

Marking Guide

Section A: Source-Based Case Study [35 marks]

1(a)	<p>Study Source A.</p> <p>What can you learn from this source about healthcare policies in Singapore? Explain your answer, using details from the cartoon.</p> <p>Target skill: Making Inferences</p>	[5]
Level	Descriptor	Mark
L1	<p>Surface description of the source but no valid inference</p> <p><i>E.g. I can learn from Source A that an elderly lady with two other people who are talking about healthcare expenses in Singapore.</i></p>	1
L2	<p>Answers based on misinterpretation of the source i.e. positive impacts of healthcare policies</p> <p><i>E.g. I can learn from this source that improvements to the healthcare policies resulted in healthcare expenses being taken care of by the government and that Singaporeans do not need to worry about falling sick anymore. This is evident from Source A which shows the man in the cartoon assuring his mother that 'Singapore healthcare system has changed' and as a result, 'they are sucking lesser of their blood.'</i></p> <p>OR</p> <p><i>I can learn from this source that improvements to the healthcare policies are effective because the elderly do not need to pay any of their bills as the government has taken care of it. This is evident from Source A which shows the representative from the hospital assuring both mother and son that all of the treatments will be 'fully paid for by government insurance.'</i></p>	2
L3	<p>Answers based on valid interpretation of the source <u>without</u> valid inference made about how the changes in the healthcare policies do not benefit all Singaporeans / negative impacts of the healthcare policies</p> <p><i>E.g. I can learn from this source that <u>changes in the healthcare policies do not benefit all Singaporeans</u>. This is evident from Source A which shows the representative from the hospital assuring both mother and son that all of the treatments will be 'fully paid for by government insurance' with 'Terms and Conditions apply' when the patient says 'how can I afford to pay the bills?' This implies that the cost of healthcare may still be too high for some citizens because not everyone will benefit from the government insurance.</i></p>	3

L4	<p>Answers based on valid inference made about the ineffectiveness of healthcare policies to keep healthcare affordable</p> <p><i>Award the higher mark for more fully developed answers.</i></p> <p><i>I can learn from this source that <u>the healthcare policies are ineffective in keeping healthcare affordable in Singapore, as they do not help elderly Singaporeans cope with rising healthcare costs.</u> This is evident from Source A which shows the representative from the hospital assuring both mother and son that all of the treatments will be 'fully paid for by government insurance' with 'Terms and Conditions apply' when the patient says 'how can I afford to pay the bills?' This suggests that although government insurance is supposed to help all Singaporeans pay for all of the medical treatments, not everyone may qualify to use them, rendering the healthcare policies to be ineffective in ensuring the affordability of healthcare.</i></p>	4 – 5
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1(b)	<p>Study Sources B and C.</p> <p>How different are these two sources? Explain your answer.</p> <p>Target skill: Making comparisons</p>	[6]
Level	Descriptor	Mark
L1	<p>Difference, based on provenance / topic</p> <p><i>E.g. Sources B and C are different because one is from a letter written by the Ministry of Health's Director of Corporate Communications and the other is from a news article published by the Straits Times.</i></p>	1
L2	<p>False matching</p> <p><i>E.g. Sources B and C are different as Source B tells me that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans because they have various avenues available to tap on for the co-payment part of their bills. On the other hand, Source C does not tell me that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans.</i></p>	2
L3	<p>Difference OR similarity in content (i.e. must be valid matches)</p> <p><i>Award the higher mark for clear similarity <u>or</u> difference, supported from both sources.</i></p> <p><i>E.g. Sources B and C are different in the effectiveness of the shared responsibility approach in keeping healthcare affordable for all Singaporeans. Source B argues that Singapore's healthcare financing framework allows very minimal out-of-pocket cash payments for all Singaporeans. This is supported by 'The Government provides significant subsidies of up to 80 per cent to keep healthcare costs low, and all Singaporeans are protected against large healthcare bills through MediShield Life. Patient can pay for the co-payment part of their bills with their Medisave, Medifund and various forms of financial assistance at our public institution are also available for those in need.' This suggests that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans. On the other hand, Source C tells me that despite government subsidy and MediShield Life insurance, there is still a significantly large amount of cash payments by Singaporeans. This is evident from Source C, 'Since the first \$3,000 each year has to be paid by the patient, that left \$5 of the bill that was claimable from insurance. MediShield Life paid 90 per cent of that, or \$4.50. Mr Seow had to pay the remaining \$1,472 himself.' This implies that the shared responsibility approach is not effective in keeping healthcare affordable, as Singaporeans would still have to fork out large amount of out-of-pocket cash payments.</i></p> <p>OR</p> <p><i>Source B and C are similar in telling me that multiple layers of protection such as Government Subsidies, MediShield Life and Medisave have to put in place to ensure affordable healthcare for all Singaporeans. This is evident from Source B which states 'The Government provides significant subsidies of up to 80 per cent to keep healthcare costs low, and all Singaporeans are protected against large healthcare bills through MediShield Life. Patient can pay for the co-payment part of their bills with their Medisave.' Similarly, Source C also states that 'The government subsidy for the surgery was \$7,559, leaving him with a bill of \$4,477... Since the first \$3,000 each year has to be paid by the patient, that left \$5 of the bill that was claimable from insurance...' Both sources suggest that all Singaporeans do receive some forms of protection to ensure the affordability of healthcare.</i></p>	3 – 4

