

EXPECTATIONS TOWARDS HEALTHCARE FINANCING OF RETIREES: FOCUS GROUP DISCUSSION



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INTRODUCTION

Singapore's population is rapidly aging and will lead to increased healthcare utilization and expenditure. Between now and 2030, we will witness a profound age shift. In 2005, one in 12 residents was 65 years or older and in 2030, one in five residents will be 65 years and above. With rising medical costs, it is important to better understand expectations of the retirees towards healthcare services and post-retirement financing.

OBJECTIVE

To understand retirees' expectations of healthcare services and post-retirement financing.

METHODOLOGY

- 2 focus groups involving 27 retirees were conducted
- Four main themes emerged in the discussion: Expectations of health and well-being at retirement, Expectations of public healthcare services, Retirement planning and Access to External Resources.
- A self-designed questionnaire was also administered to compile data on demographics profile and expectations level.

RESULTS AND DISCUSSION

Demographics

- There were 27 participants with an average age of 58 years old.
- All participants were Chinese.

Gender	(n=27)
Male	9 (33%)
Female	18 (67%)
Educational levels	
Primary & Below	9 (33%)
Secondary	15 (56%)
Polytechnic	3 (11%)
Housing type	
HDB 3-room	3 (11%)
HDB 5-room/Executive	18 (67%)
HDB masionette/HUDC	3 (11%)
Private apartment/Condo	3 (11%)

Table 1: Demographic characteristics of participants

Expectations toward health and well-being at retirement

- Participants expected to stay relatively healthy to avoid the need for healthcare services especially now that cost is high.
- It was particularly worrisome for the chronically ill, whereby medical expenses are much higher yet they faced difficulties finding employment after retirement.
- Participants were also worried that rising healthcare costs would prematurely deplete their CPF and other personal savings.
- Participants also wanted to remain active after retirement.
- 89% and 67% of participants want to work and participate actively in social activities respectively after retirement.

REFERENCES

1. Committee on Ageing Issues: Report on the Ageing Population

Expectations towards public healthcare services

- Participants felt that waiting times at polyclinics and the Specialist Outpatient Clinics were too long.
- They perceived that an acceptable waiting time was about 45 minutes at polyclinics instead of 2-3 hours.
- Participants felt that equipments and facilities at hospitals were modern and of high standards.
- However, there was a need for improvement in service quality as participants felt doctors at the polyclinic had poor attitudes.

Retirement planning

- Most did not actively plan for retirement as this was not emphasized in the past.
- While participants wanted to continue working after retirement, they were unable to find jobs due to age discrimination, especially for the chronically ill.
- Participants also felt they were uncompetitive vis-à-vis the younger foreign workers who are able to work harder at a lower pay.
- While the Government has been encouraging employers to rehire the elderly, these policies had yet to be widely adopted by employers.

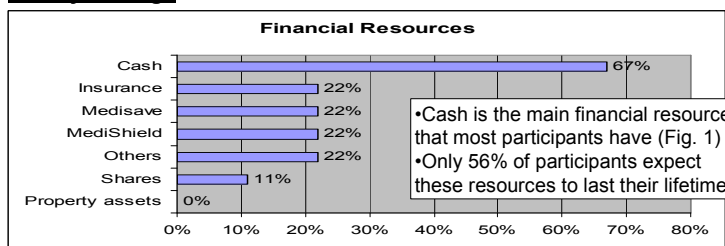
Access to external resources

- Participants wanted to be self-reliant with respect to their families and not to overly-burden their children.
- They also hoped that grassroots organizations, Voluntary Welfare Organizations and the government could do more for the retirees especially in the area of subsidies of essential services.
- Participants also felt that the Government was doing too much for the young but not doing enough for the elderly.

Additional findings

- Participants felt they were in the 'caught-out' generation, as mandatory retirement age for them was 55, but was later raised to 62.
- As subsidies were largely tagged to retirement, participants found themselves unemployed but having the "expenses of a regular working adult".
- They also felt that Singaporeans were seeking treatments more readily, even for minor ailments whereas in the past, their parents would force them to self-medicate. This was raising healthcare costs and crowding out legitimate cases.

Survey findings



Conclusion

Participants realized the importance of staying healthy, which is especially important with the rising cost of living. Participants have high expectations of the government in helping them cope with post-retirement healthcare needs and are concerned about the inadequacy of their current resources. This study can thus help enlighten policy makers as to the expectations of retirees so appropriate interventions can be designed to help them.