



Maternity Insurance Guide **2016**

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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.

There are no standalone maternity insurance policies and policies will always include other benefits such as hospitalisation or out-patient consultations.

These are usually up to higher benefits than any corporate policy in place and presents the advantage that you enjoy continuation of coverage throughout and no matter if you change employers or move to another country.

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.

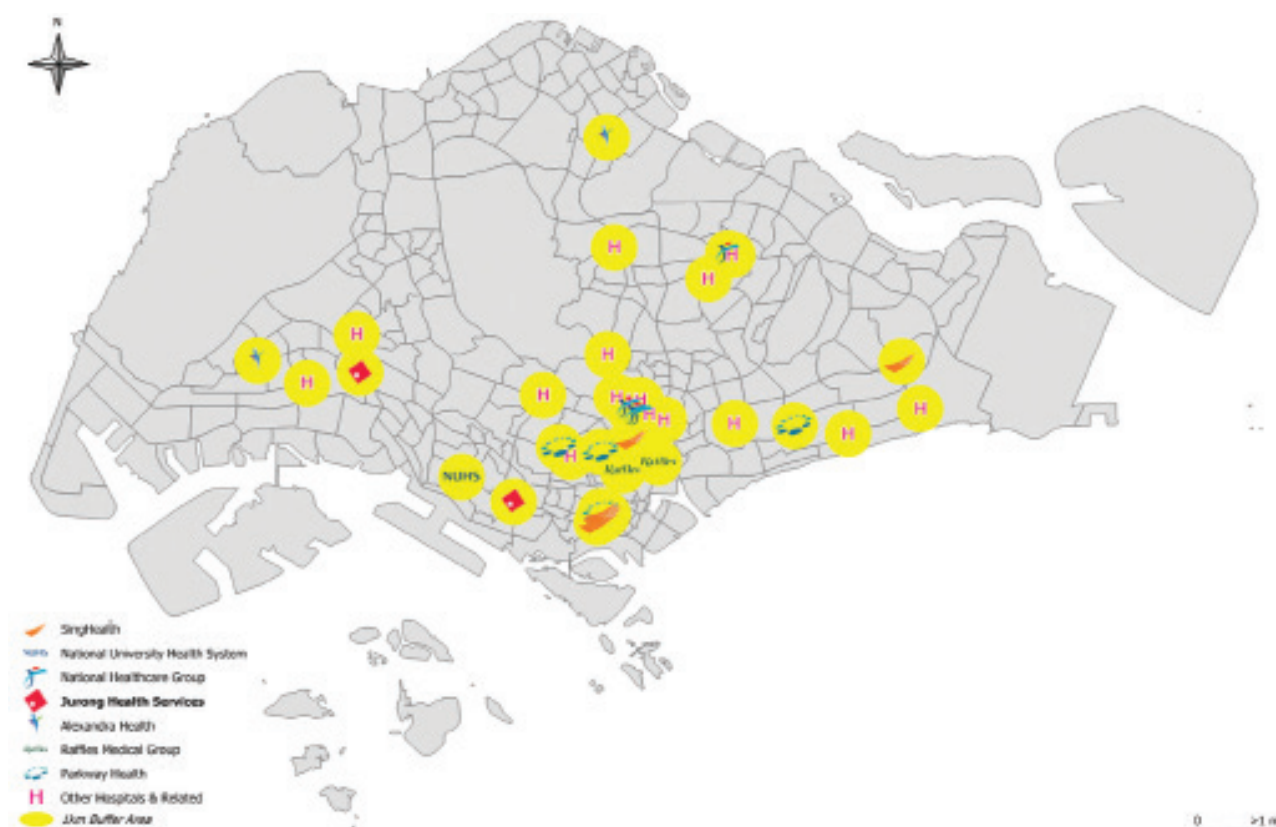
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SINGAPORE HOSPITALS

Singapore operates both public and private hospitals with overall excellent levels of health care. Costs are generally higher in private hospitals 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	50th Percentile bill size*	90th Percentile bill size*	Volume	50th Percentile bill size*	90th Percentile bill size*
Gleneagles	604	9,193	12,546	406	14,601	19,988
Mount Alvernia	1,715	7,201	9,078	1,208	10,402	12,803
Mount Elizabeth	782	9,539	13,543	490	14,169	19,735
Mt. Elizabeth Novena	648	8,114	10,745	380	13,136	18,158
Parkway East	343	6,159	7,493	131	10,502	12,838
Raffles Hospital	539	8,619	11,701	204	13,998	19,043
Thomson Medical Centre	1,607	6,415	8,691	992	9,571	13,049

* A percentile means that 50% (or 90%) of patients paid the amount stated or below

Source: Ministry Of Health Website - April 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 the amounts 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 would require amniocentesis and a higher amount 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 3,000\$ to about 4,000\$ as a good estimate for a standard pregnancy without specific complications.

