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Implementation of Enhanced Medical Insurance for Foreign Employees to Better Support Employers

31 March 2023 | [Foreign manpower](#)

From 1 July 2023, the Ministry of Manpower ([MOM](#)) will implement enhancements to the mandatory medical insurance (MI) for all new and existing Work Permit (including Migrant Domestic Workers) and S Pass holders.

2 **As announced previously**, the MI enhancements will better protect employers should large medical bills be incurred by their foreign employees. Under the current \$15,000 coverage limit, more than 5% of bills incurred exceed this limit and could put these employers under financial strain. As medical costs rise, this proportion will increase further over time. The higher annual claim limit of \$60,000 will cover larger and more bills. This will minimise out-of-pocket expenses by employers, especially considering rising medical costs. We estimate that more than 99% of bills will fall within the new coverage and employers can have peace of mind.

Phased Implementation Approach

3 These enhancements will be implemented in two stages on 1 July 2023 and 1 July 2025 for insurance policies, renewals or extensions that have a start date effective on or after these dates. The increased annual claim limit of \$60,000 with co-payment by employers for claim amounts above the first \$15,000 will be applied to policies on or after 1 July 2023. Other enhancements (ie. standardisation of allowable exclusion clauses, age-differentiated premiums, and direct reimbursement by insurers) will be applied to policies on or after 1 July 2025. The enhancements and their respective implementation dates can be found in the Annex, along with illustrations of the co-payment arrangement and list of allowable exclusions.

4 MOM had considered feedback from employer groups, insurers and industry partners in preparing the implementation approach, which phases out the enhancements and the cost impact and provides time for both employers and insurers to adjust to the changes. With many insurers expressing interest to offer enhanced MI products, the market will be competitive and employers will have a range of insurers to choose from.


Greater Protection for Businesses

5 Mr Sim Gim Guan, Executive Director, Singapore National Employers Federation ([SNEF](#)), said: "The enhancement to the medical insurance for Work Permit and S Pass Holders will better protect employers against large unexpected medical bills incurred by their foreign employees. The risk-pooling and the phased implementation will help ease transition for employers, particularly those of smaller businesses, amid rising manpower and business costs."

6 Mr Alan Tan, Vice President (International Relations), Association of Small & Medium Enterprises (ASME), said: "The proposed enhancements to the medical insurance for Work Permit and S Pass Holders will in some way address the rising medical costs for employers and provide greater protection for businesses when managing their expenses, amid an uncertain economic environment."

7 Further details on the requirements can be found on MOM's website at <https://go.gov.sg/momenhancedmedicalinsurance>.

ANNEX

[Annex Implementation of Enhanced Medical Insurance for Foreign Employees to Better Support Employers](#) 

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Last Updated: 31 March 2023