

# Chronic Disease and Employment: A Survey of Patients on Medifund Assistance



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## INTRODUCTION

Patients despite cure or control of diseases often face difficulties in returning to the workforce and often have to turn to public assistance schemes such as Medifund to help them with their medical expenses.

### About Medifund

- Medifund is an endowment fund set up in 1993 to help needy Singaporeans pay for their medical expenses, despite Medisave and MediShield coverage.
- The current capital sum is S\$1.48 billion.
- In 2007, \$ 39.6 million from Medifund was given to 20,000 - 30,000 patients who made a record 301,126 successful applications.
- Patients are referred to the Medical Social Workers when applying for Medifund assistance.

To better understand the demographic, health profiles and the issues faced by these patients, we interviewed patients on Medifund support from the Singapore General Hospital, National Cancer Centre, National Heart Centre and Singapore National Eye Centre.

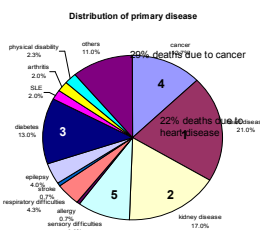
## METHODS

A 65-item questionnaire comprising 6 sections (health, financial, pre-illness employment, motivation, job preferences and demography) was administered over the telephone or in person by 4 interviewers to 307 patients through October 2007. Only patients of employable age (21 – 62 years old) and not certified medically unfit for work were included.

## RESULTS

### 1. Chronic disease is common

Patients suffer from diseases that commonly afflict Singaporeans. A third (33%) suffer from at least 3 co-morbidities.



### 2. Majority (84%) want to work

The reasons for wanting to work are due to financial (>85%). The reasons for not working are due to the lack of energy (87%) and the long hours (65%). The reasons for leaving pre-illness job are largely related to health (ill health-92%, no energy-64%, long/inflexible hours-61% and dismissal-12%). The proportions are also higher than the national figures for the unemployed.

### 3. Financial reliance on self and family

Most of the patients rely on a combination of savings (52%), family income (43%) and social assistance (27%) and most also contribute to the family and community by doing chores, looking after relatives, etc.

### 4. There are 3 types of special job requests

Firstly, 92% would like to have a flexible working time. Out of these, 46% prefer part-time job and about 90% require time off for consultation, lab tests. Secondly, 80% would prefer less physically demanding tasks as 84% were manual workers previously. Thirdly, their expectation on salary are modest. 54% are only asking for \$500-\$999/month.

### 5. Active but discouraged job seekers

Q26. Action in past year to seek jobs	Study subjects (n=97513)	Unemployed (2005 GHS)
answered job advertisements	146 60.1%	57163 58.6%
asked friends/relatives	187 77.0%	21887 22.4%
registered with job agencies	64 26.3%	6946 7.1%
others	47 19.3%	11517 11.8%

Medifund patients are active job seekers. Actions are over the national norms.

Q22. How long have you been actively seeking jobs	Study subjects (218 responses)	Unemployed (2005 GHS) (n=97513)
<5 weeks	53 24.3%	26575 27.3%
1-2.5 months	27 12.4%	12061 12.4%
2.5-3 months	22 10.1%	10622 10.9%
3-6 months	27 12.4%	21264 21.8%
>6 months	89 40.8%	26990 27.7%

Medifund patients are unemployed for longer periods.

### 6. Different from the usual unemployed group

Larger proportion of Medifund patients tend to be:

- male,
- divorced/separated, have lower education, older,
- hold sales or cleaning positions, and
- concentrated in industries such as business services, food and beverage and manufacturing.

	Study subjects	Singapore residents (2005 GHS)	Unemployed residents (GHS 2005)
	Frequency	Percent	Percent
Sex	301		
male	195 64.8%	49.7%	51.5%
female	106 35.2%	50.3%	48.5%
Race	297		
Chinese	217 73.1%	75.6%	69.9%
Malay	38 12.8%	13.6%	16.9%
Indian	35 11.8%	8.7%	11.0%
Other	7 2.4%	2.1%	2.3%
Marital status	303		
single	98 32.3%	31.0%	40.4%
married	159 52.5%	61.4%	53.0%
divorced/separated	44 14.5%	2.8%	5.0%
widowed	2 0.7%	4.9%	1.6%
Highest education	302		
no formal education	12 4.0%	38.4%	11.7%
primary school	123 40.7%		
secondary school	143 47.4%	36.5%	50.8%
diploma	19 6.3%	8.2%	12.9%
university	3 1.0%		
post-graduate	2 0.7%	17.0%	15.1%
Spoken language	585	191.2%	
English	209 68.3%	28.1%	
Mandarin	215 70.3%	36.0%	
Malay	81 26.5%	13.2%	
Tamil	31 10.1%	3.1%	
Other	49 16.0%	1.4%	
Age	304		
Less than 15	0 0.0%	19.7%	0.0%
15-19	0 0.0%	6.7%	3.2%
20-24	7 2.3%	6.3%	12.3%
25-30	6 2.0%	7.1%	12.8%
30-34	23 7.6%	8.5%	11.2%
35-39	27 8.9%	8.7%	11.7%
40-44	39 12.8%	9.3%	12.6%
45-49	59 19.4%	8.8%	13.1%
50-55	79 26.0%	7.3%	10.9%

## CONCLUSION

Disease exacts an economic toll on one's employability. Patients on Medifund assistance seeking employment differ from typical unemployed persons and may require targeted labour measures including enhancing employer awareness and incentives to help them re-join the workforce.