

# MATERNITY INSURANCE GUIDE

**2019**

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# Your guide to maternity in Singapore

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 in your insurance policy at an early stage. This is because in most cases, maternity benefits are attached with a waiting period ranging from anywhere between 10 to 24 months.

This guide has been updated to reflect the cost of giving birth in Singapore in 2019 and current maternity trends in the city. As with its previous iterations, you can benefit from our maternity expertise, gathered over the past 13 years by our team of insurance advisors based in Singapore and elsewhere in Asia. Please note this guide does not replace the necessity to seek advice from your insurance advisor, doctor, or other industry professional.

This guide does not constitute any form of contract or advice. There are a number of opinions and observations included within and while every effort is made to provide the most accurate information, this does not constitute material facts but rather a reflection of the experience we have gained over the past 13 years.

It is also important to note at the start of this guide that there are no standalone maternity insurance policies. To secure maternity cover, you will need to add it onto a health insurance plan. These plans will include other benefits such as hospitalization (inpatient care), and outpatient 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.



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# Singapore hospitals

Singapore operates both public and private hospitals with overall excellent levels of health care. Costs are generally higher in private hospitals and the subsidies offered in public hospitals are only granted to Singaporean Citizens and Permanent Residents. This means that costs for a foreigner (Employment Pass Holder) remain very high in either public or private hospitals.

From our experience, we have found that the Mount Elizabeth (Orchard) and the new Mount Elizabeth Novena hospitals are popular with expats. However, a growing number are now making use of Thomson Medical or NUH. Below is a map of the hospitals that are popular with mothers-to-be in Singapore.



# The cost of giving birth in Singapore

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Like many other things in the city state, the cost of giving birth in Singapore is not as cheap as in other countries like Malaysia, India, or Thailand. In fact, maternity costs are among the highest in the world here, especially if there are complications.

This section explores the cost (before any subsidies) of giving birth in Singapore. It is worth noting here that the expenses discussed here will not be covered by health insurance plans without maternity cover unless it is an emergency. This highlights the fact that it is important to secure maternity insurance before you become pregnant in order to offset some of these costs.

## Ministry of Health expenses

Unlike other countries in the region, 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, including the cost of giving birth.

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 on next page.



Standard delivery		
Hospital	Lower cost* (SGD)	Higher cost^ (SGD)
Gleneagles	9,286	11,960
Mount Alvernia	7,082	9,384
Mount Elizabeth	8,584	10,691
Mt. Elizabeth Novena	8,586	10,659
Parkway East	6,503	8,310
Raffles Hospital	7,146	9,203
Thomson Medical Centre	7,019	8,952

C-Section delivery		
Hospital	Lower cost* (SGD)	Higher cost^ (SGD)
Gleneagles	14,656	18,096
Mount Alvernia	10,742	13,319
Mount Elizabeth	13,605	17,629
Mt. Elizabeth Novena	13,794	16,906
Parkway East	11,302	13,556
Raffles Hospital	11,711	17,373
Thomson Medical Centre	11,087	13,678

\* 1 in 4 or patients paid less than this amount.

^ 1 in 4 patients paid more than this amount.

Source: Ministry Of Health [Website](#) - 15 Jan 2019, Accessed 22 February, 2019

## MOH costs associated with premature birth and complications

The fees listed above represent births without complications. While we all hope for the best during pregnancy, there is a chance that there could be a premature birth or complications.

The table below contains the MOH's average costs associated with a C-Section and serious complications:

C-Section delivery with serious complications		
Hospital	Lower cost* (SGD)	Higher cost^ (SGD)
Gleneagles	13,529	21,030
Mount Alvernia	11,418	14,835
Mt. Elizabeth Novena	15,259	19,101
Thomson Medical Centre	11,437	14,536

\* 1 in 4 or patients paid less than this amount.

^ 1 in 4 patients paid more than this amount.

Source: Ministry Of Health [Website](#) - 15 Jan 2019, Accessed 22 February, 2019

As you can see from the above, the costs of a C-Section with complications are not drastically different from C-Section deliveries, but it is important to be aware that the fees above are only for the birth itself. When there are serious complications, additional medical care is inevitable and can be costly. It is not uncommon to see the fees above triple (or more) before the baby and mom leave the hospital.

If normal delivery requires additional assistance due to difficult positioning, costs can also add up. For example, the MOH notes that as of February 2019, the lower and higher fees for normal delivery with difficult positioning at Thomson Medical Center were 7,656 and 9,837, respectively.

## Pre & post-natal expenses

Each pregnancy, doctor, and mom-to-be is different, so 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 may charge dramatically different rates for consultations, therefore the cost of your prenatal expenses will also vary 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. For example, 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 \$6,000 to about \$10,000 as a good estimate for a standard prenatal term without specific complications.