L4	Both aspects of L3 <i>Award the higher mark for clear similarity <u>and</u> difference, supported from both sources.</i>	5 – 6
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1(c)	<p>Study Source D.</p> <p>Do you trust what Source D says about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans? Explain your answer.</p> <p>Target skill: Evaluating reliability</p>	[7]
Level	Descriptor	Mark
L1	<p>Makes assertion using source content/ Repeats information from the source</p> <p><i>E.g. I trust what Source D says about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans as the source tells me that MediShield Life was launched in 2015 to provide cradle-to-grave protection against big medical bills at subsidised government centres.</i></p> <p><i>Note: Answers without root word (trust) will be awarded 0 marks.</i></p>	1
L2	<p>Trust/ Do not Trust, based on Provenance <u>with explanation</u></p> <p><i>E.g. I trust what Source D says about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans because the commentary is written by a Senior Health Correspondent from the Straits Times. <u>Therefore, as the Senior Health Correspondent for a major newspaper in Singapore, she would have sufficient and well-researched knowledge of MediShield Life as she requires the information to write the commentary.</u></i></p> <p><i>*Note: Simple explanation must accompany assertion.</i></p>	2
L3	<p>Trust/ Do not Trust, based on critical evaluation of source content</p> <p><i>Award the higher mark for more fully developed answers.</i></p> <p><i>E.g. I do trust what Source D is telling me about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans. I can infer from Source D that MediShield Life is not effective in keeping healthcare affordable as there is a discrepancy between subsidised fee and the amount claimable from MediShield Life. This is supported by 'The problem arises when the subsidised fee turns out to be much higher than what you are allowed to claim from MediShield Life. And you realise that you have no coverage beyond the claimable amount, and must pay the rest yourself.' This implies that MediShield Life insurance will not provide coverage beyond the claimable amount from the insurance, and hence Singaporeans have to top up the rest with out-of-pocket cash payments.</i></p>	3 – 4
L4	<p>Trust/ Do not Trust with Cross-reference to contextual knowledge and/or other source(s)</p> <p><i>Award the higher mark for more fully developed answers.</i></p> <p><i>E.g. Cross-referencing to Source C, it supports Source D by telling me that MediShield Life is indeed not effective in keeping healthcare affordable as it does limit the amount claimable by Singaporeans, resulting in individuals bearing a higher cost. This is evident from 'The procedure Mr Seow underwent has a cap of \$2,800 from MediShield Life, although the hospital charged him \$4,272 for it... The Central Provident Fund Board said the maximum reimbursable amount was \$3,005.' This suggests that burden of cost is high on individuals because MediShield Life places a limit on claimable amount from the insurance. Since Source C supports Source D, Source D is thus reliable. Therefore, I can trust what Source D is telling me about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans.</i></p>	5 – 6

