

康柏中学 COMPASSVALE SECONDARY SCHOOL PRELIMINARY EXAMINATION 2019 HUMANITIES SOCIAL STUDIES (2175/01)(2176/01)

Secondary Four Normal (Academic)

Name:	Duration:	1 hour 45 min
Index No:	Date:	1 August 2019
Class:	Marks:	/ 50
Additional Materials: 3 sheets of writing papers		
READ THESE INSTRUCTIONS FIRST		
Write your name, class and index number in the spaces provided opaper.	on the question	paper and writing
Write in dark blue or black pen.		
Do not use highlighters or correction fluid.		
Section A: Answer all parts of Question 1. Section B: Answer both parts of Question 2.		
At the end of the examination, fasten all your work securely toget	her.	
Begin your answer to Section B on a new and separate sheet of p	oaper.	
The number of marks for each part-question is given in brackets part question.	[] at the end of	each question or

This paper consists of 6 printed pages including the cover page.

Section A (Source-based Case Study)

Question 1 is compulsory for all candidates.

1. LIVING IN A DIVERSE SOCIETY

Study the Background Information and the sources carefully, and then answer all the questions.

You may use any of the sources to help you answer the questions, in addition to those sources you are told to use. In answering the questions you should use your knowledge of the topic to help you interpret and evaluate the sources.

Study Source A. (a) Do you think the cartoonist agrees that healthcare is made affordable in Singapore? Explain your answer. [5] (b) Study Source B. Why do you think this source was published? Explain your answer. [6] Study Sources C and D. (c) How similar are these two sources? Explain your answer. [7] (d) Study Source E. How useful is this source as evidence that individuals have an important role to play in healthcare? Explain your answer. [7] (e) Study all sources. How far do the sources in the case study show that the government has made healthcare affordable? Explain your answer. [10]

Is healthcare affordable in Singapore?

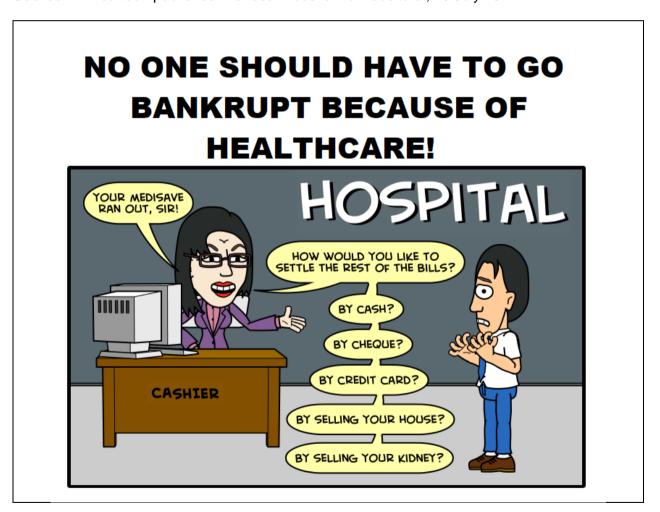
BACKGROUND INFORMATION

Read this carefully. It may help you to answer some of the questions.

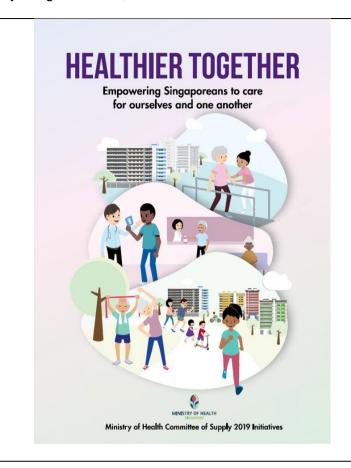
In Singapore, the public healthcare system is managed by the government while the private system is provided by the private hospitals and general practitioners. The government ensures that every Singaporean has access to basic medical services through subsidies. It also emphasises the need for individuals to be responsible for their own needs by saving for their medical expenses. This is done through Medisave, a medical savings scheme and MediShield, a medical insurance scheme. In addition, there is MediFund, which acts as a safety net of last resort for those who are truly unable to pay for their medical expenses. Nevertheless, some Singaporeans think that the government can do more to provide financial support in healthcare to its citizens.

