

## Section A (Source-Based Case Study)

Answer **all** Questions

### 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 question, in addition to the sources which you are told to use. In answering the questions you should use the knowledge of the issue to help you interpret and evaluate the sources.

1. Study Source A.

What is the message of this cartoon? Explain your answer, using details of the cartoon. [5]

2. Study Sources B and C.

How different are these two sources? Explain your answer. [7]

3. Study Source D.

How surprised are you by this source? Explain your answer. [7]

4. Study Sources E and F.

How far does Source E show that the views in F are unjustified? Explain your answer. [6]

5. "Universal healthcare does more harm than good".

Using sources in this case study, how far would you agree with this statement? Explain your answer. [10]

## What challenges do governments face in managing healthcare within their countries?

### BACKGROUND INFORMATION

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

In a socio-economically diverse society, people come from various economic backgrounds, leading to disparities in financial resources. While some enjoy financial stability, others face challenges needing government support. Countries adopt different strategies to address these disparities, especially in healthcare. Most countries in Europe adopt a universal healthcare approach funded by the government, ensuring equal access for all citizens. The United States employs a market-based approach where healthcare is left to private insurance companies and the individuals themselves. Conversely, Singapore uses a shared-responsibility approach involving the government, employers, and individuals. The shared-responsibility approach was praised for its efficiency and high quality care. Public opinion on these approaches varies, and governments strive to balance the trade-offs to meet their populations' needs effectively.

Study the following sources to find out what challenges do governments face in managing healthcare within their countries.

**Source A:** A cartoon published on an American current affairs website.



**Source B:** Adapted from an article titled “Cutting wait times, delivering better health care in Ontario\*”. The article was published on the official Canadian government website, published in 2024.

Universal public health care is a core part of what it means to be Canadian. It is the idea that no matter where you live or what you earn, you will always be able to get the care you need. Unfortunately, our health care system has not been living up to expectations. From overwhelmed emergency rooms to health care workers under enormous strain – Canadians deserve immediate action to deliver better health care. That is why the government is enhancing healthcare delivery through investing over \$200 billion to improve healthcare. The government will deliver better results for patients, support health care workers and protect our health care system now and into the future.

\*Ontario – a city in Canada

**Source C:** A cartoon about healthcare systems, drawn by a popular American cartoonist. This cartoon was published on an online forum dedicated to discussing the American healthcare system.



**Source D:** *Adapted from a speech by Singapore's Minister for Health during a parliamentary meeting on healthcare cost, published in 2024.*

A major factor for rising healthcare cost is that we are getting older, and as we get older, we are more likely to fall seriously ill. Second, advancement in medical technology. New treatments may work better, but always cost more. Third, healthcare cost inflation. So how do we address rising healthcare cost?

If a government uses taxes to make healthcare free, then it will likely lead to the 'buffet syndrome' - there will be over-consumption and wastage. If a government leaves the people to buy their own health insurance, they may not purchase it and be underserved. That is why we weaved together a more robust way of paying for healthcare. That includes subsidies, MediSave, which is from one's personal savings, MediShield Life, which is the national insurance, and MediFund as a final safety net.

**Source E:** *From a research report published by Thailand's first policy research institute. This independent institute serves as a "think tank" of the country which advises on policy issues and recommends solutions.*

The 30-Baht Scheme provides universal healthcare coverage for Thais, particularly the poor, aiming to reduce healthcare costs. Promoted as a "pro-poor program," it has been more effective in reducing poverty than previous schemes, which often excluded the poor. By ensuring the right to healthcare for everyone, it reduces the vulnerability of the poor to being denied access. Financial costs for healthcare have not drastically changed for most, but the scheme provides security against future catastrophic illnesses. While beneficiaries welcome the scheme, concerns about hospital and health personnel inadequacies persist. Addressing these issues is crucial for the government to provide quality healthcare for all, especially the poor.

**Source F:** *From the opinion section of a Thai news website.*

I was optimistic when the Public Health Minister announced that the Universal Health Care (UC) scheme, known as the "30-Baht scheme," would allow treatment anywhere. I thought it was the best news from the ministry in a long time, but I was wrong. The government maintains the UC scheme, but our prime minister seems to view it as a charity and complain about its budget burden. The scheme is often inaccessible; local hospitals turned me down due to lack of space, directing me to hospitals 15km and 28km away, which is impractical. It actually defies logic. It's time to find solutions so that treatment is accessible nearby.

## SECTION B (Structured-Response Question)

Answer **all** questions.

## Being Part of a Globalised World

### Extract 1

The image shows an impact of the September 11 attack. Transnational terrorism has escalated in recent years as a consequence of globalisation.



### Extract 2

Countries can become vulnerable to external events such as pandemics, economic crises and unrest. Countries may then respond to the events in various ways.