	<p><i>Note: Answers should link cross-referencing to the reliability of the source before making a stand. No marks to be awarded if candidate makes no mention of the reliability of the source.</i></p> <p><i>Support: Source C</i> <i>Refute: Source B</i> <i>CR to Source A and E are not accepted as both sources do not focus on the effectiveness of MediShield Life.</i></p>	
L5	<p>Trust based on Developed Provenance</p> <p><i>E.g. I trust what Source D says about the effectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans. Source D is a commentary written by a Senior Health Correspondent from the Straits Times on the ineffectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans. As a Senior Health Correspondent writing for one of the biggest news agencies with both local and international readership, she cannot falsely report about the ineffectiveness of MediShield Life without substantial research done. Any inaccurate facts presented in the commentary would tarnish the reputation of the newspaper. As such, I find the information presented in the commentary to be reliable and hence I do trust what Source D says about the ineffectiveness of MediShield Life in keeping healthcare affordable for all Singaporeans.</i></p>	7

1(d)	<p>Study Source E.</p> <p>Are you surprised by this source? Explain your answer.</p> <p>Target skill: Are you surprised?</p>	[7]
Level	Descriptor	Mark
L1	<p>Uses source content but no statement of surprise</p> <p><i>E.g. Healthcare cost in Singapore is highly subsidised by the government, hence healthcare is affordable for Singaporeans.</i></p>	1
L2	<p>Identifies what is and/or is not surprising, but no explanation of why / Surprised / Not Surprised, based on Provenance, <u>with explanation</u></p> <p><i>E.g. I am not surprised by Source E as I can infer from Source E that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans. This is supported by 'public subsidies – up to 80 per cent for citizens – go hand-in-hand with co-payments by patients or their families... Without subsidies, I would have had to pay more than 40,000 Singapore dollars for my husband's cancer treatment. But with government subsidies of 65 per cent, I paid about 13,000 Singaporean dollars for the surgery and found costs to be "manageable"...</i></p>	2
L3	<p>Surprised/Not Surprised: common sense reasoning</p> <p><i>Award the higher mark for more fully developed answers.</i></p> <p><i>E.g. I am not surprised by Source E. I can infer from Source E that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans because the high amount of subsidy given by the government has helped made healthcare much more affordable for Singaporeans. This is supported by 'public subsidies – up to 80 per cent for citizens – go hand-in-hand with co-payments by patients or their families... Without subsidies, I would have had to pay more than 40,000 Singapore dollars for my husband's cancer treatment. But with government subsidies of 65 per cent, I paid about 13,000 Singaporean dollars for the surgery and found costs to be manageable... In comparison, my friend who suffered from the same cancer of the nasal cavity paid hundreds of thousands of Singapore dollars for surgery in the US.' I am not surprised because government subsidies is one of the key factors in Singapore's healthcare financing framework which can ensure healthcare is kept affordable for all Singaporeans. With government subsidies in place with Medisave, MediShield Life and Medifund, the shared responsibility approach would hence be effective in keeping healthcare affordable for all Singaporeans.</i></p>	3 – 4
L4	<p>Surprised/Not Surprised with Cross-reference to contextual knowledge and/or other source(s)</p> <p><i>Award the higher mark for more fully developed answers.</i></p> <p><i>E.g. I am not surprised by Source E after I have cross-referenced to Source B. Source B agrees with Source E on the shared responsibility approach being effective in keeping healthcare affordable for all Singaporeans because of the high subsidies provided by the government have helped alleviate healthcare cost to a huge extent. This is evident from 'The Government provides significant subsidies of up to 80 per cent to keep healthcare costs low, and all Singaporeans are protected against large healthcare bills through MediShield Life.' This suggests that government subsidy is one of the key factors keeping healthcare affordable in Singapore. Since Source B supports Source E's view on the effectiveness of the shared responsibility approach in keeping healthcare affordable for all</i></p>	5 – 6

