



AIA Singapore

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Media Release

AIA Singapore to provide 50,000 video medical consultations for all AIA HealthShield Gold Max policyholders and extend Pre-authorisation to all private hospitals and healthcare providers

In addition to exclusive partnership with tele-medicine provider WhiteCoat, Pre-authorisation and a panel of healthcare partners are also amongst AIA's key initiatives to provide its policyholders with peace of mind and continued access to quality healthcare

Singapore, 17 March 2020 – AIA Singapore today announced that the insurer will cover the costs of 50,000 video medical consultations¹ provided by [WhiteCoat](#), an on-demand tele-medicine provider, for all policyholders of [AIA HealthShield Gold Max](#) – a MediSave-approved Integrated Shield Plan (IP). This is the latest in a series of proactive initiatives from AIA Singapore to protect individuals and families from the Coronavirus Disease 2019 (COVID-19).

Individuals who require professional medical advice can engage WhiteCoat's Singapore-registered doctors from the comfort of their own home, exclusively via the AIA Healthcare App. After 50,000 video medical consultations have been utilised by AIA HealthShield Gold Max policyholders in Singapore, they can continue to engage WhiteCoat's services at a pre-negotiated rate of S\$12 per consultation².

First to provide policyholders Pre-authorisation of medical claims at all private hospitals and healthcare providers nationwide

AIA Singapore also announced today other enhancements for [AIA HealthShield Gold Max plans](#), including the extension of claims pre-authorisation to cover all non-emergency admissions and day surgeries at all private hospitals and healthcare providers across Singapore. [Pre-authorisation](#) is already available for policyholders seeking treatment with [AIA Quality Healthcare Partners](#), a curated panel of private specialist doctors.

This extended service will be provided to all AIA HealthShield Gold Max policyholders – representing approximately 1 in 5 Singapore Residents³ – effective 15 April 2020. The initiative is aligned with the recommendations of the 2016 Health Insurance Task Force's report⁴ on managing the cost of health insurance in Singapore.

Policyholders will be able to obtain a Certificate of Pre-authorisation prior to admission or day surgery at any private hospital and/or healthcare provider. Requests for pre-authorisation should be submitted at least 3 working days prior to the intended date of admission. Policyholders will be notified via SMS and/or email once the request has been approved.

Pre-authorisation is not required for emergency treatments including COVID-19 cases, as eligible claims will be accepted automatically.

Key benefits of Pre-authorisation include:

- **No bill shock:** Policyholders get assurance and peace of mind that their procedure will be covered and are informed of the amount AIA will cover – all before the admission or surgery.

¹ Consultation fees covered by AIA Singapore exclude medication and treatment costs.

² Consultation fees exclude medication and treatment costs, which would be borne by customers.

³ Singapore Resident population in 2019: <https://www.singstat.gov.sg/modules/infographics/population>

⁴ Source: 'Managing the cost of health insurance in Singapore' report by the Health Insurance Task Force, Singapore. https://www.lia.org.sg/media/1521/managingsingaporehealthinsurancecost_hitf_20161013.pdf



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- **Minimal cash outlay:** Policyholders will not have to make a deposit and cash outlay will be limited to applicable deductible and co-insurance. Remaining charges will be directly settled between AIA and the hospital/healthcare provider⁵.
- **Ensuring that charges are reasonable and that treatment is in line with norms:** Pre-authorization will allow AIA to ensure that proposed charges are reasonable and customary based on national fee benchmarks and agreed fee schedules with panel doctors (if applicable). It will also allow AIA to ensure that the proposed treatment is in line with norms and advise policyholders if this is not the case.
- **Continued access to quality healthcare:** Policyholders, by going through the pre-authorization process, are supporting long-term efforts to mitigate health claims inflation so that all IP insurers, including AIA, can continue providing medical coverage to Singapore Residents.

“Even as we tackle the immediate challenge of COVID-19, we also need to take steps to manage the longer-term challenge of rising healthcare costs. [Pre-authorization](#) was a key recommendation put forth by the Health Insurance Task Force and complements AIA’s other efforts such as our panel of [AIA Quality Healthcare Partners](#), and [AIA Vitality](#) – our comprehensive health and wellness programme. As an industry leader, we need to help moderate healthcare inflation, and ensure that people have assurance regarding the coverage of their medical costs,” said Dr Alan Ong, Medical Director, AIA Singapore.

