



Maternity Insurance Guide **2017**

REF: 2016-051SG20



GUIDE TO MATERNITY

Whether you are planning on starting a family now or in the next few years, it is highly important to make sure you include maternity benefits early enough on your insurance policy.

This small guide was designed to provide a summary of information gathered over the past 10 years by our team of insurance advisors based in Singapore and elsewhere in Asia. Please note that this guide does not replace the necessity to seek advice from your insurance advisor, doctor or other industry professionals.

It is important to note at the start of this guide that there are no standalone maternity insurance policies, rather cover will always include other benefits such as hospitalization, or out-patient consultations.

The good news is, health insurance plans with maternity coverage usually offer higher benefits than any corporate policy in place. They also present the advantage of continuation of coverage, meaning you will maintain your maternity coverage even if you move companies

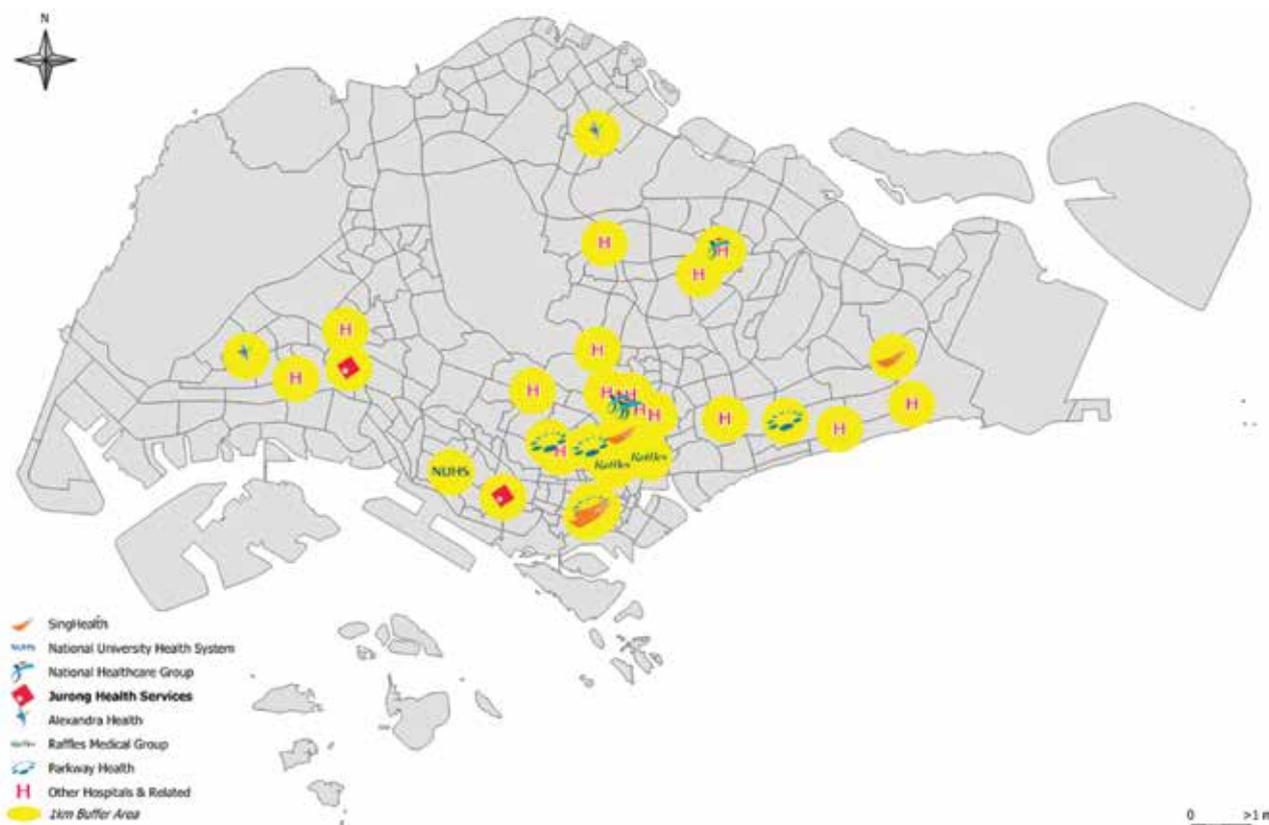
“ It is highly important to make sure you include Maternity benefits early enough on your insurance policy. ”



SINGAPORE HOSPITALS

Singapore operates both public and private hospitals with overall excellent levels of health care. Costs are generally higher in private hospitals but the subsidies offered in public hospitals are only granted to Singaporean nationals and Permanent Residents.

Most expatriates tend to go to Mount Elizabeth and Gleneagles Hospital, however a growing number are now making use of Thomson Medical or NUH.