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We're providing the below estimated standard costs charged in 2014 for pre-natal expenses:

- **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**
- **Anomaly scan (at 20 weeks) at Thomson \$550**
- **OB-GYN consultation at Thomson \$115 + 50 for scan**
- **OB-GYN consultation at Raffles \$145 + 50 for scan**
- **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 all your questions to our professional insurance consultants to clear any doubts.

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

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

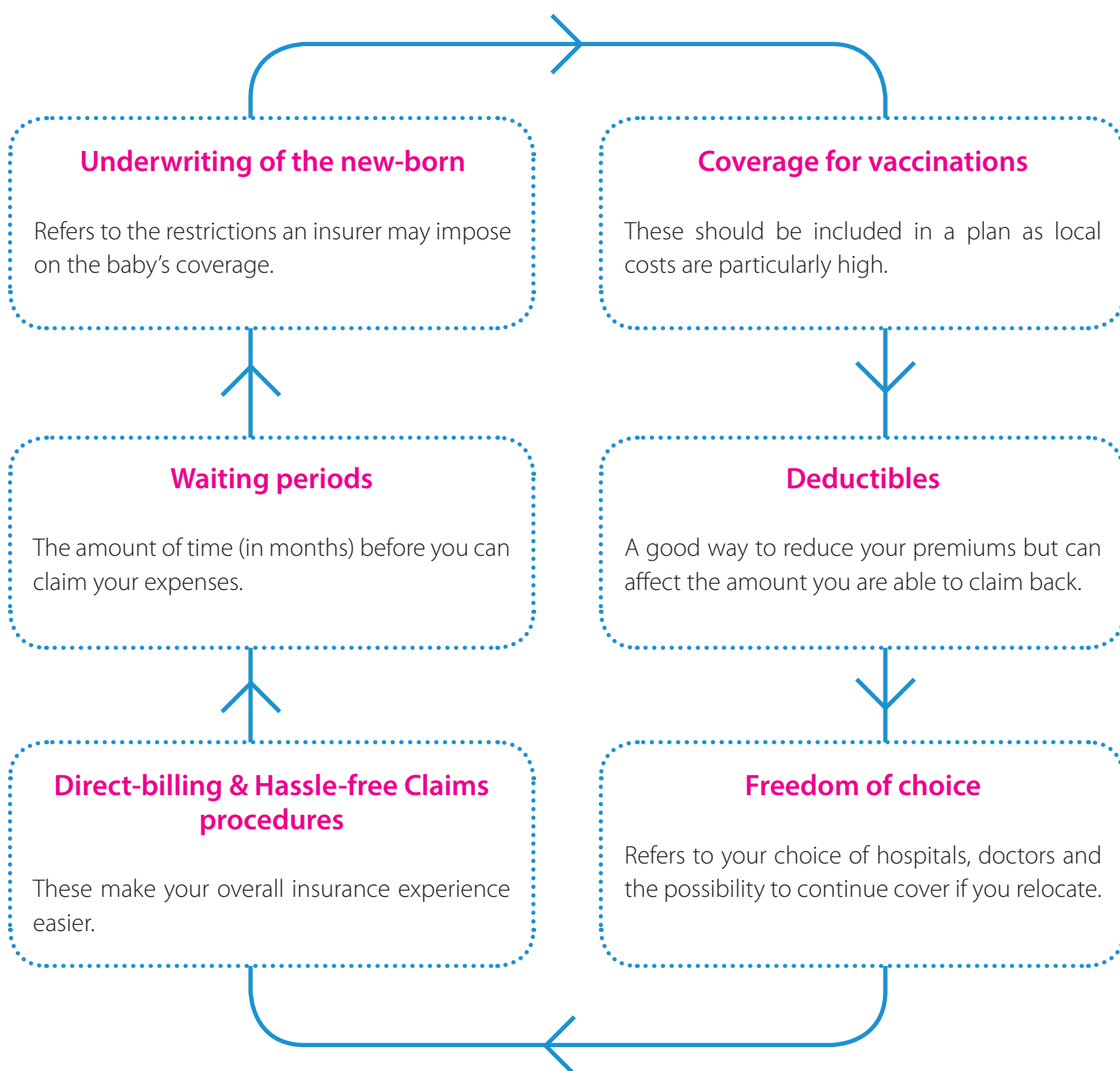
Typically referring to serious conditions such as pre-eclampsia, miscarriage, gestational diabetes, bleeding etc, these would incur extra costs compared to routine pregnancies. Most insurance policies cater for these conditions under a separate (higher) benefit.

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.

WHAT TO LOOK FOR COVERAGE OPTIONS

Maternity insurance is an important consideration when planning for a family. Our team of experts is 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-born from day 1, because I have heard so many cases where 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 of staff 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!"



Madelene

*Madelene, medical insurance advisor,
Pacific Prime Singapore.*

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.