In 2018, Singapore’s medical inflation was 10%⁶, more than 20 times the nation’s average inflation rate of 0.44 percent⁷. In a recent survey conducted by AIA Singapore⁸, 90% of respondents were concerned about the cost of healthcare, and more than 80% highlighted concerns about being charged more than necessary for their medical treatment. In addition, 87% were concerned about being fully reimbursed for their medical bills.

The expansion of pre-authorization to cover all other private providers will help address these pain points so that policyholders can focus on recovery.

“When your health is called into question, it can be a worrying and unsettling time. The last thing a person needs is additional uncertainty around the pay-out of a claim or high medical charges, when they should be focusing on getting better. It’s positive to see steps being taken, so we can have the assurance that our healthcare needs are taken care of,” said Mr Chong Jee Leck, 31 years old, an AIA HealthShield Gold Max policyholder.

Simple and hassle-free pre-authorization process for policyholders

Going forward, [AIA HealthShield Gold Max](#) policyholders will be able to easily activate pre-authorization in 3 simple steps, accessible via multiple channels. These include the [My AIA SG](#) mobile app and the [AIA Singapore website](#). AIA will also be setting up a dedicated 24/7 AIA HealthShield Gold Max hotline – 1800-248-8000, which would be available from 15 April 2020⁹, to provide round-the-clock assistance

⁵ Subject to hospital’s policies.

⁶ Singapore’s healthcare cost inflation: Mercer Report: <https://www.businesstimes.com.sg/government-economy/singapore-2018-healthcare-cost-inflation-hits-10-10-times-the-economic-inflation>

⁷ Singapore’s inflation rate from 1984 to 2024: <https://www.statista.com/statistics/379423/inflation-rate-in-singapore/>

⁸ Survey of over 800 people in Singapore including both AIA and non-AIA policyholders.

⁹ Closer to date, please refer to this link for more details: <https://www.aia.com.sg/en/our-products/medical-protection/aia-healthshield-gold-max.html>



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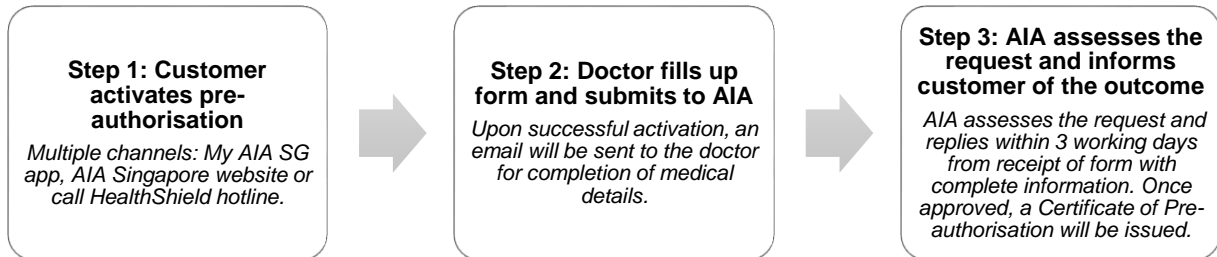
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to policyholders regarding pre-authorisation and other aspects of their AIA HealthShield Gold Max policies.



Requirement for pre-authorisation – applicable only to non-emergency treatments

Policyholders should activate Pre-authorisation for any non-emergency admission or day surgery¹⁰ in order to ensure full insurance coverage¹¹. Pre-authorisation is not required for emergency treatment¹².

For treatment at public hospitals / institutions, policyholders do not need to activate pre-authorisation. AIA Singapore is working towards enabling automatic pre-authorisation in public hospitals for AIA policyholders, and will announce further information on this in due course.

For treatment by AIA Quality Healthcare Partners, policyholders are only required to activate a pre-authorisation request, and where necessary, AIA Singapore will work directly with the healthcare provider to ensure submission of the required information to AIA. Once approved, policyholders will be notified and receive a Certificate of Pre-authorisation.

