# Singapore's Health Readiness for the Future

Prepared by: Pang Jin Jia

Introduction to Programming for Data Science

Specialist Diploma in Data Analytics (Data Science)

# Content Page

- Most common causes of death in Singapore (Grouped bar plot)
- ▶ Deep dive into cancer, ischaemic heart disease and stroke (Line plot)
- Healthcare professionals (Grouped bar plot)
- Polyclinic attendance (Stacked bar plot & pie chart)
- Public hospital admissions (Histogram)
- ► Government health expenditure (Line plot & Plotly animation)
- Medisave balances (Scatter plot)
- Insurance coverage (Line plot)

#### **URLs** of datasets

- Age-Standardised Mortality Rate for Cancer <a href="https://beta.data.gov.sg/collections/518/datasets/d\_75673c9d6c4efdcd08530b55e6003976/view">https://beta.data.gov.sg/collections/518/datasets/d\_75673c9d6c4efdcd08530b55e6003976/view</a>
- Age-Standardised Mortaility Rate for Ischaemic Heart Disease <a href="https://beta.data.gov.sg/collections/518/datasets/d\_d97c49f8f6ae5c9102a5598766718340/view">https://beta.data.gov.sg/collections/518/datasets/d\_d97c49f8f6ae5c9102a5598766718340/view</a>
- Age-Standardised Mortality Rate for Stroke <a href="https://beta.data.gov.sg/collections/518/datasets/d\_e3f0c53137e5ee11b6df121ec4987bb7/view">https://beta.data.gov.sg/collections/518/datasets/d\_e3f0c53137e5ee11b6df121ec4987bb7/view</a>
- Medisave Accounts and Balances, Annual <a href="https://beta.data.gov.sg/datasets?topics=health&resultId=d\_2ed23324aeac97609c4e16299ab05ffc">https://beta.data.gov.sg/datasets?topics=health&resultId=d\_2ed23324aeac97609c4e16299ab05ffc</a>
- Principal Causes of Death <a href="https://beta.data.gov.sg/datasets?topics=health&resultId=d\_48143a2b16027afcadeb362352b0266a">https://beta.data.gov.sg/datasets?topics=health&resultId=d\_48143a2b16027afcadeb362352b0266a</a>
- Hospital Admissions By Sector, Annual <a href="https://beta.data.gov.sg/datasets?topics=health&resultId=d\_a22337386e9598a83026564c73d2881d">https://beta.data.gov.sg/datasets?topics=health&resultId=d\_a22337386e9598a83026564c73d2881d</a>
- Top 4 Conditions of Polyclinic Attendances <a href="https://beta.data.gov.sg/datasets?topics=health&resultId=d\_a1ab62d65ae87130925c1f52a1d0c79d">https://beta.data.gov.sg/datasets?topics=health&resultId=d\_a1ab62d65ae87130925c1f52a1d0c79d</a>
- Number of Policyholders for MediShield and Integrated Shield Plans, Annual https://beta.data.gov.sg/datasets?topics=health&resultId=d\_a9acac29f36a10e43d4b14a793685c77
- Number of Graduates in Healthcare Specialisations by Course <a href="https://beta.data.gov.sg/datasets?topics=health&resultId=d\_943ba9a3d9b1e0e89ea5cbf8c58c94da">https://beta.data.gov.sg/datasets?topics=health&resultId=d\_943ba9a3d9b1e0e89ea5cbf8c58c94da</a>
- Government Total Expenditure
  <a href="https://beta.data.gov.sg/datasets?topics=economy&query=government+expenditure&resultId=d\_00f95040967791729d51bd7cd6">https://beta.data.gov.sg/datasets?topics=economy&query=government+expenditure&resultId=d\_00f95040967791729d51bd7cd6</a>
  <a href="mailto:af2355">af2355</a>

#### Singapore's Health Readiness for the Future

- To assess Singapore's readiness to face the healthcare challenges in the future, we need to gain insights from healthcare data by asking a few important questions:
  - Which are the most common diseases that we need to tackle?
  - Are there enough manpower & facilities to cater to healthcare demands?
  - Does the government have enough financial reserves to maintain healthcare services?
  - ▶ Do Singaporeans have enough Medisave & insurance coverage to pay for healthcare services?

