

# HIGHLIGHTS

## From the Honorary Secretary

Report by Adj A/Prof Ng Chew Lip

Adj A/Prof Ng is an ENT consultant in public service. After a day of doctoring and cajoling the kids at home to finish their food, his idea of relaxation is watching a drama serial with his lovely wife and occasionally throwing some paint on a canvas.



### Letter to the *Straits Times* Forum on health insurance

In a letter to the *Straits Times* Forum, past SMA President Dr Ng Chee Kwan highlighted that rising Integrated Shield Plan (IP) premiums reflect broader healthcare cost pressures, from ageing populations to expensive treatments. He notes that measures by the Ministry of Health and insurers have helped to keep costs in check, with the medical loss ratio serving as a key gauge of fair pricing. Recent moves to increase patient co-payments may further curb claims, but he also stressed that keeping premiums affordable is crucial to sustaining private healthcare use and easing strain on the public system.

The Forum letter was published on 15 April 2026 and can be viewed at: <https://bit.ly/49v4sjO>.

### Joint SMA-AMS letter to the *Straits Times* Forum on medical and financial advice

As IP premiums rise amid broader coverage, consumers are encouraged to take a more active role in understanding their health insurance options. SMA and the Academy of Medicine, Singapore (AMS) highlighted in a joint letter to the *Straits Times* Forum the importance of seeking holistic medical advice from doctors – whose primary duty is patient welfare – alongside financial guidance from advisers, whose recommendations are based on suitability standards. Patients should recognise these differing perspectives when making healthcare and insurance decisions for themselves and their families.

The joint SMA-AMS Forum letter was published on 11 May 2026 and can be viewed at: <https://bit.ly/4fkoLEk>. ◆