As of 2 November 2026

Insurance Panel of IP Insurers: Application Process, Requirements and Considerations

SN	Question	AIA	GE Life	HSBC Life	Income Insurance	Prudential	Raffles Health Insurance	Singlife
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.	Interested doctors could email us at providermanagement@greateasternlife.com. Upon receipt of the email, we will send the doctor a form to complete, for us to consider further.	We have appointed Fullerton Health as our Third-Party Administrator (TPA) for panel management. Doctors who are interested to join the panel can contact Fullerton Network Servicing Team fhn3@fullertonhealth.com to indicate their interest. Fullerton will connect with the doctor to advise on the panel rates and contractual terms and conditions etc. We will work with Fullerton Health on the selection of panel doctors.	Specialist can email panelapplications@income.com.sg to register their interest.	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 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@rafflesshealthinsurance.com or contact us at 6812 6549.	Doctors who are interested to join the panel may contact us at medixchangeshield@ixchange.com.sg or medicalprovider_engagement@singlife.com
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 are fulfilled.	Yes. Once the doctor expresses interest in joining our panel, we will send them a form.	No, doctors just need to contact Fullerton Network Servicing team.	Yes. Application form and required information will be requested.	No. There is no separate application form required to be filled in 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.	Yes, we have standard information required for clinic to submit for panel application.
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: providermanagement@greateasternlife.com.	Fullerton Network Servicing Team: fhn3@fullertonhealth.com	Please email panelapplications@income.com.sg	Ms. Aryani Suhardi, Senior Manager - Network Management. Email address: aryani.suhardi@prudential.com.sg	Ms. Raphaela Lim Shi Ting, Panel Management Team. Email address: sp-panel-enquiries@rafflesshealthinsurance.com	Ms. Sharlene Neo, Provider Network. Email address: medixchangeshield@ixchange.com.sg
4	**What are your company's general criteria to be fulfilled?**	Our general criteria for recruitment onto the AQHP Panel are:	Following are the general criteria. Please note that these could also be found on our website.	As stated on our HSBC Life website => https://www.insurance.hsbc.com.sg/health/products/shield/panel-and-letter-of-guarantee/; We select our wide range of panel providers based on their years of experience and ability to provide quality healthcare at a reasonable cost. The selection of our panel is based on:	General criteria are:	General criteria are:	General criteria are:	General criteria are:
		1. A minimum of 5 years' specialist practice experience	1. Accredited by Singapore Ministry of Health Specialists Accreditation Board (SAB) to practice as a specialist	1. Financial quality – reasonable pricing per national fee benchmarks and complexity of the procedure performed	1. Registered specialty with Singapore Medical Council (SMC)	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. Registered under the relevant specialty by Singapore Medical Council (SMC)	2. Service quality – good track record of service with no serious disciplinary issue or complaints from patients	2. Practice experience preferably 5 years or more.	2. Panel specialists are shortlisted by partner HI's and recommended to Prudential, based on the following criteria:	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. Several years of experience, preferably more than 5 years	3. Clinical quality – no severe lapse or compromise in clinical standards, as required by the medical professional board	3. Clean professional track record.	i. Panel specialists must not have any prior and/or pending disciplinary action or legal cases lodged against them	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. Required specialty/ sub-specialty or clinical interest.	ii. Panel specialists must have been practicing in their respective specialties for at least 5 years	-	4. No. of practice location
					5. Historical claims experience.	iii. Panel specialists should minimally be at a consultant level and above		5. Indemnity insurance
					6. Clinical outcomes submission.	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		6. Absence of litigation/negative press
					7. Strategic partnership with healthcare institutions.			7. CPF E-file facility
					8. Specialist/preferred partner's agreement to the terms and conditions of the Panel Agreement			
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.	Other than meeting the general criteria mentioned in Qn 4, we also assess based on: • The specialty and doctor's expertise is aligned to our product coverage. • Number of specialists for each specialty considering our claim patterns to ensure overall our panel has an adequate representation of the various specialty/sub-specialty to cater to the needs of our customers. • Doctor's agreement with our panel rates.	In addition to our response to Qn 4, we will assess the number of specialists in each specialty to determine the optimal size, our customers' profile and needs for certain specialties, if doctors are panel doctors of other IP insurers, agreement on panel fees and adherence to it. We will also assess whether our panel doctors are charging appropriately and reasonably and in accordance with MOH fee guidelines.	NA. Criteria mentioned as per above are applied to assess and evaluate the doctor's application.	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 of ensuring that the specialty distribution will be able to serve the needs of our insured members.
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.	All of the above.	In addition, we value quality, good track record, good conduct, adherence to panel rates and reasonable medical charges.	Please refer to responses for Qn 4 and Qn 5. Specialists would not be onboarded if not agreeable to terms and conditions of panel agreement.	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 into transition. Approval is again subject to the standard procedure.	Proper financial counselling must be conducted to the patients for medical services which may not fall under the shield coverage.	1. Our extended panel is via contract so if doctors are panel doctors of other IP insurers and would like to be onboarded into our panel, please contact Fullerton Network servicing team. 2. Panel doctors who want to perform day surgeries at their own clinics must have the efiling facility as we only accept efiled bills sent across from private specialist clinics, day surgical centres and hospitals. Similarly for cancer patients, we do provide LOG for outpatient chemotherapy, radiotherapy and immunotherapy bills done at clinics/hospitals, but such bills must be efiled to us.	1. Please allow us time for evaluation according to our protocol, including time for system change to recognise panel. 2. Specialists may be placed on waitlist, but processing of application may not be in sequence due to considerations as per Qn 5. 3. Certain specialties may have longer waiting periods.	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.	-