Life Insurance Association Singapore
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**Forum Letter to The Straits Times: Integrated Shield Plan insurers will ensure access to quality and affordable healthcare**

10 October 2025

We refer to the letter *"Need for regulations that put patient care ahead of commercial decisions by insurers"* (Sep 30).

Integrated Shield Plan (IP) insurers are committed to patient care by providing financial protection for medically necessary treatments and enabling peace of mind during recovery.

IP panels were recommended by the Health Insurance Task Force as a key mechanism encouraging efficient use of healthcare services. Panels help in cost control by enabling predictable claims, standardised reporting and greater accountability while reducing over-utilisation. These in turn lower the costs for all policyholders.

Panel doctors and insurers work together to ensure patients have access to affordable, quality healthcare. Policyholders who seek treatment with panel doctors may receive additional benefits and have access to a wide pool of specialists. The choice of healthcare provider ultimately lies with the policyholder.

IP insurers regularly review their list of panel doctors to maintain a broad network of medical expertise to provide policyholders with a range of choices. Most IP insurers have expanded their panels to at least 600 private specialists. Extended panels also allow policyholders to consult doctors listed under other insurers.

Panels are not static. Should specialists leave insurers' panels for varying reasons, they should provide sufficient medical documentation to ensure continuity of treatment for their patients. For patients admitted to hospitals before their doctor's departure from a panel, IP insurers will continue to honour panel benefits, ensuring that patients undergoing treatments retain their panel benefits throughout the course of care, subject to policy terms and conditions.

Under Life Insurance Association (LIA) Singapore's guidelines, each IP insurer is to maintain a panel of doctors offering a diverse range of medical services to meet patient needs and publish information on the panel application process and assessment criteria for panel doctor selections. IP insurers' sample policy contracts, performance data and panel sizes are also available on the Ministry of Health's website for easy comparison. IP insurers are also required to give policyholders at least 30 days' written notice of any changes to contractual benefit terms and conditions.

Nonetheless, IP insurers will seek avenues to enhance our communication of material administrative updates to policyholders and doctors quickly and transparently, minimising any disruption to care.

LIA Singapore remains committed to working collaboratively through the Multilateral Healthcare Insurance Committee and will actively participate in the upcoming work group on related issues, ensuring continued access to quality and affordable healthcare in Singapore.

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