

Letter to *Straits Times* Forum on SMA Survey on Integrated Shield Plans

On 28 May 2021, a *Straits Times* article commented on the results of an SMA survey on Integrated Shield Plans (IPs) published in the April 2021 issue of *SMA News* (<https://bit.ly/5304Survey>). SMA wrote a letter to the *Straits Times* Forum to clarify the points raised in the article. The letter is reproduced below.

We refer to the article by *Straits Times* senior health correspondent Salma Khalik, "Insurance panel poser: What do specialists want?" (May 28). She highlighted the results of a September 2020 survey on IP providers conducted by SMA on private specialists and their views of IP providers.

The survey results indicated that many specialists surveyed faced issues with IP panels, in terms of remuneration, difficulties in getting on panels, patients having to seek care elsewhere, issues with referrals within a limited choice of panel specialists and the pre-authorisation process. We also presented information on the rating of insurers by the specialists surveyed. One of the key objectives of the survey was to offer insights to our healthcare fraternity and our patients, on an issue that is of concern to them. Hence, to avoid misrepresentation, it is imperative that we clarify the points raised in the article.

Firstly, the statement that "the specialists themselves are not willing to accept the full range of the Ministry of Health fee benchmark" is incorrect. In fact, 99 per cent of respondents accepted remuneration within the fee benchmark. The majority of specialists (64 per cent) accepted fees at the mid-range of the benchmark, and smaller numbers accepted fees at the lower bound (13 per cent) and upper

bound (22 per cent) of the benchmark, in tandem with the normal distribution of a bell-shaped curve.

Fair reimbursements to doctors, while maintaining profitability and fair premiums, have proven to be an achievable business model. This is supported by the example of an IP insurer being profitable while reimbursing doctors across the entire fee benchmark range and offering competitive premiums to policyholders.

Secondly, it was incorrect to state that "among those who are on a panel, only between 17 per cent and 36 per cent say they are paid less than their usual fees".

The fact is that across IP panels, except one, the majority of panel specialists responded that they were paid less than their usual fees. The percentages quoted were based on the total number of specialists surveyed, not the number of specialists on each IP panel.

Thirdly, while between 35 per cent and 71 per cent of respondents did not wish to join a particular IP panel for various reasons, the fact remains that a significant percentage of specialists (up to 34 per cent) who wish to join panels was not allowed to. This has been echoed by patients who are in a dilemma.

The SMA is working within the Multilateral Healthcare Insurance Committee to address the above issues, and hopes that correct understanding of this survey will assist all parties concerned in their efforts to improve IP policies. ♦

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