

Use Case 1: Healthcare Coverage

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

a. Medical Health

- i. Employers in Singapore are required by the ministry of Manpower to purchase a higher medical insurance coverage of minimum \$60,000 per year for each foreign worker, including migrant workers.
(<https://www.raffleshealthinsurance.com/products/business/singapore-regional-medical-cover/foreign-workers-plan/>) This coverage is for inpatient care and day surgery which includes hospital bills for conditions that may not be work-related.
(<https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/medical-insurance>). However, with all these insurance coverages, the migrant worker insurance typically does not cover outpatient costs.
(<http://www.smj.org.sg/sites/default/files/SMJ-61-540.pdf>)

b. Dental

- i. There is quite a coverage done on Dental for migrant workers in Singapore, however, there are some initiatives and programs that do offer subsidized or discounted dental services. For example, the Migrant Workers' Centre (MWC) associate membership program provides migrant workers with a flat fee of up to \$30 for dental services, with MWC associate members receiving a \$5 discount.
(<https://www.straitstimes.com/singapore/thanking-migrant-workers-for-building-singapore-and-giving-them-a-bigger-reason-to-smile>). Another example is community initiatives and clinics, they also do offer subsidized or discounted dental services for migrant workers. Such cases would include the collaboration between medical NGO Healthcare and NUS Faculty of Dentistry and NUS Public Health. On 29th May, they held Singapore's first ever migrant workers' dental screening and health education fair at Terusan Recreation Centre, in which 40 migrant workers, who had dental problems came to have their teeth and gums checked by volunteer dentists at no cost.
(<https://www.healthserve.org.sg/singapores-first-large-scale-dental-screening-and-health-education-fair-for-migrant-workers-attracted-400-workers/>) . With all these efforts, it is still important to note that the cost of dental check-ups in Singapore can still be very high, which can be a financial burden for low-wage migrant workers.

c. Mental Health

- i. There is very limited coverage done for mental health services. The reason for this can be due to some challenges in providing adequate support for this population.
 1. Firstly, there is a lack of integration in general health care services. Language and cultural barriers make it challenging for general health care services to incorporate mental health care for migrant workers. Due to this, it is quite hard to have a

conversation or even to understand what migrant workers are sharing.

2. Secondly, there is also the stigma towards mental illness. High levels of stigma towards mental illness in their own home countries can also add to the burden of unmet needs for mental health support.

(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7561276/>)

3. Thirdly, prohibitively expensive treatment. Mental health treatment is often excluded from the minimum health insurance coverage for migrant workers, making it prohibitively expensive for them to access.

(<https://roosevelt.commonsvale-nus.edu.sg/2020/12/31/improving-access-to-mental-health-resources-for-migrant-construction-workers-in-singapore/>)

4. Lastly, partnerships and referral pathways for specialized care is not accessible to migrant workers. Psychiatric departments of different hospitals and the country's tertiary psychiatric hospital have established partnerships, referral pathways, and escalation protocols for migrant workers requiring more specialized mental health assessment and interventions. However, the availability and accessibility of these services may still be limited to them. Therefore, it is quite hard to evaluate these migrant workers and provide the help they need.

- ii. That said, there are efforts that have been made to improve access to mental health support for migrant workers in Singapore.

1. Such as the expansion of mental health support. The Singapore government has been expanding access to mental health support for migrant workers on multiple fronts. For instance, all new Forward Assurance and Support Team (Fast) members undergo basic mental health and psychological first aid training, with 500 officers having been trained to date. Fast teams are Ministry of Manpower (MOM) officers deployed to dormitories to help manage Covid-19 in those quarters. MOM is also working with NGOs to make counselling and para-counselling more accessible, while webinars have been conducted for dorm operators and employers on mental health issues to build their awareness.

(<https://www.straitstimes.com/singapore/politics/more-support-for-migrant-workers-mental-health-community-visits-expanded-tan-see>)

2. Research and awareness is also conducted to better understand the mental health issues faced by migrant workers in Singapore which can help inform future policies and interventions.

2. What barriers do migrant workers face in accessing healthcare in general?
- a. Culture/language
 - i. Firstly, Cultural and Language difference can be significant barriers to healthcare access for migrant workers. It can affect their ability to communicate with healthcare providers and understand their medical conditions and treatment options. This is also one of the main reasons why there is limited coverage done for mental health.
 - b. Finances
 - i. Secondly, Financial Constraints can be a significant barrier especially those with low wages. The cost of medical services and medications may be prohibitive, making it difficult for them to seek timely and appropriate healthcare.
 - c. Doctor's lack of knowledge regarding to the healthcare resource availability for migrant workers
 - i. Evidence: A total of 427 survey responses were collected and most respondents were senior doctors who had been practicing medicine for a median of 10 years. Among these doctors, the most common perceived barriers to migrant workers accessing healthcare were related to culture/language (92.35%) and finances (healthcare cost) (81.0%). Of the six questions asked pertaining to migrant healthcare policy in Singapore, the respondents achieved a median of 4 correctly answer and about 55% were unaware or unsure of available resources for migrant workers. (<http://www.smj.org.sg/sites/default/files/SMJ-61-540.pdf>)
 - d. Knowledge gaps
 - i. Fourthly, migrant workers may have limited knowledge about the healthcare system in Singapore, including their rights and available services. This lack of information can hinder their ability to navigate the healthcare system and access the care they need. (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5435267/>)
 - e. Limited healthcare coverage
 - i. While improvements has been made in healthcare coverage for migrant workers in Singapore, there are still gaps in their access to certain services, such as mental health care. This limited coverage can contribute to disparities in healthcare access and outcomes for this population.
 - f. Social and Structural barriers
 - i. Migrant workers may face social and structural barriers in accessing essential services including healthcare. These barriers can be related to their legal status, living conditions, and overall social integration in the country. (<https://globalizationandhealth.biomedcentral.com/articles/10.1186/s12992-023-00946-5>)

