



Taking the Next Step with *Health Connective*

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The SMA 61st Council Position Statement on Troubled Integrated Shield Plans (IPs)¹ ("Position Statement"), issued on 25 March 2021, triggered a cascade of events which led to the formation of a 12-member Multilateral Healthcare Insurance Committee (MHIC) on 14 April 2021 *"to provide a platform for healthcare providers, payors, consumer representatives and the Government to collaboratively address issues related to health insurance"*². The MHIC's appointment came into effect on 27 April 2021.

Many have hailed this as a major step in the right direction of improving the communication, consensus building and coordination of efforts between key stakeholders in addressing long-standing issues. However, judging by the complexity of the issues that need to be tackled, it is important to recognise that it will be a herculean effort to reform decades-old practices which have accumulated partly due to the inability of the profession to engage effectively in discussions pertaining to the *"business of medicine"*. In a sense, the negative impact on the *"practice of medicine"* has reached a stage where we can no longer afford to ignore it.

Some initial thoughts: the garlic and the onion

The current healthcare ecosystem is like a head of garlic – each stakeholder (insurers, doctors and healthcare facilities) is a standalone "clove". There are very little well-thought-out coordinating processes that are targeted at optimising the entire ecosystem. Over the years, individual stakeholder efforts to optimise their respective sub-components have in fact

resulted in sub-optimisation of the entire healthcare ecosystem. The healthcare ecosystem "garlic" is, well, "pungent" (and some might say "repugnant"!). The Position Statement highlighted some of these viz. highly exclusive panels with non-transparent selection criteria and non-acquiescence with established fee benchmarks. These practices have a direct and significant impact on patient autonomy as well as untoward influence on the practice of medicine by doctors, which would ultimately impact the quality of care.

It is time for us to transform into an "onion" – a well-defined core with well-designed "layers" built around the core which gives the onion a sustainable and stable structure. With proper and thoughtful handling, the onion is tantalisingly aromatic and flavourful.

The "core" is really a *simplified, standardised and systemised* platform that facilitates the *efficient and effective* interaction between all stakeholders of the healthcare ecosystem. This will allow individual stakeholders to add on the respective "layers" they need to achieve their individual organisation's goal.

SMA recognises that beyond raising the issues through the Position Statement, we need to demonstrate our commitment to finding efficient and effective solutions. It is with this in mind that SMA has made a decision to support "Health Connective" – a collaborative effort of three technology service providers: Smarter Health, Assurance Technology and Health Catalyst. This solution neither requires SMA to contribute to the cost of development and operations of Health

Connective, nor partake in any potential commercial arrangements.

Enabling connections

As the name suggests, the primary goal of this initiative is to provide "connections". As a start, Health Connective intends to provide a technology platform to consolidate information pertaining to all doctors (especially those in the private sector). This consolidated directory of doctors will be the basis for *group representation* in discussions with insurers. The objective is to make it easy for insurers to connect *directly* with doctors who are keen to work with them to service their client base. All doctors are invited to create and maintain their own professional profiles at <https://www.healthconnective.sg> from 4 January 2022.

This will also make it possible for insurers to carry out their empanelment contracting activities through Health Connective. This "Smarter Contracting" capability will allow the contract terms and fee schedule to be made available for registered doctors to review. Those who are keen to pursue these opportunities can then apply for the respective contracts directly with the insurers through Health Connective. All subsequent contract maintenance activities (eg, contract updates and renewals) will also be managed through the platform. This will provide much needed transparency in the contracting relationship between insurers and doctors. It will also enable SMA to arbitrate, should the need arise.

Apart from contract management, Health Connective will also enable some core processes, such as appointment scheduling, pre-authorisation and claims submission, to operate on the platform. Insurers may adopt these generic processes to make it easier for doctors to handle the administrative workload that often accompanies the servicing of their clients. To further simplify this interaction, Health Connective will provide connectivity with compliant clinic management systems to enable more efficient data exchanges. In essence, it is Health Connective's intention to reduce the multiple touchpoints that doctors currently have to manage.

It is now your turn

The Workgroup (comprising representatives from Smarter Health and SMA)

that has been tasked to bring Health Connective to fruition has been working tirelessly in the background to enlist the participation of technology service providers, insurers and hospitals to be early adopters of Health Connective.

We are happy to report that Health Connective will go live on 4 January 2022 commencing with the onboarding of interested doctors. We are concurrently working on securing collaborating partners from other major segments of the healthcare ecosystem. These collaborations will be progressively announced.

Your role in engendering the much-needed change in the healthcare ecosystem is simple: sign up for an account at <https://www.healthconnective.sg>, if you are open to including insurer-backed contracts as part of your practice. The creation of

an account and participation in "Smarter Contracting" is **free of charge**. Your active participation is important as it will impact the effectiveness of SMA's engagement with insurers. The more doctors we represent, the greater our ability to shape the discussion.