MINISTRY OF HEALTH COST

The most frequently asked question when it comes to dealing with pregnancy in Singapore is, of course, how much does it cost? It is not surprising to learn that maternity costs are above average across the country but transparency is no issue in Singapore and visitors to the **Ministry of Health (MOH)** website can easily access a great deal of information regarding the costs of medical care and procedures.

The information below refers to typical costs in **private hospitals** and for a **standard private room** (1-bed). It is essential to keep in mind that these are **delivery costs** as billed by the hospitals and do not include the **anesthetists** and **doctor's fees** which would be added on top of the costs shown below.

Hospital	Standard Delivery			C-Section		
	Volume	25th Percentile bill size*	75th Percentile bill size*	Volume	25th Percentile bill size*	75th Percentile bill size*
Gleneagles	582	8,441	11,511	419	13,308	18,111
Mount Alvernia	1,881	6,531	8,657	1,263	9,826	12,068
Mount Elizabeth	777	8,866	12,053	480	12,861	17,905
Mt. Elizabeth Novena	705	7,755	10,085	449	12,174	16,189
Parkway East	379	6,165	7,548	133	10,364	12,445
Raffles Hospital	491	7,601	10,157	190	12,249	16,843
Thomson Medical Centre	1,342	5,954	7,957	813	8,756	11,937

* A percentile means that 25% (or 75%) of patients paid the amount stated or below

Source: Ministry Of Health Website - Nov 2016



PRE & POST-NATAL EXPENSES*

Each pregnancy is different and each doctor or mum-to-be is different, there is no fixed amount of required consultations or scans during the pregnancy. Pricing is not fixed in Singapore either and doctors/specialists in the private sector can charge any amount they wish, therefore the cost of your pre-natal expenses will vary also depending on your choice of doctor/clinic.

In the majority of cases, you would expect scans and consultations with an OB-GYN every 4 to 6 weeks in the early stages of the pregnancy and eventually once a week or once every 2 weeks closer to your due date. Of course, there could always be complications that can lead to bed rest or unexpected procedures and costs. Some pregnancies can be considered 'high-risk' and might require amniocentesis and a higher number of consultations with a specialist as well.

It is therefore difficult to provide an accurate figure for pre-natal expenses and everything required prior to giving birth. Pacific Prime's employees and clients would usually indicate overall costs ranging from \$4,000 to about \$8,000 as a good estimate for a standard pregnancy without specific complications.

We're providing the below estimated standard costs charged in 2016 for pre-natal expenses. Please note that costs will likely vary for every patient:

- **OSCAR scan (11-14 weeks) at Thomson \$340**
- **OSCAR scan (11-14 weeks) at NUH \$385**
- **OSCAR scan (11-14 weeks) at Mt Alvernia \$360**
- **OSCAR scan + consultation at Mt Elizabeth \$400**
- **OB-GYN consultation (including scans, pre-natal vitamins, and tests) at Mt Elizabeth \$250 to \$300**

- **OB-GYN consultation at Thomson around \$150 to \$250**
- **Anomaly scan (at 20 weeks) at Thomson \$550**
- **Panorama test (including consultation) at Thomson over \$1000**
- **Blood test at Mt Elizabeth \$121**
- **Blood test at Raffles around \$160**

Typically, post-natal expenses are limited if labour and delivery went well but complications could arise (heavy bleeding) or a number of post-natal consultations may be required which also add to the overall expense but again, these very much depend on the pregnancy and also whether you delivered through C-section or naturally (and whether an episiotomy was performed).

The risk of **major costs** would also be in relation to complications associated with the new-born (premature birth, congenital disorders, distress, neonatal stroke, etc.) and it's important to make sure your policy provides **new-born coverage benefits**. More details on **page 5 & 6** are available but it's of course best to ask our professional insurance consultants to clear any doubts.

Finally, no insurance company will cover costs for yoga classes, doulas (costs for midwives are of course covered) or pre-natal classes. But, these classes can be a good way to help cope with the pregnancy and prepare for labour and also can also provide essential information on how to care for the baby. Our team of experts at Pacific Prime (and moms!) are very happy to provide insights and recommendations on our own personal experiences with having a baby in Singapore and share our insider's tips.

* all figures in Singapore Dollars unless otherwise noted.

INSURANCE TERMS & COVERAGE ITEMS EXPLAINED

Routine Maternity

Refers to a standard pregnancy with a routine vaginal delivery in hospital without specific complications (with or without epidural).

It is important to ensure the benefits are high enough on your policy to cover all, or most of the standard costs in your hospital or clinic.



Pre & Post-natal coverage

This will cover consultations as well as all ultrasound scans and tests that are medically-necessary. In most cases, a few consultations are also required after the birth and so having coverage for these comes in handy.

