

1. What degree of coverage do migrant workers have for medical health, dental and mental

a. Medical health

There are 3 main laws governing migrant workers' medical health coverage.

Firstly, under the Employment of Foreign Manpower (Work Passes) Regulations, employers are required to:

- (i) Purchase mandatory medical insurance (MI) of at least \$15,000 per foreign worker. This provides basic cover for hospitalisation expenses, including non-work related injuries or illnesses; and
- (ii) Bear the cost of medical expenses in excess of, or not covered by medical insurance or work injury compensation. However, co-payment is allowed if the conditions are met.

Secondly, should a worker sustain an injury in a workplace accident or contract a work-related illness, they have the option to submit a claim under the Work Injury Compensation Act (WICA). On and after 1 Jan 2020, the maximum amount migrant workers can claim for medical expenses was increased from \$36,000 to \$45,000. Those earning less than \$2,600 a month must purchase the WIC insurance, which mainly covers medical leave wages and medical expenses.

Thirdly, employers of foreign workers who fall under the purview of the Employment Act are obligated to offer paid sick leave, which also includes dental leave, as long as the sick leave is verified by the company's physician or by a government-appointed physician (which includes doctors affiliated with authorised public medical institutions). Medical leave wages can be claimed for up to 16 days for outpatient medical leave or up to 60 days hospitalisation leave (Ministry of Manpower, 2021). Anything more would be subject to $\frac{2}{3}$ of the migrant workers average monthly earnings. For light duties, it is the shortfall (if any) in the employee's actual wages for that period below $\frac{2}{3}$ of the employee's AME.

Under the Primary Healthcare System, employers must also purchase a Primary Care Plan for eligible employees. With this plan the following services are made available and accessible for migrant workers.

- One statutory medical examination for work passes application or renewal.
- Unlimited acute and chronic consultations.
- One annual basic health screening.
- Telemedicine and medication delivery.
- Scheduled transportation to and from dormitories and MOM medical centres. This would be prioritised for workers who are reporting sick at MOM medical centres and excludes routine specialist appointments.
- Ambulance or special transport services to other medical facilities (e.g., emergency department), if necessary.

It is important to also note that the workers must also pay additional fees (Ministry of Manpower, 2023):

- \$5 (excluding GST) for medical treatment at each visit to the medical centre
- \$2 (excluding GST) for each telemedicine service

In Singapore, migrant workers enjoy comprehensive healthcare coverage as mandated by the Employment of Foreign Manpower Act. This coverage includes all medical expenses, whether work-related or not, for both inpatient and outpatient treatment. Employers are mandated to provide this through Medical Insurance, with a minimum coverage of \$15,000 annually before July 1, 2023 and \$60,000 thereafter, with age-adjusted premiums introduced in 2025. Under EFMA regulations, employers bear the full cost of medical expenses and cannot deduct or reclaim any benefits. Non-Domestic Work Permit holders can contribute under fair terms, with a reasonable co-payment not exceeding 10% of their monthly salary and their explicit consent. The Primary Care Plan (PCP), offering accessible and affordable primary care, health surveillance, and peace of mind for all eligible migrant workers, particularly those in crowded dormitories or specific sectors. Services include medical examinations, unlimited consultations, annual health screenings, telemedicine, medication delivery, and transportation, with ambulance services available when necessary. Workers under a "contract of service" benefit from the Work Injury Compensation Act 2019, covering work-related medical expenses up to \$45,000 for accidents from January 1, 2020 (Ministry of Manpower, 2021). These provisions ensure the well-being of migrant workers in Singapore.

Employment of Foreign Manpower Act EFMA:

For migrant workers, employers are required to give and handle the cost of medical treatment for their employees who are work permit holders. Employers must also buy the medical insurance which costs minimally \$15000 per person which covers the medical expenses for both work, non-work related accidents or disease. Furthermore, they are required to cover medical costs that exceed the insurance coverage or when not covered by insurance. They are not allowed to receive any insurance benefits from their employees. Employers must also give paid sick leave that includes dental that are certified.

Work Injury Compensation Act (WICA):

Covers all migrant workers who are on a contractual agreement with the employer except for self-employed, domestic workers and uniformed personnel such as organisations like Aetos. Employees who are manual labourers and non-manual labourers earning less than \$2600 are covered by Work Injury Compensation insurance that are purchased by the employers. Employees can receive compensation benefits such as medical leave wages, expenses as well as compensation for permanent death or injury caused by their work.

Employment Act (EA):

Covers all migrant workers under contractual agreement and work permit holders except those in the fields such as domestic workers, government employees, etc. The entitlements include paid sick leave and dental leave which differs depending on the duration of service with the employer. Employees receiving the medical leave related to work injuries from WICA are not able to claim paid sick leave from EA during that period.

b. Dental

Employers are also responsible for the cost of medical treatment for S Pass holders, which may include dental treatment.

The Migrant Workers' Centre (MWC) actively addresses this issue through its associate membership program, enrolling over 25,000 migrant workers in less than a year (Rashid, 2023). This program ensures the protection of workers' interests and provides additional benefits, including dental services. A recent partnership between MWC, MigrantWell Singapore, and the Migrant Workers' Assistance Fund (MWAF) aims to offer affordable dental services to 4,000 migrant workers annually. These workers will only be charged a flat fee of up to \$30, with an additional \$5 discount on dental costs for MWC Associate Members. This highlights MWC's commitment to enhancing overall healthcare coverage, including dental care, for migrant workers.

