



MEDICAL INSURANCE FOR FOREIGN WORKERS IN SINGAPORE

Effective 01 January 2008, the Ministry of Manpower of Singapore (MOM) will **require employers to provide insurance for foreign workers to cover their medical expenses.** The new regulation is aimed at helping employers manage the possible impact of higher medical bills incurred by their foreign workers in view of the withdrawal of healthcare subsidies for foreigners by the Ministry of Health. All companies employing **Work Permit (for foreign workers and domestic helpers) or S Pass holders (for mid-level skilled workers)** will also have to furnish the details of their foreign worker's medical insurance to the MOM.

The new requirement will be a condition in the issuance of a Work Permit or S Pass and will apply to the following **except for Employment Pass holders (for foreign professionals).**

- All new and existing foreign workers on Work Permit or S Pass, beginning 01 January 2008.
- All new foreign domestic workers and existing foreign domestic workers renewing their work permits, beginning 01 January 2008.

The insurance coverage must be at least **S\$5,000 a year** for each worker's in-patient care and day surgery during his/her stay in Singapore and will be valid until the employer-employee relationship ceases. According to the Ministry of Health, the amount of coverage is set at a basic level and will be sufficient to cover nine out of every ten hospital bills for foreign workers in all ward classes.