

HIGHLIGHTS

FROM THE HONORARY SECRETARY

Report by Dr Lim Kheng Choon

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SMA feedback on LIA standard pre-authorisation form

We provided feedback on a standard pre-authorisation form by the Life Insurance Association Singapore (LIA). **SMA is currently unable to support the latest version of the LIA pre-authorisation form.**

A key issue involves a section in the form which requires doctors to provide information of the patient's co-morbidities.

SMA reiterates that information collected in a pre-authorisation form should be for the current admission of the patient and not for the possible construction of his/her medical profile.

For details of the issues highlighted and SMA's recommendations, please refer to this link: <http://bit.ly/313PEmh>.

SMA response to Raffles Health Insurance's action to recover fees from clinics

SMA recently responded to a *Lianhe Zaobao* (联合早报) media query regarding Raffles Health Insurance (RHI), which is reportedly taking action to recover from its panel clinics medical fees that water treatment firm Hyflux failed to pay for staff medical treatment.

SMA's comments were included in a *Lianhe Zaobao* article titled "垫付凯发员工医药费拿不回钱 莱佛士医疗保险向诊所索讨诊金", published on 26 August 2019. Our full response is as reproduced below.

"Hyflux's financial woes have been in the news for some time now, but the full

extent of risk would be clearest only to its business partners. In this instance, it would be fair for RHI to assume the credit risk for continuing to require their panel of doctors to serve the employees of Hyflux, when only they knew that Hyflux would have problems paying their dues to RHI.

As doctors, our first priority is the healthcare needs of our patients. Small clinics do not have the expertise to monitor the financial health of the employers of their patients, and would need to rely on the knowledge of upstream partners like RHI.

Moreover, as panel clinics of RHI, they do not have the right to reject patients visiting them, even if doctors feel uncomfortable about the stability of their patients' employers.

They have honoured their part of the contractual agreement and thus cannot be responsible for the losses which could have been pre-empted by RHI. They could have stopped seeing such patients on credit terms immediately had RHI instructed them accordingly."

SMA's input on possible misleading health information

SMA 1st Vice President Dr Tan Yia Swam was recently interviewed on a Channel 8 television programme, *Morning Express* (晨光第一线), aired on 27 August 2019. In it, Dr Tan advised patients to seek proper medical advice from doctors, avoid buying unknown health/medical products, and to be wary of misleading health claims and alternative therapies found online or shared by friends/relatives via social media. ◆