

HIGHLIGHTS

From the Honorary Secretary

Report by Clinical Asst
Prof Benny Loo Kai Guo

Disclosure of patient medical records to insurers

SMA's comments regarding patient medical records were included in a 26 January 2026 article in *The Straits Times*. Key points are shared below.

SMA President Dr Ng Chee Kwan told the *Straits Times* that, beyond submitting medical reports to insurers with patient consent, panel doctors may also be bound by contract to allow insurers to review patients' medical records, usually for audit reasons.

He noted that while such audit provisions are widespread, actual requests for audits are rare based on SMA's knowledge.

Dr Ng also said that although preparing separate medical reports for insurers takes additional time and effort, doctors generally prefer this approach over sharing their clinical notes in order to protect patient confidentiality.

In line with the Ministry of Health (MOH) circular, he added that SMA recommends that insurers revise their audit clauses to comply with MOH guidelines.

Members may read the full article at <https://bit.ly/3Ms76yl>.



Dr Loo is a paediatrician in public service with special interest in sport and exercise medicine. He serves to see the smiles on every child and athlete, and he looks forward to the company of his wife and children at the end of every day.

Guidelines on the use of NRIC numbers

MOH has issued a circular on 2 February 2026 on ceasing the use of NRIC numbers for authentication, with sector-specific guidelines and frequently asked questions to assist providers in distinguishing between identification and authentication scenarios. The document also provides practical guidance on implementing appropriate authentication measures for various healthcare use cases (eg, patient registration, updating personal particulars, accessing digital services, release of medical documents and teleconsultations).

The circular and its two annexes can be viewed at <https://bit.ly/4akp2V5>.

Any queries relating to these documents may be addressed to moh_nric_enquiries@moh.gov.sg. ♦