

Clarifications to the standard LIA Pre-Authorisation Form regarding information on co-morbidities and specific usage of customer data collected

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The Life Insurance Association Singapore (LIA Singapore) and Singapore Medical Association (SMA) have reached an agreement on the way forward regarding the standard Pre-Authorisation Form for Integrated Shield Plans (IPs). Pre-authorisation gives patients financial assurance and helps deter over-charging, thereby mitigating rising healthcare costs in Singapore.

This follows a dialogue session held on 22 October 2019 in which both parties recognised that a standard Pre-Authorisation Form would make a one-touch process possible and would reduce the administrative burden on doctors.

A key action item following the session is the addition of a Clarification Note to accompany the standard LIA Pre-Authorisation Form. The Form is being introduced, commencing from 1 October 2019. The accompanying Clarification Note is being advised to doctors accordingly.

The Clarification Note makes it clear that doctors are required to only indicate co-morbidities that are relevant to the treatment. “Relevant” means that these co-morbidities may impact treatment or are medically linked to the condition that the patient is being admitted for.

The Clarification Note also assures doctors that it is a standard procedure of insurers to have obtained the patient’s prior consent for the insurer to receive information provided by the doctor in the Pre-Authorisation Form. This step precedes the doctor’s completion of the Pre-Authorisation Form.

The clarifications will be incorporated into the next iteration of the Form together with other improvements based on experience gained from usage of the Form.

LIA Singapore also affirms that IP insurers will not use the information in the Form to build patient profiles. The consent given for the Form is specifically for purposes of pre-authorisation and claims assessment which entails validation against the policy terms and conditions. This complies with the Personal Data Protection Act (PDPA) which requires consent to be specific.

More information about the standard Pre-Authorisation Form is available at

<https://www.lia.org.sg/news-room/media-releases/2019/life-insurance-industry-launches-standard-pre-authorisation-form-to-simplify-the-pre-authorisation-application-process-for-doctors/>

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Life Insurance Association, Singapore (LIA Singapore)

Established in 1962, the Life Insurance Association, Singapore (LIA Singapore) is the not-for-profit trade body of life insurance product providers and life reinsurance providers based in Singapore and licensed by the Monetary Authority of Singapore (MAS).

Vision and Mission

The vision of member companies is *to provide individuals with peace of mind and to promote a society where every person is prepared for life's changing cycles and for those situations unforeseen.*

They are *committed to being a progressive life insurance industry by collectively enhancing consumer understanding, promoting industry best practices, and through the association fostering a spirit of collaboration and mutual respect with government and business leaders.*

Values underpinning the association and its members

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| Unified | in our resolve to deliver innovative solutions where every individual's needs are best met. |
| Professional | in the way we conduct ourselves and in the counsel we give. |
| Ethical | in ensuring our policyholders' interests are managed with utmost integrity. |
| Fair | in how we strive to provide favourable outcomes to both our policyholders and shareholders. |
| Open & honest | in all that we do to build an environment of trust and transparency. |
| Proactive | in the steps we take to give our people the skills and knowledge to provide sound solutions at all times. |

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