

# HIGHLIGHTS

## From the Honorary Secretary

Report by Dr Ng Chew Lip

Dr Ng is an ENT consultant in public service. After a day of doctoring and cajoling his two princesses at home to finish their food, his idea of relaxation is watching a drama serial with his lovely wife and occasionally throwing some paint on a canvas.



### Letter to the *Straits Times* Forum on medical insurance and IPs

SMA, together with the Gastroenterological Society of Singapore and the Society of Colorectal Surgeons (Singapore), sent a joint letter to the *Straits Times* Forum, published on 28 August 2020, to highlight concerns relating to the exclusion of coverage for diagnostic endoscopies under integrated shield plans (IPs) offered by certain insurance companies. We are concerned that denial of coverage for diagnostic endoscopies may lead to diagnostic delays and poorer outcomes.

We reminded patients to assess their IPs and urged the Ministry of Health (MOH) and the Monetary Authority of Singapore (MAS) to look into this matter. SMA's letter was referenced by Dr Tan Wu Meng (Chairman, Government Parliamentary Committee on Health) in a Parliamentary Session on 1 September 2020, when he raised the issue of regulation of insurers. We thank Dr Tan for highlighting this issue in Parliament.

On 4 September 2020, the Life Insurance Association, Singapore (LIA) issued a statement, stating that all IP insurers will provide coverage for diagnostic endoscopies which are medically necessary.

The SMA will continue to engage all stakeholders to advocate for patients' rights and access to healthcare.

**SMA's letter to the *Straits Times* Forum** <https://bit.ly/2R9OKSS>

**LIA's statement** <https://bit.ly/339WKJ9>

**A *Straits Times* report on the clarification** <https://bit.ly/3jXvQul>

### Commentary in the *Straits Times* on health insurance gaps

Dr Wong Chiang Yin, SMA Council member and a past president of SMA, published a commentary in the *Straits Times* titled "Who is minding the gap on health in health insurance?" on 17 September 2020.

Dr Wong commented in his article that "diminishing the scope of IP coverage to below that of even MediShield Life by withdrawing coverage of certain procedures so as to address over-servicing is not the way to go."

To regulate health insurance and protect the interests of patients, regulators have to examine both aspects of the business – the financial and actuarial, as well as the healthcare aspects. The MAS has oversight of the financial and business aspects of insurance, but there appears to be a regulatory void on the healthcare side that needs to be addressed urgently.

The MOH and MAS responded to the issue raised in their letter to the *Straits Times* Forum, published on 24 September 2020.

Highlights from the MOH and MAS joint response include:

- o All stakeholders – patients, insurers and medical practitioners – have a role in ensuring health insurance remains affordable.
- o MOH and MAS work closely together in exercising regulatory oversight over IP insurers. They have to seek approval from MOH for changing IP's terms and conditions.
- o MAS will act against insurers if they do not pay claims in accordance with the policy terms or have unfair claims handling practices.
- o MOH and MAS will enhance their surveillance efforts so that inappropriate practices can be identified and dealt with more expeditiously.

Dr Wong's full article can be viewed at: <https://bit.ly/30iJzVr>. The joint MOH and MAS response can be viewed at: <https://bit.ly/2SawusO>. ◆