

# THE STRAITS TIMES

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ST Explains

## More specialists on IP insurance panels: What does this mean for you



IP insurers will be significantly increasing the number of doctors on their medical panels. PHOTO: ST FILE



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SINGAPORE - Starting on Tuesday (Nov 9), two measures will be introduced to tackle commonly voiced issues about Integrated Shield Plans (IPs), which is the private medical insurance scheme in Singapore.

First, a new clinical claims resolution process will be set up to resolve disputes among policyholders, doctors and insurance companies over insurance claims.

This includes the rejection of claims by insurance companies and alleged overcharging by doctors.

Second, IP insurers will be significantly increasing the number of doctors on their medical panels.

The changes were recommended by the Multilateral Healthcare Insurance Committee, which was set up by the Government in April to reshape the private health insurance market.

The 12-member committee studied issues raised in recent years, including the accessibility of IP doctor panels and transparency in how insurance companies decide who goes on the panel, as well as the overarching problem of rising healthcare costs.

While all Singaporeans and permanent residents are covered by MediShield Life - the Government's basic national health insurance scheme - two-thirds of them have IPs that provide topped-up coverage.

**Q:** What do the changes mean for patients who have medically related claim disputes?

**A:** If they cannot settle the issue with their insurer, they will be able to bring a complaint under the new resolution process.

Disputes can be filed online and a five-member panel will be convened to look into the issue. This panel will consist of three doctors of the relevant speciality and two medical directors from other IP insurers.

The Consumers Association of Singapore will also support the panel as a consumer advocate.



Each individual involved in the process - including the complaint and panellists - will not know any other person's identity. This means that panellists will also not know who else is on the panel.

The aim is for a decision on each case to be made within 12 weeks.

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**Q:** What kinds of disputes are covered under this new process, and how much will it cost to file a complaint?

**A:** All disputes must be medically related and both parties must voluntarily enter into the dispute-resolution process.

For example, a policyholder can file a dispute if he feels that his insurer has unfairly rejected his claim for medically appropriate treatment.

IP insurers can also file claims against doctors for overcharging or overservicing - that is, providing excessive care.

Doctors and insurers will have to show proof of at least two related disputes within the past five years, to show a pattern of such issues.

If you are a policyholder, you will have to pay \$50 to file a complaint.

But if a doctor raises a complaint, he will have to pay \$200 and an IP insurer or other corporate entity will have to pay \$500.

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Having more doctors on IP panels will lead to higher premiums: Life Insurance Association

**Q: Why are IP insurers increasing the number of doctors on their medical panels?**

**A:** All IP insurers have their own panel of preferred doctors that policyholders are encouraged to pick from.

The doctors on IP panels are contracted to charge within a spectrum of fees . This is meant to help IP insurers manage costs by ensuring that doctors will not overcharge.

But patients have often complained of the small number of doctors on such panels - an issue which private sector doctors have also raised.

In March, a group of doctors expressed unhappiness with IP providers in a position statement by the Singapore Medical Association over such panels, and how panel doctors are typically paid at the lower end of fee benchmarks.

They gave examples of how patients had reluctantly switched doctors after being given a major diagnosis, as they were worried about racking up high out-of-pocket fees if they consult non-panel doctors.

## Specialist doctors on IP insurers' medical panels

Insurer	Number of private specialist (Jan 2021)	Number of private specialist (As at Aug 31, 2021)	% increase since Jan 2021	Committed number of private specialists (by end 2021)
AIA	409	506	24	500+
Aviva	349	468	34	500-520
AXA	338	433	28	500
Great Eastern Life	334	545 (as at Sept 15)	63	500-600
NTUC Income	399	459	15	450-500
Prudential	298	444 (as at Sept 15)	49	450-500
Raffles Health Insurance	190	204 (as at Sept 15)	7	250
% of eligible specialists	70	79		

Table: STRAITS TIMES GRAPHICS • Source: MINISTRY OF HEALTH

The Life Insurance Association responded that if insurers "recklessly increase" the size of panels, premiums will rise significantly.

"If we increase the panel sizes in a careful manner, while paying the doctors reasonable fees, then the impact on premiums can be muted," it said then.

Since the start of this year, the healthcare insurance committee has worked to increase the number of private specialists on each IP insurer's panel by 7 per cent to 63 per cent.

Six of the seven insurers have also pledged to have around 500 private specialists on their panels by the end of this year.

The make-up of these specialists will depend on insurers' client base.

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