

Insurance Panel of IP Insurers: Application Process, Requirements and Considerations							
Question	AIA	AXA	GE Life	N Income	Prudential	Raffles Health Insurance	Sing Life with Aviva
1. What is your company's process for a doctor to apply to be on your insurance panel?	AIA has a dedicated Provider Engagement team to attend to the medical specialists who are keen on the collaboration. Specialists may write in to register their interest.	The interested doctor may write in to our partnered TPA - Fullerton Healthcare Group (FHG). The FHG network management team will then coordinate the onboarding process.	Interested doctors could email us at provider@adephealth.com.sg. Upon receipt of the email, we will send the doctor a form to complete, for us to consider further.	Interested specialists submit an application form. If the specialist is successful, the specialist will sign a contract with income.	PACS follows a healthcare institution (HI) led partnership model and does not tie up directly with specialists, for a panel partnership. To be a part of Prudential's PPC programme, the specialist needs to be accredited with the Prudential's partner HI and subsequently the partner HI would facilitate onboarding of the specialist to Prudential's PRUPanel Connect (PPC) programme.	Doctors may email to: sp-panel-enquiries@raffleshealthinsurance.com or contact us at 6812 6549.	We have appointed MHC as our Third Party Administrator (TPA) for panel management (Shield and Corporate Health Insurance). Doctors who are interested to join the panel can contact MHC and to indicate their interest. Doctors may also send in request to us directly to indicate their interest. MHC will coordinate the application on our behalf. Together with MHC, we will jointly review submission and decide on panel enrolment.
2. Is there an application form for the doctor to complete?	Yes. For specialists who register their interest, AIA Provider Engagement Team will send them an email application form if the general criteria is fulfilled.	No. Interested doctor may write in to the email listed to indicate their interest in joining our panel.	Yes. Once the doctor expresses interest in joining our panel, we will send them a form.	Yes. The specialist can write to: incomeproviders@income.com.sg	No. There is no separate application form required to be filled by the specialists for onboarding to PPC. As explained in Answer above, facilitation for onboarding to PPC programme for accredited specialists will be coordinated by the PPC partner HI.	Yes. We have a standard application list which we will share and a draft contract agreement.	No. Specialists who are interested to join our panel may reach out to operations@mhcasiagroup.com and MHC will coordinate with the specialist to obtain the below information. 1. Specialist information (including but not limited to Specialty, Sub-specialty, Age, Years of Practice) 2. Clinic information (including but not limited to clinic infrastructure, address, operating hours) 3. MOH license 4. ACRA 5. GST registration (if applicable)
3. If a doctor is interested, what is the contact point for more information?	AIA Provider Engagement Team. Email address: sg-provider@AIA.com	Email address: fh3@fullertonhealth.com	Email address: provider@adephealth.com.sg	Ms Bessie Lioh, Manager, Health Strategy. Email address: incomeproviders@income.com.sg	Ms. Ariyani Suhardi, Senior Manager - Network Management. Email address: ariyani.suhardi@prudential.com.sg	Ms Raphaela Lim Shi Ting, Panel Management Team. Email address: sp-panel-enquiries@raffleshealthinsurance.com	Ms Vishmita D/O Shammuga Sundram, Provider Network Consultant. Email address: operations@mhcasiagroup.com
4. What are your company's general criteria to be fulfilled?	Our general criteria for recruitment into the AQHP Panel are:	AXA is the first integrated Shield Plan insurer to offer AXA Shield General Practitioners (GP) Panel, Dental Panel, Physiotherapist Panel, in addition to our existing AXA Shield Specialist (SP) Panel. We select our panel healthcare providers based on their years of experience and their ability to provide quality healthcare at reasonable costs. In our panel selection, the following are considered:	Following are the general criteria. Please note that these could also be found in our website.	General criteria are:	General criteria are:	General criteria are:	Generally, we review the below criteria holistically to evaluate a specialist's application:
	1. A minimum of 5 years specialist practice experience	1. Financial quality - Reasonable pricing according to national fee benchmark, and complexity of the procedure performed.	1. Accredited by Singapore Ministry of Health Specialists Accreditation Board (SAB) to practice as a specialist	1. Specialty relevance to Shield plan policyholders	1. Participating specialists must be accredited or have an association with the PPC partner HI's.	1. Minimum of 5 years on the Register of Specialists	1. Specialty/Sub-specialty
