

May You Always Have Enough



Text by Dr Tan Yia Swam

I trust that everyone has had a good break over Christmas and the New Year. For those who celebrate the Lunar New Year, I hope that you are also enjoying the long-awaited physical gatherings!

A New Year and new beginnings. This month's newsletter is a reflection on the collective "trauma" that we went through during the COVID-19 years. I think my own trials and tribulations have been pretty well documented in my monthly columns. Instead, I would like to focus on three New Year's resolutions:

1. Health
2. Wealth
3. Happiness

Health

How many of us practise what we preach? Do you maintain a healthy weight, exercise five times a week, eat healthily and go for regular health screenings?^{1,2,3,4} Friends will know that I have begun implementing these in my own life in recent years. We have to lead by example, otherwise how else can we convince our patients?

With Healthier SG being introduced for all of Singapore,⁵ I think that we doctors have to really walk the talk and learn to make lifestyle modifications. We should keep to

the recommended health screening and vaccination schedules ourselves. I applaud our family physicians for leading this movement, and for being the foundation of our nation's health. Additionally, doctors should be aware of the many advances in research into sports, nutrition, physiology, sleep, stress management, etc.

Some of us with an interest in these topics would be better equipped to advise our patients. As for those of us who do not have up-to-date knowledge, we would at the very least know who to refer to for holistic wellness and care. Having a multidisciplinary approach for nutrition, exercise, coaching, sports, support groups and such will lead to better health outcomes.

Fellow colleagues, remember to look after your own physical, mental and emotional wellness as well!

Wealth

I have stated on various platforms – be it these *SMA News* columns, public talks or speeches – that in the modern day of a complex healthcare ecosystem, we have to understand the system. To be an effective doctor, we need to know the money trail.

Money makes the world go round, but how much do you know about

these payors: patients and insurers (whether for personal Integrated Shield Plans or company medical insurance plans), and taxes? When patients make a health decision, they usually listen to their doctors' opinions, but also consider various other factors such as the opinions of friends and family, reviews found on the Internet, financial constraints, logistics, life events, horoscopes and more! I am sure that we have all met patients who are very conscious of their cash flow, and in some unfortunate cases, this affects their care. The common saying is that nothing can be "cheap, fast and good";^{6,7} you can only get two out of three at best.

Everyone has different thresholds for "cheap" (although I prefer the term affordable!), "fast" and "good". For example, is a \$20 consultation fee for a breast lump acceptable? What about \$200? How about the choice of intervention? Should one repeat an ultrasound scan in three months, six months, or a year? Is further imaging with an MRI necessary? Should one undergo fine needle aspiration cytology, core biopsy or vacuum assisted biopsy – and if so, with clip or without clip? What about an excision biopsy? Is there any role for the frozen

section procedure to play? In these surgeries, where would you place the scar? These considerations come to mind for a “simple breast lump”; what more for complex conditions?

I blame the availability of poorly written search engine optimised articles for the superfluous information (and even misinformation) available on the free Internet. The key word here is **free**. If the information is free and fast, how good could it be? Unfortunately, that is what people forget.

You would think that consultations with same-day scans would be “fast” enough, but some people expect to walk in, get scanned, and receive their report instantly. Perhaps again due to how quickly the Internet provides answers with a click, and how technology allows everything to be sped up, we have collectively become less patient. For example, I fast-forward through the introductions and credits of Netflix shows and watch them on 1.5 times speed, with ten-second jumps for the boring parts. I have also heard medical students saying that they would much rather listen to recordings of lectures than attend classes in person, because they can speed up the lectures and shorten the amount of time needed!⁸ We do need to use technology in healthcare and think of better, faster ways for some of our work processes.

Another principle I adhere to is that healthcare business should be profitable (this is common sense, all businesses should be profitable!). However, we should never profiteer from people’s suffering. In 20 years, I have heard too many simplistic accusations from various stakeholders: doctors overcharging, hospitals marking up profit margins too much, insurers underpaying, and patients abusing the system. I put it to you that it is a bit of everything. Until we can all acknowledge this and take personal

responsibility, there can be no solution for our healthcare financing woes.

Lastly, we must also consider our management of personal wealth. How much in savings is enough? \$100,000? \$1,000,000? \$10,000,000? Rather than an absolute number, let us consider who and what we need to provide for.⁹ We would typically have our own personal essential expenses and a portion for luxury living. Do we have a spouse to provide for? How about kids? Until what age should we provide for them? How much will their education cost? How do we guard against inflation? How about a reserve for bad health?

We should also think of tiers of needs: With this amount of savings, will I still need a job? Will I need to work? Will I need to earn an investment income? Maybe I can have enough to never have to earn anything again to live (and live well!), or maybe even ensure that multiple generations will not ever need to earn to live.

Happiness

Finally, this is perhaps the hardest to achieve. Even with good health and “sufficient” wealth, it does not always guarantee happiness.¹⁰ I have also met people who were sick and financially constrained, but nevertheless filled with joy and contentment. Many of them are spiritual people, with a peace that comes from their respective faiths.

As we start 2023, I ask you to take some time to reflect on these:

- Are you taking steps to improve your own health?
- Are you managing your money well?
- Are you happy?

I wish all of you good health and happiness, and may you always have enough.¹¹ ♦

References

1. Health Promotion Board. Health Promotion Board Launches National Physical Activity Guidelines. In: Newsroom. Available at: <http://bit.ly/3GzbwwP>. Accessed 4 January 2023.
2. HealthHub. Nutritious Foods For A Healthy Diet. In: Programmes. Available at: <https://bit.ly/3VNIaRM>. Accessed 4 January 2023.
3. HealthHub. The ABCs of Health Screening. In: Live Healthy. Available at: <https://bit.ly/3Qksjbm>. Accessed 4 January 2023.
4. HealthHub. MindSG. In: Programmes. Available at: <https://bit.ly/3WHYS3X>. Accessed 4 January 2023.
5. HealthierSG. Healthier You With Healthier SG. Available at: <https://bit.ly/3icvFAP>. Accessed 4 January 2023.
6. Corbin C. Cheap, Fast, Good: Pick Two. In: Blog. Available at: <https://bit.ly/3Z1pi3s>. Accessed 4 January 2023.
7. Wong TH. Good, Cheap and Fast; but For How Long? SMA News [Internet]. March 2017. Available at: <https://bit.ly/3X4K8NO>.
8. Wolpert S. How much do students learn when they double the speed of their class videos? In: Health + Behavior. Available at: <http://bit.ly/3VEIUIR>. Accessed 4 January 2023.
9. Wong A. The 7 levels of wealth: How much money do you need to be happy? In: Personal Finance. Available at: <https://bit.ly/3CJvkfR>. Accessed 4 January 2023.
10. Cherry K. What Is Happiness? In: Happiness. Available at: <https://bit.ly/3X6sjxw>. Accessed 4 January 2023.
11. Perks B. Inspirational story: The secret meaning behind “I wish you enough”. In: Stories. Available at: <https://bit.ly/3w99NIT>. Accessed 4 January 2023.

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.

