

Continuing the Journey of Faith

– Interview with
Dr Loo Choon Yong

Conducted by Dr Toh Han Chong, Editor
Photos by Raffles Medical Group

Dr Loo Choon Yong was awarded Businessman of the Year 2012 at the Singapore Business Awards 2013 ceremony in April this year. Although the Executive Chairman of Raffles Medical Group proudly received this award, he was initially apprehensive that the award could cause the misconception that Raffles Medical Group was more profit-driven than patient-driven. But to those who knew him, it should come as no surprise that Dr Loo is rightfully one of the top businessmen in Singapore, having displayed fine business acumen since his childhood days, coupled with a steadfast belief in starting a practice with the right principles. Since its founding in 1976, Raffles Medical Group has blossomed under Dr Loo's leadership, and he emphasises that as long as doctors "look after the patients, the business will look after itself". In this interview, Dr Loo reminisces about his medical journey, reveals how to maintain the competitive edge in healthcare, and even shares some personal tidbits.

Reminiscing the past

Dr Toh Han Chong – THC: Could you tell us more about your memories growing up – as a young boy and then during medical school?

Dr Loo Choon Yong – LCY: I grew up very poor back in the 1950s, so life started very early for me. When I was five or six years old, I was already helping my mother at her stall in a school canteen. I used to travel by bus to old Rochor Road to buy items for the stall and return by trishaw to the school at Jalan Sultan. Stocking up for her stall was commonsensical; I bought items that were in demand and sold them to students who were around my age. That was my first mini “Master of Business Administration”. *(laughs)*

I completed my primary education at Presbyterian Boys' School (PBS), my father's alma mater. Being a good student, I was second in standard at PBS every year. When it was time to choose a secondary school after the Primary School Leaving Examination, my teacher, Mr Wee Seng Hiok – who was coincidentally my father's classmate in PBS – advised me to place Raffles Institution (RI) as my first choice instead of Presbyterian High School, which was my father's top choice. Thanks to Mr Wee – to whom I am forever indebted – my father eventually agreed, and that was how I ended up in RI.

At RI, I found myself among many smart students, mostly from neighbourhood primary schools, so we often challenged and competed with one another. As I did well for my Secondary 2 examination, I was posted to class 3A, which comprised the top 40 students in the standard – the cream of the crop. I remember we once had a teacher with a master's in Mathematics from the US, who unfortunately was not adept at explaining certain Additional Mathematics concepts. As such, the whole class flunked our first test – everyone, including the teacher, was shocked. Since we had a teacher who couldn't teach, and being RI boys, we began to study these mathematical concepts by applying reverse engineering on worked examples. Then we tested our logic by working on practice questions and checking the answers. With every correct answer derived, we were able to confirm that our imputed logic was working; in short, we were testing our hypotheses and learning concepts on our own – this is, I believe, one of the trademarks of smart kids. Of course, nowadays the Internet makes it easier for people to self-learn and search for answers online, but it was not so back in my time.

As a young boy, my interest did not lie in Medicine. I was more interested in Physics and Mathematics, but my father felt that I would end up lecturing these subjects, as the prospects of working with more exciting things

like nuclear energy was slim. Medicine, on the other hand, was a more financially sound option, as he had never heard of a poor doctor. He reasoned that if I became a doctor, I could help support my siblings and see them through university. You see, there were seven children in the family, so my parents had to work very hard – my father held several jobs and only took a day off from work on Sunday. All my siblings and I also had to do housework on top of our homework, and we definitely did not have tuition then. *(laughs)* So, when my father asked me to take up Medicine, I agreed, to fulfill a duty to the family.

