



Singapore Healthcare Management 2025

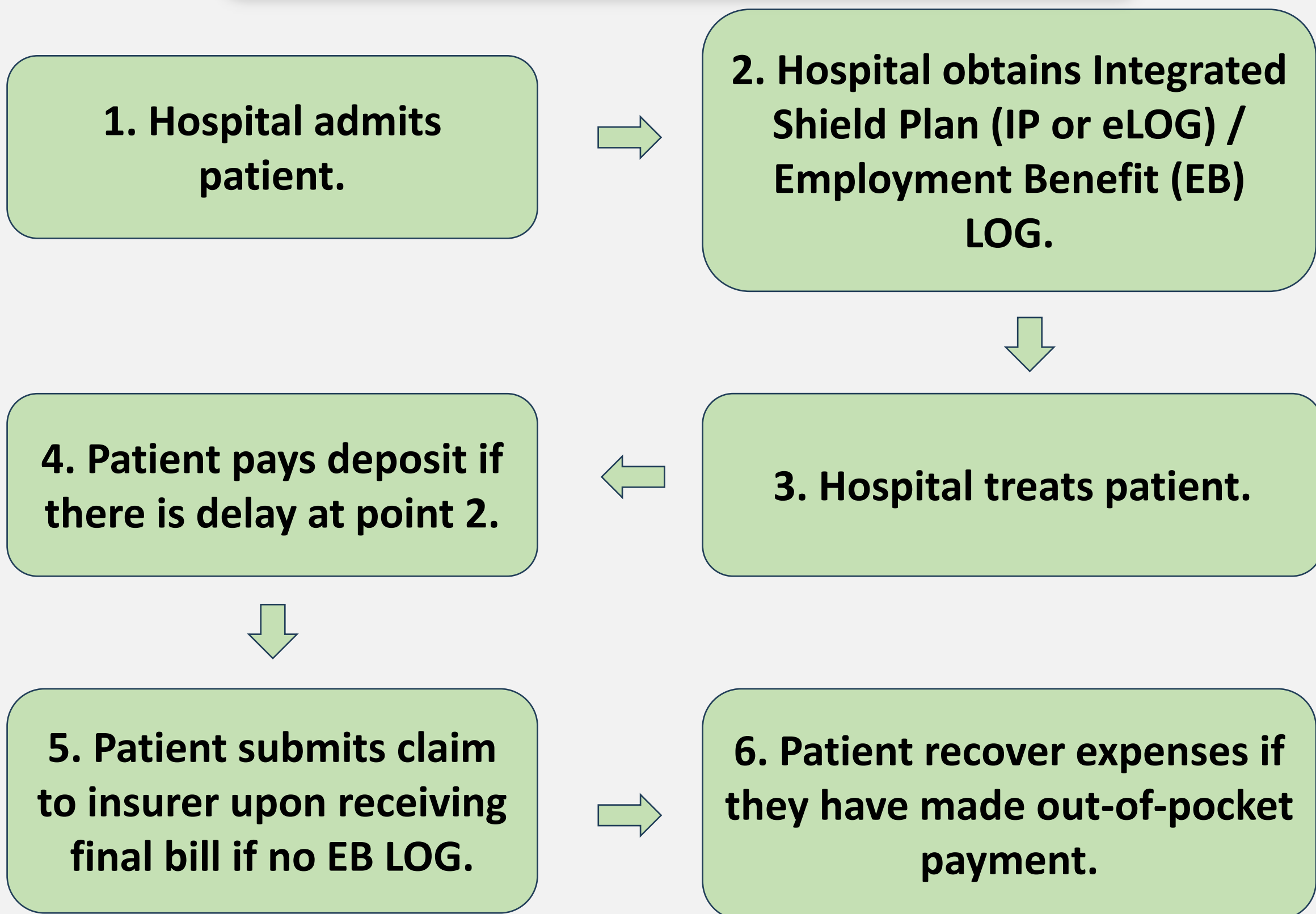
Seamless Claim Speedy Settlement

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Background

The patient's admission and insurance claims process comprise several steps. For Great Eastern Life (GEL), approved insurance settlement to KKH based on the estimated bill happens within a day from billing if there are no issues.

