

## Use Case 1: Healthcare Coverage

### 1. Degrees of coverage for the following:

Medical Obligations under Employment of Foreign Manpower Act (EFMA):

- Medical Insurance of at least \$15,000. This provides basic cover for hospitalization expenses, including non – work related injuries or illnesses
- Cost of medical expenses in excess of, or not covered by medical insurance or work injury compensation is to be born by the employer
- Workers may file a claim under the Work Injury Compensation Act if he is injured in a work accident or suffers a disease due to work
- Paid sick leave

- However, employers are allowed to arrange for their Non – Domestic Work Permit Holders to pay for part of their medical bills, subject to the following conditions:

- (i) The co-pay amount is reasonable and does not exceed 10% of the worker's monthly salary
- (ii) The duration of co – payment does not exceed 6 months
- (iii) The co – payment option is explicitly in the employment contract or collective agreement and has the worker's full consent
- Employers are not allowed to deduct or reclaim the cost of foreign worker medical insurance premiums, work injury compensation insurance premiums, or any part of medical treatment benefits for work injury claims from their foreign workers
- For long term medical care arising from a non – work related ailment, employers may send the foreign worker home to continue treatment at the worker's own expense once the worker's condition has stabilized and the worker is deemed medically fit to travel. Employers are responsible for providing and bearing the cost of repatriation. However, employers cannot send the worker home if the worker has an existing statutory claim with MOM, such as for work injury compensation or salary arrears, unless the Controller has specifically allowed for the repatriation of the worker

Medical Obligations under Work Injury Compensation Act (WICA):

- Mandatory Coverage that applies to all employees, including foreign workers and part time employees, except for certain groups like domestic workers, uniformed personnel, and the self – employed
- No fault system where the compensation is provided to injured employees regardless of who was at fault for the accident or illness. This is in contrast to a traditional lawsuit where fault must be proven
- The process for making a claim under WICA involves notifying the employer within a specified time frame, seeking medical treatment, and submitting a claim to the employer's insurer or the Ministry of Manpower
- If there are disputes regarding compensation or liability, they can be resolved through the Work Injury Compensation Tribunal or the courts
- Compensation benefits include Medical Leave wages, Medical Expenses and lump sum compensation for permanent incapacity or death, if applicable

### Medical Obligations under Employment Act (EA):

- The employment act covers most employees in Singapore, with some exceptions for certain categories of workers like domestic workers, seafarers and government employees,
- The Act outlines leave entitlements, including annual leave, sick leave, dental leave and maternity leave, along with the conditions for taking such leave
- It regulates the termination of employment contracts, including notice periods, reasons for termination, and compensation in case of wrongful dismissal. Employers are required to provide notice or salary in lieu of notice when terminating an employee
- The Act stipulates the entitlement to rest days and public holidays, as well as provisions related to payment for work on rest days and holidays
- Employers are required to maintain certain employment records for their employees, such as salary records and attendance records
- The Act also includes provisions regarding the employment of foreign employees, including work permit and employment pass requirements
- On the MOM website, there are guides to teach migrant workers how to handle issues at work, deal with personal problems, cope with living in a new country, self care tips, Light Up Your Life guide, staying well and informed on mental health, wellness in mind and body & psychological first aid guide for employers and dormitory operators in many different languages, namely English, Bengali, Burmese, Mandarin, Tamil, Thai & Vietnamese

### 2. Barriers that migrant workers face in accessing healthcare in general:

- The most common barrier would be in language and communication. Since migrant workers have limited proficiency in the local language, it can hinder them from effectively communicating with their healthcare providers, making it difficult for them the migrant workers to express health concerns or understand medical instructions
- There is also lack of health insurance for migrant workers as many migrant workers may not have access to health insurance or be unaware of their entitlements, resulting in financial barriers to seeking medical care
- Migrant workers may fear legal consequences related to their immigration status when seeking healthcare, particularly in countries where undocumented migrants are at risk of deportation
- Migrant workers may also face discrimination or stigmatization based on their nationality, ethnicity, or migrant status, which can deter them from seeking healthcare or accessing certain services
- Limited access to information about available healthcare services, locations, and eligibility criteria can impede migrant's ability to seek appropriate care especially since construction sites and dormitories are often built isolated from the general population
- Financial constraints are also common since migrant workers often have low wages and irregular income, preventing them from affording healthcare services and medications
- Long working hours, inflexible schedules, and fear of job loss may very possibly discourage migrant workers from taking time off to seek medical attention
- Migrant workers also often lack social networks and support systems, making it challenging to navigate healthcare systems
- A complex healthcare system with different rules and procedures may also confuse migrants, preventing them from accessing care effectively
- Migrant workers could also hesitate to report work – related injuries for fear of job loss, wage reduction, or retaliation from employers

> Advocacy and partnerships between governments, healthcare providers, and non – governmental organizations play a crucial role in overcoming these challenges

### **References**

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