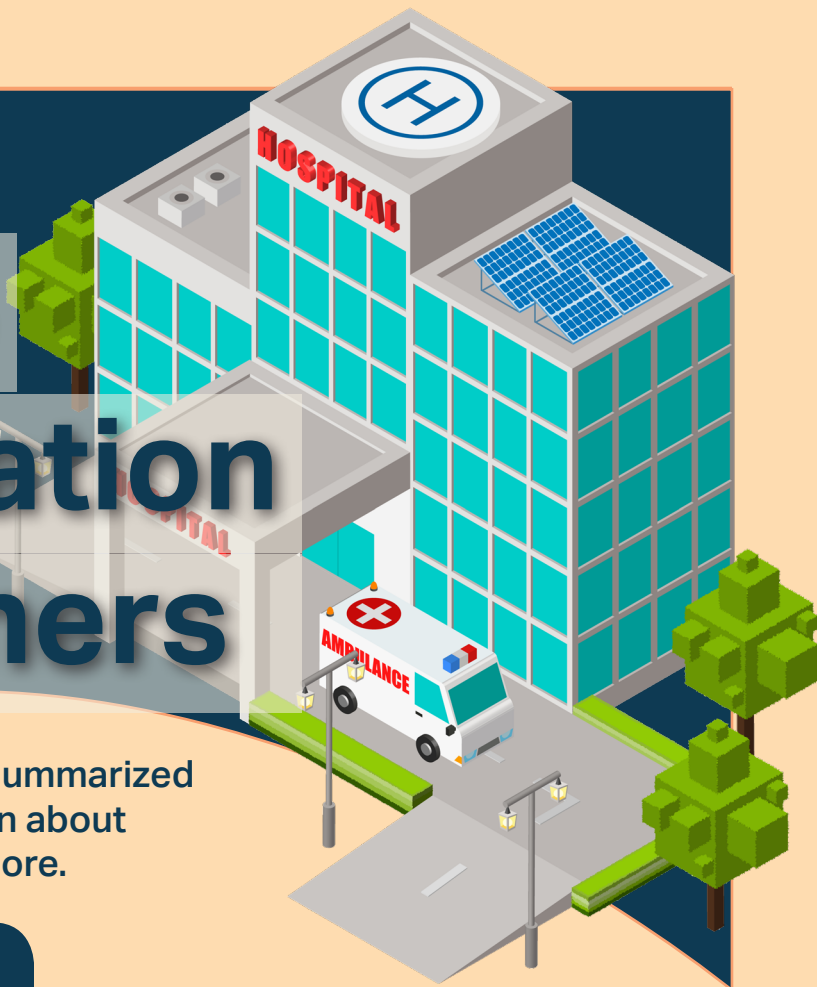


# A Guide to Hospitalisation for Foreigners



In this guide, we have condensed and summarized the most basic and relevant information about hospitalisation for foreigners in Singapore.

## Healthcare Options

In Singapore, there are two types of hospitals available: private and government hospitals. Most expatriats prefer private healthcare due to the shorter waiting time and higher quality service.

Private Hospitals	Government Hospitals
Farrer Park Hospital	Alexandra Hospital
Concord International Hospital	Changi General Hospital
Gleneagles Hospital	Khoo Teck Puat Hospital
Mount Alvernia Hospital	KK Women's & Children Hospital
Mount Elizabeth Novena Hospital	Ng Teng Fong General Hospital
Mount Elizabeth Hospital	National University Hospital
Parkway Easy Hospital	Singapore General Hospital
Raffles Hospital	Tan Tock Seng Hospital
Thomson Medical Centre	Singapore National Eye Centre
	Singapore Cancer Centre
	Singapore Heart Centre
	National Skin Centre

# Average Cost of Hospitalisation

Foreigners are not entitled to subsidised healthcare services from the government. Hence, the difference in cost between government and private options are negligible. Private healthcare facilities in Singapore are as on par with those available in other countries, with a world-class level of medical care and service levels.

## Public Hospital Healthcare Costs

In public hospitals, there are different ward classes available, depending on the number of beds and level of care and service provided, that come with different costs.

Average Ward Charges in Government Hospitals		
Ward Class	Average Cost per Day	Total Average Bill
A (1 bed)	\$1,142 – \$1,412	\$2,210 – \$7,459
B (3 - 4 beds)	\$686 – \$1,094	\$2,830 – \$7,876
B2 (6 - 10 beds)	\$314 – \$439	\$1,178 – \$3,380
C (open ward)	\$205 – \$319	\$1,012 – \$2,558

Specialised Medical Treatment in Government Hospitals	Average Cost
Stroke	\$5,073 – \$10,087
Chemotherapy	\$1,657 – \$4,643 (per treatment)
Heart Bypass	\$38,247 – \$43,965
Kidney & Urinary Tract Infection	\$2,863 – \$13,356
Hip Replacement Surgery	\$23,273 – \$29,068
Knee Replacement Surgery	\$12,352 – \$14,038

Data is taken from the Ministry of Health (MOH).