# Which are the most common diseases that we need to tackle?

#### Most common causes of death in Singapore

- Principal Causes of Death dataset consists of:
- ► 6 columns
- ▶ 172 rows

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 172 entries, 0 to 171
Data columns (total 6 columns):
    Column
                        Non-Null Count
                                        Dtype
                        172 non-null
                                        int64
0
    year
    rank
                        172 non-null
                                        int64
    icd
                       172 non-null
                                        object
    classification 172 non-null
                                        object
                                        object
     disease_condition 172 non-null
     percentage_deaths 172 non-null
                                        float64
dtypes: float64(1), int64(2), object(3)
memory usage: 8.2+ KB
```

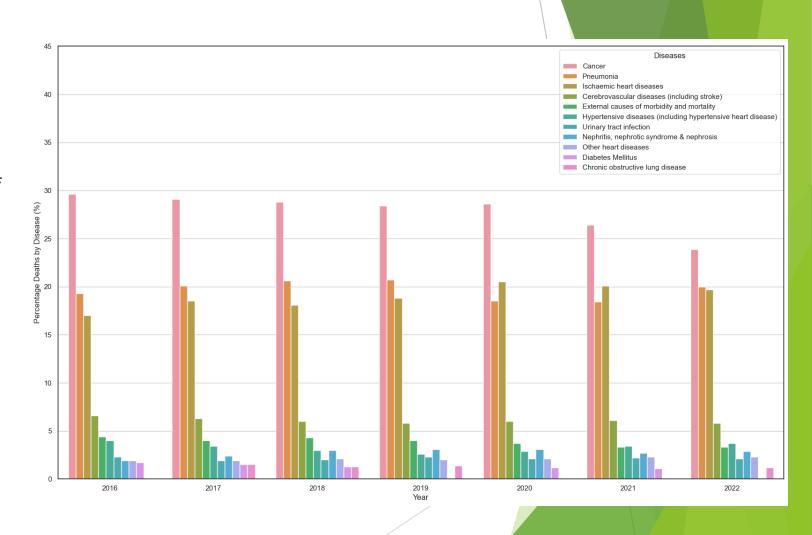
#### Most common causes of death in Singapore

- Years range from 2006 to 2022
- ▶ 11 categories of heart diseases

```
*** Column Unique Values ***
year values: [2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019
 2020 2021 2022]
rank values: [ 1 2 3 4 5 6 7 8 9 10]
icd values: ['ICD9' 'ICD10']
classification values: ['140-208' '410-414' '480-486' '430-438' 'E800-E999'
 '393-398, 402, 415-429' '250' '490-493, 496' '599' '580-589' 'C00-C97'
 'J12-J18' 'I20-I25' 'I60-I69' 'V01-Y89' 'I10-I15'
 'N00-N07, N17-N19, N25-N27' 'N39.0' 'J40-J44' 'I00-I09, I26-I51'
 'E10-E14' 'JE10-E14']
disease condition values: ['Cancer' 'Ischaemic Heart Disease' 'Pneumonia'
 'Cerebrovascular Disease (including stroke)'
 'Accidents, Poisoning & Violence' 'Other Heart Diseases'
 'Diabetes Mellitus' 'Chronic Obstructive Lung Disease'
 'Urinary Tract Infection' 'Nephritis, Nephrotic Syndrome & Nephrosis'
 'Ischaemic heart diseases' 'Cerebrovascular diseases (including stroke)'
 'External causes of morbidity and mortality'
 'Hypertensive diseases (including hypertensive heart disease)'
 'Nephritis, nephrotic syndrome & nephrosis' 'Urinary tract infection'
 'Chronic obstructive lung disease' 'Other heart diseases']
percentage_deaths values: [28.5 18.5 13.7 8.9 6.3 4.3 3.3 2. 1.7 27.7 19.8 13.9 8.7 6.
  3.6 2.6 2.2 29.3 20.1 8.3 5.8 4. 2.7 2.5 2.1 19.2 15.3 8.
  5.7 4.4 2.4 2.3 18.7 15.7 8.4 5.5 4.8 1. 30. 16.4 16. 9.
  5. 30.1 16.8 16.1 9.3 5.6 2.8 1.9 30.5 15.5 4.9 3.1 1.6 29.4
 19. 4.7 1.8 29.7 19.4 16.7 6.8 4.5 3.9 29.6 19.3 17. 6.6 29.1
  3.4 1.5 28.8 20.6 18.1 3. 1.3 28.4 20.7 18.8 1.4 28.6 20.5 3.7
  2.9 1.2 26.4 18.4 6.1 1.1 23.9 20. 19.7
```

#### Most common causes of death in Singapore

- The top 3 most common causes of death in Singapore are: cancer, pneumonia, ischaemic heart disease
- ► They contribute between 17% to 29% of death per disease annually
- Deaths due to cancer has been dropping, from 29% in 2016 to 24% in 2022. This may be due to advances in cancer treatment
- However, pneumonia and ischaemic heart diseases have been contributing to the same proportion of deaths year on year, between 17% to 20%
- Cerebrovascular diseases, including stroke, comes 4th



# Deep dive into cancer, ischaemic heart disease, stroke \*\*\* Dataframe info \*\*\* \*\*\* Dataframe info \*\*\* \*\*\* Dataframe info \*\*\*

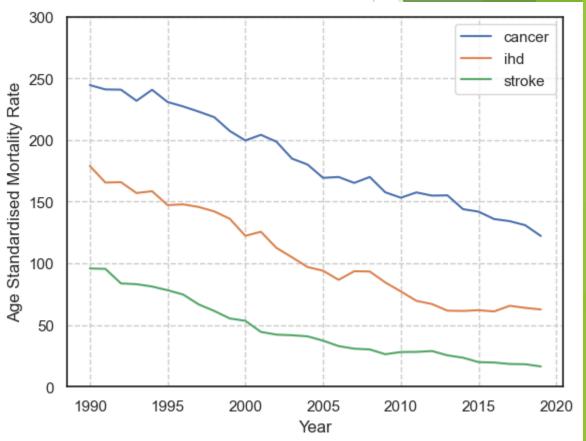
- ▶ All 3 datasets have 30 rows, 2 columns
- Years range from 1990 to 2019

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 30 entries, 0 to 29
Data columns (total 2 columns):
# Column Non-Null Count Dtype
0 year 30 non-null
1 stroke 30 non-null
dtypes: float64(1), int64(1)
memory usage: 612.0 bytes
*** Column Unique Values ***
year values: [1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003
2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017
2018 2019]
stroke values: [95.8 95.5 83.7 83.1 81.2 78.2 74.7 66.7 61.4 55.3 53.4 44.4 42.2 41.7
40.8 37.3 32.9 30.8 30.2 26.3 28.1 28.2 28.9 25.4 23.5 19.9 19.6 18.4
18.2 16.4]
```

