

Use case 1: Healthcare Coverage

Degree of coverage

Medical Health

Migrant workers depend on their employers to pay for their medical expenses, as required by the Work Permit and S Pass regulations. Employers hiring Work Permit holders and S Pass holders must buy medical insurance with a coverage of at least \$15,000 per year for their inpatient care and day surgery for the duration of their employment. Additionally, employers hiring migrant domestic workers are required to buy personal accident insurance coverage of at least \$60,000 per year to cover for any sudden, unforeseen, and unexpected incidents resulting in permanent disability or death.

There are enhancements to the medical insurance policies which will be implemented over 2 stages from 1 July 2023 to 1 July 2025. For Stage 1, employers need to buy and maintain medical insurance with an annual claim limit of at least \$60,000 for all new and existing work permit holders (including migrant domestic workers).

Employers can also make arrangements to co-pay with their work permit holders for their medical bills, provided (i) the co-pay amount does not exceed 10% of the worker's fixed monthly salary, (ii) the duration of co-payment does not exceed 6 months, and (iii) the co-payment option is clearly written in the employment contract and has the worker's full consent.

Employers are mandatory to buy a primary care plan (PCP) for their workers. The primary care plan is supplementary to the medical insurance plan and will cover most of the migrant workers' primary care needs at a fixed cost, helping employers cope with the rising healthcare costs of their workers.

With PCP, migrant workers will have access to affordable primary healthcare services, including unlimited acute and chronic medical consultations and treatments, 24/7 telemedicine services, annual basic health screening, and scheduled conveyance to and from dormitories and MOM medical centres.

Dental

Dental treatment is covered if it 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. Also, employers have the option to purchase additional insurance for added protection.

Under Migrant Workers' Centre membership, Migrant workers seeking dental care via the programme will only need to pay a flat fee of up to \$30, and MWC Associate Members will receive an additional \$5 discount on the dental costs. It also provides migrant workers a group insurance protection plan for critical illness or death, the membership also gives them other benefits such as training and skills upgrading, telco packages, and medical and employment agency services.

Mental Health

Migrant workers in Singapore have access to mental health services through the Ministry of Manpower's Work Permit Medical Insurance. This insurance covers psychiatric treatment for work-

related stress and trauma. However, mental health care for migrant workers in Singapore has been lacking due to language and cultural barriers, as well as high levels of stigma towards mental illness in the home countries of migrant workers. HealthServe, a non-profit organization, has launched a 24-hour crisis helpline for migrant workers in Singapore to provide support for mental health issues.

Barriers that migrant workers face in accessing healthcare

Migrant workers in Singapore face several barriers in accessing healthcare, including:

Knowledge gaps: Low-wage non-domestic migrant workers in Singapore may have limited knowledge about the healthcare system and available services.

Finances: Healthcare costs can be a significant barrier for low-wage migrant workers in Singapore.

Culture and language: According to a survey of doctors working in public tertiary healthcare institutions, 92.3% of respondents identified culture and language as significant barriers to healthcare for migrant workers.

Stigma: Migrant workers may face stigma and discrimination when seeking healthcare services.

Work-related barriers: Migrant workers may face work-related barriers such as long working hours and limited time off to seek healthcare services.

Mental health: Migrant workers in Singapore may face mental health issues due to the stress of their work and living conditions. However, there may be a lack of awareness and access to mental health services.

Dependency on employers to provide accurate salaries, timely letters of guarantee, and information about healthcare resources.

Ambiguity and gaps of employment regulations that may not protect the rights and interests of migrant workers adequately.

These barriers can limit healthcare accessibility and increase the vulnerability of low-wage migrant workers in Singapore. Further study is needed to understand the multifaceted reasons for these barriers and to develop interventions to improve migrant health and deliver healthcare services to this population.

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