

Public and Private Healthcare in SINGAPORE



Overview

A small city-state with just over 5.4 million people, Singapore enjoys a bustling economy, a modern standard of living and excellent healthcare in both the public and private sectors. In 2016, Bloomberg ranked the healthcare system in Singapore as the second most efficient in the world and the World Health Organization has bestowed multiple recognitions upon the city-state's public and private healthcare systems. As Singapore's demographics change, public and private care continually develop and improve.

This guide provides a brief overview of both the public and private healthcare systems in the city.



Universal Health

Permanent residents and citizens in Singapore enjoy universal healthcare – meaning the public health system is funded by the government and patients can access care with ease. As described in William Hassletine's 2013 book *Affordable Excellence: The Singapore Healthcare Story*, the government in Singapore strives to create an environment of social harmony. Leaders in Singapore have recognized that an important aspect of this is helping the local population stay in good health.

Along with this vision of universal health comes a strong culture of integration between the public and private sectors. Public hospitals in Singapore are more autonomous than government-run institutions in other countries. This creates competition in the public market and has generally led to a better patient experience, as public facilities keep costs low and service quality high when



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ving for patient dollars. At the same time, private hospitals are also subject to government regulation. They must meet a certain standard of care set by public hospitals, and government-led healthcare savings accounts (medisave and medishield) can be used to pay for some private treatments.



Public Hospitals

There are eight public hospitals in Singapore: six general hospitals, one women's and children's hospital, and one psychiatric hospital. These centers provide inpatient, outpatient and emergency care, and for specialist services like dermatological care or dentistry, patients can visit separate specialty clinics.

Public hospitals in Singapore are run similarly to private centers in other countries, thanks to reforms in the 1980s that gave hospital management a greater degree of independence from governmental control. Many Singaporeans feel that these reforms are an important reason that public hospitals in Singapore are efficient and comfortable. Indeed, patients from abroad often comment that public hospitals in Singapore are akin to private hospitals in other countries.

At a public hospital, patients can choose from nine, six, five and four-bed wards, or opt for a private room. Various specialists are available at the same hospital, and institutions also run outpatient specialist clinics (such as urology and obstetrics) located away from the hospital's main branch. Unlike public hospitals in other countries, public patients in Singapore can enjoy benefits such as: short wait times, the ability to visit the same physician for every appointment, and a comfortable environment



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Private Hospitals

With a convenient and well-managed public health system, why does anyone in Singapore opt for private care? Expats will sometimes choose a private hospital because, for non-permanent residents, the cost of visiting a private versus a public hospital is similar. In private hospitals, patients won't have to wait quite as long for popular procedures, and private patients may also enjoy what some describe as better customer service – although some describe a pro-business attitude that could be viewed as unbecoming of a hospital.

There are 11 private hospitals in Singapore along with a variety of private clinics, with the majority being operated by two hospital groups: Parkway Pantai and Raffles Medical Group. Patients who have visited a hospital belonging to one of these groups in the past may prefer to use their services while in Singapore. Non-public hospitals tend to be smaller; offering more private rooms and care that's not only adequate, but also luxurious – if you're willing to pay. At Gleneagles, the flagship hospital from Parkway Holdings, patients can opt for the deluxe Gleneagle Suite. At nearly SGD 5,545 per night, it is equipped with a living room, luxury bathroom, visitor's quarters and a Nespresso machine.



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Alternative Healthcare

Patients seeking acupuncture, homeopathy, naturopathy or Traditional Chinese Medicine will find a good amount of private clinics offering such services. Unlike other Asian countries, Singapore does not allow Traditional Chinese Medicine practitioners to operate within hospitals. At the same time, the Singapore government has passed legislation recognizing the usefulness of alternative health measures, and practitioners are certified and regulated under the Singapore Ministry of Health.

Due to the popularity of alternative healthcare in Singapore, especially Traditional Chinese Medicine, many insurers in the city have started to offer plans that cover it.

If you are looking to utilize the services of an alternative medicine practitioner and have health insurance coverage it would be advisable to review your coverage limits as plans offered in Singapore will have variable levels of cover or might exclude certain treatments and medicines.

It would also be worthwhile looking into how to claim for treatments as some might not accept direct billing meaning you will need to submit a claim for reimbursement.



Cost

Unlike the healthcare system in many socialized nations such as the United Kingdom, Singaporeans cannot walk into a clinic or hospital and receive treatment for free.



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Instead, Singapore imposes user fees for all healthcare services – a policy designed to reduce overuse of non-necessary medical services. Newcomers to the Singapore system will be happy to find that it is transparent in terms of cost: prices are relatively consistent from hospital to hospital, and service fees are published and regularly updated online.

The Singapore General Hospital, for example, lists inpatient and outpatient prices as well as providing information on cost differentiations for Singapore citizens, permanent residents and non-residents. For a specialist outpatient consultation – with an ear, nose and throat doctor for example – Singaporeans will pay around SGD 35, permanent residents will pay SGD 53 and non-resident patients will pay SGD 143, depending on the qualifications of the doctor and additional surcharges applied by the clinic.

Inpatient costs can seem pricey compared to the rest of the region; however, patients will rarely if ever pay those full prices out-of-pocket. Singaporean citizens can cut 80 percent off their final bill thanks to government healthcare subsidies, and permanent residents are entitled to around a 60 percent discount. Subsidies vary depending on the procedure and patient's monthly salary, with the end result that even Singapore's lowest-income residents can receive a good standard of care for very little money. What's more, subsidies aren't just for public hospitals – patients who choose private care can still receive a subsidy and substantially reduce their costs.

For example, after the government subsidy is applied, a day-surgery colonoscopy in a public hospital will cost less than SGD 693 for most Singaporeans. For reference, that same surgery in the United States could cost up to SGD 5,544. In a private hospital in Singapore, the subsidized price would be around SGD 1,386. To reduce costs even further, patients can also dip into a healthcare savings account – every Singaporean has one. These accounts are funded from mandated employee and employer contributions, and can be used to pay for certain healthcare expenses.

Bear in mind here that the above mentioned subsidies are not available to most expats who will, unfortunately, be required to pay the full price for care.



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Insurance

Expats without PR status do not receive a government subsidy, nor are they allowed to join the medisave savings account system. Therefore, many temporary residents in Singapore prefer to purchase an international insurance policy offering coverage at public or private facilities. Companies that employ a large number of expats will often offer insurance as part of their incentive package. Employees may still want to purchase a “top up” insurance plan to increase healthcare spending limits or reduce deductibles. Maternity insurance in Singapore is not available as a standalone policy, so expats considering pregnancy must purchase a complete plan with in-patient maternity included.

Outpatient and emergency care is relatively cheap (expect to pay around SGD 111 for a visit to the Accident & Emergency ward), so some expats choose to insure themselves for inpatient healthcare only. Inpatient costs aren't exactly expensive, but serious surgery can come with a high price tag. An appendectomy, for example, will run about SGD 20,790 in a private ward at a private hospital in Singapore. Additionally, a knee surgery is likely to cost around SGD 34,650. Patients who prefer private rooms over four to nine-bed wards should be prepared to pay over SGD 555 and up to SGD 5,540 per day. Even some Singaporean citizens may opt for private insurance to open up the option to pay for a private room in case a serious procedure is required.



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