HealthServe in Singapore is committed to providing affordable healthcare services to low-wage migrant workers. These services cover medical and dental care, specialist consultations, and rehabilitation, with minimal fees, such as \$8 for acute conditions and \$15 for chronic disease and dental care. To enhance accessibility, HealthServe waives fees for Special Pass holders and those referred by partner non-governmental organisations, highlighting their dedication to providing essential healthcare support to migrant workers, including dental care. At HealthServe's dental clinic, migrant workers need only to pay \$15 or \$30 for consultation, treatment and medication. A regular dental check-up in Singapore (est. \$75 – \$145) can cost up to nine times of a low-wage migrant worker's daily pay, which is about \$14-\$18.

c. Mental Health

HealthServe, in collaboration with MOM, offers a pioneering mental health program for migrant workers in Singapore. This initiative includes a 24/7 crisis helpline (+65 3129 5000), individual counselling, and psychoeducation workshops in workers' native languages. In 2022, they conducted over 40 mental health workshops, assisted over 8,500 crisis helpline calls, and provided counselling support to more than 4,000 workers, addressing various mental health issues. This comprehensive approach aims to empower migrant workers and improve their mental well-being, effectively bridging language barriers to ensure their mental health needs are met.

In response to the COVID-19 challenges in migrant workers' dormitories, the Ministry of Manpower (MOM) initiated Project DAWN, a task force that actively addressed migrant workers' mental well-being for the past 2.5 years. Project DAWN introduced various initiatives, including awareness campaigns, mental health screenings, and timely rehabilitation support. It is committed to improving workers' mental health understanding, early risk identification, and access to vital services like counselling and post-intervention support.

2. What barriers do migrant workers face in accessing healthcare in general?

The first is culture and language barriers when navigating the complex healthcare system and communicating with healthcare providers. This can lead to misunderstandings and inadequate care as they are unable to converse well in English. Their healthcare practices may also be different for them back in their homeland which is why they might not understand or know how it works in Singapore thus not getting enough healthcare.

The next one is financial barriers. In a survey of migrants in Singapore, 22% reported financial barriers to accessing healthcare. Factors may be insufficient subsidies and coverage, and unawareness of their own insurance coverage. Chronic disease and indirect health issues arising from their work here, may also not be covered by their health insurance. In such cases, migrant workers often bear the cost of their healthcare, which is costly for them due to the lack of subsidies.

Another barrier is inadequate sick leave given to migrant workers. This may deter them from seeking medical help as they do not have sufficient sick leave. Some employers may treat their workers poorly and fail to provide these basic healthcare services for them.

The last barrier is that migrant workers have poor knowledge of their healthcare coverage, including how to access healthcare services and what services are available. Some are unsure if they were insured as it was not properly conveyed at the time of employment. Many also did not know the extent of medical coverage which they were entitled to, and their knowledge may be affected due to the lack of information available in their native language.

Limited Insurance Coverage

Mandatory medical insurance for migrant workers in Singapore primarily covers inpatient admissions and day surgeries. It does not extend to critical areas like emergency services, outpatient medical treatment, or specialist care. This limitation forces workers to bear the costs of acute care themselves, discouraging them from seeking timely medical attention when needed.

Financial Barriers

Migrant workers in Singapore face substantial financial challenges when seeking medical care that extends beyond insurance coverage. Since they are not residents, they are excluded from subsidised healthcare benefits, resulting in high costs for regular medical treatment. Additionally, some employers may not adequately support their migrant workers' healthcare requirements, including denying medical leave or disregarding medical certificates. While employers bear legal responsibility for their workers' healthcare costs, enforcement of these obligations can be inconsistent. Migrant workers often have minimal/low wages which make it difficult for them to afford such expensive healthcare services in Singapore. Some of them might not even have insurance coverage for their medical expenses.

Employer Approval Requirement

Migrant workers are typically required to obtain approval from their employers before seeking medical care, adding an extra layer of complexity and potentially causing delays in receiving timely treatment. This not only prolongs their suffering but also intensifies their mental distress. Some workers face difficulties obtaining this approval, further hindering their access to healthcare.

Surveillance and Policing

Migrant workers are subjected to regular medical examinations, which can be seen as a form of surveillance. These examinations are mandatory for Work Permit renewal and may serve to evaluate a worker's health and productivity. Those in poor health could be repatriated to their home countries by their employers. This situation could create fear, discouraging workers from reporting health problems or seeking medical assistance.

Loneliness and Isolation

Many experience isolation and loneliness due to challenging living and working conditions. These feelings of isolation can contribute to mental health issues, including depression and anxiety. However, the lack of supportive environments and avenues for seeking help further exacerbates their mental health challenges. In summary, healthcare coverage for migrant workers in Singapore is quite extensive but not without limitations. Challenges like incomplete insurance, financial burdens, employer approvals, and surveillance affect their access to healthcare. Addressing these issues is crucial for their well-being.

Biasness/Discrimination: Healthcare providers may discriminate against migrant workers and delay their healthcare treatment or giving suboptimal treatment.