For treatment by other private healthcare providers, policyholders will need to activate the request and follow up with the doctor to ensure that the doctor submits the required information. A Certificate of Pre-authorisation will be issued for approved requests. Treatment which is not pre-authorised may be subject to pro-ration, where policyholders will need to bear a percentage of the bill.

For a smooth transition when claims pre-authorisation service is extended, and in view of the ongoing COVID-19 situation, a grace period will be provided until 30 June 2020 before pro-ration comes into effect for non-panel AIA HealthShield Gold Max A cases¹³ without pre-authorisation. The application of pro-ration factor will be based on the date of admission / day surgery. AIA Singapore will continue to monitor the COVID-19 situation as it unfolds and may extend this grace period for pro-ration as required.

For all AIA HealthShield Gold Max claims related to the COVID-19, AIA Singapore will continue to monitor the evolving COVID-19 situation and will provide updates in accordance with the latest guidelines from the relevant authorities.

¹⁰ With the exception of specified common minor clinic procedures such as nasal endoscopy and mammatome biopsy.

¹¹ Items or expenses that are not covered by the Certificate of Pre-authorisation will need to be borne by the patient. We shall pay eligible expenses incurred, subject to any Pro-ration Factor, deductible and/or co-insurance, any other benefit limits as stated in the benefit table, and terms and conditions of the policy contract.

¹² 100% of the eligible claims will be covered.

¹³ For customers with AIA HealthShield Gold Max A policy receiving care from a non-panel doctor, claims that are not pre-authorised may be subject to a pro-ration factor of 85%, which means that AIA would cover 85% of the eligible bill for the purpose of claim assessment, while the remaining 15% would be borne by the customer. To illustrate, if the bill is S\$1,000, applying 85% pro-ration means that AIA would treat this as a S\$850 bill for the purpose of claim assessment.



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AIA HealthShield Gold Max – plan type	Hospital ward	Coverage*	
		With pre-authorisation	Without pre-authorisation
A	Private Hospital – Panel Treatment(s)	100% of the eligible claims will be covered.	
	Private Hospital – Non-Panel Treatment(s)	100% of the eligible claims will be covered.	Eligible claims will be subject to 85% Pro-ration Factor – policyholders will need to bear 15% of the eligible bill – except for emergencies and specified common minor clinic procedures**.
B	A Class Ward in Government / Restructured Hospital	100% of the eligible claims will be covered***.	
B Lite	B1 Class Ward in Government / Restructured Hospital	100% of the eligible claims will be covered***.	

* Subject to the applicable deductible and co-insurance, after applying the Pro-ration Factor.

** Pro-ration will not apply for claims related to COVID-19. Refer to [AIA Singapore website](https://www.aia.com.sg) for more information.

*** If the AIA HealthShield Gold Max B / B Lite Insureds are admitted to Private Hospital (Panel / Non-Panel), the existing Pro-ration Factors will apply with or without pre-authorisation.

Coverage provided for COVID-19

[AIA HealthShield Gold Max](https://www.aia.com.sg) plans will continue to provide local hospitalisation coverage for policyholders seeking treatment for COVID-19¹⁴.

Any claims relating to COVID-19 will be expedited by a dedicated customer care team contactable via email at SG.ClaimsQN@aia.com. Alternatively, policyholders may also call AIA Customer Care Hotline at 1800-248-8000.

As the COVID-19 local situation evolves, AIA Singapore will continue to review measures and provide updates in accordance with guidelines from all relevant authorities including the Ministry of Health (MOH).

For more information on the latest AIA coverage terms related to COVID-19 in Singapore, please visit www.aia.com.sg.

AIA Healthcare App is available on the [Apple App Store](https://apps.apple.com) for iOS and the [Google Play Store](https://play.google.com) for Android. For more information on pre-authorisation, please visit: <https://www.aia.com.sg/en/announcements-pre-authorisation.html>.

- END -

¹⁴ Policyholders are advised to review their respective policies when in doubt whether claims are covered.



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About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong SAR, Thailand, Singapore, Malaysia, Mainland China, South Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$284 billion as of 31 December 2019.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 36 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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