Current Process



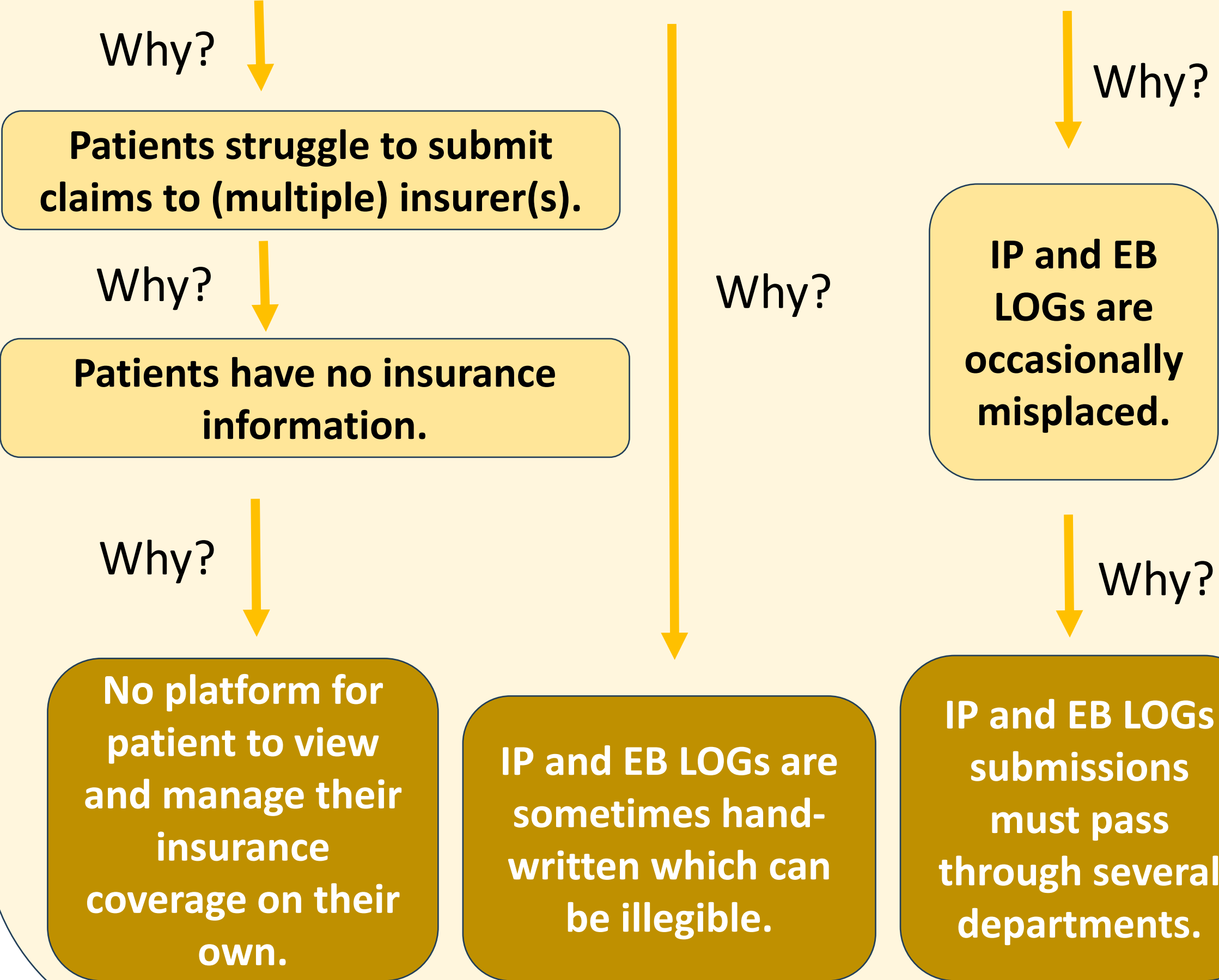
- Types of Claims:**
1. MediSave
 2. MediShield
 3. Insurer (IP/EB)

Problem

Increasingly, cases are taking more than one day to process approved insurance settlement due to issues with both IP and EB LOGs.

Root Causes

Take more than one day to make approved insurance settlement



Conclusion

Overall Experience
4.1/5 Stars

Compared to their past experiences... 😊

- ✓ 87.5% of respondents found obtaining pre-authorisations via HIIP more convenient.
- ✓ 90% of respondents indicated that HIIP's pre-authorisations helped them understand their insurance coverage better and accurately estimate any out-of-pocket payments.
- ✓ 100% of respondents found claims submissions via HIIP more convenient.