Study the following sources to find out if healthcare in Singapore is affordable.

Source A: A cartoon published in a local website the website of, 10 July 2017.



Source B: From the Committee of Supply (COS) 2019 Booklet, which explains the summary of initiatives by the government, 6 March 2019.



Source C: From an online blog, 28 January 2019.

According to a risk assessment study, the average medical inflation rate of Singapore was the highest it has ever seen at 10% in 2018.

Despite cancer being the number one killer in Singapore, information on the average cost of treatment is not easily available. However, we can give a good estimation of S\$100k-S\$200k in terms of cost per year, assuming a patient is in the more advanced stage of cancer.

The median income of Singaporeans is at S\$4,056, which means if your monthly salary is higher than S\$4,056, you are earning higher than half of Singapore's population. Assuming zero insurance or Medisave deduction from your hospital bills, do you think it is possible to handle those costs?

Source D: From an article published in an online newspaper, 17 January 2019.

An 82-year-old man suffering from cataracts, made headlines last month when the public health insurance scheme MediShield Life paid only \$4.50 of his subsidised bill of \$4,477, because of claim limits.

This raises questions about the affordability of healthcare in Singapore, especially as medical expenditures are already projected to increase amid an ageing population. Why is healthcare becoming so much more expensive in the first place?

Last month, the government introduced benchmarks on medical fees. The various schemes offered by the government aim to manage how much that patients, particularly poorer ones, need to pay. Industry players have pointed to an ageing population, with the need for more medical attention, and increasing labour costs as contributing factors.

Source E: An article published in a local newspaper, 6 March 2019.

In the end, the most effective way to keep healthcare affordable is to stay healthy, as unhealthy lifestyles are taking a toll on the system and affecting the quality of life of Singaporeans. Seven new hospitals have been built, adding a total of 3,800 beds when fully opened.

Singapore needs to work harder in its fight against chronic diseases. Deaths from chronic diseases have fallen by 16 per cent since 2017 as a result of "early prevention, better treatment and disease management, which have contributed to our increase in life expectancy".

To keep people healthy, the ministry will also offer free cervical cancer vaccines to young girls and non-fasting screening for diabetes and cholesterol to encourage more people to screen for problems.

Source F: Adapted from PM Lee Hsien Loong's Speech at the National Day Rally, 19 August 2018.

For outpatient expenses, we introduced the Community Health Assist Scheme (CHAS). At private clinics, your CHAS card entitles you to generous subsidies, especially for the lower income. Dr Lily Neo told me that after the CHAS was introduced, more elderly patients, who would generally put off seeing the doctor until they cannot stand it anymore, now come to her earlier. This is better as she can treat them before their conditions worsen.

I think all of us will appreciate a little bit of help with the regular medical bills for such chronic conditions. Today, CHAS covers middle and lower income Singaporeans. We will now extend CHAS to all Singaporeans with chronic conditions, regardless of income.

Copyright Acknowledgements:

Source A	© https://www.theonlinecitizen.com/2012/03/20/how-to-deal-with-rising-health-care-cost-part-i/
Source B	© https://www.moh.gov.sg/cos2019
Source C	© https://blog.seedly.sg/the-true-cost-of-healthcare-in-singapore-that-every-singaporean-should-be-aware-of/
Source D	© https://www.channelnewsasia.com/news/singapore/sengkang-general-hospital-opening-pm-lee-healthcare-spending-11372776
Source E	© https://www.straitstimes.com/politics/parliament-big-rise-in-healthcare-spending-not-sustainable-individuals-must-also-try-to

Section B (Structured-Response Question)

Question 2 is **compulsory** for all candidates.

2. BEING PART OF A GLOBALISED WORLD

Study the extracts carefully, and then answer the questions.

Extract 1

When Indonesia said that it intended to stop sending new live-in domestic helpers abroad, alarm bells sounded for employment agents and families in Singapore. Indonesia, after all, is the biggest source of domestic helpers, with more than 125,000 women here.

Over the years, domestic helpers have become integral to the smooth running of many Singaporean households. They pick up after the children, accompany the elderly charges to the hospital and keep homes tidy, among other roles.