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 30 entries, 0 to 29
Data columns (total 2 columns):
 # Column Non-Null Count Dtype
1 cancer 30 non-null
dtypes: float64(1), int64(1)
memory usage: 612.0 bytes
*** Column Unique Values ***
year values: [1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003
 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017
2018 2019]
cancer values: [244.5 241. 240.8 231.8 240.7 230.8 227.2 223. 218.5 207.3 199.6 204.2
198.6 184.9 180.1 169.3 170. 165.2 157.6 153.2 157.5 154.9 155.1 143.9
141.9 135.9 134.2 130.9 122.2]
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 30 entries, 0 to 29
Data columns (total 2 columns):
# Column Non-Null Count Dtype
            30 non-null
            30 non-null
                            float64
dtypes: float64(1), int64(1)
memory usage: 612.0 bytes
*** Column Unique Values ***
year values: [1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003
2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017
2018 2019]
ihd values: [178.9 165.5 165.8 157. 158.5 147.2 147.8 145.7 142.1 136.1 122.3 125.6
112.5 104.9 97. 94. 86.6 93.6 93.4 84.5 77.2 69.6 67. 61.6
 61.4 62. 61. 65.6 63.9 62.6]
```

# Deep dive into cancer, ischaemic heart disease, stroke

- All 3 common causes of death have their age standardised mortality rate decrease linearly over the years, ranging between 75 to 125 units, since 1990 until 2019
- This means that the quality of healthcare services has been improving



# Deep dive into cancer, ischaemic heart disease, stroke

THESTRAITSTIMES

LIFE

It is reported clearly in the news that cardiovascular disease is the leading cause of death for women

Cancer treatment options are still expanding till date THE STRAITS TIMES

SINGAPORE

Singapore patients may get greater access to novel cancer drugs under R&D partnership



A panel discussion on optimising collaborative efforts in cancer research moderated by Dr Anand Jeyasekharan (left). The other panelli are (second from left) Professor Ching Wee Joo, Mr Ira Mellman and Associate Professor Daniel Tan. ST PHOTO: KEVIN LIM



f 4 ...

Cardiovascular disease the leading cause of death for women in Singapore last year



Besides just exercise, part of Madam Kirti Harnal's rehab also involves teaching her how to control her stress and heart rate. ST PHC





# Are there enough manpower & facilities to cater to healthcare demands?

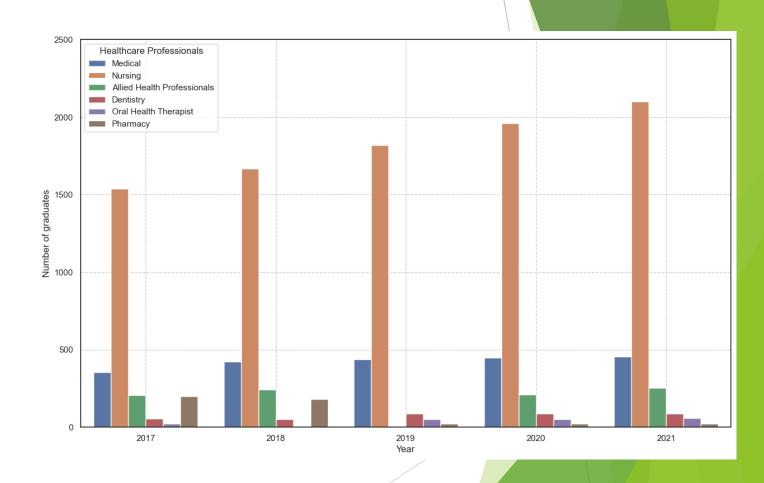
#### Healthcare Professionals

- > 94 rows, 3 columns in dataset
- Dropped a row with missing data on graduates

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
Index: 94 entries, 0 to 95
Data columns (total 3 columns):
     Column
                     Non-Null Count Dtype
    year
                     94 non-null
                                     int64
                                     object
    graduate type
                     94 non-null
    no_of_graduates 94 non-null
                                     int64
dtypes: int64(2), object(1)
memory usage: 2.9+ KB
*** Column Unique Values ***
year values: [2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019
 2020 2021]
graduate_type values: ['Medical' 'Nursing' 'Allied Health Professionals' 'Dentistry' 'Pharmacy'
 'Oral Health Therapist']
no_of_graduates values: [ 229 1140 115
                                             81 227 1446 188
                                                                     86 1538 151
   87 219 1523 124
                          15
                                98 228 1619
            42 107 290 1744 257 123 303 1641
                                                 206
               302 1479
                          51 17 150 328 1558
                 24 198
                         423 1668 241 52
                                                  183 437 1818
 448 1958 456 2102 252
                           58]
```