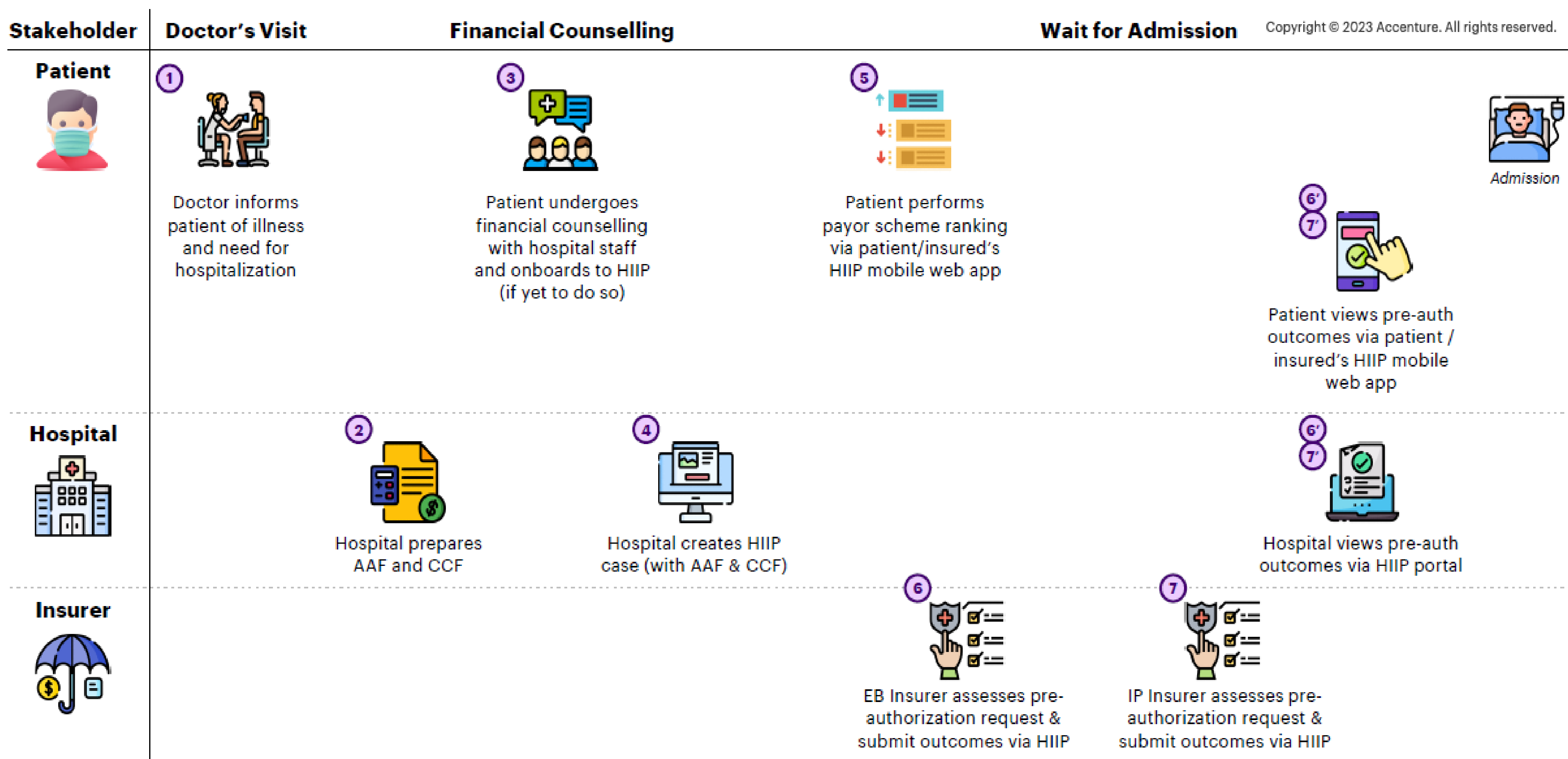
Aim

To have 100% of approved insurance settlement processed within one day, implementing a more streamlined and efficient settlement procedure.

