

AI & Humanity

Week 7 Assignment (Use Case 1)

Healthcare Coverage of Migrant Workers in Singapore

1. What degree of coverage do migrants workers in Singapore have for the following:
 - a. Medical Health
 - b. Dental Health
 - c. Mental Health
2. What barriers do migrant workers face in accessing healthcare in general?

Degree of Coverage for Medical Health

Migrant workers in Singapore are not entitled to healthcare subsidies provided by the Singapore government, and they do not qualify for the financing schemes available to Singaporeans and permanent residents (Ang et al., 2020). In Singapore, employers are required to buy and maintain medical insurance for each migrant worker they employ (Ministry of Manpower (henceforth MOM), 2023). The coverage for each Work Permit holder must be at least \$60,000 per year for policies with start date effective on or after 1 July 2023 (MOM, 2023). This enhanced medical insurance is designed to better protect employers against large medical bills incurred by their workers (Chew, 2022). The increased annual claim limit will cover more than 99% of migrant workers' in-patient and day surgery bills (Chew, 2022).

Additionally, the Primary Care Plan (PCP) introduced by MOM from 1 April 2022 provides services including unlimited acute and chronic consultations, one statutory medical examination for work pass application or renewal, and telemedicine (MOM, 2023). Employers must purchase the PCP before migrant workers can get their Work Permit or S Pass issued or renewed (MOM, 2023).

Aside from basic healthcare plans and health insurance, MOM also established the Work Injury Compensation Act (WICA) 2019, which allows migrant workers to claim compensation for work-related injuries and occupational diseases without having to take legal action (MOM, 2019). Due to the labour-intensive nature of migrant workers' jobs, there is high risk of them sustaining grievous injuries. In most cases, a serious workplace injury would leave migrant workers unable to continue work or even risk deportation due to their injuries. The WICA would ensure that in such cases, the worker would receive sufficient compensation to make up for their loss in income and ability to work.

Degree of Coverage for Dental Health

While dental care is available to migrant workers, it is not included in the standard PCP and provision of dental care is dependent on the employer's discretion. However, if a dental treatment is deemed necessary for a worker's health by a Singapore-registered medical or dental professional, the employer must bear the cost of dental treatment (MOM, 2023).

Rather, non-profit organisations and volunteer efforts play a more significant role in providing dental care to migrant workers in Singapore (Healthserve, 2022). For instance, medical NGO Healthserve collaborated with NUS to hold Singapore's first Migrant Workers' Dental Screening and Health Education Fair on Sunday, 29 May 2022 (Healthserve, 2022). The event attracted 400 migrant workers, many of whom were presenting dental problems. They received free dental checks from volunteer dentists (Healthserve, 2022). The event was supported by a team of over 120 volunteers from the three organisations who shared a joint commitment in enhancing early preventive care to improve oral health of migrant workers (Healthserve, 2022). Workers who required more complex follow-up treatment were referred to Healthserve's dental clinic in Geylang which operates every Tuesday, Wednesday, and Thursday night. Migrant workers need only to pay a flat fee of \$15 for consultation, treatment, and medication (Healthserve, 2022). Fees are waived for Special Pass holders (Healthserve, 2022).

However, while these initiatives provide a basic level of dental care for migrant workers, they may be insufficient in meeting the full scale of need. For example, some migrant workers have had to wait up to four months to see a volunteer dentist at HealthServe's Geylang clinic (Healthserve, 2022). This suggests that more comprehensive measures may be needed to ensure adequate dental care for all migrant workers in Singapore.

Degree of Coverage for Mental Health

The COVID-19 pandemic has further highlighted the need for accessible and affordable mental health care for migrant workers in Singapore. A study on the mental health and holistic care of migrant workers in Singapore during the COVID-19 pandemic found that the pandemic has exacerbated the mental health challenges faced by migrant workers, including anxiety, depression, and stress (Ang et al., 2020). The study also found that there are significant gaps in the provision of mental health services for migrant workers in Singapore (Ang et al., 2020).

A new taskforce named Project Dawn has been set up to enhance mental health care support for migrant workers in Singapore (MOM, 2020). The taskforce has established a framework to build a support ecosystem that will improve mental health awareness among migrant workers and provide better access to care services (MOM, 2020). Healthserve has also launched Singapore's first 24-hour crisis helpline for this underserved community in Singapore (Healthserve, 2021). Peer support has been found effective in improving the mental health of migrant workers in the construction sector in Singapore (Palaniappan, Rajaraman, & Ghosh, 2022).

Barriers to Accessing Healthcare

According to the study by Ang et al., the main barriers faced by migrant workers in accessing healthcare in Singapore are, in order of prevalence: language and cultural (92.3%), financial (81%) and lack of awareness of healthcare services (73.3%) (Ang et al., 2020).

First, a survey of doctors working in public tertiary healthcare institutions in Singapore found that language and cultural barriers were the most common perceived barriers to migrant workers accessing healthcare (Ang et al., 2020). Many migrant workers in Singapore come from countries where the official language is not English, and they may have difficulty communicating with healthcare providers in Singapore (Ang et al., 2020).

Next, migrant workers in Singapore may face financial barriers to accessing healthcare, as they are not entitled to healthcare subsidies and financing schemes available to Singaporeans and permanent residents (Ang et al., 2020). Migrant workers are required to have medical insurance coverage provided by their employers, but the coverage may not be sufficient to cover all healthcare costs (Ang et al., 2020).

Lastly, migrant workers may be unaware of the healthcare coverage available to them or may not know how to access these healthcare services (Ang et al., 2020). This problem is further compounded by language and cultural barriers which impede them from attempting to find out more (Ang et al., 2020).

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