#### Healthcare Professionals

- Looking only at the recent few years, the number of graduates from the different healthcare professions have been steadily increasing, which is a healthy sign that the schools are expanding their intakes to prepare for the future
- Number of medical graduates annually maintain close to 500, while nursing has been steadily increasing linearly, breaking past 2000 annually in 2021
- Note: missing data for allied health professionals in 2019



#### Healthcare Professionals

THE STRAITS TIMES

**SINGAPORE** 

More and more job opportunities will be created in the healthcare sector to tackle the issue of ageing population

7,500 jobs and 1,600 training opportunities in healthcare sector to be created by end-2021



Of the 7,500 job opportunities in healthcare, about one-third are for healthcare professionals, including nurses and allied health









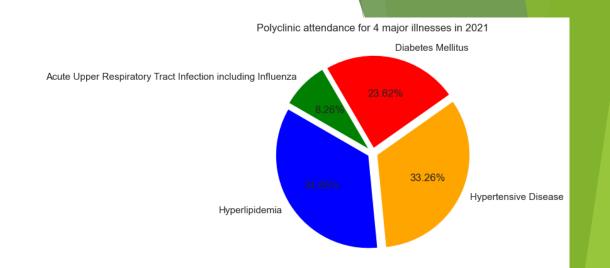
# Polyclinic attendance

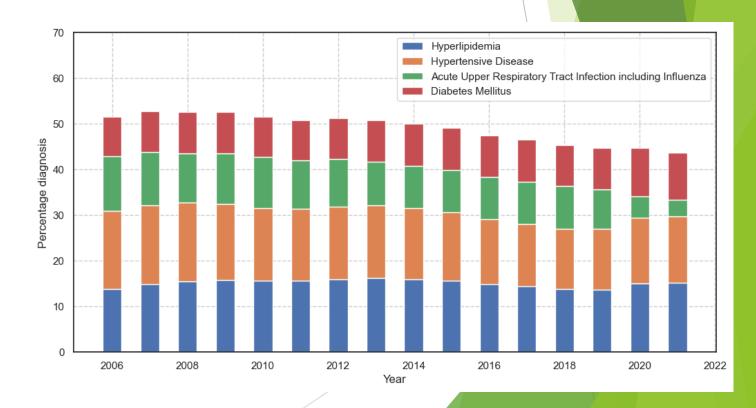
- ▶ 64 rows, 3 columns
- Years from 2006 to 2021
- 4 main health conditions

