



SMA INTEGRATED SHIELD PLAN PROVIDERS' RANKING SURVEY 2021

In SMA's position statement on "Troubled Integrated Shield Plans (IP)" issued on 25 March 2021,¹ it was stated that SMA would introduce two initiatives, one of which was the ranking of IP insurers. For a period of one month, from 5 January to 5 February 2022, SMA invited doctors to participate in a survey to rank seven providers (AIA, Aviva,^a AXA, Great Eastern, NTUC Income, Prudential and Raffles Shield^b) for the period of January to December 2021. An email and two reminders were sent to SMA Members, encouraging participation and also asking Members to disseminate the survey to fellow doctors.

At the closing of the survey on 5 February, a total of 210 complete responses were received. A response is considered complete when all questions are answered, including selecting N/A (ie, Not Applicable) as a response. Respondents were required to submit their unique Medical Registration Number (MCR number) for verification purposes and to prevent a doctor from responding to the survey more than once.

The survey sought to obtain respondents' opinions on their experience with the various IP providers, in terms of inclusiveness of panels, transparency of doctor selection criteria for panels, and more (visit <https://bit.ly/IPsurvey2021> for the full survey form). For most of the questions, a weighted average system was used, with the total scores divided by the number of responses. Respondents were asked to respond using a 1 to 5 scale, with 1 being the lowest, 3 being the mid-point, and 5 being the highest. A "Not Applicable" (N/A) option was also available to respondents. The answers from respondents who selected the N/A option were not factored into calculating the weighted average. An example of how the weighted average was tabulated is as follows:

53 respondents rated IP X "1" (53 x 1)
21 respondents rated IP X "2" (21 x 2)
30 respondents rated IP X "3" (30 x 3)
42 respondents rated IP X "4" (42 x 4)
43 respondents rated IP X "5" (43 x 5)
5 respondents selected N/A
Total score = 568
Total respondents (excluding those who chose N/A for the question) = 189
Weighted average = $568 / 189 = 3.005$, rounded off to 3.01

Results

The survey asked respondents for their names, MCR numbers and email addresses for verification purposes. Following which, respondents were asked to indicate if they were a GP/ Family Physician/Locum, a Specialist, or Others (eg, medical administrators working in hospitals, healthcare companies, insurance companies, third-party administrators, Ministry of Health (MOH), statutory boards, medical schools), as well as whether they worked in the private or public sector.

As IP contracts are usually signed on by specialists in the private sector, we had expected the majority of respondents to be represented by them – of the 210 respondents, 87% were specialists and 98% were from the private sector.

Respondents were then surveyed on an array of questions with respect to their experience with the seven IP providers. The summary and discussion of the results are as follows:

- IP providers were rated in terms of inclusiveness of panels, with the majority scoring below the mid-point of 3. Only one provider scored above the mid-point (see Figure 1).
- In terms of the transparency of doctor selection criteria for panels, none of the providers passed the mid-point (see Figure 2).
- Three out of the seven IP providers scored above the mid-point in terms of ease of their pre-authorisation process (see Figure 3).
- Similarly, three providers scored above the mid-point in terms of timeliness of pre-authorisation approval (see Figure 4).
- Respondents were asked to rate the IP providers in terms of timeliness of payment, with a score of 5 indicating payment within one month and 3 being within three months. Two out of the seven providers were able to pay within an average of three months, with no provider paying within one month (see Figure 5).
- When IP providers were rated in terms of appropriateness of fee scales with respect to the MOH Fee Benchmarks, with 1 being most fees below fee benchmarks and 5 being most fees towards upper tier of fee benchmarks, only one provider passed the mid-point (see Figure 6).

