

# Things you need to know about the enhanced medical insurance for your helper

To better protect employers against large medical bills incurred by their helpers, the Ministry of Manpower (MOM) will enhance the medical insurance (MI) coverage in two stages.

01

## Stage 1 - From 1 July 2023

Higher annual coverage of \$60,000; with 25% co-payment by employers for claim amounts above \$15,000.

02

## Stage 2 - From 1 July 2025



**Standardised exclusion clauses** to provide clarity on the MI coverage

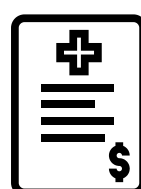


**Age-differentiated premiums** to keep costs affordable for most employers

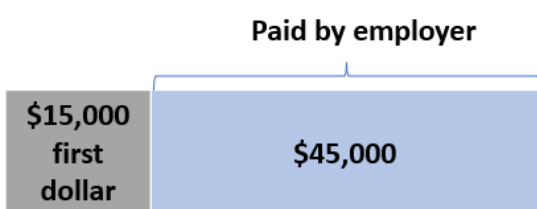


**Direct bill reimbursement from insurers to hospitals** to free up cashflow for employers

**Example:** My helper incurs a \$60,000 inpatient medical bill.

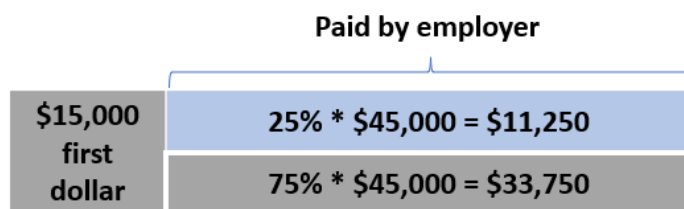


### Current MI



Covered by insurance

### Enhanced MI



Covered by insurance

**Significantly lower out-of-pocket expenses for employers.**

## When do you need to transition to the enhanced MI (Stage 1)?



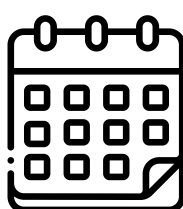
- You can remain on your existing \$15,000 MI policy until it expires.
- You do not need to immediately transition to the enhanced MI on 1 July 2023, but are encouraged to do so early for better peace of mind.
- You must purchase a policy with coverage of at least \$60,000 annual claim limit when you buy or renew your policy on and after 1 July 2023.

### Example



Employer A has an existing \$15,000 MI policy that expires on 30 Apr 2024.

Come 1 July 2023



Employer A can remain on existing \$15,000 MI policy until it expires.

From 1 May 2024 (when policy expires)



To purchase MI policy that minimally meets **Stage 1** requirements.



For more information, scan the QR code or visit [MOM's website](#).