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 64 entries, 0 to 63
Data columns (total 3 columns):
                          Non-Null Count Dtype
                          64 non-null
                                          int64
     vear
                          64 non-null
    condition
                                          object
    percentage diagnoses 64 non-null
                                          float64
dtypes: float64(1), int64(1), object(1)
memory usage: 1.6+ KB
*** Column Unique Values ***
year values: [2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019
2020 2021]
condition values: ['Hyperlipidemia' 'Hypertensive Disease'
 'Acute Upper Respiratory Tract Infection including Influenza'
'Diabetes Mellitus']
percentage diagnoses values: [13.8 17.2 11.9 8.6 14.9 17.3 11.6 9. 15.5 10.8 9.1 15.8 16.6 11.1
15.6 15.9 11.2 8.9 15.7 10.6 8.8 16. 10.5 16.2 9.6 9.2 15. 9.3
14.2 14.4 13.7 13.2 9.4 13.3 15.1 4.7 15.2 14.5 10.3 3.6]
```

#### Polyclinic attendance

- Over the recent years, the polyclinic has seen a decrease in acute URTI visitations, entertaining mostly chronic illness patients
- This is a good sign as it shows sustainability in polyclinics' ability to handle long-term outpatient visits in the long run
- The other possible reason is that more are seeking treatment from the GP clinics, which are not shown in this data





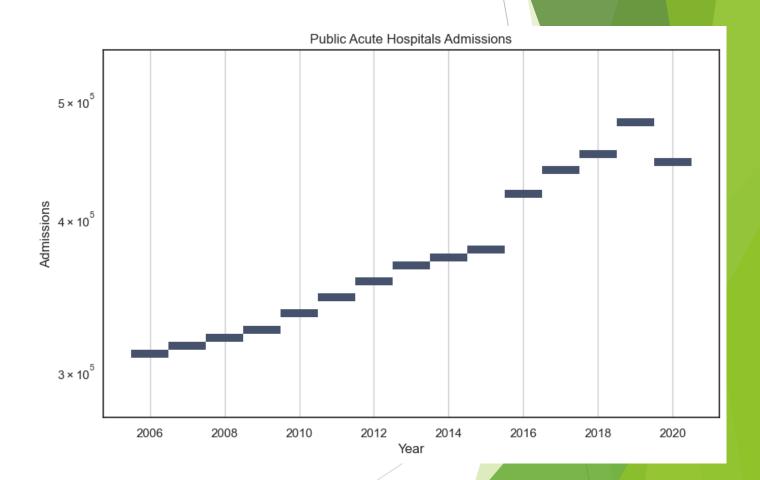
# Public Hospital Admissions

- 222 rows, 4 columns
- Acute, Psychiatric and Community hospitals admission
- Public & non-public

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 222 entries, 0 to 221
Data columns (total 4 columns):
    Column Non-Null Count Dtype
     vear
              222 non-null
    level 1 222 non-null
                              object
    level 2 222 non-null
                              object
    value 222 non-null
                              object
dtypes: int64(1), object(3)
memory usage: 7.1+ KB
*** Column Unique Values ***
year values: [1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997
1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011
2012 2013 2014 2015 2016 2017 2018 2019 2020]
level 1 values: ['Acute Hospitals Admissions' 'Psychiatric Hospitals Admissions'
 'Community Hospitals Admissions'
level 2 values: ['Public' 'Non-public']
value values: ['na' '308016' '92620' '8245' '269' '0' '6229'
 '288' '7312' '321187' '91013' '8884' '7013' '323535'
 '7612' '333573' '93732' '9759' '7534'
                                       '347398'
 '7107' '354076' '105826' '8382' '688'
                                       '7063'
                                              '364911'
 '1053' '7649' '372661' '116913' '9050'
                                        '1467' '7600'
 '8986' '2187' '8483' '416663' '129593'
 '131235' '9316' '7361' '8994' '455272' '129547' '9215'
 '134197' '9234' '10215' '9828' '444863' '111648' '8426' '11169' '9679']
```

