



SINGAPORE MEDICAL COUNCIL

16 College Road, #01-01 College of Medicine Building, Singapore 169854

E-mail Address: enquiries@smc.gov.sg

Website: <http://www.smc.gov.sg>

Fax Numbers: (65) 6221-0558 (Main) / (65) 6258-2134

SMC CIRCULAR NO. 1/2018

[SMC 14.20]

19 March 2018

DOCTORS HAVE AN IMPORTANT ROLE TO PLAY IN KEEPING HEALTHCARE COSTS AFFORDABLE AND SUSTAINABLE

1. We refer to the recent media coverage on rising healthcare costs (including medical insurance premiums) and hefty and questionable insurance claims.
2. The Singapore Medical Council ("**SMC**") notes that to keep healthcare costs affordable and sustainable for patients, all stakeholders – healthcare professionals and providers, insurers and policyholders, employers, patients and caregivers, and the Government – have their roles and responsibilities. While the SMC acknowledges that there are various drivers of healthcare costs, many of which are beyond the control of doctors, doctors have a major role in managing healthcare costs, by advising patients on appropriate and cost-effective tests, medical procedures and treatments, and striving to keep fees fair and reasonable. In light of the recent scrutiny of healthcare insurance and unreasonable practices and fees, the SMC by way of reminder, wishes to bring to bear the ethical principles against complicity by doctors outlined in the 2016 edition of the SMC Ethical Code and Ethical Guidelines.

Guideline H1 – Fees for services

3. Where patients are covered by medical insurance that guarantee they pay little or nothing towards their medical bills, they may be less likely to contest the fees charged by the doctor. However, patients' acquiescence to a doctor's fees does not absolve the doctor of the responsibility of charging reasonable fees; the doctor's ethical obligation to charge fair and reasonable fees for services rendered operates over and above contractual and market forces and is not superseded by any agreement between the doctor and his patients.
4. Even where the doctor does not have the ability to set fees himself, as long as he has a material financial interest, or significant professional, governance or

management responsibility for an organisation that sets fees from which he directly benefits, he must satisfy himself that the fees abide by SMC's ethical standards.

Guideline H3 – Financial conflicts of interest

5. In managing patients, a doctor must always place his patient's best interests above his personal interests and any business or financial considerations; he must not let business or financial considerations influence the objectivity of his clinical judgment in his management of patients. For example, a doctor must not subject a patient to unnecessary tests or procedures simply because the doctor stands to benefit from the fees; this could constitute over-servicing and may be a breach of his ethical obligations *even if the patient agreed to undergo the test or procedure.*

6. In the same vein, doctors should not conduct tests or provide treatment merely upon a patient's request unless there is a clinical basis for doing so. The SMC would like to emphasise that declining to accede to a patient's unjustified demand is not a breach of a doctor's ethical obligations – acting in a patient's best interests does not mean doing everything a patient wants.

7. In addition, while there is no prohibition against a day procedure being carried out as part of a hospitalisation stay, doctors must not recommend hospitalisation where there is no clinical justification to do so and for the primary purpose of charging higher fees. Such conduct may constitute over-servicing and/or over-charging.

Duty of Doctors

8. Doctors have a duty to provide competent, compassionate and appropriate care to patients, based on a balance of evidence and accepted good clinical practice; this duty also entails not over-charging and over-servicing patients for financial benefit. As members of the medical profession, doctors are held in the highest esteem by the public, and much trust is reposed in them. This trust is contingent on the profession maintaining the highest standards of professional practice and conduct. The SMC believes that the majority of doctors continue to strive to practise ethically and to build the trust of the public, but for the few who are found to have misconducted themselves by unethical charging and over-servicing and bring disrepute to the profession, disciplinary action will be taken against them.

Thank you.



PROFESSOR TAN SER KIAT
PRESIDENT
SINGAPORE MEDICAL COUNCIL