### Extract 3

A crisis that happens in one country can cause a ripple effect and impact economies of other countries. This would, in turn, bring about employment challenges for individuals. Individuals must be proactive in responding to these challenges.

6. Extract 1 shows the impact of transnational terrorism as a result of globalisation.

In your opinion, what lessons can young people in Singapore learn from the increased number of transnational terrorism attacks. Explain your answer with reference to two lessons. [7]

7. Extracts 2 and 3 highlight the economic challenges that governments and individuals may face as a result of globalisation and their respective responses.

Do you think that the role of governments is more crucial than that of individuals in managing the economic challenges caused by globalisation? Explain your answer. [8]

**Copyright Acknowledgements:**

Source A: <https://henrykotula.com/2016/09/10/cartoon-european-vs-american-style-healthcare/>

Source B: <https://www.moh.gov.sg/news-highlights/details/speech-by-mr-ong-ve-kung-minister-for-health-at-the-ministry-of-health-committee-of-supply-debate-2024-on-wednesday-6-march-2024>

Source C: <https://www.pm.gc.ca/en/news/news-releases/2024/02/09/cutting-wait-times-delivering-better-health-care>

Source D: [https://www.reddit.com/r/comics/comments/w2tojk/universal\\_healthcare\\_please/?rdt=36510](https://www.reddit.com/r/comics/comments/w2tojk/universal_healthcare_please/?rdt=36510)

Source E: <https://www.bangkokpost.com/opinion/opinion/1978215/30-baht-health-scheme-needs-a-tonic>

Source F: <https://tdri.or.th/wp-content/uploads/2012/09/t5s2006001.pdf>

Extract 1: <https://www.inquirer.com/opinion/how-september-11-2001-attacks-changed-america-20210905.html>

**Anglican High School  
2024 Preliminary Examinations  
Suggested LORMS**

<b>1</b>	<p>Study Source A.</p> <p>What is the message of this cartoon Explain your answer, using details of the cartoon.</p> <p>Target skill: Inference</p>	[5]
L1	<b>Answers based on healthcare</b>	1
L2	<p><b>Literal interpretation</b></p> <p><i>Award 2m for unsupported message</i></p> <p>E.g. The message of this cartoon is that the American style healthcare is better as it brings about better economic outcomes. This is evident in “Healthy profits above all”. This means that the American style healthcare is better as the corporate executives will be able to reap more profits due to its competition.</p>	2-3
L3	<p><b>Valid interpretation</b></p> <p><i>Award 4m for unsupported message</i></p> <p>E.g. The message of this cartoon is that the European style healthcare is better than the American style as it provides better quality service to the patients. This is evident in the medical personnel all ensuring that the patient recovers well and gets the care that he can get as compared to the American style healthcare which shows corporate executives being fixated over profits. This means that the European style healthcare is a better one as compared to the American style healthcare which emphasizes profits at the expense of the patients.</p>	4-5

<b>2</b>	Study Sources B and C. How different are these two sources? Explain your answer.	[7]
L1	<b>Use of content but no valid matching</b>	1
L2	<b>Similarity/Difference because of provenance/source type/topic</b>	2
L3	<p><b>Similarity/Difference based on content</b></p> <p><b>Similar/agree</b> Both sources agree in stating that universal healthcare ensures that people will have access to healthcare. This is evident in Source B which states that “no matter where you live or what you earn, you will always be able to get the care you need” and in Source C which states that universal healthcare will not cause people to sell their “arm and kidney to pay for health insurance” and that does not “cover the surgery”. This means that universal healthcare makes access to healthcare easier for others.</p> <p><b>Different/disagree</b>  Both sources disagree in stating who is responsible for managing healthcare. Source B states that it is the government while Source C states that it is the individuals. This is evident from Source B which states that “government is enhancing healthcare delivery through investing over \$200 billion to improve healthcare. The government will deliver better results for patients, support health care workers and protect our health care system now and into the future.” This means that the government is in charge of ensuring that healthcare is available for the citizens. This is different from Source C which states that “Because I just sold my arm and kidney to pay for health insurance”. This means that the individuals are responsible for their own healthcare as they will need to pay for health insurance in order to get access to healthcare.</p>	3-4
L4	<p><b>Similarity AND Difference based on content/Difference on purpose (without L3)</b> Award 6 marks for well-supported answers</p> <p>Similarity based on attitude/perspective</p>	5-6
L5	<b>L3 + Difference based on purpose</b>	7

<b>3</b>	Study Source D. How surprised are you by this source? Explain your answer.	7
L1	<b>Answer based on provenance, unexplained or typicality</b>	1
L2	<p><b>Surprised/not surprising - literal interpretations</b> <b>Answer based on provenance, unsupported.</b></p> <p>Surprising that there are many systems in the world.</p>	2