# **Public Hospital Admissions**

- Since 2006, public acute hospital admissions has been increasing drastically from 300k to almost 500k in 2020
- This is a worrying trend as it means much longer waiting times, unless these increases are linearly proportionate to the increase in newly-built and adequately manned hospitals
- ► The drop in 2020 maybe due to COVID-19



#### **Public Hospital Admissions**

THE STRAITS TIMES

SINGAPORE

♣ LOG

THE STRAITS TIMES

SINGAPORE

▲ LOG

THE STRAITS TIMES

**SINGAPORE** 

▲ LOG

75% of hospital admissions for medical emergencies, uncontrolled chronic conditions: Kenneth Mak



Associate Professor Kenneth Mak said about 20 per cent of the cases were diagnosed with the coronavirus at the point of admission. ST



UPDATED MAR 11, 2022, 10:20 PM -

SINGAPORE - Hospitals are seeing fewer admissions for Covid-19, and about 75 per cent of cases are for medical emergencies and uncontrolled chronic medical conditions, said Singapore's director of medical services Kenneth Mak. Longer wait for admission with most public hospitals seeing more A&E patients, Covid-19 cases



MOH had earlier urged those with mild acute respiratory infection symptoms to avoid seeking treatment in hospitals. ST PHOTO: KHALID BASA



UPDATED SEP 21, 2021, 09:50 AM -

SINGAPORE - Some patients requiring admission have had to wait longer for beds, with most emergency departments (EDs) at public hospitals kept busier in the past week compared with the month before, said the Ministry of Health (MOH) on Monday (Sept 20).

The EDs are also seeing a higher number of Covid-19 cases, with more beds diverted to meet their needs, a spokesman told The Straits Times.

#### Initiatives to tackle frequent hospital admissions see results



CareHub, an initiative started by the National University Health System, proved to be a success in a pilot conducted from July to November 2016 that involved 270 heart failure patients from the NUH Heart Centre. PHOTO. LIANHE ZAGBAO



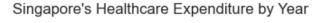
SINGAPORE - Efforts to integrate community health and social services for those who are at risk of hospital re-admission have grown in recent years.

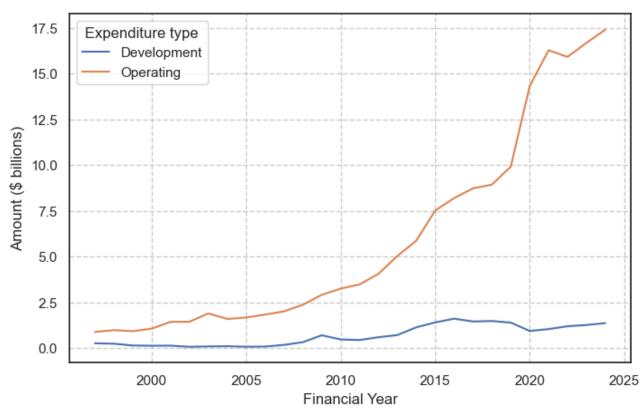
Does the government have enough financial reserves to maintain healthcare services?

- ▶ 1120 rows, 7 coclumns
- All the different ministries in the government
- Development & operating expenditures

