

# *Country Report*



**ENGAGING LEADING SHAPING**

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# 58th SMA Council



**PRESIDENT**

DR. H. K. YONG 1967-1969  
 DR. BASANAYAGAM 1969-1991  
 DR. CHOO KEONG 1991-1993  
 DR. HOA SIOO 1993-1996  
 DR. ONG PAK YEAN 1996-1999  
 DR. CHAI LEE GAN 1999-2001  
 DR. LEOW CHENG HOON 2001-2003  
 DR. SETH PHENG SOON 2003-2006  
 DR. WONG CHANG YIN 2006-2009  
 DR. CHONG YEH WAH 2009-2012  
 A/PROF. CHEN BING JIN 2012-2015  
 DR. WONG TIEN HUA 2015-

**PRESIDENT**

DR. B. R. SREENIVASAN 1953-1961  
 DR. RAJIV GOPAL 1961-1962  
 DR. FOO CHEE GUAN 1962-1963  
 DR. HO YUEN 1963-1964  
 DR. ROBERT C. K. LOH 1964-1965  
 DR. GOON SOK MUN 1965-1966  
 DR. GOON MARCOS 1966-1967  
 DR. V. THAMBIPILLAI 1967-1968  
 DR. ARTHUR S. M. LIM 1968-1969  
 DR. PHOON WAH-ON 1969-1970  
 DR. ARTHUR S. M. LIM 1970-1971  
 DR. HOH ENG HENG 1971-1972  
 DR. GWEE AH LENG 1972-1973  
 DR. PHOON WAH-ON 1973-1974  
 DR. CHOO JIM ENG 1974-1975  
 DR. FREDERICK SAMUEL 1975-1977  
 DR. CHOO JIM ENG 1977-1979  
 DR. MAN GUAN WONG 1979-1980  
 DR. H. K. YONG 1980-1981  
 DR. LOW LIP PING 1981-1982  
 DR. H. K. YONG 1982-1985  
 DR. KIMO LAROS YEN 1985-1987

**HONORARY SECRETARY**

DR. PION SIOO KHI 1959-1961  
 DR. RICHARD K. H. CHAN 1961-1962  
 DR. LIN HON HING 1962-1963  
 DR. CHOW WAHLEN WAN 1963-1964  
 DR. WONG YIP CHONG 1964-1965  
 DR. T. A. SHANATHURAY 1965-1966  
 DR. E. D. LEERAND 1966-1967  
 DR. PHOON WAH-ON 1967-1968  
 DR. GEORGE S. C. WONG 1968-1969  
 DR. LIUK YEW HEE 1969-1970  
 DR. MAH GUAN NONG 1970-1972  
 DR. CHOW SEAN HENG 1972-1974  
 DR. TON KENG NAM 1974-1976  
 DR. ALLAN Y. H. NG 1976-1980  
 DR. LOO CHOOI YONG 1980-1981  
 DR. GOH LEE GAN 1981-1982  
 DR. GAM CHOO KEONG 1982-1983  
 DR. TAN YEW HEE 1983-1985  
 DR. CLARENCE L. T. TAN 1985-1988  
 DR. TAN YEW HEE 1988-1989  
 DR. TAY DEAN HENG 1989-1991  
 DR. JOHN H. B. LEE 1991-1993

**HONORARY SECRETARY**

DR. YAP LIP HEE 1993-1995  
 DR. AU KAM HAY 1995-1998  
 DR. WONG TIEN YIN 1998-1999  
 DR. WONG CHANG YIN 1999-2000  
 DR. YUE WAH MUN 2000-2002  
 DR. THAM TAI YEAN 2002-2004  
 DR. YUE WAH MUN 2004-2006  
 DR. RAYMOND CHUA S. B. 2006-2009  
 DR. ABDUL NAJAJAR OHAR 2009-2011  
 DR. WONG TIEN HUA 2011-2012  
 DR. CHAN TENG MA TAYH 2012-2015  
 DR. LEE HOEN OREN DANIEL 2015-

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 DR. LEE HOEN OREN DANIEL 2015-