	Surprising that govt implements systems that might not be beneficial to the people/country.	
L3	<p><b>Surprised/not surprised – valid inference</b></p> <p>Issue of healthcare is challenging to manage SG govt has a comprehensive/good healthcare system</p> <p>E.g I am not surprised that the issue of healthcare is challenging to manage. Source D states that “if a government uses taxes to make healthcare free, then it will likely lead to the buffet syndrome. If a government leaves the people to buy their own health insurance, they may not purchase it and be underserved”. This means that healthcare is difficult to manage as there are many considerations. Hence, different governments would have different systems that would serve their needs better.</p>	3-4
L4	<p><b>L3 + Cross Reference</b></p> <p><i>*CR to BI – SG model praised for its efficiency and high quality care</i></p> <p>CR to other sources if candidate highlights that healthcare is hard to manage.</p>	5
L5	<p><b>L3 + Developed Evaluation of Source D</b></p> <p>Not surprised as it is a speech by Singapore’s Minister for Health during a parliamentary meeting.</p>	6-7

<b>4</b>	<p>Study Sources E and F.</p> <p>How far does Source E show that the views in F are unjustified? Explain your answer.</p>	[6]
L1	<b>Show/Does not show based on provenance</b>	1
L2	<b>Show/Does not show based on content seen in Source F; no comparison to Source F/based on context of Source E</b>	2
L3	<b>Show/Does not show based on content seen in Source E; no comparison to Source E</b>	3
L4	<p><b>Show/Does not show based on comparison of content</b></p> <p>Does not show(similarity in content) Source E does not show that the views in F are unjustified as both sources are similar in stating that the Thai government has implemented the 30-Baht scheme</p>	4

	<p>to ensure that healthcare remains affordable for the people. This is evident in Source E which states that “The 30-Baht Scheme provides universal healthcare coverage for Thais, aiming to reduce healthcare costs”. This is also evident in Source F which states that “the UC scheme would allow treatment anywhere”.</p> <p>Show (difference in content)</p> <p>Source E shows that the views in F are unjustified as both sources differ in stating the effectiveness of the 30-Baht scheme. Source E states that the scheme is effective as it helped to ensure that citizens get access to healthcare in the country. Source F states that the scheme is ineffective as people are unable to get access to treatment.</p>	
L5	<b>Both levels of L4</b>	5
L6	<p><b>Shows that it is wrong based on critical analysis of Source E (purpose)</b></p> <p>In my final analysis, Source E is reliable and can show that views in F are unjustified.</p> <p>Source E is a research report published by Thailand’s first policy research institute. The purpose of Source E is to share their findings with the Thai government so that the government can review the current healthcare policy and improve on it. Furthermore, The report highlights the benefits of the scheme as it can help to ensure that everyone gets access to healthcare. The report also highlights the areas for improvement, such as concerns about hospital and health personnel inadequacies. As such, Source E is a balanced, objective source.</p>	6

<b>5</b>	<p>“Universal healthcare does more harm than good”.</p> <p>Using sources in this case study, how far would you agree with this statement? Explain your answer.</p>	[10]
L1	<b>Writes about statement, no valid source use</b>	1
L2	<b>Yes/No, supported by valid source use</b>	2-4
L3	<p><b>Yes + No, supported</b> i.e. Both elements of L2. <b>Note: Consideration on number of sources used and the quality of analysis in deciding on marks in L2 and L3.</b></p>	5-8

Agree (harm)	Disagree (good)
<p>Source B I agree as Source B states that universal healthcare brings more harm.</p> <ul style="list-style-type: none"> <li>→ Overwhelmed emergency rooms, healthcare workers under enormous strain</li> <li>→ <u>Abuse of healthcare system – longer waiting queues</u></li> </ul>	<p>Source A I disagree as Source A states that universal healthcare brings more good.</p> <ul style="list-style-type: none"> <li>→ Healthy patients above all</li> <li>→ Medical professionals ensuring that patients are recovering well.</li> </ul>
<p>Source C I agree as Source C states that universal healthcare brings more harm.</p> <ul style="list-style-type: none"> <li>→ Pay more in taxes</li> </ul>	<p>Source B I disagree as Source B states that universal healthcare brings more good.</p> <ul style="list-style-type: none"> <li>→ No matter where you live or what you earn, you will always be able to get the care that you need</li> </ul>
<p>Source D/E/F I agree as Source D states that universal healthcare brings more harm.</p> <ul style="list-style-type: none"> <li>→ Lead to buffet syndrome – there will be over-consumption and wastage. (Source D)</li> <li>→ Concerns about hospital and healthcare inadequacies persist (Source E)</li> <li>→ PM seems to view it as a charity and complain about its budget burden</li> </ul>	<p>Source C I disagree as Source C states that universal healthcare brings more good.</p> <ul style="list-style-type: none"> <li>→ I just sold my arm and kidney to pay for health insurance and they didn't even cover the surgery</li> <li>→ Other forms of healthcare is more expensive – does not ensure that people get access to healthcare</li> <li>→</li> </ul>
	<p>Source E I disagree as Source E states that universal healthcare brings more good.</p> <ul style="list-style-type: none"> <li>→ Effective in reducing poverty than previous schemes, which often excluded the poor.</li> <li>→ Reduces vulnerability of the poor being denied access</li> </ul>
<p><b>**To score additional 2 marks, candidates can take any one of these 3 routes:</b></p> <ul style="list-style-type: none"> <li>• <b>Through analysing at least one source in relation to its reliability, utility or sufficiency.</b></li> <li>• <b>By sharing examples from their contextual knowledge.</b></li> </ul>	

