

Use case 1: Healthcare Coverage

1. What degree of coverage do they have for the following

a. Medical health

Healthcare costs due to injuries sustained during work are covered under the Work Injury Compensation Act (WICA), which mandates employers to purchase work injury compensation insurance for workers doing manual and non-manual workers with a salary of \$1,600 or less, with a minimum medical expenses coverage of \$36,000 a year. (*What Is the Work Injury Compensation Act (WICA) - Singapore*, n.d.)

WICA 2019 allows employees to claim compensation for work-related injuries or occupational diseases without having to take legal action.

Migrant workers can claim (*Work Injury Compensation*, n.d.):

1. Medical expenses up to the maximum limit of \$45,000 for accidents after January 2020
2. Medical leave wages including, outpatient medical leave(MC) and hospitalisation leave
3. Lump sum compensation for permanent incapacity (PI) or death
 - a. (PI) Amount payable= Average Monthly Earnings *Age Multiplying Factor *% Permanent Incapacity, where minimum claimable is \$97,000 x % PI and maximum claimable being \$289,000 x % PI
 - b. (Death) Amount payable to family members or dependants of the deceased employee =Employee's Average Monthly Earnings × Age Multiplying Factor, where minimum claimable is \$76,000 and maximum claimable being \$225,000.

Migrant workers can refer to www.mom.gov.sg/calculate-ame to compute their average monthly earnings (AME).

b. Dental

All employers who wish to bring in migrant workers are required to bear the full costs of employing them, including the cost of medical treatment for S Pass and Work Permit holders. If the dental treatment is deemed necessary for their health by a Singapore-registered medical or dental professional, employers will have to bear the cost of dental treatment. This applies even if the condition is not work-related. (*Are Employers Responsible for the Cost of a Work Permit or S Pass Holder's Dental Treatment?*, n.d.)

At HealthServe, for both consultation and medication, migrant workers only need to pay a flat fee of \$8 for acute conditions and \$15 for chronic disease care and dental services. Fees are waived for migrant workers who are Special Pass holders or those who have been referred by other partner NGOs. (*Medical & Dental Services*, n.d.)

c. Mental health

High prevalence of psychological distress, depressive symptoms and anxiety disorders have been reported among migrant workers in Singapore. (Low et al., 2023)

Mental health treatment is expensive for migrant workers as it is excluded from the minimum health insurance coverage that employers are mandated to provide for migrant workers covered under the Employment of Foreign Manpower Act. The current rules do not require employers to cover mental health costs, as mental health issues are not considered emergencies. Coverage for such services depends on the employer's goodwill. Hence, most forms of mental health treatment are expensive and will increase out-of-pocket medical costs for migrant workers.(Low et al., 2023)

Affordable forms of mental health support for migrant workers are limited. Currently, NGOs such as the Migrant Workers' Centre (MWC) has a 24-hour helpline manned by the organisation's staff for workers who require any form of assistance, while medical NGO Healthserve provides a mental wellness hotline where workers can access medical information and submit requests for tele-counselling sessions conducted by trained volunteers.(Low et al., 2023)

In addition, as part of the inter-agency Project DAWN taskforce spearheaded by the Ministry of Manpower to boost mental health awareness and support for migrant workers, HealthServe has also been taking lead in the training of select groups of workers staying in dormitories to step up as Peer Support Leaders (PSL). Equipped with basic Psychological First Aid knowledge and skills, these PSLs are then empowered to be the first line of support for members of their own community who may be in distress or need assistance. (Low et al., 2023)

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

Based on a survey conducted on doctors working in four restructured hospitals in Singapore the most common perceived barriers to migrant workers accessing healthcare were related to culture/language (92.3%) and finances (healthcare cost) (81.0%). Of the six questions asked pertaining to migrant healthcare policy in Singapore, the respondents achieved a median of four correctly answered questions (interquartile range 3–5), and about 55% were unaware or unsure of available resources for migrant workers.(Ang et al., 2023)

Currently, under the Employment of Foreign Manpower Act, employers of low-wage migrant and non-domestic workers are mandated by law to provide medical insurance coverage of minimum \$15,000 a year for inpatient fees and day surgeries.(Ang et al., 2023)

However,migrant workers often bear the costs of, or face barriers in outpatient care; inpatient insurance coverage may also be easily breached in the face of catastrophic illness.

a. Financial situation

Co-payment by the migrant worker may be permissible if certain conditions are met: medical treatment is not for work-related injuries; the co-pay amount is reasonable and does not exceed 10% of the worker's monthly salary; duration of co-payment does not exceed six months; and the co-payment option is explicitly in the employment contract or collective agreement and has the worker's full consent.(*Can My Migrant Worker Pay for Their Medical Treatment if It Costs More Than the Medical Insurance Payout?*, n.d.)

It was also reported that 63 employers failed to pay medical bills of migrant workers between 2016 and 2020 (Ong, 2021) and 32 employers failed to pay migrant workers' medical bills between 2020 and 2022 (Lok & Yang, 2023) as employers might have chosen to send their workers home instead.

Affected migrant workers would have to pay out of their own pocket.in addition, if a worker has a medical condition unrelated to their work, employers can send them home to continue treatment at their own expense. As mentioned above, medical services such as dental and mental health are also not covered in their insurance.

The lack of subsidy and coverage may cause migrant workers who are in need of these services to be unable to seek medical help.

b. Language barriers

It was also reported poor knowledge about health-related insurance among male migrant workers and a greater likelihood for lower-income workers to delay or avoid seeking medical attention due to financial concerns. (Ang et al., 2023)

Some migrant workers may be frustrated with the lack of information about the medical services and choose not to pursue them. Hence, it is important for information to be translated into common languages to allow them to have access to crucial information which will help them in seeking help.

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