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 1120 entries, 0 to 1119
Data columns (total 7 columns):
    Column
                              Non-Null Count Dtype
    financial year
                              1120 non-null
                                              int64
    actual revised estimated 1120 non-null
    sector
                              1120 non-null
                                              object
    ministry
                              1120 non-null
                                              object
    type
                              1120 non-null
                                              object
    amount
                              1120 non-null
                                              int64
    percent of gdp
                              1120 non-null
                                              float64
dtypes: float64(1), int64(2), object(4)
memory usage: 61.4+ KB
*** Column Unique Values ***
financial_year values: [1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010
2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024]
actual_revised_estimated values: ['Actual' 'Revised' 'Estimated']
sector values: ['Economic Development' 'Government Administration'
 'Security and External Relations' 'Social Development']
ministry values: ['Info-Communications and Media Development' 'Manpower'
'Trade and Industry' 'Transport' 'Communications and Information'
'Finance' 'Law' 'Organs of State' "Prime Minister's Office" 'Defence'
'Foreign Affairs' 'Home Affairs' 'Culture, Community and Youth'
'Education' 'Health' 'National Development'
 'Social and Family Development' 'Sustainability and the Environment'
type values: ['Development' 'Operating']
                    535 731 765
                                      855 1104
                                       62
                                             21
```

- The worrying trend is that the government's health expenditure has been increasing at an exponential rate, from \$2 billion in 2000 to almost estimated \$19 billion in 2024
- This is not sustainable in the long run, as the government revenue has to go up, either through taxes or other means





GST is one of the tax measures as announced by the government that is increased in order to fund healthcare expenditure THE STRAITS TIMES SINGAPORE

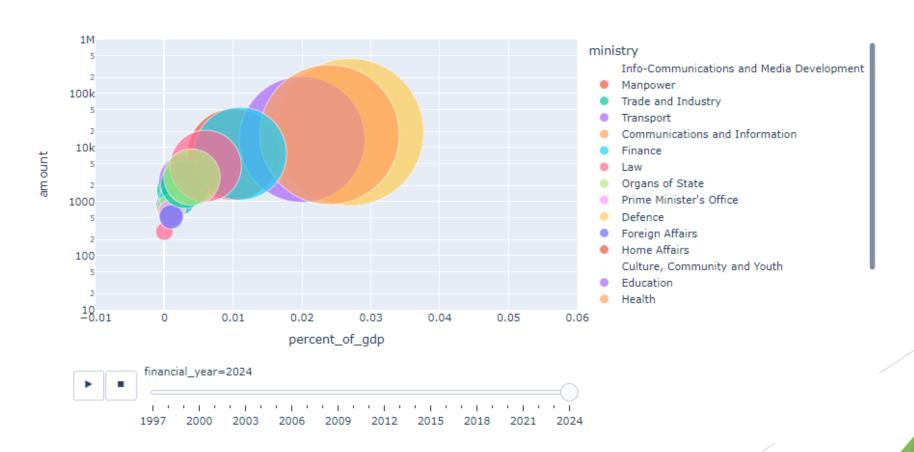
Budget debate: GST rate needs to go up because of necessary and unavoidable spending on healthcare, says Lawrence Wong



The spending is driven by Singapore's rapidly ageing population, where more seniors will live longer lives and require more medical care. ST PHOTO FELINE LIM



Watch this animation on Jupyter notebook to see how the Singapore's health expenditure has ballooned rapidly over the years



Do Singaporeans have enough Medisave & insurance coverage to pay for healthcare services?

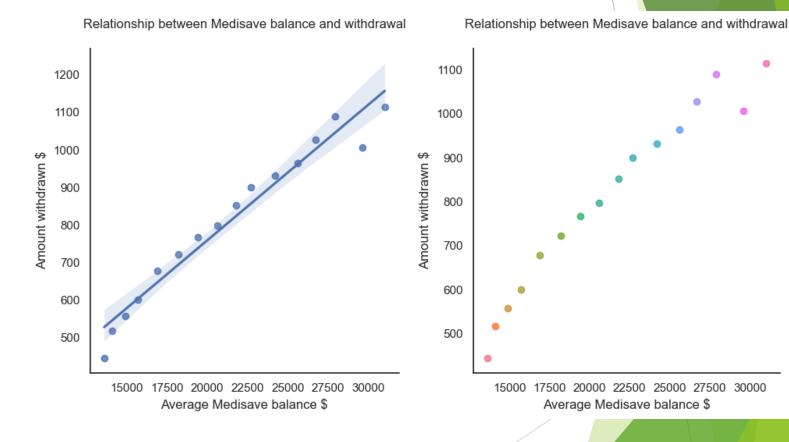
#### Medisave Balances

- ▶ 16 rows, 5 columns
- Years from 2006 to 2021
- Number of accounts, total balance, average balance and amount withdrawn

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 16 entries, 0 to 15
Data columns (total 5 columns):
                      Non-Null Count Dtype
    Column
                      16 non-null
                                      int64
    no of accounts
                     16 non-null
                                      int64
2 total balance
                      16 non-null
                                     float64
    average balance 16 non-null
                                      int64
    amount withdrawn 16 non-null
                                      int64
dtypes: float64(1), int64(4)
memory usage: 772.0 bytes
*** Column Unique Values ***
year values: [2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019
2020 2021]
no of accounts values: [2700000 2800000 2900000 3000000 3100000 3200000 3300000 3400000 3500000
3600000 3700000 38000001
total balance values: [ 36.9 39.3 42.4 45.8 50.2 54.8 60. 64.9 70.5 75.9 82.1 88.6
 96.1 102. 110.1 117.6]
average balance values: [13600 14100 14900 15700 16900 18200 19400 20600 21800 22700 24200 25600
26700 27900 29600 31000]
amount withdrawn values: [ 445 517 558 601 678 722 767 798 853 900 931 964 1027 1089
1007 1115]
```