# 58<sup>th</sup> SMA Council (2017/2018)

President :	Dr Wong Tien Hua	
1 <sup>st</sup> Vice President :	Dr Tan Tze Lee	
2 <sup>nd</sup> Vice President :	Adj Prof Tan Sze Wee	
Honorary Secretary :	Dr Lim Kheng Choon	
Assistant Honorary Secretary:	Dr Anantham Devanand	
Honorary Treasurer :	Dr Loo Kai Guo Benny	
Assistant Honorary Treasurer:	Dr Ng Chee Kwan	
Members:	Dr Tammy Chan	A/Prof Nigel Tan Choon Kiat
	A/Prof Chin Jing Jih	Dr Charles Tan Tze Kuang
	Dr Chong Yeh Woei	Dr Tan Yia Swam
	Dr Daniel Lee Hsien Chieh	Dr Toh Choon Lai
	Dr Lee Pheng Soon	Dr Wong Chiang Yin
	Dr Lee Yik Voon	Dr Bertha Woon Yng Yng
	Dr Noorul Fatha As'art	

# Membership

# Membership 2016

- Our members are the heart of our work.
- Teaming up with members, for members
  - conversation with medical student leaders from 3 medical schools to build stronger bonds among student bodies.
  - Quarterly meetings with DIT committee - avenue for information sharing and a macro view of the current medical training across the three sponsoring institutes.
- Provide value
  - Providing tangible and exclusive discounts to enhance members' professional and personal lives
  - Partnering with organisations to secure attractive deals for products relevant to member's professional work (stethoscope trade-in exercise)

# SMA and Medical Student Leaders





# Medical Schools Introduction



# Education and Training

# SMA Centre for Medical Ethics and Professionalism (SMA CMEP)

- Medical Ethics, Professionalism and Health Law Course
  - 2½ day mandatory course for exit certification for advanced specialist trainees, family medicine trainees and residents
    - Increase from 5 to 6 sessions per year
- Introductory Course in Health Law
  - Series of seminars that covered the basic concept of health law
- Core Concepts in Medical Professionalism
  - Train-the-trainers programme that allow participants to gain a deeper understanding of important concepts in professionalism.

# Education and Training

- Medical Expert Witness Training
  - A joint collaboration with SMA(CMEP), AMS, LSS, SAL and the State Courts
  - 2 day course consisting of 1 day seminar, medical report writing and 1 day roleplay in court
  - Training Faculty consists of doctors, lawyers and judges



# Education and Training

- SMA Clinic Assistant Train and Place Programme
  - created to train predominantly unemployed members of the public who are interested in working in healthcare clinics.
  - 4 day skills course - 90% government funded
  - Job placement portal for SMA members



# Education and Training

- SMA Lecture 2016
  - Prof Sir Sabaratnam Arulkumaran (Professor Emeritus of Obstetrics and Gynaecology at St George's, University of London) delivered the lecture on Health and Human Rights.



# Publications

# Publications - Singapore Medical Journal (SMJ)

- Highlights of 2016
  - 446 manuscripts received from 27 countries
  - Manuscript acceptance at around 40%
  - 146 articles were published
  - 12,167 submissions were received for the 24 monthly CME questionnaires
  - SMJ website was upgraded in July 2016 to enhance mobile responsiveness, search functions and web navigation.





# SMA Charity Fund

# SMA Charity Fund

- Highlights in 2016
- Empowering a dream - Providing financial assistance
  - An increase of 26% of financial bursaries
- Providing equal learning opportunities - Supporting learning exposure
  - SMACF provides partial financial grants for needy medical students pursuing medical degree in Singapore.
  - This grant aims to provide students the opportunity to gain international exposure and experience in the field of medicine through involvement in international medical conferences or approved elective programmes.

# SMA Charity Fund

- Nurturing a caring profession - Recognising volunteerism
  - 700 volunteers came together for local community projects, from public health screening to working with palliative patients and migrant workers, clocking more than 5,000 hours altogether.
- Acknowledging the builders of the future medical profession - Recognising mentorship
  - The Wong Hock Boon SMACF Outstanding Mentor Award was started in 2012 to recognise the works of mentors and to let medical students show their gratitude to their mentors for their guidance.
  - In 2016, a total of ten awards were given out.

# Student volunteers -Public Health Screening



# Freshmen Orientation Camp Community Involvement Program

The intent of the program is to provide the M1s a glimpse into their future career, and more importantly, to educate them that medicine is a profession targeted at serving the community with not just the skills but also the heart to serve.