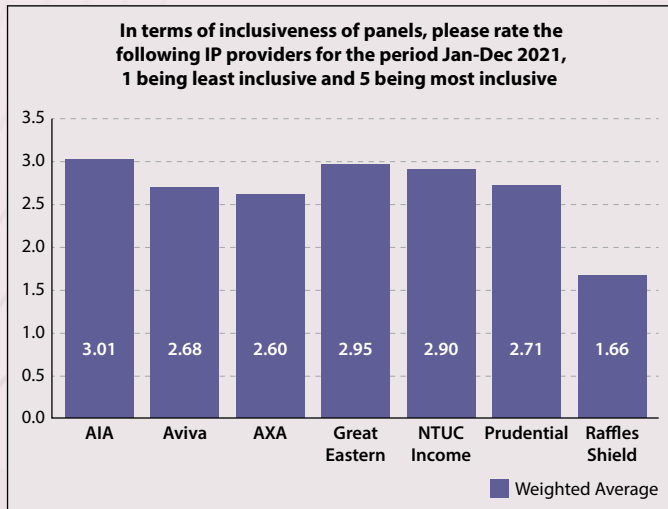


Figure 1

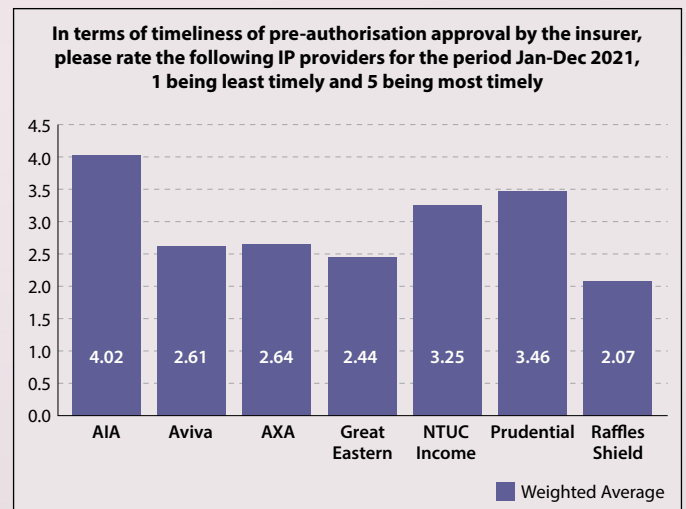


Figure 4

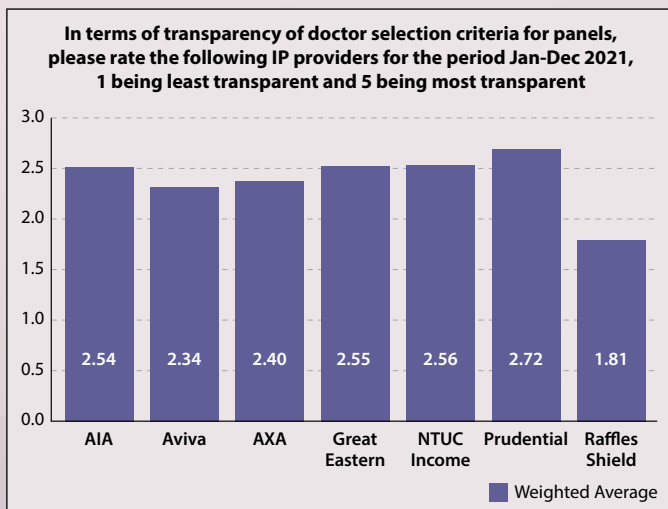


Figure 2

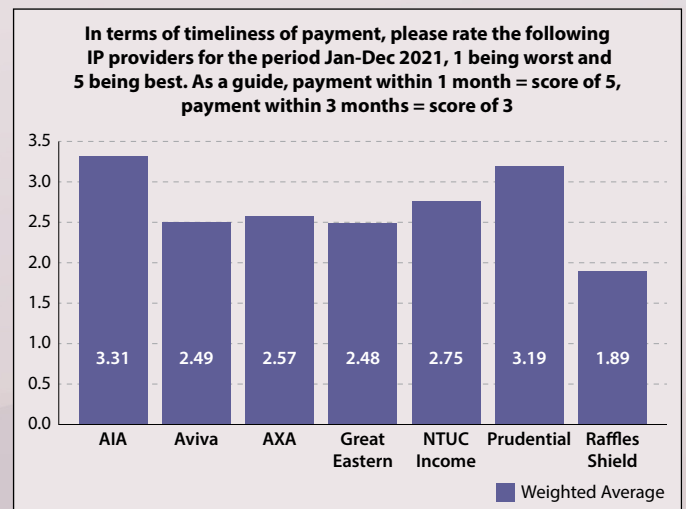


Figure 5

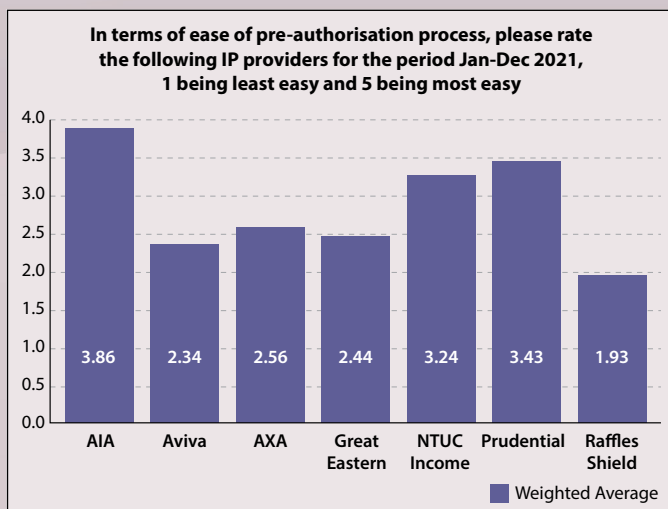


Figure 3

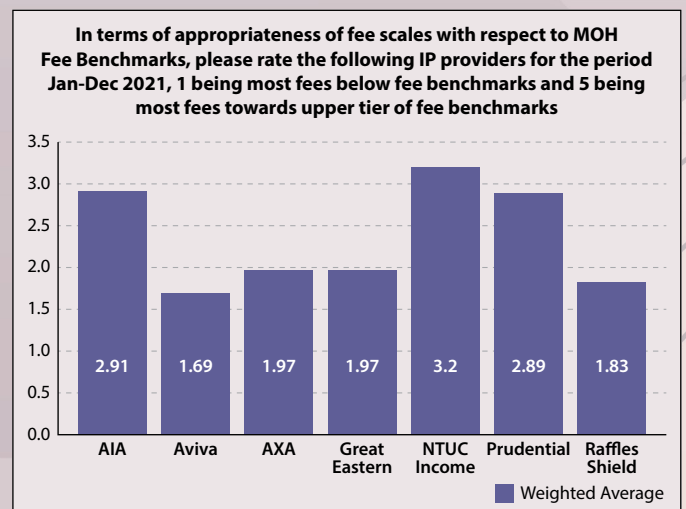


Figure 6

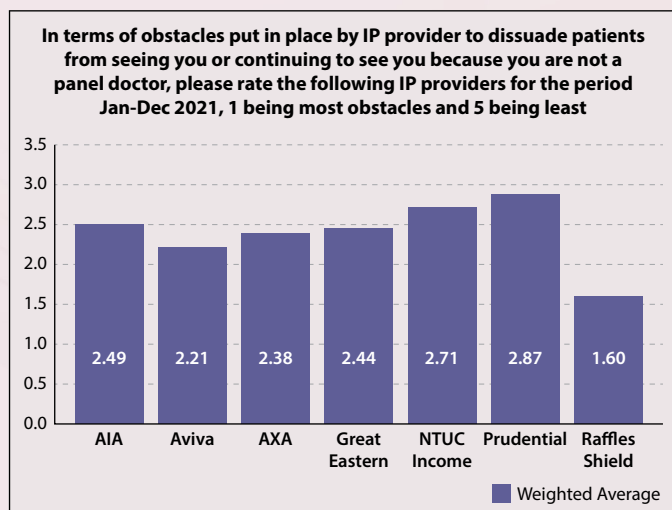


Figure 7

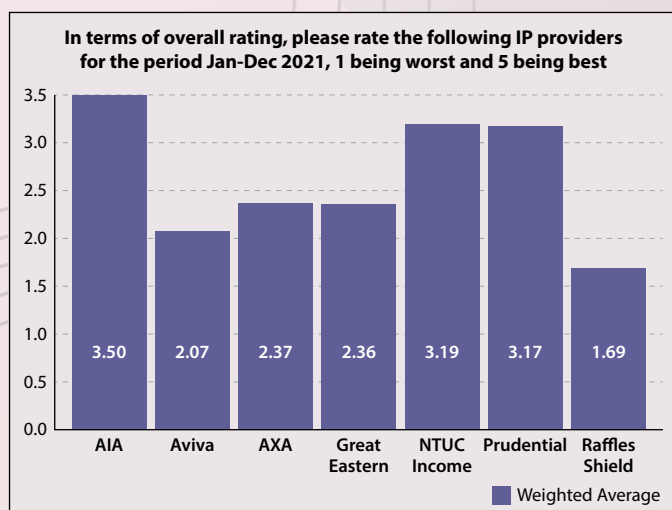


Figure 8

- In terms of obstacles put in place by the IP provider to dissuade patients from seeing the respondent if he/she was not a panel doctor, none of the providers were able to reach the mid-point (see Figure 7).
- Finally, three out of the seven providers scored above the mid-point in regard to their overall rating (see Figure 8).

Conclusions

Based on the responses received, more attention may be needed in the following areas:

- inclusiveness of panels,
- transparency of doctor selection criteria for panels,
- timeliness of payment,
- appropriateness of fee scales with respect to the MOH Fee Benchmarks, and
- obstacles put in place by the IP provider to dissuade patients from seeing a non-panel doctor.

SMA looks forward to more dialogue with the IP providers, via the Multilateral Healthcare Insurance Committee (MHIC), to encourage the improvement of the healthcare ecosystem for doctors and patients. Several new measures have been initiated by the MHIC since its inception, and we hope to see further developments in the near future. If necessary and appropriate, SMA will repeat this survey on a regular basis. ♦

References

1. Singapore Medical Association. 61st SMA Council Position Statement on "Troubled Integrated Shield Plans". Available at: <https://bit.ly/3uVgpKr>.

Notes

- We note that from 1 January 2022, Singlife has merged with Aviva Singapore and is now known as Singlife with Aviva. As the change was after the surveyed period, we have used the name Aviva in our survey report.
- We also note that Raffles Shield has a different operating model from the other providers, with most Raffles Shield policyholders being attended to by doctors from the Raffles Medical Group. As such, a direct comparison may not be possible for this IP provider as compared to the rest of them.

