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Singapore Medical Association

For Doctors, For Patients

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12 June 2017

Mr Derek Teo
Chief Executive
General Insurance Association of Singapore
180 Cecil Street, #15-01,
Bangkok Bank Building,
Singapore 069546

Ms Pauline Lim
Executive Director
Life Insurance Association Singapore
79 Anson Road,
#11-05,
Singapore 079906

Dear Mr Teo, Ms Lim,

Request of Medical Reports for Insurance Purposes

We have received feedback from our membership that some of their patients have been told by their financial advisers/insurance agents that requests for the medical practitioner to provide medical report (in a pre-determined format or otherwise) is not chargeable.

We will like to reiterate that any form of medical report that includes the professional opinion and endorsement by a qualified medical practitioner constitutes a professional service and will therefore incur professional and administrative fees. In addition, any request for patient's medical report via a third party (e.g. insurance company) requires the consent of the patient. Proof of such consent to release the report to the third party will be necessary and should accompany the request for the medical report.

We seek your help to forward the above information to your members and their financial advisers/insurance agents. Going forward, we will advise our members to lodge a complaint with the relevant authorities should they encounter financial advisers/insurance agents who continue to advise their policy holders that medical reports are not chargeable.

For greater clarity, we will like to suggest that policy contract from your members should clearly state whether policy holders or insurance companies are responsible for the costs of such medical reports.

Thank you and best regards.

Dr Lim Kheng Choon
Honorary Secretary
Singapore Medical Association

Cc. Ms Ho Hern Shin, Executive Director
Monetary Authority of Singapore, Banking and Insurance Group, Insurance Department