Extract 2



Globalisation has increased mobility across countries.

Extract 3

Retrenchment in first quarter of 2019 is up from the previous quarter, with most of those retrenched being professionals, managers, executives and technicians (PMETs), a report by the Ministry of Manpower (MOM) has revealed. The labour market report revealed that a total of 3,230 employees were retrenched, an increase from 2,510 in 2018.

- (a) **Extract 1** states that foreign domestic workers play a significant role in assisting working mothers in the local household unit.
 - In your opinion, how else does foreign manpower contribute to Singapore's economic development? Explain your answer using one way. [7]
- (b) Extracts 2 and 3 describe positive and negative impacts of globalisation on the individual.

----- End of Paper ------ANSWERS 4NA MYE 2019

[5]
1
2-3
4-5
2

(b)	Study Source B.	(6)
	Why do you think this source was published? Explain your answer.	(6)
L1	Based on provenance / Generalised answers not using source content or context	1
	E.g. This poster is from the Committee of Supply 2019 Booklet	
L2	Inference based on content, unsupported Award 2m for 1 inference and 1 additional mark for second inference	2
	E.g. The poster was published to reduce government expenditure on healthcare.	

L3	Inference, supported Award 4m for better explanation	3-4
	E.g. The poster was published for Singaporeans to take responsibility for their own health. The evidence is that there is a slogan which says "Healthier Together - Empowering Singaporeans to care for ourselves and one another." This shows that staying healthy would reduce dependence on the government to look after their needs.	
L4	Inference based on purpose, showing outcome Award 5m for motive identified and 1 additional mark for supporting detail Valid answer must clearly indicate basis or form of reasoning	5-6
	The poster was published because the government realised that there was going to be an increase in dependence on the government for healthcare needs due to the ageing population, which would inadvertently cause healthcare expenditure to increase. Furthermore, the declining birth rate would also mean that there would be a heavy reliance on the government to care for the elderly. The government wants to convince Singaporeans that everyone should be responsible for their own health so that they will lead a heathy lifestyle by exercising and eating well such that there will be less dependent on the government. The evidence is that there is a slogan which says "Healthier Together - Empowering Singaporeans to care for ourselves and one another." This shows that staying healthy would not only reduce dependence on the government to look after their needs but also help to lower the need for individual expenditure on healthcare. This would in turn ensure that healthcare remains accessible and affordable to all.	

(c)	Study Sources C and D.	
	How similar are these two sources? Explain your answer.	(7)
L1	similar / different in topic / provenance Award 1m for 1 difference / similarity in topic / provenance E.g. Both sources are about the high cost of healthcare in Singapore.	1
	L.g. Doin sources are about the high cost of healthcare in singapore.	
L2	False Matching	2
	E.g. Source C says that the high cost of healthcare is not affordable to the average Singaporean but Source D says that the government is trying to implement changes to ease the rising cost of healthcare.	
L3	Agree OR Does not agree in content, supported and valid matches Award 3m for 1 supported difference / similarity and an additional mark for further supporting details.	3-5
	Both sources are similar in raising the issue of high cost of healthcare in Singapore. Source C says that the high cost of healthcare is not affordable for the average Singaporean. "The median income of Singaporeans is at \$\$4,056, which means if your monthly salary is higher than \$\$4,056, you are earning higher than half of Singapore's population. Assuming zero insurance or Medisave deduction from your hospital bills, do you think it is possible to handle those costs?" This shows that despite earning more than half the population, a patient would still not be able to afford healthcare in Singapore without financial assistance. Source D says that healthcare is not affordable when there is a complex medical issue. This is seen in "An 82-year-old man suffering from cataracts, made headlines last month when the public health insurance scheme MediShield Life paid only \$4.50 of his subsidised bill of \$4,477, because of claim limits." This	