# SMA Charity Fund

- Future plans
  - Ensure financial resources go to the targeted recipients
  - Build a financially stable model by FY2020
  - Promote good mentoring relationships
  - Provide sponsorship for medical conferences and elective postings
  - Develop a donor management plan
  - Encourage volunteerism amongst the profession

# SMA's Key Engagement in 2016

# Representation and Advocacy

- Singapore Medical Council (SMC) Ethical Code and Ethical Guidelines (ECEG)
  - New updated ECEG launched in 2016
  - Several of SMA's recommendations were taken into consideration, including our feedback that the ECEG should be made more concise.
- Managed Care
  - Managed Care survey publish in May 2016.
- Medical Indemnity
  - Changes in landscape with MPS (UK) losing market share of public sector doctors
  - Members were concerned about their indemnity coverage if they leave the public sector. SMA directed the concerns to MOHH and met separately with MPS and NTUC Income to surface member feedback to gain a better understanding of the issues faced by indemnity providers.



# Representation and Advocacy

- Ministry of Health
  - Regular meetings and contact on several issues, including medical manpower, SMC ECEG and managed care.
- Health Products Act (HPA)
  - Met up with HSA to discuss the transition of regulatory control of pharmaceutical products in the Medicines Act to the control of therapeutic products in the HPA and highlighted various concerns.
- Health Insurance Task Force (HITF)
  - HITF was formed in Feb 2016 to recommend measures to bring about a moderation in the escalation of health insurance premiums in Singapore.

# Representation and Advocacy

- Doctors-in-Training (DIT)
  - SMA's DIT committee highlighted to the Advisory Council on Community Relations in Defence that some trainees were unable to complete their residency training with the stipulated time frame, as they were fulfilling their National Service obligations; thus completion of traineeship may be delayed, potentially jeopardizing their career prospects.

# Media Exposure

# Media Exposure

## Doctors in uproar over third party administrators' charges

Specialists say their margins are being squeezed by some TPAs charging doctors excessive cut of the total bill

By **Claire Huang**  
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### Singapore

SOME private-sector doctors are up in arms over the way some managed care companies in Singapore operate, in particular their fee practices; and the uproar has intensified in recent weeks with the Singapore Medical Association (SMA) leading the charge.

In its August newsletter dedicated to managed care, SMA not only called for transparency on such charges but

also sounded warnings on the pitfalls of joining the system, stopping short of calling for an outright boycott.

The outcry comes as doctors in the private sector face mounting pressure from greater competition and higher operating costs, which have in turn lowered profit margins compared to earlier years.

Some managed care players known as third party administrators (TPAs) have been blamed for shrinking the profit margins even further by charging doctors under their

schemes administrative fees calculated as a percentage of the doctor's total bill.

Typically, TPAs help their clients manage costs and offer a panel of doctors and specialists to companies and insurers, which would then pay them an admin fee calculated as a percentage of the medical bill (refer to table and flowcharts).

In return for this large pool of patients, those on the panel typically pay TPAs an admin fee that is between 8 and 25 per cent of each patient's total bill.

SMA president Wong Tien Hua wrote in the newsletter that the issue becomes more complex with specialists coming into the picture.

"TPAs offer specialists a large referral pool of patients from their panel general practitioners (GPs), who in turn are obligated to refer to specialists under the same scheme.

■ Continued on Page 6

➤ **Medical concierges under fire for fee practices , Page 6**

## SMA: Profit guarantees prohibited under medical ethics guidelines

Singapore Medical Group relooking condition included in terms of proposed acquisition of two clinics

By Claire Huang  
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Singapore

THE Singapore Medical Association (SMA) says ethical guidelines for the medical profession prohibit profit guarantees involving healthcare services as the financial imperative they impose is incompatible with the guidelines.

The reminder could be a major hurdle for healthcare companies and doctors entering into merger or acquisition deals as the latter often include a profit guarantee from the party being acquired.

Already, Catalyst-listed Singapore Medical Group (SMG) is relooking the specific term in its proposed acquisition of two local paediatric clinics worth S\$23.5 million. SMG announced last Thursday that it would purchase Children's Clinic in Toa Payoh and the Kids Clinic in Bishan for S\$23.5 million as part of wider plans to complement its growing obstetrics and gynaecology (O&G) arm.

The multi-disciplinary specialist healthcare provider had then said the proposed deal provided clear earnings visibility with a five-year minimum S\$2.3 million per year profit guarantee. And based on this profit guarantee, the proposed acquisition carried an implied price-to-earnings ratio of 11.