	2. A clean professional track record	2. Service quality - Good track record of service with no serious disciplinary issue or complaints from patients	2. Registered under the relevant specialty by Singapore Medical Council (SMC)	2. Reputation and quality of care	2. Panel specialists are shortlisted by partner HI's and recommended to Prudential, based on the following criteria: (i) Panel specialists must not have any prior and/or pending disciplinary action or legal cases lodged against them.	2. Good standing with no background of criminal charges	2. Years of experience in specialty
	3. Doctor's practice patterns based on our claim records	3. Clinical quality - No severe lapse or compromise in clinical standards as required by the medical professional board	3. Several years of experience, preferably more than 5 years	3. Reasonable price	(ii) Panel specialists must have been practicing in their respective specialties for at least 5 years	3. No past disciplinary charges	3. Clinic facilities (presence of any other services like operating theatre, diagnostic equipments/facilities etc)
	-	-	4. Clean professional track record of providing quality service to patients	4. Minimally the specialist must be registered as specialist in Singapore, preferably for 5 years or more	(iii) Panel specialists should minimally be at a Consultant level and above (iv) for onboarding to PPC (facilitated by partner HI's), specialists must adhere to the stipulated terms and conditions as applicable under PPC programme, including adherence to agreed tariff benchmarks	-	4. No. of practice location
5. How does your company assess and evaluate the doctor's application?	Other than fulfilling the general criteria, we shall then size the required number of specialists for each specialty taking into consideration our claim patterns, size of our client base, and the need for adequate capacity at subspecialty and facility level.	AXA would typically review the prospective panel doctor's past claims to see if the historical charges have been reasonable, such as whether there are any red flags in terms of volume of suspicious claims and readmission rate. AXA will also check on the doctors' overall reputation, training records and credentials and whether they have any disciplinary issues with the Singapore Medical Council.	Refer Question 4.	Evaluation is based on a) the need for the particular specialists' specialty area and expertise b) whether there is a "clean" record c) the historical claims record (affordability and appropriateness of care) d) agreement on fees when empaneled.	The specialist is accredited with a PPC partner HI and is recommended for empanelment by the partner HI. The specialist fulfills all requirements as mentioned above.	Whether the Specialty/Subspecialty/Niche specialty of the doctor addresses the needs of our policyholders; Common procedures performed and customary charges of the doctor; Discuss with our Raffles Medical Directors on the suitability based on clinical experience.	In addition to the above criteria, we will also assess the specialty and sub-specialty of the applicant with the aim to ensure that the specialty distribution will be able to serve the needs of our insured members. The evaluation of panel will be done jointly between MHC and us.
6. What are your company's main considerations in determining whether or not to on-board the doctor?	AIA adopts a customer centric approach and evaluates each application to meet the needs of our insured pool of policyholders.	Besides the above criteria, we also will emphasize on compliance to PreAuthorization and collaborative aspects of the Physician - Insurer relationship.	Refer Question 4.	All the factors in Q5 are weighed in a holistic manner to determine whether to onboard the specialist.	Panel specialists must have a good professional record and no pending disciplinary action or legal cases lodged against them. They will also need to adhere to the fees that the panel HIs have agreed to with Prudential.	(i) Discuss and review with Medical Directors (ii) Professional fees (iii) Any complaints from SMC	Our main consideration is to ensure that the specialist has good professional track record with sufficient years of specialist experience and that the overall panel has adequate representations of the various specialty/sub-specialty to cater to our insured members medical needs.
7. Any other information that you feel useful to share with the doctors?	Certain specialties have waiting lists and doctors may have to wait longer than others from different specialties who may have applied later. Specialists who enter private practice from restructured hospitals are not automatically empanelled unto transition. Approval is again subject to the standard procedure.	We are in the midst of simplifying the application process over the next 6 to 8 months. Please expect an update in due course.	-	-	PRUShield Claims must be eFiled by the panel specialists through the respective partner HI business offices (and not through clinics of the specialists), to be considered for panel claim benefits.	Application to our panel will also allow for accessibility to our corporate clients on a cashless basis.	-