During medical school, I spent a lot of time in student political activities. When I became the President of the Democratic Socialist Club in my second year of medical school, I attended a conference in Rome – my first ever overseas trip (ironically, I became Singapore's ambassador to Italy many years later). During the conference, I worked hard as the rapporteur of one commission, and was subsequently elected into the executive committee of the International Union of Socialist Youth. As a result, I had to travel to Vienna every six months. As a young political student leader still in medical school, these trips allowed me to gain a lot of experience as well as

meet various politicians, such as Golda Meir, Abba Eban, Harold Wilson, Willy Brandt, Helmut Schmidt, and even Olof Palme, who was later sadly assassinated in Sweden. Those were great experiences that money cannot buy.

I got down to seriously studying Medicine only after graduating from medical school and upon my return



from conferences. Due to my travels, I was two months late for my housemanship, so my friends fixed me up for my first night at Ward 16, a surgical intensive care unit at Singapore General Hospital. That night, I became a *real* medical student – performing urgent medical procedures and seeing people die, I thought to myself, “You better know what you are doing, as the guy lying there needs you.” After that, I found the motivation to study Medicine that wasn’t there before.



Raffles Hospital, currently located at North Bridge Road

THC: While you were building the Raffles Medical enterprise, were there any difficult moments or setbacks that made you stronger?

LCY: I experienced many setbacks! A commemorative book called *A Journey of Faith* was put together for Raffles' 30th anniversary celebrations. The rationale behind the book title was because the Asian financial crisis which hit Singapore in 1998 almost thwarted our plans for Raffles Hospital. In light of the financial uncertainty, our joint venture partner Pidemco Land questioned if we should go ahead with the construction plans so we agonised over the blueprint and looked at the numbers. In the end, we decided to go ahead and build Raffles Hospital.

In addition to Blanco Court, we submitted plans to acquire the old hawker centre nearby too, but it was not under the same property, so we had to buy it from the Government. The high premium for that property would have killed the project, but we eventually bought it over at a lower price.

The third setback we faced was that there were structural weaknesses in the building which surfaced during the final round of inspection, before construction works commenced. While these weaknesses were not fatal, we needed to reinforce the columns so that they can carry the weight of the hospital. This new requirement meant that our initial intention to just retrofit the original building was not going to be feasible anymore. If we started to strengthen the columns, they would be so big that there wouldn't be enough space for corridors.

THC: What was the impetus that motivated you to go far beyond supporting your family and towards building such a successful medical enterprise?

LCY: The travels that I took broadened my horizons. Around that time, my father was progressing in his career too so we were financially comfortable by then. As such, being a doctor was no longer a duty for me.

While I was serving National Service (NS) for two- and-a-half years, my good friend and classmate Alfred Loh was already a paediatric trainee who was considering going into private practice. As I had already decided that I would go into private practice after I completed NS, I told him, “Why don't we start a private practice together?” I was determined to start my own practice so as to start practice properly and not learn bad habits from other practices.

Maintaining the competitive edge

THC: Private practice can potentially become too commoditised sometimes. What advice do you have for young doctors who are trying to balance business smarts with maintaining highest medical professionalism in practice?

LCY: Our motivation to go into private practice was this – the group of us could leverage on each other's strengths and look after a group of patients very well, and we know they will pay us on a cost-plus basis as we're not subsidised. We have a little aphorism of our own – “look after the patients and the business will look after itself”. I preach this all the time because we should do what is the best for our patients. Of course, we don't mind making a profit but that's not our primary objective. Our primary objective is to look after the patients, and the consequence of our good work is profit. How can you try to churn and generate profits by giving treatments that are not necessary? That's why all of us are subjected to audits 30 days after the patients are discharged, to make sure unnecessary procedures were not carried out. It's easier to practice professionally and ethically in a group practice as we



Dr Loo receiving the Distinguished Service Award from Prime Minister Lee Hsien Loong in recognition of his contribution to Singapore's fight against drug abuse

“Some doctors believe that we should charge patients according to their net worth, but this is unconscionable because then no one will want to treat those who are poor.”

could help each other stay above the water through continuous peer review. No one is exempt from audits – even Prof Walter Tan (Medical Director of Raffles Hospital) and my own cases get audited. If not, where's the moral authority?