Medically-necessary C-sections

These are also considered a complication (of childbirth) and are treated differently from Elective C-sections. According to statistics, about 30 – 40 percent of births in Singapore end up being via C-section. It is therefore important to ensure that your policy provides high limits of coverage for emergency C-sections as the costs for these are substantially higher than for standard deliveries.

In the event that you want to have an elective C-section, there are solutions that your insurance advisor can also recommend.

New-born underwriting

This is a crucial but usually overlooked part of maternity insurance. NICU costs for incubation or treatments for a new-born can escalate very quickly and reach exponential amounts (above 150,000 SG\$. Most insurance plans place restrictions to cover only 15 or 90 days after discharge from the hospital. Pacific Prime offers options that can cover a newborn immediately from day 1 and without the need for underwriting. This ensures that immediate attention and treatments for the new-born could be taken care of without the worry of financial burden.

Pre-existing C-sections

If you have had a Caesarian section birth in the past, this could affect your coverage options so it is important to mention this to your health insurance advisor.

Complications of pregnancies

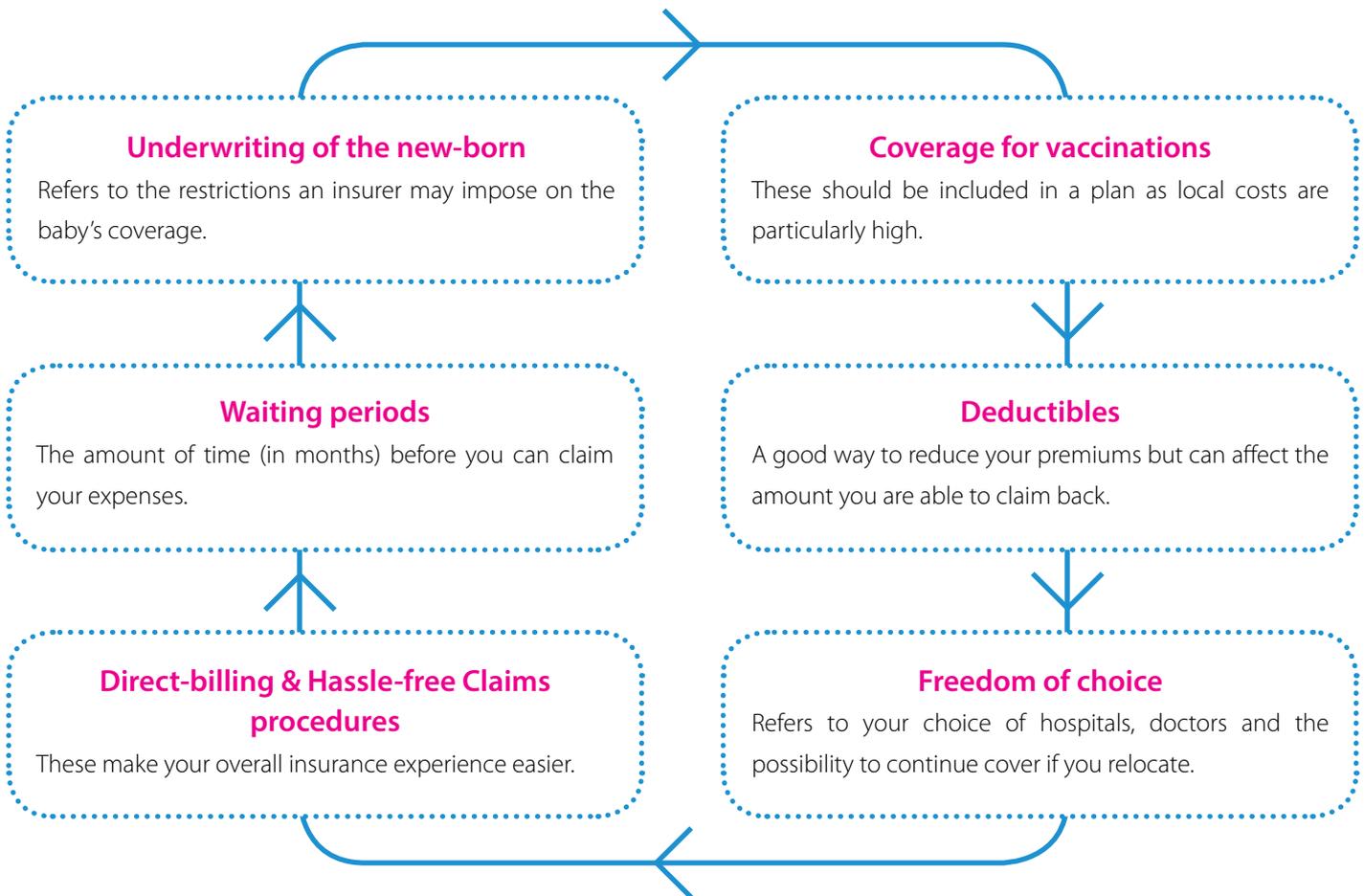
Typically referring to serious conditions such as pre-eclampsia, miscarriage, gestational diabetes, bleeding etc, these would incur extra costs compared to routine pregnancies. Most insurance policies cater for these conditions under a separate (higher) benefit.

