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## How is medical insurance for migrant workers different from the other insurance requirements?

The medical insurance requirement provides cover for a migrant worker's inpatient care and day surgery expenses, including hospital bills for conditions that may not be work-related.

It serves a different purpose from the other employer-paid insurance requirements, such as:

- Work injury compensation insurance. This covers compensation, including medical expenses, for work-related injuries only. It applies to both local and migrant workers.
- Personal accident insurance for migrant domestic workers. This insures against accidental death and permanent disablement, not medical expenses.

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