

A Guide to Hospitalisation for Foreigners



Healthcare Options

In Singapore, there are two types of hospitals available: private and government hospitals. Most expatriats prefer private healthcare due to the shorter waiting time and higher quality service.

Private Hospitals	Government Hospitals
Farrer Park Hospital	Alexandra Hospital
Concord International Hospital	Changi General Hospital
Gleneagles Hospital	Khoo Teck Puat Hospital
Mount Alvernia Hospital	KK Women's & Children Hospital
Mount Elizabeth Novena Hospital	Ng Teng Fong General Hospital
Mount Elizabeth Hospital	National University Hospital
Parkway Easy Hospital	Singapore General Hospital

Raffles Hospital	Tan Tock Seng Hospital
Thomson Medical Centre	Singapore National Eye Centre
	Singapore Cancer Centre
	Singapore Heart Centre
	National Skin Centre

Average Cost of Hospitalisation

Foreigners in Singapore do not receive subsidized healthcare services from the government. However, healthcare facilities in Singapore are comparable to those in other countries, offering world-class medical care and service levels.

Public Hospital Healthcare Costs

In public hospitals, there are different ward classes available, depending on the number of beds and level of care and service provided that come with different costs.

Average cost of Ward Charges in Singapore General Hospital (SGH)	
Ward Class	Average Cost per Day
<ul style="list-style-type: none"> Standard Ward Type C Up to 8 beds in a room 	From \$40.70 per day
<ul style="list-style-type: none"> Standard Ward Type B2 Up to 6 beds in a room Semi automated electric bed 	From \$312.07 per day



<p>Standard Ward Type B1</p> <ul style="list-style-type: none"> • Up to 5 beds in a room • Attached bathroom and toilet • Television • Semi-automated electric bed • Choice of meals 	From \$312.07 per day
<p>Standard Ward Type A</p> <ul style="list-style-type: none"> • Single room • Attached bathroom and toilet • Toiletries • Television • Telephone • Fully automated electric bed • Choice of meals • Sleeper unit for accompanying adult 	From \$626.75 per day

Data taken from Singapore General Hospital (SGH).

Specialised Medical Treatment in Government Hospitals	Average Cost
Stroke	\$5,073 - \$10,087
Chemotherapy	\$1,657 - \$4,643
Heart Bypass	\$38,247 - \$43,965
Kidney & Urinary Tract Infection	\$2,863 - \$13,356
Hip Replacement Surgery	\$23,273 - \$29,068
Knee Replacement Surgery	\$12,352 - \$14,038

Data taken from the Ministry of Health (MOH).

Note: Foreigners are only eligible for unsubsidised ward and treatment charges in a government hospital (Ward B1 and Ward A).

Private Hospital Healthcare Costs

In public hospitals, there are different ward classes available, depending on the number of beds and level of care and service provided that come with different costs.

Cost of Medical Specialties	
Ward Class	Average Cost per Day
Private	\$1,327 - \$5,310
Specialised Medical Treatment in Private Hospitals	Average Cost
Stroke	\$23,191 - \$55,651
Chemotherapy	\$2,528 - \$5,685 (per treatment)
Heart Bypass Surgery	\$81,338
Kidney & Urinary Tract Infection	\$8,839 - \$31,025
Hip Replacement Surgery	\$32,409 - \$50,387
Knee Replacement Surgery	\$23,497 - \$31,098

Ministry of Health (MOH)

MOH manages Singapore's public healthcare, ensuring affordable and accessible basic medical services through government subsidies for all Singaporeans.

Admission Into Hospitals

Foreigners are classified as private patients. Before visiting, make sure that any pre-requisite tests have been completed.

You should also bring along your:

- Identification
- X-ray and Investigation records, if any
- Referral letters, if any

Health Insurance

The Singapore government doesn't offer healthcare schemes for foreigners, nor are employers obligated to provide medical insurance for Employment Pass Holders. However, many companies offer basic medical insurance for employees and dependents, covering Group Hospital and Surgical expenses with optional add-ons. This insurance is tied to employment and ends when employment with the company ceases.

Group Hospital and Surgery

Reimbursement of hospital expenses due to a sickness or injury

Group Outpatient General Practitioner

Cashless access at General Practitioner Panel Clinics

Group Accidental Death and Dismemberment

Receive up to \$500K for accidental death and injuries

Group Extended Major Medical

Reimbursement of hospital expenses in excess of eligible hospital expenses

Group Outpatient General Practitioner and Specialist

Cashless access at General Practitioner Panel Clinics and reimbursement for outpatient specialist medical expenses

Private Healthcare Insurance



International Healthcare Insurance

International healthcare insurance covers various medical services like inpatient and outpatient treatment, surgeries, pre- and post-hospitalization expenses, pregnancy care, vaccinations, and health screenings.

Premiums for worldwide coverage usually range from \$15,000 to \$50,000.

Here are some reputable premiums offering international healthcare insurance:

- Cigna Insurance
- Bupa Insurance
- AXA Insurance

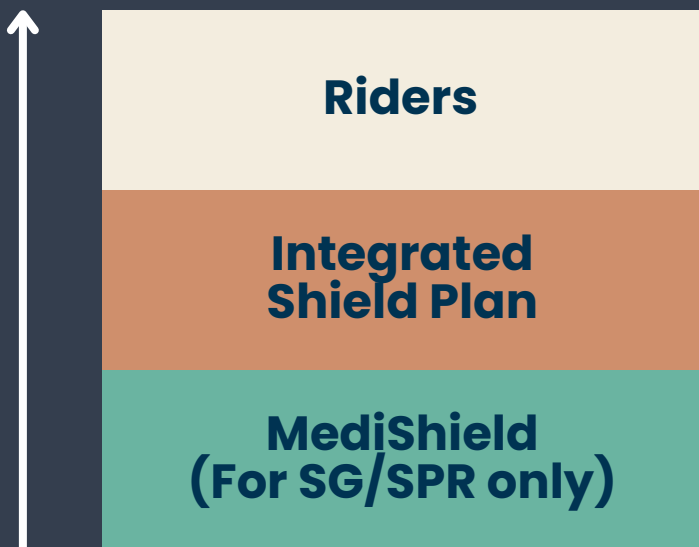
Local Insurance (Medisave-Approved Integrated Shield Plan)

Local healthcare insurance, often in the form of an integrated shield plan, typically covers a range of medical expenses including inpatient and outpatient treatment, surgical costs, pre- and post-hospitalisation expenses, pregnancy delivery, and emergency overseas medical treatment.

Premiums for such plans generally vary between \$500 and \$4,000 on average.

Here are some reputable agencies offering the integrated shield plan:

- AIA
- Prudential
- NTUC Income
- Aviva
- AXA
- Great Eastern
- Raffles Insurance



Engaging an Insurance Broker

Consider hiring an independent insurance broker to navigate the overwhelming array of competitive insurance policies. These experts provide personalised recommendations based on their extensive industry knowledge, simplifying the process of finding the best-suited policy for your needs.

