

# Third Party Payers Paying GPs Peanuts

*By Dr Tan Kok Soo, Vice Chairman, SMA Private Practice Committee*

General Practitioners (GPs) are paid S\$9 per consultation to treat a large company's employees by third party payers (TPPs). How much the company pays the TPP is a secret. SMA's Guideline on Fees recommends a minimum consultation fee of \$18. A TPP invests in a computer online programme and GPs are forced to help finance the programme. A TPP went bust, leaving behind unpaid fees to GPs and locum doctors. GPs cannot claim fees because the disease is not covered, even though it is not on the exclusive list. These are only a small portion of complaints received by the SMA Private Practice Committee.

Third Party Payers surfaced in Singapore ten years ago in the form of Managed Health Care by NTUC Income. It was modelled after the American HMO capitation system. Presently, it is estimated that there are about ten such groups, each fighting for a share of the GP market in Singapore. This intrusion by TPPs has significantly altered the doctor-patient relationship. With the middlemen positioned between the doctor and the patient, TPPs are able to dictate to the

patient as well as the doctor, restrictive conditions in any medical consultation. Medical confidentiality does not exist in such a system.

SMA is conducting its first in-depth survey of Managed Care in Singapore. Doctors, whether GPs or specialists, are strongly urged to give maximum support to the survey. We need hard data to plan our future actions. When the results of the survey are finalised, we will be able to help doctors and patients understand and improve on the existing system. ■

## **THIS MONTH'S MAILBAG:**

**Look out for the SMA Survey on Managed Care in Singapore.  
If you do not have a copy, please call the SMA Secretariat at Tel: 6223 1264.**