	<i>Singaporeans, I am hence not surprised by Source E.</i>	
L5	<p>Not Surprised explained through Purpose</p> <p><i>E.g. Source E does not surprise me because it is expected of the Singaporean to boast about the effectiveness of the shared responsibility approach in keeping healthcare affordable for all Singaporeans. As the comment is found in an article titled 'Singapore's Hybrid Model is the Envy of other Countries', it is expected of <u>the Singaporean to share positive impacts of the shared responsibility approach and how healthcare is made more affordable as compared to the cost incurred by individuals in other others</u> [MESSAGE]. This is supported by 'public subsidies – up to 80 per cent for citizens – go hand-in-hand with co-payments by patients or their families... Without subsidies, I would have had to pay more than 40,000 Singapore dollars for my husband's cancer treatment. But with government subsidies of 65 per cent, I paid about 13,000 Singaporean dollars for the surgery and found costs to be "manageable"... In comparison, my friend who suffered from the same cancer of the nasal cavity paid hundreds of thousands of Singapore dollars for surgery in the US.'</i></p> <p><i>The purpose is to convince [VERB] Singaporeans [AUDIENCE] that the shared responsibility approach is indeed effective in keeping healthcare affordable and hence they would continue to support the healthcare financing framework without additional demands for higher government subsidies [INTENDED OUTCOME]. Since Source E has a purpose, I am not surprised by Source E as it is expected for such positive experience to be published in an article like this.</i></p>	7

1(e)	<p>How far do all the sources in the case study show that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans? Explain your answer.</p> <p>Target Skill: Evaluate and draw conclusion</p>	[10]
Level	Descriptor	Mark
L1	Write about the statement, no valid source use	1 – 2
L2	<p>Yes / No, supported by valid source use</p> <p>Yes, the sources show: Source B and E</p> <p><i>Routes for explanation:</i></p> <p>1. What is the measure taken / policy implemented under the shared responsibility approach which keeps healthcare affordable for all Singaporeans + positive outcome</p> <p>E.g. The sources in the case study show that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans. Source B argues that Singapore's healthcare financing framework allows very minimal out-of-pocket cash payments for all Singaporeans. This is supported by 'The Government provides significant subsidies of up to 80 per cent to keep healthcare costs low, and all Singaporeans are protected against large healthcare bills through MediShield Life. Patient can pay for the co-payment part of their bills with their Medisave, Medifund and various forms of financial assistance at our public institution are also available for those in need.' This suggests under the shared responsibility approach, there are government subsidies, MediShield Life, Medisave and Medifund that could help Singaporeans fund their healthcare cost. With multiple layers of financing options in place [policies implemented], the financial burden of healthcare cost on Singaporeans would be lowered and they would find themselves being able to pay for their medical treatments easily [positive outcome].</p> <p>OR</p> <p>No, the sources do not show: Source A, C and D</p> <p><i>Routes for explanation:</i></p> <p>1. Limitations of the healthcare measure / policies under shared responsibility approach + negative outcome</p> <p>E.g. The sources in the case study do not show that the shared responsibility approach is effective in keeping healthcare affordable for all Singaporeans and Source A supports this. <u>I can infer from Source A that the healthcare policies under the shared responsibility approach are ineffective in keeping healthcare affordable in Singapore, as they do not help elderly Singaporeans cope with rising healthcare costs.</u> This is evident from Source A which shows the representative from the hospital assuring both mother and son that all of the treatments will be 'fully paid for by government insurance' with 'Terms and Conditions apply' when the patient says 'how can I afford to pay the bills?' This suggests that although healthcare policies such as the government insurance is supposed to help all Singaporeans pay for all of the medical treatments, not everyone may qualify to use them [limitation of healthcare policy under shared responsibility approach]. As a result, there will be many Singaporeans who could not claim from their government insurance and end up making high out-of-pocket payments for their healthcare [negative outcome].</p>	3 – 6

	<table><tr><td>No of source</td><td>Marks</td></tr><tr><td>1 source</td><td>3m</td></tr><tr><td>2 sources</td><td>4-5m</td></tr><tr><td>3 sources</td><td>6m</td></tr></table>	No of source	Marks	1 source	3m	2 sources	4-5m	3 sources	6m			
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3 sources	6m											
L3	<p>Yes + No, supported by valid source use</p> <p><i>I.e. Both elements of L2</i></p> <p>Note: Consideration on number of sources used and the quality of analysis in deciding on marks in L2 and L3.</p> <table><tr><td>No of source</td><td>Marks</td></tr><tr><td>2 sources (1-1)</td><td>7m</td></tr><tr><td>3 sources (2-1)</td><td>8m</td></tr><tr><td>4 sources (2-2)</td><td>9-10m</td></tr><tr><td>5 sources (3-2)</td><td>10m</td></tr></table>	No of source	Marks	2 sources (1-1)	7m	3 sources (2-1)	8m	4 sources (2-2)	9-10m	5 sources (3-2)	10m	7 – 10
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2 sources (1-1)	7m											
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4 sources (2-2)	9-10m											
5 sources (3-2)	10m											

Section B

SUGGESTED MARKING SCHEME

- 2(a)** Extract 1 explains how 2008 Global Financial Crisis affected Singapore's economy.