In reply to queries from *The Business Times*, SMA said its position on profit guarantee is especially pertinent now because the practice was specifically prohibited in the Singapore

Medical Council's (SMC) ethical code and guidelines handbook issued last year.

A profit guarantee structured into a corporate deal is something that is common for public-listed firms and provides assurance to shareholders and investors.

But SMA president Wong Tien Hua told BT that "profit guarantees are frowned upon in healthcare services".

He said the SMA in 1998 issued a resolution stating that the financial imperative imposed by profit guarantees is incompatible with the SMC Physician pledge and other ethical principles. He added that the SMC was in full agreement with SMA then.

Dr Wong said the association hopes all medical professionals involved in buying and selling of medical practices will adhere strictly to the handbook of medical ethics currently in force. "SMA also hopes that companies will exercise responsibility to their stakeholders by not imposing terms on doctors that will put them at risk of contravening SMC ethical standards and requirements."

SMG said in a separate Singapore Exchange filing that it is committed to adhering to the highest standard of best practices and ethical guidelines governing the medical profession and "is undertaking a review of its current and future acquisitions strategies".

The statement came after the management's attention was drawn to SMC's handbook "in the recent course of work, through dialogues with the professional governing body and professional doctors", the group said.

It noted that the 2016 guidelines state that "doctors must not let business or financial considerations influence the objectivity of their clinical judgment in the management of patients".

When contacted, SMG executive director and chief executive Beng Teck Liang stressed that the proposed acquisition of the two clinics is only at the framework agreement stage and that no definitive agreement has been signed.

"The deal is not done yet. We are going to do our utmost to not step on toes," said Dr Beng, who added, "Give us some time to get it (the review) through".

The subject of profit guarantees by doctors is not new. Questions on this topic were tabled in Parliament by then Member of Parliament (MP) Choo Wee Kiang on April 20, 1998. He wanted to know how profit guarantees would affect the standard of medical practice in Singapore.

The questions arose after Asiamatrix signed a deal to acquire the majority stakes in the businesses of four specialists – general surgeon Susan Lim, cardiologist Leslie Lam, ophthalmologist Low Cze Hong and cardio-thoracic surgeon Ong Kim Kiat – in February 1998. In return, the doctors guaranteed Asiamatrix a S\$4.36 million share of the profits annually for five years.

Then health minister Yeo Cheow Tong pointed out in Parliament that while doctors giving profit guarantees are not in breach of existing laws, such practice would "put them at greater risk of unethical behaviour as they are working under purely financial imperatives imposed by a third party".

### Govt terror

MAS and CA  
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# Media Exposure

## HEALTH INSURANCE

# Task force urges steps to rein in costs amid escalation of claims

It proposes introduction of medical fee guidelines, use of panel of "preferred healthcare providers", among others

By Genevieve Cua  
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Singapore

The Health Insurance Task Force (HITF) on Thursday issued a set of recommendations aimed at reining in rising claims rates of Integrated Shield Plans (IPs).

The escalation of claims raises the spectre of steep premium hikes which may become unaffordable especially as policyholders age and cease to work. Eventually, IPs themselves may become unsustainable. Data from the Life Insurance Association Singapore (LIA) shows a sharp deterioration of underwriting profit margins between 2011 and 2013.

IPs paid out a total of S\$488 million in claims in 2014. Insurers have undertaken not to raise premiums for 12 months following the introduction of MediShield Life in November 2015. This suggests that policyholders should brace themselves for premium hikes before the year-end. Already, some insurers are understood to have hiked IP rider premiums significantly for older policyholders. Premiums were last raised in 2011.

IPs are offered by private insurers and serve to enhance the basic cover

offered by MediShield Life in the CPF umbrella. Riders are available to cover the deductible and co-insurance portions of costs.

Among other things, HITF recommended the introduction of a medical fee benchmark or guidelines, and clarification of the existing process to "surface inappropriate medical treatment".

On product features, it recommended the use of a panel of "preferred healthcare providers" and the adoption of a framework to "pre-authorise" or approve medical treatment. It also recommended deductibles and co-insurance features. At the moment, half of IP policyholders have a rider to cover these costs.

The Ministry of Health (MOH) on Thursday welcomed the HITF report as "timely and commendable". It said stakeholders such as insurers, healthcare service providers, policyholders and patients must work together to ensure the sustainability of the healthcare system.