Remember, this is just the beginning. Putting together an efficient and effective "onion core" will enable us to actively manage future "layers" in response to the evolving needs of the healthcare ecosystem. We all have a role to play to safeguard the accessibility and affordability of healthcare. We must never repeat our faux pas in the past where our failure to actively engage in influencing the "business of medicine" has allowed it to adversely impact the "practice of medicine".

The Position Statement has jump-started the process of renewal. We must see it to completion. None of us is as smart as all of us. **We** can make a difference, **together**. ♦

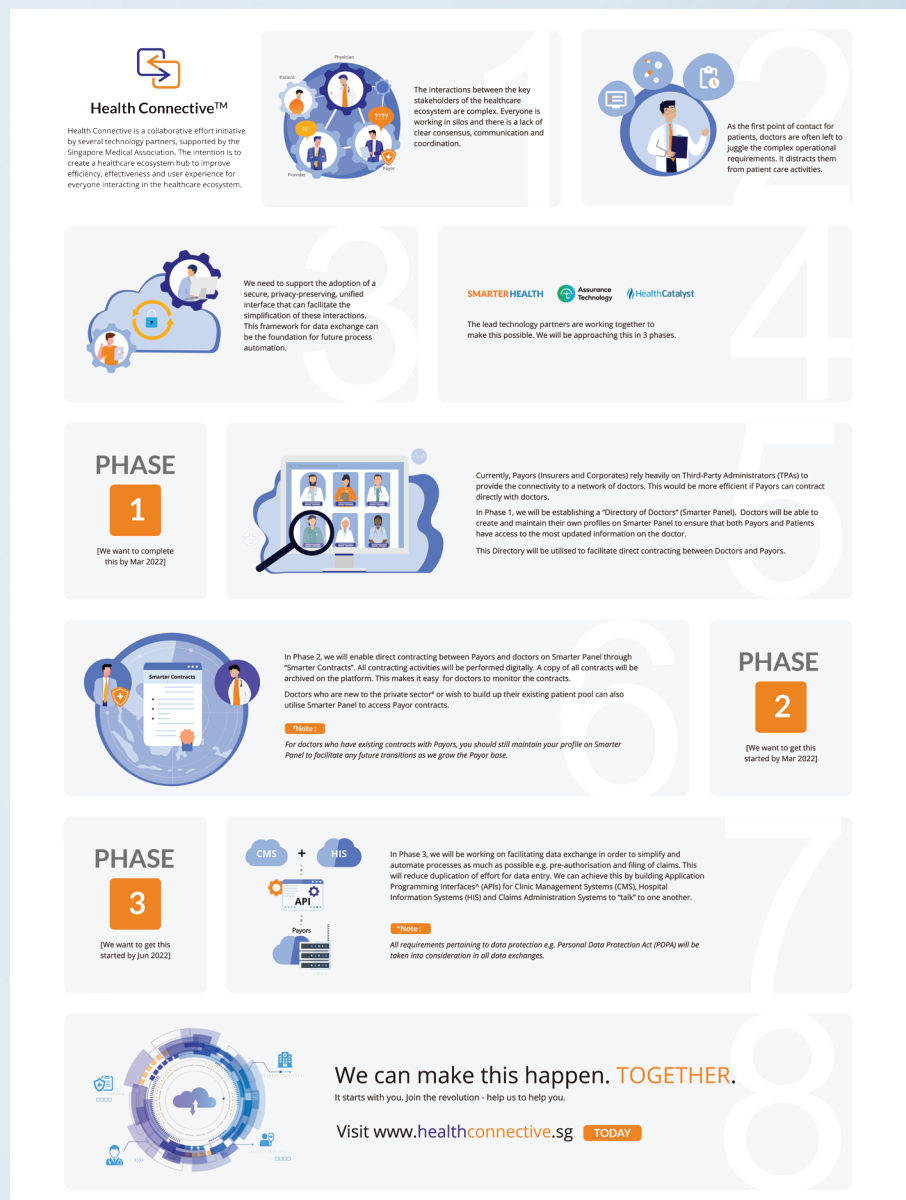
References

1. Singapore Medical Association. SMA 61st Council Position Statement on Troubled Integrated Shield Plans (IPs). 25 March 2021. Available at: <https://bit.ly/2OLi98g>.
2. Ministry of Health. MOH appoints Multilateral Healthcare Insurance Committee. 14 April 2021. Available at: <https://bit.ly/3mMmpAZ>.

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Dr Tan is a mother to three kids, wife to a surgeon; a daughter and a daughter-in-law. She trained as a general surgeon, and entered private practice in mid 2019, focusing on breast surgery. She treasures her friends and wishes to have more time for her diverse interests: cooking, eating, music, drawing, writing, photography and comedy.



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