#### Medisave Balances

- There is a clear linear relationship from 2006 to 2021 in the average Medisave balance with amount withdrawn for healthcare spending
- Singaporeans are saving close to 30 times in terms of healthcare expenditure in their own Medisave accounts



year

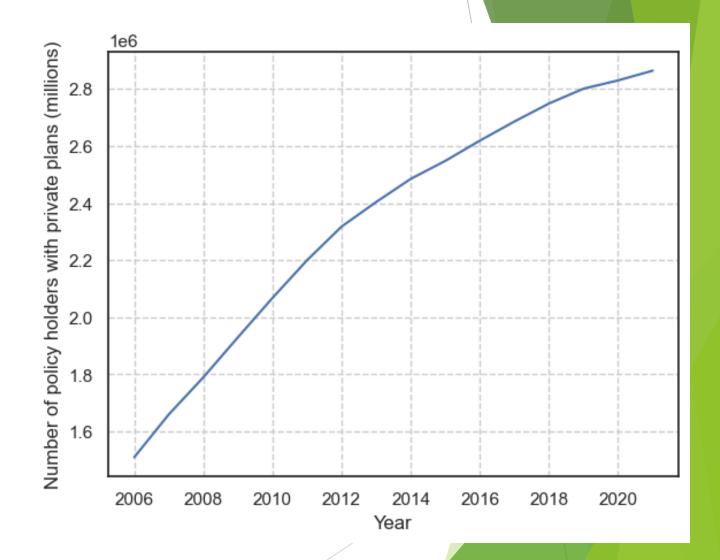
# Insurance Coverage

- ▶ 16 rows, 3 columns
- Years from 2006 to 2021
- Number of policy holders, and with private plans

```
*** Dataframe info ***
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 16 entries, 0 to 15
Data columns (total 3 columns):
     Column
                                       Non-Null Count Dtype
     year
                                       16 non-null
                                                       int64
     policyholders
                                       16 non-null
                                                       object
    policyholders_with_private_plans 16 non-null
                                                       int64
dtypes: int64(2), object(1)
memory usage: 516.0+ bytes
*** Column Unique Values ***
year values: [2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019
2020 2021]
policyholders values: ['2760000' '2870000' '3076000' '3299000' '3390000' '3500000'
 '3593000' '3656000' '-']
policyholders_with_private_plans values: [1510000 1660000 1790000 1930000 2068000 2200000 2318000 2404000 2485000
2548000 2619000 2686000 2749000 2801000 2830000 2864000]
```

#### Insurance Coverage

- There is a steady increase in number of policy holders with private plans from 2006 till 2021, breaking 2.8 million policy holders
- This is a good sign as it means that they are protected against sudden large hospital bills, and healthcare services are accessible to the general public regardless of illness



SINGAPORE \$\(\text{LOG}\)

#### THE STRAITS TIMES

#### Insurance Coverage

- It is reported that the rising claims enabled by generous insurance policies lead in turn to rising premiums
- This is evidence that Singaporeans are well (overly) covered by insurance, and the huge amount of claims is increasing healthcare cost unnecessarily for the general public

# Breaking health insurance vicious circle a top MOH priority, says Ong Ye Kung



About half of patients with IP and rider protection still end up using subsidised public healthcare when hospitalised or getting day surgery, said Health Minister Ong Ye Kung. PHOTO: ST FILE









#### Conclusion

- Quality of healthcare services is improving over the years, extending lifespan of Singaporeans
- ▶ We need more GP clinics, polyclinics to handle long-term chronic diseases
- We need to linearly, proportionally increase the education and training of new healthcare professionals according to the population demand
- We need many more acute hospitals to handle the explosion of admissions, either that or to prevent non-emergency cases from visiting the acute hospitals unnecessarily
- Government's health expenditure is not sustainable in the long run
- Singaporeans have enough in their Medisave accounts to sustain a few decades, at least partially paying for their own healthcare expenditure
- Singaporeans are generally protected against large hospital bills due to adequate insurance coverage, assuming premiums do not increase unreasonably in the future