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	shows that healthcare is not affordable to all groups of people due to the high costs and	
	limitations of the public health insurance scheme.	
	Both sources are different in terms of whether the government has done enough to ensure the	
	affordability of healthcare in Singapore. Source C states that "Assuming zero insurance or	
	Medisave deduction from your hospital bills, do you think it is possible to handle those costs?"	
	This shows that the government is not doing anything to ease the financial burden of rising	
	healthcare costs. However, Source D states that the government has implemented changes to	
	make healthcare more affordable. This is seen in "Last month, the government introduced	
	benchmarks on medical fees. The various schemes offered by the government aim to mitigate	
	how much of a medical bill that patients, particularly poorer ones, need to pay." This shows that	
	the government is doing something to ease the financial burden of rising healthcare costs.	
14	Both aspects of L3	6-7
L++	Both depects of Es	0-7

	-	
(d)	Study Source E.	
(u)	Study Source E.	
	How useful is this source as evidence that individuals have an important role to play in healthcare? Explain your answer.	[7]
L1	Useful / Not Useful based on provenance unexplained or typicality	1
	Eg. This source is useful it is published by Singapore's main newspaper.	
L2	Useful / Not Useful based on repeated information in the source or inaccurate inference	2
	Eg. The source is useful because it is encouraging Singaporeans to stay healthy.	
L3	Useful based on content, with evidence and explanation	3-4
	Award 4m for both sides	
	This source is useful in telling me that Singaporeans need to play an active role in maintaining their own health. This is seen in "the most effective way to keep healthcare affordable is to stay healthy, as unhealthy lifestyles are taking a toll on the system and affecting the quality of life of	
	Singaporeans." This shows that taking responsibility for one's health is the sole responsibility of	
	individuals as the collective effect of that would help to reduce the financial dependence on	
	government aid and more emphasis can be placed on improving lives rather than mitigating problems.	
	Source E is <u>useful in telling me that individuals have a more important role as Source E says</u> that the responsibility of healthcare is on both the individual and the government.	
	The evidence is "To keep people healthy, the ministry will also offer free cervical cancer vaccines	
	to young girls and non-fasting screening for diabetes and cholesterol to encourage more people to screen for problems." This is supported by Source F which states the growing need for	
	government support on healthcare due to the rise of chronic illnesses. This is seen in "Dr Lily"	
	Neo told me that after the CHAS was introduced, more elderly patients, who would generally put	
	off seeing the doctor until they cannot stand it anymore, now come to her earlier." This shows	
	that government support is needed to ease the burden of a rising cost of medical fees, the individual can help to ease the process by making effort to lead a healthy lifestyle to eliminate	
	risks of chronic diseases [5 marks]	
	Lastly, Source E is useful <u>because the government is aware of the rise of chronic illnesses due</u>	
	to the ageing population and they wanted to convince Singaporeans to take responsibility of	
	their own health to reduce risks of chronic illnesses. Therefore, raising awareness about health and encouraging Singaporeans to take charge of their own health is a way to reduce	
	and encouraging singaporeans to take charge of their own health is a way to reduce	

	dependency on the government for healthcare needs so that the government can better allocate their resources to help those in need.[6-7m]	
L4	Eg. This source is not useful in telling me that individuals have a more important role as Source E says that the responsibility of healthcare is on both the individual and the government. The evidence is "To keep people healthy, the ministry will also offer free cervical cancer vaccines to young girls and non-fasting screening for diabetes and cholesterol to encourage more people to screen for problems." This is supported by Source F which states the growing need for government support on healthcare due to the rise of chronic illnesses. This is seen in "Dr Lily Neo told me that after the CHAS was introduced, more elderly patients, who would generally put off seeing the doctor until they cannot stand it anymore, now come to her earlier." This shows that government support is needed to ease the burden of a rising cost of medical fees and that the individual can help to ease the process by making effort to lead a healthy lifestyle to eliminate risks of chronic diseases.	5
L5	Not useful based on purpose explained	6-7
	Eg. L4 + This source is useful in saying that the government is aware of the rise of chronic illnesses due to the ageing population and that it wanted to influence Singaporeans to take responsibility for their own health to reduce risks of chronic illnesses. This is seen in "To keep people healthy, the ministry will also offer free cervical cancer vaccines to young girls and nonfasting screening for diabetes and cholesterol to encourage more people to screen for problems." With the advancements in medical technology which provides better healthcare facilities for Singaporeans, the life expectancy is bound to increase. This means that the government would have to look after a larger population of people than in previous years and thus would have to think of ways to accommodate to this new demand. Therefore, raising awareness about health and encouraging Singaporeans to take charge of their own health is a way to reduce dependency on the government for healthcare needs so that the government can better allocate their resources to help those in need.	

