

For immediate release

Media release

Integrated Shield Plan insurers cover diagnostic endoscopies that are medically necessary

Singapore, 4 September 2020 — In response to recent discussions around Integrated Shield Plan (IP) coverage of diagnostic endoscopies, the Life Insurance Association, Singapore (LIA Singapore) would like to clarify that IP insurers do provide coverage for diagnostic endoscopies which are medically necessary.

Medically necessary procedures are covered by IPs

In general, a procedure is considered medically necessary when the patient has symptoms indicative of a medical condition, and the procedure is consistent with the customary management of the medical condition.

Conversely, individuals who are well, and undergo gastrointestinal endoscopy for screening purposes, would not be able to claim for the endoscopy. This is in keeping with the intent of IPs, which is to cover necessary medical treatment and not health screening.

Policyholders who have been advised by their doctors to undergo gastrointestinal endoscopy for the purpose of diagnosing their medical condition - and not for health screening - should not feel deterred from seeking care on account of concerns regarding IP coverage.

Among the seven IP insurers, only one insurer previously had stricter claim rules in relation to gastrointestinal endoscopy, consistent with their policy terms and conditions. The IP insurer has since aligned its practices with prevailing industry norms and policyholders can be assured that their medically necessary diagnostic endoscopies will be covered by all IP insurers.

Procedures covered by MediShield Life are also covered by IPs

The Association and IP insurers would also like to emphasise that IPs do cover surgical procedures done in a day surgery centre and private clinics so long as they are claimable under MediShield Life¹. Hospitalisation is not required for such procedures to be claimable.

However, if the patient's medical condition is one that can be treated in an outpatient, or day surgery, setting, but the patient chooses to be admitted to the hospital for the procedure, the insurer would not be able to cover the room and board and other incremental charges arising from the hospitalisation. This is because, in such a scenario, the hospitalisation would not be medically necessary.

Finally, most IPs provide pre-hospitalisation benefits that cover medically necessary outpatient diagnostics, such as X-rays, MRI or laboratory tests, provided the patient subsequently requires

¹ MediShield Life Benefits. Ministry of Health. Available at: <https://www.moh.gov.sg/home/our-healthcare-system/medishield-life/what-is-medishield-life/what-medishield-life-benefits>

medical or surgical treatment in a hospital. In such scenarios, IP insurers will reimburse the relevant pre-hospitalisation costs to the policyholder.

Policyholders advised to seek pre-authorisation and clarification from their IP insurers

For peace of mind, we recommend that policyholders make use of their IP insurer's pre-authorisation service, if available, to confirm coverage before undergoing a planned day surgery or hospitalisation. We also encourage policyholders who have questions regarding their coverage under specific scenarios to reach out to their IP insurer for clarifications.

Claims management prevent overutilisation to ensure IPs remain viable in the long-term

IPs are an essential component of the healthcare system in Singapore. Ultimately, all IP claims are funded from premiums. Insurers therefore have a responsibility to ensure that due diligence is exercised in claims assessment in order to be fair to both the claimant, and to all the other premium paying policyholders. This helps moderate healthcare inflation, and ensure that healthcare remains affordable in the long term.

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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

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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