## Choice of Wards in Government Hospitals for Foreigners

Foreigners are only eligible for unsubsidised ward and treatment charges in a government hospital (Ward B1 and Ward A).

## Private Hospital Healthcare Costs

Cost of Medical Specialities		
Ward Class	Average Cost per Day	Total Average Bill
Private	\$1,327 – \$5,310	\$3,906 – \$24,687

Specialised Medical Treatment in Private Hospitals	Average Cost
Stroke	\$23,191 – \$55,651
Chemotherapy	\$2,528 – \$5,685 (per treatment)
Heart Bypass Surgery	\$81,338
Kidney & Urinary Tract Infection	\$8,839 – \$31,025
Hip Replacement Surgery	\$32,409 – \$50,387
Knee Replacement Surgery	\$23,497 – 31,098

### Ministry of Health (MOH)

MOH is Singapore's public healthcare system, managed by the Government, that ensures that good and affordable basic medical services are available and accessible to all Singaporeans by providing subsidised medical services.

### Admission Into Hospitals

Foreigners are classified as private patients. Before visiting, make sure that any pre-requisite tests or scans have been completed.

You should also bring along your

- Identification (passport / pass / birth certificate / health booklet)
- X-ray and Investigation records, if any
- Referral letters from other healthcare institutions or private doctors

## Health Insurance

### Group Hospital and Surgical

Reimbursement of hospital expenses due to a sickness or injury

The Singapore government does not provide any healthcare schemes for foreigners. Employers are also not required to provide medical insurance for Employment Pass Holders.

However, most companies will provide basic medical insurance for employees and dependents, if any, which covers Group Hospital and Surgical expenses with the option to add on riders. Group insurance has an overall limit and subject limit on individual benefits. It is only valid if you're an employee of the company, and will be terminated once you are no longer an employee of the company.



### Group Extended Major Medical

Reimbursement of hospital expenses in excess of eligible hospital expenses

### Group Outpatient General Practitioner

Cashless access at General Practitioner Panel Clinics

### Group Accidental Death and Dismemberment

Receive up to \$500K for accidental death and injuries

### Group Outpatient General Practitioner and Specialist

Cashless access at General Practitioner Panel Clinics and reimbursement for outpatient specialist medical expenses

# Private Healthcare Insurance

## International Healthcare Insurance

International healthcare insurance typically covers inpatient and outpatient treatment, surgical costs, pre- and post-hospitalisation costs, pregnancy delivery, vaccinations, and health screenings.

Worldwide coverage premiums tend to range from \$15,000 to \$50,000.

Here are some reputable agencies offering international healthcare insurance:

- Cigna Insurance
- Bupa Insurance
- AXA Insurance

## Local Insurance (Medisave-Approved Integrated Shield Plan)

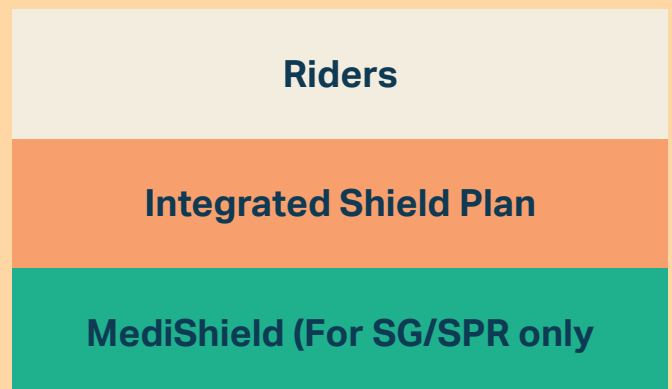
Local healthcare insurance typically covers inpatient and outpatient treatment, surgical costs, pre- and post-hospitalisation costs, pregnancy delivery, and emergency overseas medical treatment in the form of an integrated shield plan.

The average premium tends to range from \$500 to \$4,000.

Here are some reputable agencies offering the integrated shield plan:

- AIA
- Prudential
- NTUC Income
- Aviva
- AXA
- Great Eastern
- Raffles Insurance

### Medical Bill



## Engaging an Insurance Broker

There are many competitive insurance companies offering similar healthcare insurance policies that it is easy to get overwhelmed. If you would rather avoid that process, a good alternative is to engage an independent insurance broker who is well-versed in the insurance industry and is extremely familiar with policies from various insurance companies and can recommend you a policy that's best suited to your particular needs.



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