	<ul style="list-style-type: none"><li>• <b>By giving a balanced conclusion/resolution</b></li></ul> <p><b>This allows scope for candidates to decide what comes more naturally for them, and will invite meaningful thinking, without making any of the above a direct requirement.</b></p>	
--	---	--

6. Extract 1 shows the impact of transnational terrorism as a result of globalisation.

In your opinion, what lessons can young people in Singapore learn from the increased number of transnational terrorism attacks. Explain your answer with reference to two lessons. [7]

Level	Descriptor	Marks
L1	<b>Describes the topic</b>	<b>1</b>
L2	<p><b>Identifies/describes lesson</b>  <i>Award 2 marks for identifying 1 lesson and 3 marks for identifying 2 lessons.</i>  <i>Award 3 marks for describing 1 lesson and 4 marks for describing 2 lessons.</i></p>	<b>2-4</b>
L3	<p><b>L2 + Explanation</b>  <i>Award 5-6 marks for explaining one lesson.</i>  <i>Award 6-7 marks for explaining two lessons.</i></p> <p>E.g.</p> <p>Young Singaporeans can learn the importance of being resilient in the face of threats. The primary aim of terrorist attacks is to instill fear, chaos, and panic. For instance, during the 9/11 attacks, many people were unprepared and unsure how to react, resulting in devastating outcomes. By understanding the importance of resilience, young people can better respond to such threats. This includes familiarizing themselves with emergency procedures, participating in safety drills, and being mentally prepared to stay calm and act effectively during crises. With a nation standing together, the damage intended by attackers can be minimized. This collective resilience ensures that Singapore can recover more quickly from attacks or be less affected by them in the first place.</p> <p>Young people can also learn that harmony is key in eradicating terrorism and its threats. In the aftermath of the 9/11 attacks, discrimination against certain groups became widespread as they were unfairly associated with the terrorist organisation. This led to unhappiness and misconceptions, threatening the social fabric of society. Thus, young people can understand that similar divisions could occur in Singapore, a diverse society, making it crucial to stand together. By promoting harmony and unity, young Singaporeans can help prevent the societal divisions that terrorism seeks to create, thereby strengthening the nation's resilience against such threats.</p>	<b>5-7</b>

7. Extracts 2 and 3 highlight the economic challenges that governments and individuals may face as a result of globalisation.

Do you think that the role of governments is more crucial than that of individuals in mitigating the economic challenges caused by globalisation? Explain your answer. [8]

Level	Descriptor	Marks
L1	<b>Writes about the topic without addressing the question</b>	<b>1-2</b>
L2	<b>Describes the factors</b> Award 3m for describing one factor Award 4m for describing two factors	<b>3-4</b>
L3	<b>Explains the factors</b> Award 5-6m for explaining one factor Award 6-7m for explaining two factors  E.g. Individuals play a crucial role in mitigating the economic challenges caused by globalisation. Individuals can respond by being willing to acquire new knowledge and skills throughout their life and remain relevant in the job market. They can take advantage of the SkillsFuture credits to upskill and learn for life. This will ensure that individuals can have more job options amidst the rapid technological advancements and movement of companies/other individuals. With more job options, individuals will be more resilient and will be able to secure jobs/remain employable/thrive in the long run.  E.g. Governments play a crucial role in mitigating the economic challenges caused by globalisation. Governments can provide financial support for various sectors. For example, the government can provide support in the form of packages to cushion the negative economic impacts on various sectors during times of crisis. During the COVID-19 pandemic, the Singapore government introduced the \$4 billion stabilization and support package aimed at supporting affected workers and firms with retained jobs and wage support. They also defrayed business costs for the aviation sector, which was badly hit during the pandemic. These measures helped stabilize the economy, protect jobs and support businesses. As such, businesses can tide through the challenges and countries can recover from the economic crisis, allowing for economic stability.	<b>5-7</b>
L4	<b>L3 plus weighs the relative importance of each factor</b>	<b>8</b>