

For immediate release

## *Media Release*

# **Health and group insurance to extend daily hospital cash benefit cover to patients in Community Care Facilities and Community Recovery Facilities**

*Telemedicine claims will also be covered as part of industry's support efforts for Singaporeans amid the COVID-19 pandemic*

**Singapore, 5 May 2020** - The Life Insurance Association, Singapore (LIA Singapore) and General Insurance Association of Singapore (GIA Singapore) today announced that coverage will be extended to cover COVID-19 patients admitted to a Community Care Facility (CCF) or Community Recovery Facility (CRF)<sup>1</sup> for up to 14 days after they are transferred from a hospital. This is with immediate effect until the closure of the last CCF or CRF in Singapore. Benefits are subject to existing policy terms and conditions of the respective insurers.

Outpatient telemedicine claims will also be covered with immediate effect.

These are concerted efforts by insurers to provide additional support for policyholders amid the COVID-19 pandemic and especially in light of Singapore's extension of the circuit breaker period to 1 June 2020.

Policyholders should seek information on coverage benefits provided by their policies from their financial advisor, insurance broker and/or insurer via digital, email, and telephone channels<sup>2</sup>. Employers with group policies are advised to engage their insurers about their specific corporate coverage.

Claims for daily hospital cash benefit from individuals who contravene government travel advisories will not be paid<sup>3</sup>.

<sup>1</sup> CCFs and CRFs are Government-designated facilities set up to provide care to clinically well and/or stable COVID-19 patients until they are no longer infectious. Examples of CCFs include D'Resort, Singapore EXPO, and Changi Exhibition Centre. CRFs are located in several SAF camps. New CCFs and CRFs may be set up as and when required by the Government. For more information, see <https://www.moh.gov.sg/news-highlights/details/comprehensive-medical-strategy-for-covid-19>.

<sup>2</sup> Please visit <https://www.lia.org.sg/about-us/member-companies/> for contact details of life insurers offering individual IP plans and/or group plans, and <https://gia.org.sg/consumers/about/member-directory.html> for contact details of general insurers offering group and/or non-IP individual health plans.

<sup>3</sup> No hospitalisation coverage for individuals who violate Singapore's travel advisory and are admitted for suspected COVID-19: <https://www.lia.org.sg/news-room/media-releases/2020/no-hospitalisation-coverage-for-individuals-who-violate-singapores-travel-advisory-and-are-admitted-for-suspected-covid-19/>

### **Daily Hospital Cash Benefit for Patients in Community Care Facilities (CCFs) and Community Recovery Facilities (CRFs)**

Patients first admitted to a hospital for COVID-19 before being transferred to a CCF or CRF may claim hospital cash benefits for a maximum of 14 days for their stay in the facility until they are discharged. This is in addition to the hospital cash benefit payouts they will receive for their stay in hospital. The subsequent stay at a CCF or CRF must be deemed medically necessary because the patient has been tested positive for the virus and cannot be discharged.

The extension of daily hospital cash benefit coverage is provided under existing Integrated Shield Plans (IPs), hospital income plans and group insurance.

This benefit would apply in addition to the Government fully covering the costs of treatment and isolation of Singapore Residents and Long-term Pass Holders in CCFs and CRFs.

### **Outpatient Telemedicine Claims amid COVID-19 Pandemic**

Outpatient telemedicine claims will be covered by IPs and relevant group insurance plans. For IP policies, claims will be covered under IP's pre-hospitalisation and post-hospitalisation coverage.

Pay-outs for outpatient telemedicine claims will also be made under group medical insurance policies and other policies that provide coverage for physical outpatient consultations.

Claims will be assessed and subject to individual insurers' policy terms and conditions.

*Note to editor: More detailed information and subsequent updates available at <https://www.lia.org.sg/> and <https://gia.org.sg/consumers.html>*

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## **Life Insurance Association, Singapore (LIA Singapore)**

Established in 1962, the Life Insurance Association, Singapore (LIA Singapore) is the not-for-profit trade body of life insurance product providers and life reinsurance providers based in Singapore and licensed by the Monetary Authority of Singapore (MAS).

### **Vision and Mission**

The vision of member companies is *to provide individuals with peace of mind and to promote a society where every person is prepared for life's changing cycles and for those situations unforeseen.*

They are *committed to being a progressive life insurance industry by collectively enhancing consumer understanding, promoting industry best practices, and through the association fostering a spirit of collaboration and mutual respect with government and business leaders.*

### **Values underpinning the association and its members**

<b>Unified</b>	in our resolve to deliver innovative solutions where every individual's needs are best met.
<b>Professional</b>	in the way we conduct ourselves and in the counsel we give.
<b>Ethical</b>	in ensuring our policyholders' interests are managed with utmost integrity.
<b>Fair</b>	in how we strive to provide favourable outcomes to both our policyholders and shareholders.
<b>Open &amp; honest</b>	in all that we do to build an environment of trust and transparency.
<b>Proactive</b>	in the steps we take to give our people the skills and knowledge to provide sound solutions at all times.

## **General Insurance Association of Singapore (GIA Singapore)**

Established in 1966, the General Insurance Association of Singapore (GIA) is the general insurance industry's trade association whose membership comprises 37 Ordinary Members licensed by the Monetary Authority of Singapore (MAS) to transact general insurance business in Singapore.

As a trade association, GIA works to make all aspects of insurance easier and more effective for consumers, agents and insurance companies in Singapore. It helps identify emerging trends and responds to issues affecting the general insurance sector and seeks to promote the overall growth and development of the sector in Singapore.

**For more information, please visit:** [www.gia.org.sg](http://www.gia.org.sg)

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