

FEE BENCHMARKS FOR PRIVATE SURGEON FEES FOR COMMON SURGICAL PROCEDURES
FREQUENTLY ASKED QUESTIONS

1. What are fee benchmarks?

Fee benchmarks are MOH's recommended range of private surgeon fees for surgeries. They provide a reference of whether the surgeon fees for a typical case are reasonable. It is published by MOH, and based on the recommendation of an independent committee that comprises members representing the providers, payers and patients.

2. How do I use the fee benchmarks?

If you require surgery, you can check if the surgeon fee is within the recommended range of fees.

Your doctor should also explain the expected outcome and fees for your surgery. If you have any further questions regarding your treatment, outcome and fees, you may wish to discuss with your doctor. If still in doubt, you may also approach your referring doctor or your primary care doctor for advice.

3. Where can I find the fee benchmarks?

You can visit this link www.moh.gov.sg/billsandfees to find out more information about the fee benchmarks and typical bill amount for common conditions.

4. Who do the fee benchmarks apply to? Are they applicable for foreigners, patients with international insurance or patients who are willing to pay for non-standard procedures or hospital accommodation?

The fee benchmarks were developed based on Surgeon Fee data derived from cases in which Singapore Citizens undergoing a single Table of Surgical Procedure (TOSP) in a private hospital or clinic in 2017. Doctors should use the benchmarks as a reference when determining their private sector professional fees for surgical procedures and make reference to them when advising patients on their fees. Their professional fees should be based on patients' condition and the complexity of surgery rather than patients' financial ability, insurance coverage or nationality, unless there are reasons why the fees should differ.

5. Why are there no fee benchmarks for public hospitals? Why is there no breakdown of operation fees by its components for public hospitals, while there is a breakdown of Total Operation Fees into its components for private hospitals?

The public sector fee structure is very different from that in the private sector. Public sector doctors are compensated differently - they are salaried and do not charge a separate fee for performing an operation. As such, there is no separate 'surgeon fee' (and 'anaesthetist fee') components for procedures in the public hospitals.

So for the public sector, information on total hospital bill sizes for common procedures are more relevant and they are available on the MOH website.

6. My doctor's surgeon fees are above the fee benchmarks. What should I do?

You should find out more from your doctor regarding the complexity of your condition, the treatment options available, and his / her fees. If still in doubt, you can approach your referring doctor for advice or seek a second opinion from another doctor on the treatment options.

7. The website says that I should have a discussion with my doctor if I have questions on my treatment plan, available alternatives, or the charges for my surgery. What questions should I ask of my doctor?

You may wish to ask your doctor:

- a. What is the treatment or procedure for?
- b. Why is it needed? Are there alternatives or other options?
- c. What outcome can be expected for a typical case? What about for me? What are the possible risks and complications?
- d. How much would this treatment or procedure cost?

8. How do I tell if my doctor's explanation for charging above the benchmarks is reasonable?

You may wish to consider if there are any extenuating circumstances regarding your condition that may warrant a higher fee compared to a typical patient, for example, if you have multiple conditions that may complicate the surgery. If you are still in doubt after discussing with your doctor, you may wish to approach your referring doctor or family doctor for advice.

Your referring or family doctor can play a role in asking clarifying questions if surgeons' fees depart from benchmarks significantly.

9. Will the fee benchmarks affect my MediShield Life, Integrated Shield Plans and corporate medical insurance claims?

The fee benchmarks do not affect your MediShield Life claims. MediShield Life (MSHL) payouts are currently benchmarked to subsidized B2/C bills in the public sector. For private sector bills, a pro-ratio factor is applied to the bill before MSHL payouts are computed.

Private insurers like Integrated Shield Plan providers can use the benchmarks when designing insurance products or when assessing Integrated Shield Plans and group health insurance claims.

For private insurance matters, you may wish to seek further clarification from your insurer.

10. Why does MOH not compel doctors to abide by the benchmarks, instead of expecting the patients to question their doctors?

The majority of doctors provide good care to their patients at reasonable charges. There can be justifiable reasons why a doctor may exceed the upper bound of the benchmark, such as treating a highly complex case or exceptional circumstances like having to perform their surgery in odd hours at short notice. Rather than disallow this, it is better that the doctor explains to his / her patient why the charges are higher and exceed the upper bound.

All stakeholders, including doctors and providers in both private and public sectors, patients, insurers, employers and the Government have a role to play in keeping healthcare costs sustainable and affordable for all Singaporeans. With fee benchmarks, doctors and providers should use it as a guide to charge appropriately. Patients and payers should also use it to

make more informed and cost-effective decisions, which could in turn influence providers' charging practices. Where necessary, cases will also be referred to the Singapore Medical Council.

11. Is there a list of overcharging doctors on the MOH website that I can refer to?

No, MOH does not maintain such a list.

12. Where can I go to compare the fees of different doctors?

The publication of fee benchmarks aims to encourage private sector healthcare providers in charging appropriately, to reduce the variation in charges, and enable patients and payers to make more informed decisions.

Charges of doctors would vary, given the varying complexity of cases for the same procedure. Hence, the recommended benchmarks for each procedure are a range of fees instead of a single figure.

While benchmarks would aid patients in making more informed decision on their choice of doctors, it is useful to note that fees alone are not a measure of quality. High fees do not necessarily mean better care. On the other hand, high fees also do not imply overcharging as there may be a wide range of complexity for the same procedure.

MOH does not publish the fee ranges for surgical procedures of individual medical practitioners. Nonetheless, you may approach your referring doctor or family doctor for advice.

13. There are no fee benchmarks for my surgery. What should I refer to?

You may wish to check with your doctor how your surgery compares with another that has fee benchmarks to assess the reasonableness of the fees you are quoted.

For medical conditions that do not require surgeries, there are no fee benchmarks available. You can still refer to the MOH website www.moh.gov.sg/billsandfees to find out more information regarding the typical bill amount for the conditions.

14. Why are the fee benchmarks only for private sector professional fees for surgery, and not other hospital charges?

Over the years, charging practices in the private sector have, in part, contributed to rising healthcare costs. From 2007 to 2017, the average inpatient bill size for Singapore Citizens in the private sector has increased by almost twice as fast as compared to the public sector. Given that professional fees for surgery is usually one of the larger components of a hospital bill, we started with this component of the bill.

The Fee Benchmarks Advisory Committee, together with the Ministry, will look into which areas to next focus on.