

Migrant workers play an important role in Singapore's workforce, contributing to the nation's economic growth and constant developments. As such, ensuring their well-being through provision of adequate healthcare services is key to enable them to continue working productively. Healthcare service is a basic requirement to maintain overall health and general well-being of migrant workers. Hence, we will be exploring the degree of healthcare coverage in which migrant workers receive in the area of medical, dental and mental health.

First, on the aspect of medical healthcare, legal requirements are imposed on employers to ensure that they provide migrant workers the appropriate medical care that provides at least the required minimum coverage. For cost reasons, employers may be inclined to provide medical healthcare that meet only the minimum coverage prescribed under the law. Under the Work Injury Compensation Act 2019¹ and the Employment of Foreign Manpower Act 1990, employers are legally obligated to provide medical coverage to their foreign workers through the purchase of insurance policies for their workers to cover them against any work-related injuries, including illness and hospitalization, depending on the scope of insurance coverage purchased². In recent times, given an increase in work-related accidents and the increase in healthcare costs, the government has taken steps to require employers to increase the minimum insurance coverage for inpatient care and day surgeries, up from \$15,000 to \$60,000 per year, for insurance policies effected after 1st July 2023³.

Secondly, another area of essential healthcare for the overall well-being of the migrant workers would be in the area of dental health. In general, since these migrant workers are from developing countries, they may not be familiar with dental health⁴. Additionally, dental care coverage for migrant workers is currently not mandatory in both the medical insurance requirement and the Primary Care Plan under the primary healthcare system for migrant workers⁵. Ironically, dental services are generally regarded as outpatient treatments and may not be covered under existing migrant workers' health insurance⁶. However, given how expensive dental treatment can be in Singapore, many migrant workers would rather bear the pain than pay for dental treatments⁷. It is important that dental health be taken seriously as poor dental health could bring about other health complications such as diabetes and heart diseases⁸, ultimately affecting the productivity and work performance of the workers. As such, more must be done to raise awareness regarding the importance of maintaining dental healthcare.

Lastly, with the COVID-19 pandemic, the issue of mental health of migrant workers was brought to the forefront. With the COVID-19 lockdown restrictions and the lingering effects thereof, the mental health of the migrant workers has significantly deteriorated⁹. Recent studies have shown an increase in mental health disorders amongst migrant workers¹⁰.

During the COVID-19 pandemic, the poor treatment of migrant workers (eg. the cramped living conditions), coupled with the lockdown restrictions, have adversely impacted their mental well-being. The government recognized this issue and sought to address this issue by launching

¹ <https://www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation/what-is-wica>

² <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/medical-insurance>

³ <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/medical-insurance>

⁴ <https://www.mom.gov.sg/passes-and-permits/work-permit-for-foreign-worker/sector-specific-rules/medical-insurance>

⁵ <https://www.straitstimes.com/singapore/thanking-migrant-workers-for-building-singapore-and-giving-them-a-bigger-reason-to-smile>

⁶ <http://www.smj.org.sg/article/are-migrant-workers-singapore-receiving-adequate-healthcare-survey-doctors-working-public>

⁷ <https://globalizationandhealth.biomedcentral.com/articles/10.1186/s12992-023-00946-5>

⁸ <https://www.bhf.org.uk/information-support/heart-matters-magazine/medical/oral-health>

⁹ <https://www.straitstimes.com/singapore/health/migrant-workers-under-lockdown-here-had-higher-symptoms-of-depression-and-stress>

¹⁰ <https://www.todayonline.com/singapore/large-scale-study-migrant-workers-mental-health-finds-prolonged-restrictions-worsen>

HealthServe, which is Singapore's first 24-hour crisis helpline which seeks to provide a ready avenue for distressed migrant workers to reach out for assistance¹¹.

Moreover, new projects comprising members from the Ministry of Manpower (MOM), Government psychologists, the Institute of Mental Health (IMH), the Migrant Workers' Centre (MWC) and HealthServe, has been set up to enhance the mental health care support for migrant workers. Such projects are intended to raise awareness and to enhance social integration between the migrant workers and the community.

Migrant workers may encounter various barriers in accessing healthcare services. One of the key barriers would be in the area of language and communication. As most migrant workers tend to be conversant only in their own native language and not English, manoeuvring the complex Singapore healthcare system could be daunting. In addition, the language barrier could lead to miscommunication, confusion and challenges in receiving appropriate healthcare services.

Even with the appropriate medical insurance policies in place, some migrant workers could be inadequately informed of the scope and extent of the insurance coverage taken up for them by their employers, as there is lack of information disseminated to them¹². To address such issues, more awareness must be created by educating and informing these migrant workers on their medical rights and benefits.

Most employers would be inclined to only provide bare minimum insurance coverage, in which case, outpatient costs relating to flu, fever and dental services may not be covered. In such instances, the affected migrant workers may hesitate to seek appropriate medical treatments when they fall sick (such as fever and flu), as they may face financial difficulties in footing the bill on their own for the outpatient costs, as medical bills for migrant workers are not subsidized or covered under national schemes¹³. In addition, employers may not be in favour of granting time off for a sick migrant worker to seek outpatient treatments, for what is perceived as "minor" ailments.

On the aspect of mental health, the migrant workers would be even more reluctant to seek help for mental health support for fear of the negative stigma and the potential discrimination faced¹⁴.

In summary, the aspect of healthcare should be examined holistically to take into account of the overall general well-being of the migrant workers. As such, steps should be taken to ensure that the migrant workers are appropriately covered in terms of basic medical healthcare (both inpatient and outpatient treatments), dental and mental well-being.

¹¹ <https://www.mom.gov.sg/newsroom/press-releases/2020/1106-new-taskforce-to-enhance-mental-health-care-support-for-migrant-workers>

¹² <https://gh.bmj.com/content/2/2/e000213>

¹³ Employers must provide medical insurance coverage of at least \$60,000 for maids, migrant workers from July | The Straits Times

¹⁴ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7561276/>