Congenital disorders

These can be subject to limited benefits and would ensure your newborn would receive enough coverage for any conditions that they may be born with or that would require treatment within their first few days.

COVERAGE OPTIONS TO LOOK FOR

Maternity insurance is an important consideration when planning for a family. Our team of experts are here to help and answer any questions you may have, not only regarding benefits, claims and coverage but also for any general advice you need about maternity and insurance in Singapore.



A WORD FROM THE EXPERT

"One of the most important aspects when choosing an insurance plan for my own pregnancy was coverage for new-borns from day 1, because I have heard so many cases where a baby is born early and needs ICU or other expensive treatment. In cases where parents have not taken insurance to cover this, costs can be very high, thus I made sure to cover myself for this. I am not the first member in the office having a baby in Singapore, so we have a lot of personal knowledge and experience in-house to share with clients. I find it very useful when advising clients on different insurance plan options as well as helping on claims and using the insurance. The best feeling is when a client who took maternity insurance with us gets in touch because they are pregnant or have had a baby, it's the favourite part of my job!"



Megan

Megan, Sales Executive, Pacific Prime Singapore.

Maternity insurance and Zika

Zika virus is present in Singapore and poses a growing threat to the population, especially mothers, mothers to be, and couples considering having kids in the near future.



What is Zika

Zika is a mosquito-borne virus that is spread primarily by the Aedes mosquito. While first detected in humans in the early 1950s, there wasn't a large outbreak until 2007. People infected with this virus usually show mild symptoms including:

- Fever
- Rash
- Joint and muscle pain
- Conjunctivitis (red eyes)

Headache According to the [WHO](#), "the virus is primarily transmitted to people through the bite of an infected mosquito from the Aedes genus, mainly Aedes aegypti in tropical regions...Sexual transmission of Zika virus is also possible."

Despite its usually mild symptoms, in 2015 it was found that the virus posed a serious risk to expectant mothers and their babies.

Risks associated with pregnancy

It is now known that pregnant mothers can transmit the virus to her fetus. Despite its usually mild symptoms in adults and children, it is much more serious for developing fetuses.

According to the [CDC](#), "Zika infection during pregnancy can cause a birth defect of the brain called microcephaly and other severe fetal brain defects." Microcephaly is a congenital condition where a baby's head and brain are smaller than expected. This in turn can result in:

- Seizures
- Delay in developmental e.g., speech, sitting, standing, walking
- Intellectual disability
- Balance and movement problems
- Difficulty swallowing and other feeding problems
- Problems with hearing or hearing loss
- Vision impairment or loss

But it's not just microcephaly that has been detected in fetuses infected with Zika. There are also reports that areas heavily affected by Zika virus are also seeing an increase in Guillain-Barré syndrome - a disorder where the body's immune system

attacks the peripheral nervous system, resulting in loss of feeling in limbs and even partial or full paralysis.

Unfortunately, Zika is in Singapore and it appears that it will be a threat to pregnant mothers for the foreseeable future, as there is no known vaccine (as of 2016). For the time being, it is important for residents in Singapore to take all precautions against being bit by mosquitoes. This is especially important for women who are pregnant or who plan to become pregnant in the near future. A great resource to learn more about Zika in Singapore and the steps you can take to prevent it can be found on the [Ministry of Health website](#).

How health insurance policies cover Zika

Because pregnant mothers can pass Zika to their fetuses, which could potentially result in developmental conditions that require lifelong medical care. This will inevitably be incredibly costly, even with Singapore's excellent medical options. The question is, will your insurance plan cover the cost of care should your baby be born with health conditions caused by Zika?

Generally speaking, almost every health insurance plan will cover pregnant mothers should they be infected with Zika. What we mean here is that, should you get sick, doctor's visits, tests, and care will be covered by every medical insurance plan. That said, there some caveats here namely,

1. If you are admitted to the hospital for a condition like gastroenteritis and elect to be tested for Zika, the tests may not be covered.
2. Should you be pregnant, tests related to the fetus will not be covered by normal health insurance plans. You will therefore need to have a maternity plan in place. Others could place coverage limits on any health insurance plans secured for your baby.
3. Some Insurers may exclude (or decline) coverage for babies born with microcephaly.
4. If the waiting period on your maternity plan has not passed, and you get pregnant any tests for Zika and transmission to the fetus may not be covered.

Pacific Prime is an insurance broker in Singapore and can offer a full range of insurance solutions locally, Pacific Prime is tested, approved and recommended by Expat Living, as well as the The HoneyCombers, Expat Woman and JustLanded.

