

[About Us](#)
[Work passes](#)
[Employment practices](#)
[Workplace safety and health](#)
[More](#) ✓

 [myMOM Portal](#)


Medical insurance requirements for migrant workers

You must buy and maintain medical insurance (MI) for each migrant worker you employ. The insurance cost cannot be passed on to your workers. You also need to submit the insurance details online before the Work Permit can be issued.

What it should cover

As an employer, you must buy and maintain MI with coverage for inpatient care and day surgery, including hospital bills for conditions that may not be work-related. The coverage for each Work Permit holder has to be **at least**:

- (For policies with start date effective **before** 1 July 2023) \$15,000 per year
- (For policies with start date effective **on or after** 1 July 2023) \$60,000 per year


Note

If the MI plan has sub-limits (e.g. inpatient care, day surgery or 'per disability/medical condition'), each sub-limit needs to meet the minimum annual claim limit as stated above.

Enhanced MI

Since **1 July 2023**, we have **enhanced the minimum MI required** for all new and existing Work Permit holders (including migrant domestic workers). The enhanced MI will better protect employers against large medical bills incurred by your workers, and will be implemented in two stages as shown in the table below.

Tip

Engage **insurers offering the enhanced MI**  early to understand the products available. We encourage you to buy an MI with all the enhanced requirements early for better peace of mind.

To implement for MI policies, renewals or extensions with start date effective from	Enhanced MI requirements
1 July 2023 (Stage 1)	Higher annual claim limit of at least \$60,000, with a co-payment of 75% by insurers and 25% by employers for claim amounts above \$15,000.
1 July 2025 (Stage 2)	<ul style="list-style-type: none"> • Standardisation of allowable exclusion clauses • Introduction of age-differentiated premiums for those aged 50 and below, and those aged above 50 • Requirement for insurers to reimburse hospitals directly upon the admissibility of the claim


You do not need to buy MI if the Work Permit holder is also holding a Dependant's Pass and already has an MI plan that meets the minimum coverage required for Work Permit holders. The insurance plan must cover the full period of the Work Permit validity.

You can have a **co-pay arrangement** with the Work Permit holder (excluding migrant domestic workers) for their medical bills, only if all of the following are met:

- The co-pay amount is reasonable and does not exceed 10% of the worker's fixed monthly salary.
- The duration of co-payment does not exceed 6 months (for every 2 years of employment).
- The co-payment option is explicitly in the employment contract or collective agreement and has the worker's full consent.

Submit insurance details

You need to submit MI details online before you request to issue or renew a Work Permit, and when the details change.

To update the information, log in to  [WP Online](#).

You need to keep the following information up to date:

- Name of insurer
- Insurance policy number
- Insurance policy commencement date
- Insurance policy expiry date



Related questions

Do I need to buy a new enhanced medical insurance (as announced by MOM on 31 March 2023) for my Work Permit or S Pass holders if they already have an existing policy? If so, when must I do this?

Are the enhanced medical insurance (MI) requirements announced by MOM on 31 March 2023 compulsory?

How would I be affected by the enhanced medical insurance requirements announced by MOM on 31 March 2023?

Where can I buy medical insurance for migrant workers?

How can I guarantee that the medical insurance (MI) for migrant worker or MDW meets MOM's requirements?

If my migrant worker has an individual insurance plan that meets MOM's requirements, do I still need to buy medical insurance?

Does MOM accept medical insurance policies bought overseas?

Can employers buy riders or plans that offer 100% buyback of the 25% co-payment component by employers?

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