(e)	Study all sources.	
	How far do the sources in the case study show that the government has made healthcare affordable? Explain your answer.	[10]
L1	Writes about statement, no valid source use	1-2
	Eg. The sources show that the government has made healthcare more accessible and affordable.	
	However, the sources do not show that the government has made efforts to reduce the rising cost of healthcare.	
L2	Yes/No, supported by valid source use	3-6
	Sources E and F show that the government has made efforts to ensure affordability of healthcare.	
	Source E states that the government has taken steps towards to carry out preventive measures that are accessible and affordable. This is seen in, "To keep people healthy, the ministry will also offer free cervical cancer vaccines to young girls, better screening for cervical cancer and nonfasting screening for diabetes and cholesterol to encourage more people to screen for problems." This shows that the government has implemented changes to ensure that they are able to reach more people and also to ensure that preventive measures are taken to reduce the possibility of further complications.	

Source F states that the government is providing more subsidies to ensure that healthcare is kept affordable to the masses. This is seen in, "Today, CHAS covers middle and lower income Singaporeans. We will now extend CHAS to all Singaporeans with chronic conditions, regardless of income." This shows us that the government realises the need for more financial assistance in healthcare as chronic conditions mean that the patient would continuously need to visit the doctor. More government aid in healthcare would alleviate the burden of high medical costs.

L3 Yes + No, supported by valid source use le. Both elements of L2

7-10

Sources E and F show that the government has made efforts to ensure accessibility and affordability of healthcare.

Source E states that the government has taken steps towards implementing preventive measures that is accessible and affordable. This is seen in "To keep people healthy, the ministry will also offer free cervical cancer vaccines to young girls, better screening for cervical cancer and non-fasting screening for diabetes and cholesterol to encourage more people to screen for problems." This shows that the government has implemented changes to ensure that they are able to reach more people and also to ensure that preventive measures are taken to reduce the possibility of further complications.

Source F shows that the government is providing more subsidies to ensure that healthcare is kept affordable to the masses. This is seen in, "Today, CHAS covers middle and lower income Singaporeans. We will now extend CHAS to all Singaporeans with chronic conditions, regardless of income." This tells us that the government realises the need for more financial assistance in healthcare as chronic conditions mean that the patient would continuously need to visit the doctor. More government aid in healthcare would alleviate the burden of high medical costs.

However, Sources C and D show that the government has not done enough to ensure affordability of major illnesses and affordability of its costs.

Source C shows that the government has not done enough. Source C states that "Despite, cancer being the number one killer in Singapore, information on the average cost of treatment is not easily available." This shows that government has not done enough to educate the public on the high costs of treatment chronic illnesses and potential financial risks that could occur when an individual is financially unprepared to handle such high costs of treatments.

Source D shows that the government has not done enough to cushion the inevitability of inflation of medical costs. "The whole saga raises questions about the affordability of healthcare in Singapore, especially as medical expenditures are already projected to increase amid rising cases of chronic illnesses and an ageing population." This shows that the government has not ensured affordability of complex medical situations.

 Note: consideration on number of sources used and the quality of analysis in deciding on marks in L2 & L3 Section B (Structured-Response Question)

