

Ministry of Health Guidelines on Co-payment for IP Riders

Changes to Total Health Plan (IP Rider)

Background | Medical healthcare costs have been escalating significantly in Singapore. As part of a multi-prong effort to manage healthcare and healthcare insurance costs in Singapore, the **Ministry of Health (MOH)** has issued guidelines for all six Integrated Shield Plan (IP) insurers to introduce new IP riders incorporating co-payment features. This is in line with a recommendation made by the **Health Insurance Task Force (HITF)** in October 2016 to ensure that healthcare and health insurance remain available and affordable in Singapore.

New Co-payment Features in IP Rider by 1 April 2019

With reference to MOH's guidelines, Great Eastern will be reviewing our IP riders (**Total Health**) and will be launching the new plans by **1 April 2019**.

The new IP rider will incorporate:



Co-payment

A co-payment rate of 5% or more on bills relating to hospitalisation/outpatient treatments/day surgery, net of any rider cash benefit payouts.



Co-payment cap

A co-payment cap set at S\$3,000 or higher in each policy year for treatments by healthcare providers on our panel and/or treatments that are pre-authorized by us.

The co-payment features in IP riders will encourage customers to play an active role in choosing their medical providers and treatments for their healthcare and enable IPs/IP riders to continue to be viable and sustainable options for customers who seek additional benefits to complement the coverage by MediShield Life.

For New Customers

New customers who purchase our current **Total Health** plan and/or **Total Health Plus** rider from 8 March 2018 will **continue to enjoy the benefits** under the current plan.

However, at their policy renewal **on and after 1 April 2021**, their policy benefits will be revised to incorporate the new co-payment features.

For Existing Customers

For our existing **Total Health** and **Total Health Plus** rider customers, there will be **no immediate change** and they will **continue to enjoy the benefits** under their current plan.

We continue to closely review, assess the need to make benefit changes and will inform our existing customers in due time.

Customers who only have our **Supreme Health** plan **will not be affected** by these changes.

Our Commitment to Customers

As a responsible insurer, Great Eastern has been proactively helping customers with cost-containment and claims management measures to manage escalating healthcare costs.

We were the first insurer to provide a comprehensive service to help customers better manage their health insurance costs for the long term. Through **Great Eastern Health Connect**, a complimentary call-in service launched in early 2017, customers of our **Supreme Health** plan have **convenient access to a panel of doctors across 20 different medical specialties**, enjoy pre-authorization of medical expenses as well as direct claims settlement.



For Clarification or Assistance

Please contact your Great Eastern distribution representative or Customer Service at 1800 248 2888 or email wecare-sg@greasternlife.com

For More Information

- **Health Insurance Task Force (HITF)**

An industry-led initiative with representatives from the Life Insurance Association, Singapore (LIA Singapore), the Consumer Association of Singapore (CASE), and the Singapore Medical Association (SMA). The initiative is also supported and represented by the Ministry of Health (MOH) and the Monetary Authority of Singapore (MAS).

- **Ministry of Health (MOH) - Committee of Supply (COS) Debate**

Ministry of Health has proposed changes to the healthcare system in Singapore at the COS debate. Following the budget debate, each ministry will present its expenditure plans for the new financial year for debate, also known as the Committee of Supply (COS) debate.

- **Life Insurance Association, Singapore (LIA Singapore) Press Announcement on IP Rider Changes**