In your opinion, what can the Singapore government do to help Singaporeans in times of a global financial crisis? Explain your answer using **one** strategy.

Lvl	Descriptors	Marks
L1	Describes the topic, i.e. The 2008 Global Financial Crisis affected many lives.	1-2
L2	<p>Identifies / Describes a strategy <i>Award 3 marks for identify one strategy.</i> <i>Award 4-5 marks for describing the strategy.</i></p> <p>E.g. The Singapore government can come up with a training support schemes and retraining programmes. These allow companies to send their workers for upgrading of skills or retraining courses without incurring additional training costs.</p> <p>For example, the Ministry of Manpower (MOM) came up with the Continuing Education and Training (CET) Masterplan to support Singaporeans in remaining employable with new and better skills. Together with leading education and training providers, MOM offers training courses to Singapore workers.</p> <p><i>(Other strategies include rental rebates, financial-assistance schemes in schools, firms with reduced interest rates or tax exemptions)</i></p>	3-5
L3	<p>L2 + Explain the strategy <i>Award the higher mark for clear explanation of the strategy.</i></p> <p>E.g. L2 + Through this strategy, Singaporeans would have access to training in relevant and marketable skills so that they will be able to stay relevant in the competitive workforce. With relevant and marketable skills, the probability of Singaporeans being dismissed from their jobs would lessen. Therefore, Singaporeans could be assured that their livelihood and sense of worth would not be affected even in times of a global financial crisis.</p>	6-7

- (b) Extracts 2 and 3 describe the two driving forces of globalisation – growth of MNCs and developments in transportation.

Explain how the growth of MNCs and developments in transportation help to drive globalisation.

Lvl	Descriptors	Marks
L1	Writes about the topic without addressing the question.	1-2
L2	<p>Describe given factors.</p> <p><i>Award 3-4 marks for describing one factor.</i></p> <p><i>Award 4-5 marks for describing <u>both</u> factors.</i></p> <p>Developments in transportation have made the world seem to have ‘shrunk’ in terms of the time needed to get from one place to another. This is achieved through improvements in the size and speed of the different modes of transportation, the development of efficient and integrated transportation infrastructures such as airports, seaports, railways and expressways. In addition, Improvements made to the size and speed of transportation modes enabled more goods and people to be carried per trip. This led to savings in transport cost. When goods and people can be moved around the world more quickly and at a lower cost, it facilitates the process through which people’s activities and ideas become interconnected.</p> <p>MNCs are businesses with economic activities in more than one country. As MNCs grow in numbers and size around the world, they control more aspects of international trade and investment. For example, Starbucks is a MNC and their coffee beans were sourced from 27 countries from North and South America, Africa and Asia, which are transported to roast in USA and India. The beans are later packed and sold in over 21 000 stores across 65 countries. Singapore Airline (SIA) is a MNC that operates across 9 countries in air travel, catering and engineering businesses and hires staff around the world. Novartis and Roche is a foreign-owned MNC which collaborates with local institutions to improve healthcare around the world.</p>	3-5
L3	<p>Explains the importance of both factors.</p> <p><i>Award 6-7 marks for explaining one factor.</i></p> <p><i>Award 7-8 marks for explaining <u>both</u> factors.</i></p> <p><i>Note: An explanation is showing how two factors drive globalisation.</i></p>	6-8

	<p>e.g. L2 + With developments in transportation, it allows for a more efficient and convenient movement of goods and people resulting in businesses functioning at high speeds. This allows the faster shrinking of the world as the sharing of goods and services across the globe can be done in an easy and fast manner. People can also travel easily to anywhere in the world for business or leisure. This allows integration and interconnectedness between different countries' businesses and cultures.</p> <p>L2 + The global span of MNCs operations drives globalisation as the increase economic interconnectedness between people and goods around the world. MNCs collaborate and leverage on each other's strengths and expertise in reaching their goals, creating interconnectedness leading to globalisation.</p>	
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