(2a)	Extract 1 states that foreign domestic workers play a significant role in assisting working mothers in the local household unit.	
	In your opinion, how else does foreign manpower contribute to Singapore's economic development? Explain your answer using one way.	[7]
L1	Describes the topic	[1-2]
	e.g. Singapore has a highly developed economy and foreign manpower is inevitable for it to attain further developments in its economy.	
L2	Identifies / Describes Way Award 3m for identifying one way Award 4-5m for describing one way e.g. One way foreign manpower contributes to Singapore's economic development is through the construction industry. As many locals shun jobs in the construction industry, employing foreign manpower will solve this problem because the foreign workers do not mind the low pay which is already much higher than what they can get in their home country. e.g. One way foreign manpower contributes to Singapore's economic development is by staying in Singapore long-term and allowing Singapore to expand key markets and industries such as housing. When foreign workers in Singapore, they rent houses from the locals which ultimately help to sustain the rental market in Singapore. Also accept answers such as: - They take up jobs Singaporeans do not want - The domestic helpers allow Singaporean mothers to contribute to the working sector / Singapore's economy - They share their professional skills and expertise, as well as business networks	[3-5]
L3	with the locals when they come to work in Singapore / take up PMET jobs L2 + Explains Award the higher mark for clear explanation of the recease.	[6-7]
	Award the higher mark for clear explanation of the reason. One way foreign manpower contributes to Singapore's economic development is through the construction industry. As many locals shun jobs in the construction industry, employing foreign manpower will solve this problem because foreign workers do not mind the low pay which is already much higher than what they can get in their home country. By filling these jobs, foreign workers complement the domestic workforce and help the economy develop. With their effort, roads and transport facilities are built to add to our viability and desirability as a favoured investment spot of MNCs and SMEs. With their input, Singapore will continue to progress and develop economically.	

OR

One way foreign manpower contributes to Singapore's economic development is <u>by</u> <u>staying in Singapore long-term and allowing Singapore to expand key markets and industries such as housing</u>. When foreign workers stay in Singapore, they rent houses from the locals which ultimately helps to sustain the rental market in Singapore. This contributes to Singapore's economy and provides side income to locals who rent out their units to the foreigners.

(21.)	Extracts 2 and 3 describe the positive and negative impacts of globalisation on the	
(2b)	individual.	
	Explain the positive and negative economic impacts of globalisation on the individual.	[8]
L1	Writes about the topic but without addressing the question	[1-2]
	writes about the topic but without addressing the question	[1-2]
	e.g. A globalised world is one where countries, companies and individuals are interconnected and interdependent on each other. The interdependent relationships between the suppliers, producers and consumers in different countries create global interconnections and interdependence.	
L2	Describes the impacts of globalisation on the individual	[3-5]
	Award 3 marks for describing one impact.	
	Award 5 marks for describing both impacts.	
	e.g. Globalisation enables easier access to knowledge, skills and ideas. This increased mobility in a global economy can provide opportunities for individuals to collaborate over the Internet, through videoconferencing or in face-to-face situations where individuals travel across the world to learn from one another.	
	e.g. Individuals lose their job because retrenchment is high amongst globalised countries who sought other sources of employment.	
L3	Explains the role of the impacts of globalisation on the individual	[6-8]
	Award 5-6 marks for explaining one impact	
	Award 7-8 marks for explaining two impacts	
	Globalisation enables easier access to knowledge, skills and ideas. This increased mobility in a global economy can provide opportunities for individuals to collaborate over the Internet, through videoconferencing or in face-to-face situations where individuals travel across the world to learn from one another. Globalisation has facilitated mobility, making it easier for individuals to look for jobs overseas. More people are open to getting a job overseas because of the convenience of travelling to other countries and yet being able to stay connected with their family and friends back home, as well as better job prospects and higher income there. Those individuals whom overseas companies may want to employ due to their skills and these are the individuals who may benefit from globalisation. Thus, individuals who have the necessary skills and knowledge will benefit from globalisation as they have greater opportunities to obtain better paying jobs with their greater access to more companies from countries outside Singapore.	
	However, the negative impact is that individuals may lose their job because retrenchment is high amongst globalised countries who sought other sources of employment. With globalisation, companies are always in search of cheaper labour alternatives and as a result, locals get retrenched when the company is able to shift its labour elsewhere. This loss of income and/or employment opportunities comes about when	

the companies that these affected individuals either shift their operations to another country or completely shut down due to rising costs which affects profits. For example, Japanese fashion chain, Uniqlo, shifted its production operations base from China to Vietnam in view of rising labour and manufacturing costs in China. With this move, Chinese workers at Uniqlo would immediately stop drawing an income as they now face unemployment. Additionally, there is also the issue of losing jobs due to the inability to equip themselves with skills required for the jobs. Thus, globalisation brings about negative impact on the individual as it has made individuals more vulnerable to job competition as they can be easily replaced by foreign workers who have the necessary skills and knowledge and are willing to work for lower pay.