Life Insurance Association Singapore
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Forum letter response for The Straits Times: Endoscopies and CT scans covered by different insurance policies

2 Jan 2023

We thank Mr Khong Kian Hoon for his letter, "Scans treated differently by insurers" (Dec 23) and would like to provide a better understanding on how coverage is provided for both scans.

Many hospitalisation plans cover endoscopies. However, endoscopies as part of health screenings whether elective or unrelated to the condition being treated, in any instance, are not covered.

These hospitalisation plans may also provide coverage for pre-hospitalisation tests such as CT scans if they relate to hospitalisation due to treatment of an illness or injury, even if surgery is not required. On their own, CT scans may be covered by outpatient insurance policies.

Providing policies with specific coverage for the different scans that are required is one way in which individuals' needs are addressed and premium rates managed.

We encourage individuals to speak with their financial adviser representatives and/or insurers to better understand coverage provided by the different policies before making a purchase and/or undergoing medical tests or treatments.

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