THC: As you have a second degree in law, do you have any comments about the recent medico-legal cases?

LCY: I think that the lawyers are making a living from taking on these medico-legal cases. I once addressed the Singapore Academy of Law about this: I told them that they should not go in the way of the Western world, where lawyers sue doctors for the slightest matter. If that happens, doctors would start practising defensive Medicine and if they start doing that, the whole community will suffer. It is true that doctors should not be negligent, but Medicine is complicated. Sometimes, bad things do happen unpredictably without negligence and despite great care.

The Court of Appeal is perfectly right in reinforcing the concept of ethical charging. In Raffles, we have this saying that we must care for patients compassionately, treat them professionally, and then charge them fairly. That's what keeps us going. We have medical governance and internal guidelines that Raffles' doctors are expected to follow.

The durian seller charges his customers according to their financial standing, but can a doctor do that? An erudite colleague once pointed out, “Why is it that when we're negligent, our damages are determined by patients' economic losses, yet we can't charge according to their means?” Some doctors believe that we should charge patients according to their net worth, but this is unconscionable because then no one will want to treat those who are poor. At the end of the day, medical care is not a business because you shouldn't charge what the market can bear.

THC: There has been some sense that Singaporeans are not very good entrepreneurs. What are your thoughts about this?

LCY: That is not true! I have been involved in promoting entrepreneurship for some years through the Action Committee for Entrepreneurship movement initiated by Mr Raymond Lim, and know that there are a lot of entrepreneurs in Singapore.

In the early days, financing was a problem for start-up companies. The situation is different now – the banks and venture funds are fighting to finance start-up

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Dr Loo (left) with Dr Alfred Loh at their convocation at the National Theatre in 1973

companies, and university students are already thinking about innovative projects while they're still in school. We have to understand that entrepreneurship is a bell curve – some people are entrepreneurial by nature, while others are very risk adverse. A study showed that the rate of formation of new enterprises was highest in Nigeria, but that is entrepreneurship out of necessity, similar to how I helped my mother at her canteen stall. The driving force for this kind of entrepreneurship is poverty.

The other type of entrepreneurship, one that could propel Singapore forward, is the entrepreneurship of ideas – where people feel like they want to branch out and do something on their own, whether it is in the technological field or not. They want to pursue their own dreams. They want to make their mark in society, and not because they are hungry or poor.

Personally speaking

THC: How would your closest friends describe you?

LCY: They would say that I do not remain in the status quo, and cannot sit still. *(laughs)* We have finite time in this world so make the best out of it and try to help as many people as we can, as it is a greater blessing to help than to receive.

THC: What keeps you excited every morning?

LCY: I am intrigued by ideas and vision, and then making them come to fruition. Thinking back, having the vision for

a hospital like Raffles Hospital and successfully building it to benefit people brings me great satisfaction as well.

THC: What is your secret to success, materially or otherwise?

LCY: For Raffles to be successful, we believe we need to have four disciplines – strategic discipline, professional discipline, financial discipline and execution discipline. Execution discipline means that your project has to be on time, on course and on budget; in short, your plan must be carried through. In fact, the more I think about it, the more I believe that any organisation that has these four disciplines will go far.

THC: Could you share with us your favourite quotes or books?

LCY: There are too many to name. *(laughs)* If I had to name some of my favourite books, there are two that have helped Raffles a lot – *Good to Great* by James Collins, and *Built to Last* by Collins and Jerry Porras.

THC: Who are the role models and inspirations in your life?

LCY: Having grown up in Singapore, Mr Lee Kuan Yew's ideas and dedication to Singapore has had a great influence on me. My Christian upbringing has also shaped my life. Although I'm not the model Christian, I have a good model to follow. What I've learnt from them is that it's a privilege to serve the people. **SMA**