

Integrated platform for health insurance claims in Singapore in the works



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SINGAPORE - Patients will soon be able to benefit from an integrated platform that allows faster processing of hospitalisation claims and more convenient access to their insurance policy details.

The General Insurance Association Singapore (GIA Singapore), Life Insurance Association Singapore (LIA Singapore), and Integrated Health Information Systems (IHIS) are calling for proposals to develop the end-to-end health insurance claims platform.

After it is developed, the platform will be deployed in a live pilot, with policyholders from participating insurer Great Eastern being the first to gain access.

It will eventually be scaled up and adopted nationwide.

The Call for Proposal opens on Monday (March 15) and closes on April 26. Interested parties must express their interest and submit their clarifications by March 29.

The platform is a technology solution and its direct users will be healthcare providers and insurers. It will enable healthcare providers to retrieve details of a patient's policy coverage information for Integrated Shield Plans and group hospital and surgical insurance to determine if their admission deposit can be waived.

Patients will be able to use their Singpass app to digitally authorise the release of relevant data, such as their medical records and insurance policy details, to insurers and healthcare providers.

The platform also aims to speed up claims processing by allowing healthcare providers to submit claims digitally to insurers on behalf of patients. Insurers can similarly obtain billing and medical data from healthcare providers.

Healthcare providers can also use the platform to provide timely bill information and details about a patient's status, such as the length of their hospital stay, to both patients and insurers. This in turn allows insurers to provide quicker updates on the estimated claimable amount.

IHiS assistant chief executive Guai Eng Chun said the insurance claims process for patient care has been largely paper-based due to the need for information exchanges between multiple systems by various healthcare institutions and insurers.

"This may take up to months and inconvenience patients," said Mr Guai, who added that the integrated ecosystem will bring more convenience to patients and speed up the end-to-end claim process.

Great Eastern, KK Women's and Children's Hospital, National University Hospital and Singapore General Hospital are participating in the pilot.

The initiative is supported by the Ministry of Health and Monetary Authority of Singapore.

GIA Singapore chief executive Ho Kai Weng said the Call for Proposal aims to build a "unified ecosystem" by increasing interoperability between the healthcare and insurance industries and removing cost inefficiencies.

Likewise, LIA Singapore executive director Pauline Lim said life insurers' top priority is to ensure that policyholders receive timely and quality support for their healthcare needs.

"This cross-sector pilot programme reflects the insurance industry's commitment to digitalise to future-proof its ability to meet increased patient demand by enhancing the end-to-end hospitalisation experience."

Mr Patrick Kok, managing director of group operations at Great Eastern, said the move towards an integrated platform will significantly help to provide a seamless healthcare insurance claims journey for customers.

"We look forward to the delivery of a better and more transparent experience, so that our customers can be fully aware and make informed healthcare decisions."

News Article from <https://www.straitstimes.com/singapore/health/call-for-proposals-to-develop-integrated-platform-for-health-insurance-claims>