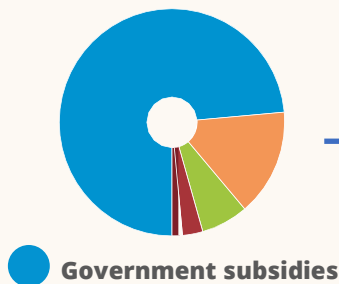


# How your outpatient bill may be covered



**Offset your bill with government subsidies first**  
E.g., Government subsidies at public specialist outpatient clinics and polyclinics, Community Health Assist Scheme (CHAS), Pioneer Generation (PG) and Merdeka Generation (MG) outpatient subsidies



Then, if available, **further reduce your bill by tapping on employee benefits or private medical insurance**



You can then **use your MediSave** through the **Chronic Disease Management Programme (CDMP)** to reduce out-of-pocket costs



After deduction from the sources above, you may still need to **cover the remaining bill with out-of-pocket payment**