Based on figures from this [valuable article](#) on MoneySmart Singapore, our clients, and new mothers working at Pacific Prime, we are able to provide the below estimated prenatal expense breakdown. Please bear in mind here, however, that costs will likely vary for every patient, as the costs below are represented on a per-visit basis:

Prenatal costs	
Procedure	Average cost (SGD)
Pre pregnancy screening	250-800
Prenatal checkup and tests - First trimester	100-200
Prenatal checkup and tests - Second trimester onwards	100-200
Prenatal Supplements	100-400
OSCAR Scan	300-400
Panorama Screening	1,000-1,500
Blood tests	100-180



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

As we discussed in the previous section, the risk of major costs would also be in relation to complications associated with the newborn (e.g. premature birth, congenital disorders, distress, neonatal stroke, etc.). With the potential for these fees to reach into the 1,000s per day, it is therefore important for parents to consider securing health insurance or ensure that their existing policy provides newborn coverage benefits. More details are available later in this guide, 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. These classes can, however, be a good way to help moms-to-be cope with the pregnancy and prepare for labor, and 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, recommendations, and insiders' tips based on our own personal experiences with having a baby in Singapore.



# Insurance terms & coverage items explained

Below is a list of common maternity insurance terms anyone looking for maternity cover should be aware of:

## Routine maternity

Refers to a standard pregnancy with routine vaginal delivery in a 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, 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 a 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.

## Pre-existing C-Sections

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

## New-born underwriting

This is a crucial but usually overlooked part of maternity insurance. NICU costs for incubation or treatments for a newborn can escalate very quickly and reach exponential amounts (e.g. above SGD 150,000). Most insurance plans place restrictions to cover only 15 or 90 days after discharge from the hospital. Fortunately, Pacific Prime offers options that can cover a newborn immediately from day 1 and without the need for underwriting. Note: This needs to be done within 30 days of birth and a pro-rated premium will need to be paid. This ensures that immediate attention and treatments for the new-born could be taken care of without the worry of financial burden.

## Complications of pregnancies

Typically referring to serious conditions such as preeclampsia, 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 coverage for them ensures that 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.

## International cover

This means that maternity treatment will be covered not only in Singapore but also in other countries. International cover is particularly ideal for those who want to return home to give birth and not have to worry about covering the cost.

This is also an important feature that expats should consider. If you were to relocate before your baby is due, your plan will still cover you.

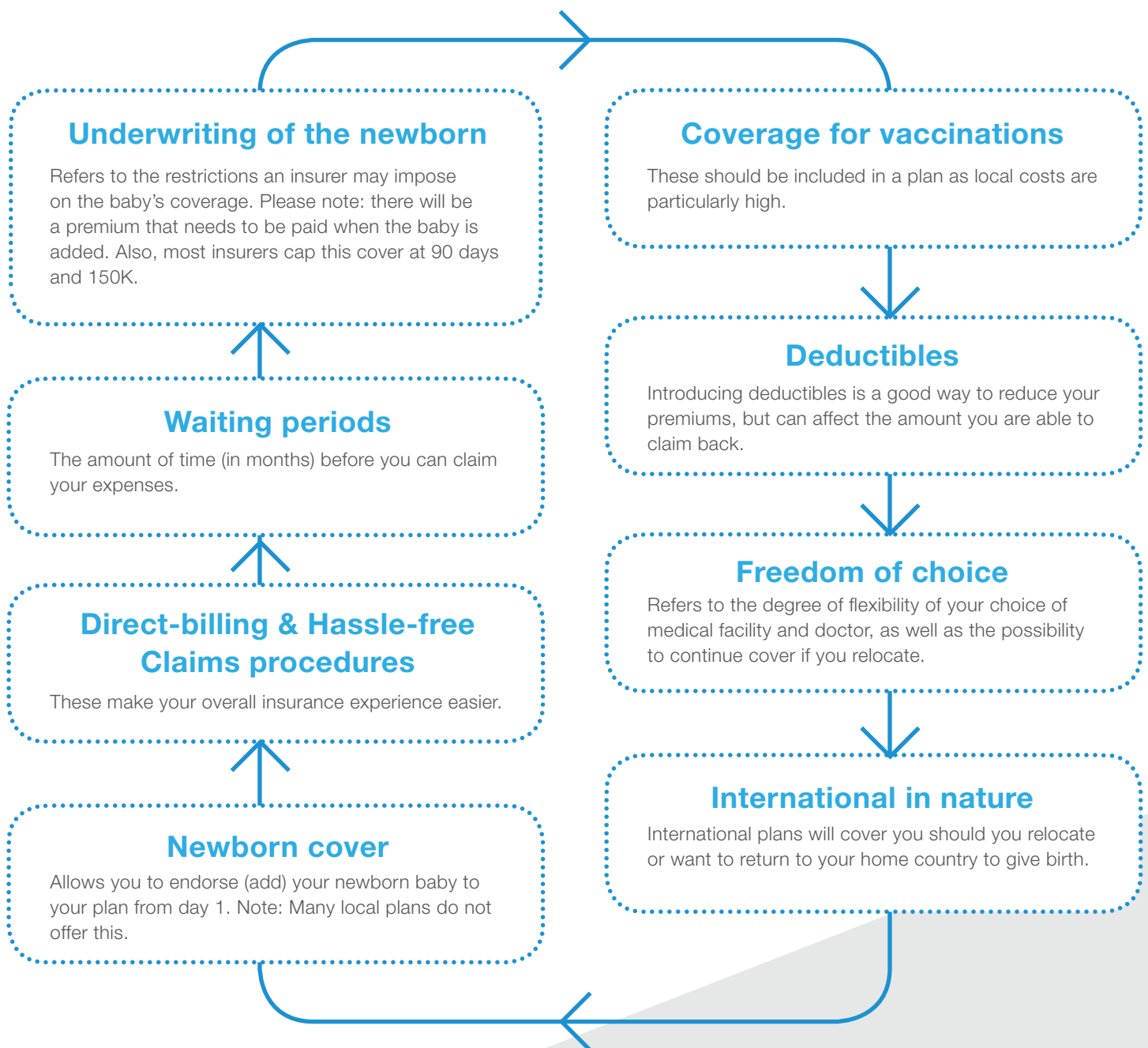
## Reasonable and Customary (R&C)