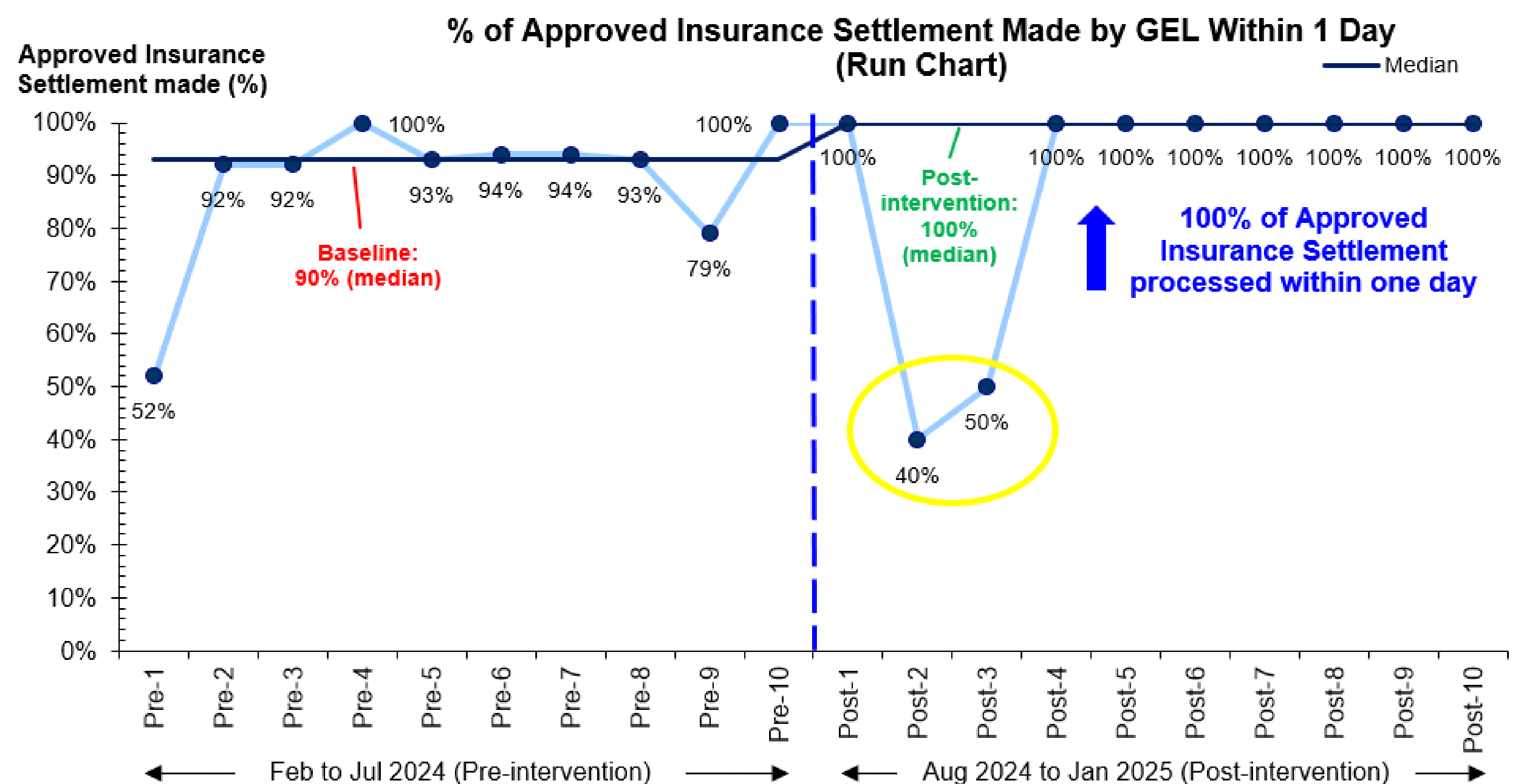
Solution – Healthcare Insurance Industry Pilot

A six-month Healthcare Insurance Industry Pilot (HIIP) was scheduled to run from August 2024 to January 2025, in collaboration with GEL. The goal is to reduce complexity and enhance efficiency in healthcare insurance process.

| Root Causes | Solution |
|--|---|
| IP and EB LOGs submissions must pass through multiple departments. | HIIP platform connects various stakeholders together. This platform targets common hurdles in hospital admission and claims processes. It allows patients to self-manage their IP and EB with ease. |
| IP and EB LOGs are sometimes written by hand, which can be illegible. | |
| No platform for patients to view and manage their insurance coverage on their own. | |



Results



- ❖ The median approved insurance settlement time has improved, with **approved insurance settlement now typically being processed on the day of billing.**
- ❖ The two outliers (circled in yellow) observed during the early stages of the pilot were attributed to system transition enhancements, which temporarily extended settlement time beyond one day

- ✓ HIIP successfully reduce delays in approved insurance settlement.
- ✓ Overall patient experience is positive.
- ✓ Future enhancements to functions and system integration across industries.
- ✓ Demonstrates potential for long term and large-scale implementation.