The HITF task force comprises 11 members from bodies such as LIA, the Singapore Medical Association and the Consumers Association of Singapore. It is chaired by Mimi Ho of Regulatory Professionals.

Ms Ho said in a statement issued by LIA: "Recommendations put forth ... are practical first steps to maintain the affordability of health insurance premiums and, more importantly, to sustain the accessibility of quality healthcare for all Singapore residents. While we recognise that it might take some time to fully realise the benefits of the recommendations, these initiatives will set the foundation for a sound and sustainable insurance-based healthcare financing system as we face the challenges of an ageing population."

LIA president Khoo Kah Sang said the recommendations are a step in the right direction, "breaking down silos and bringing together different parties along the healthcare value chain to find even better ways to manage increasing claims costs".

"In the long term, this will result in improved efficiencies, and cost savings within the healthcare ecosystem will allow life insurers to continue providing IPs for Singapore residents in a way that is sustainable for both insurers and the public," Dr Khoo said.

HITF said the publication of a medical fee guideline is "paramount" to improve the transparency of medical costs. "It will help bridge the information asymmetry gap that currently exists between healthcare providers and consumers, mitigate cases of overcharging by providers and

empower insurers to detect inflated claims and take an active approach towards claims adjudication."

MOH said there is value in improved fee transparency as it helps patients and healthcare providers to make informed decisions. MOH has begun to publish total operation fees of private hospitals; it has published public hospital operation fees since 2014.

The Competition Commission of Singapore (CCS) has earlier said that a medical fee guideline is not illegal if it is compiled from actual bills of patients. In response to queries, CCS said it welcomes and supports MOH's effort to make available historical price for common procedures and conditions.

"CCS will continue to work with MOH on the HITF recommendations, particularly on ways to further improve price transparency in the market," the Commission said.

On the process to weed out inappropriate medical treatment, HITF said insurers are well-placed to detect potential anomalies in medical treatment through their review of claims. Insurers can refer cases to the Singapore Medical Council (SMC) should there be concerns of overcharging and "inappropriate medical intervention amounting to professional misconduct".

"It is thus critical for insurers to be aware and utilise this process when

necessary," HITF said. It said MOH should work with SMC and LIA to refine the existing process, while keeping the impact on affected policyholders to a minimum.

On the use of preferred healthcare provider panels, HITF noted that such panels are a common practice among insurers providing employee benefits insurance. It said IP insurers should make clear to policyholders that their choice of healthcare provider is not restricted to the panel, although their coverage may be affected. The use of such a panel "should not compromise the standard of care" received by policyholders.

It said the introduction of so-called IPs and IP riders results in zero co-payment by policyholders and may have played a part in the escalation of claims. Co-insurance and deductible features encourage consumers to play a more active role in managing their medical-care costs as they are more acutely aware of the charges.

It said insurers should ensure that changes in the product design of IPs and IP riders should not put existing policyholders at a disadvantage.

On pre-approval of medical treatment, HITF said a pre-authorisation framework is commonly used by insurers internationally.

Continued on Page 2

← Rising claims costs point to premium hikes, Page 2

# Media Exposure

- 11 JANUARY 2016
  - Mediation to play bigger role in medical lawsuits: CJ Menon [TODAY]
- 4 JUNE 2016
  - Government to review 'Advance Medical Directive' policies [Channel 8 TV News]
- 10 JUNE 2016
  - Doctors cry foul over 'unfair' practice of third-party agents [TODAY]
- 25 JULY 2016
  - Taking care of cancer patients 'more stressful than in West' [The Straits Times]
- 14-15 SEPTEMBER 2016
  - Revision of the SMC Ethical Code and Ethical Guidelines [Channel NewsAsia, The Business Times, TODAY]

# Media Exposure

- 6 OCTOBER 2016
  - Private surgeons' fees to be publicised [TODAY]
- 10 OCTOBER 2016
  - IRAS recovers S\$1.8b from tax cheats in past five years [TODAY]
- 13 OCTOBER 2016
  - The Health Insurance Task Force [The Business Times, The Straits Times]
- 4 NOVEMBER 2016
  - Medicine, technology to the fore at Singapore Medical Week next year [TODAY, Lianhe Zaobao]
- 13-14 DECEMBER 2016
  - Doctors barred from paying percentage of fees to 3rd-party agents [TODAY, Channel NewsAsia, Channel 8 TV News, CNA Singapore Tonight]



# Thank You