This term refers to the usual, accepted standard amount/fee payable for a specific treatment, procedure, or service in a geographical location/country. A charge is considered reasonable and customary if it falls within the range of general prevailing costs within the same area/country. Insurance companies exercise R&C guidelines when deciding how much they are willing to pay within the benefits of the plan for a particular claim. Hence, in the event that your doctor charges above the R&C fees, you may have to pay the difference in cost out of pocket.

In Singapore, the Ministry of Health (MOH) publishes fee benchmarks on their [website](#) for common procedures in both public and private hospitals. These give insurance companies another reference point when reviewing whether fees are reasonable and customary. To learn more about R&C and how this can affect how you utilize your plan benefits, contact Pacific Prime and we will be more than happy to help you with this.

# 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.



# Maternity insurance and Zika

The Zika virus is present in Singapore and poses a growing threat to the population, especially mothers, mothers-to-be, and couples considering having children 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**
- **Conjunctivitis (red eyes)**
- **Rash**
- **Headache**
- **Joint and muscle pain**

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 the 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 the 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 2019). 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

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 are some caveats here, namely:

- **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.**
- **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 plan secured for your baby.**
- **Some insurers may exclude (or decline) coverage for babies born with microcephaly.**

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.





## How Pacific Prime Singapore **can help**

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We hope that this guide has helped explain a little more about maternity and insurance in Singapore. As one of the city's largest health insurance brokers we are here to help you find and secure the best plan for your unique needs.

If you are planning on having a baby in the near future, why not talk to us? We have a team of dedicated maternity experts who have not only had babies in the city but also know the ins and outs of maternity cover from the top insurers in the city.

What really sets us apart from other brokers in the city when it comes to maternity insurance is our extra service, offered at no cost to you. This service includes elements like support teams that assist clients with inquiries, renewals, insurer pre-authorization, claims management, and more.

## “ Don’t take our word for it... ”

Read what our client May Galvez had to say about her maternity experience in Singapore and with Pacific Prime:

*“We purchased maternity insurance through Pacific Prime when we were planning to have our 2nd child. It turned out to be one of the best decisions we’ve made and - up to this day - we are sincerely grateful that we followed the advice of our insurance agent.*

*Fast forward a few months, I got pregnant after securing maternity insurance but while we were on vacation back home for the holidays, the unthinkable happened and I went into early labour. I spent eight days in the hospital (everything about the pregnancy was fine until then) and ended up having an emergency Caesarean Section. Our son was born 27 weeks premature and he had to stay at the hospital for 10 weeks in NICU.*

*One of the things that gave us peace of mind during that most difficult time is that we didn’t have to worry about the huge hospital bill and how we were going to pay for it. The whole hospitalization, mine and the baby’s, was all paid for by our insurance. To top it off, the support we received from Pacific Prime was top-notch as they coordinated the whole process with the hospital and the insurance company, up until the day we got to bring our baby home. It wouldn’t be so easy to organize as it all happened overseas, but Pacific Prime helped make it so efficient and straightforward.*

*We have since then been an advocate to our family and friends on why maternity insurance is a must.”*



### May Galvez

Insured member and  
grateful client





## Maria-Jose

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Sales Executive,  
Pacific Prime

## Finally, a word from the expert

“Giving birth in Singapore can be overwhelming with so many hospitals, specialists, and insurance plans to think about. As an expat in Singapore, it is important to know that if you are planning to start a family, there are lots of things to consider. Planning ahead is of utmost importance, because all maternity insurance plans come with waiting periods. One of the most important aspects to consider when choosing an insurance plan for my

own pregnancy was to be sure my baby will be covered from day 1. Working at Pacific Prime gave me the knowledge and experience necessary to find the most appropriate plan for my needs. Also, the help I received from our in-house claims department was incredible!!! My favorite part of working here is when I get to give advice to our clients based on my own experience!”



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All statements made are for informative purposes only, and are not indicative of any policy specifics.