SESSION NOTES FOR NATIONAL YOUTH DIALOGUE
“ADULTING UNLOCKED: WHY HEALTHCARE PLANNING MATTERS NOW”
2 JUNE 2026, 6.00PM - 9.30PM
GLASS DOME, PLAYPAN

On 2 June 2026, 147 youths from diverse backgrounds came together to learn about the importance of planning early and proactively for their future healthcare needs

The session was organised by the National Youth Council (NYC), in partnership with the Ministry of Health (MOH) and involved the following panellists and moderator:

- Madam Rahayu Mahzam, Minister of State (MOS), Ministry of Digital Development and Information & Ministry of Health
- Dr Kennedy Ng, Medical Oncologist, National Cancer Centre Singapore; Founder and Director, TriGen; Clinical Director, Division of Population Health and Integrated Care, Singapore General Hospital
- Mr Timothy Ho, Co-founder and Managing Editor, DollarsAndSense
- (Moderator) Mr Khairul Rusydi, Co-Founder & CEO, Reactor School

Pre-event, participants completed a digital poll which asked about their current priorities as they navigated adulthood, to get a sense of how important healthcare planning was to youths in relation to other adulting concerns.

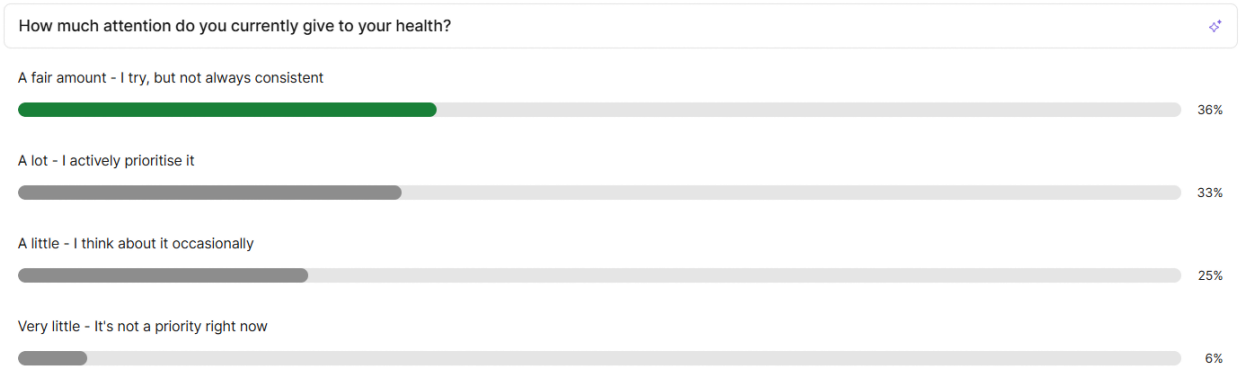
The session started with a gallery walk where participants explored informational display boards across two themes: (i) “Healthcare Financing”, covering Singapore's healthcare financing framework (S+3Ms), Integrated Shield Plans and riders, and (ii) “Personal Health Planning”, covering preventive healthcare, fertility health, mental health and healthy living. Using activity cards, participants completed tasks related to the information on the boards, including taking part in facilitated small group discussions, to better understand and share their views on the themes.

The session concluded with a panel dialogue with MOS Rahayu, Dr Ng and Mr Ho, where panellists explored strategies for navigating healthcare decisions at different life stages and measures for taking care of one’s long-term health.

Pre-event Digital Poll

Participants were asked two questions: "What's been most on your mind lately as you navigate adulthood?" and "How much attention do you currently give to your health?"





- The poll results showed that youths were most stressed by adulting anxieties related to their finances and careers, whereas personal health ranked comparatively lower and less prevalent as an anxiety. However, 69% of participants polled that at least some attention and effort was given to maintaining their health, indicating that personal health was not entirely absent from youths' minds.

- In response to the poll results, the panellists said that the findings reflected how closely health and finances were linked; without good health, one's ability to work and provide for their family would be at risk. They also said that the results pointed to a tension many people faced, where time, health and wealth were rarely all available at once, and encouraged participants to find balance by planning ahead financially while taking care of their health from an early age.

Theme: Healthcare Financing

Issue: While youths were broadly aware of Singapore's national health financing framework, they were less certain of how to navigate financial planning decisions across different life stages - from understanding the scope and limitations of schemes like MediSave and MediShield Life in covering long-term healthcare costs, to making informed choices about private insurance coverage that met their needs.

Key insights from gallery walk:

- Participants said that while they were familiar with schemes like MediSave and MediShield Life, they were uncertain about the long-term sufficiency of these schemes in keeping up with rising healthcare costs.
- Participants also said that they were concerned with the long-term affordability of Integrated Shield Plans and riders as insurance premiums increased with age, as well as the uncertainty around choosing the right plan and navigating coverage gaps during unemployment.

Key insights from panel dialogue:

The moderator asked panellists what the Government's role was in helping young Singaporeans prepare financially for their healthcare needs, and how it was making that easier for them.

- MOS Rahayu said that healthcare policies would continue to evolve so that no one would be denied treatment regardless of their ability to pay. She highlighted that Singapore's approach was guided by sustainability and evidence-based cost-effectiveness, with schemes like MediShield Life, subsidies, and MediFund forming a robust safety net. Looking ahead, the Government's focus would shift towards preventive health to reduce medical expenditure as the population ages and healthcare costs rise.

Participants asked (via Slido) whether the existing MediSave coverage of $700 per year was adequate in financially supporting an individual's mental illness medication, which costs around $100 per month.

- Mr Ho said that the MediSave scheme was intended to cover hospitalisation and selected outpatient treatments up to a yearly cap, and not to fully cover every healthcare cost. He said that this was designed to prevent the over-consumption of MediSave savings during earlier life-stages, and ensure that coverage would be available at later life-stages.
- Mr Ho also said that MediSave could also be used to cover the healthcare costs of one's spouse and children, giving it broader utility to support family responsibilities.

Participants asked (via Slido) about the Government's criteria to determine which health conditions qualified for MediSave coverage and subsidies, and whether current coverage fully reflected the realities of those needing support and what they required.

- MOS Rahayu said that the Chronic Disease Management Programme allowed individuals with long-term medical conditions to use MediSave for ongoing treatment. She said that the guiding principle was to ensure that those in the middle to lower income groups were adequately covered, with medical conditions requiring regular treatment being eligible for support under the chronic disease framework.

Participants asked (via Slido) at what point an individual should start to plan for their coverage needs, and how they would know if they were over-insured.

- Mr Ho said that participants should first understand what they were already covered under the national health financing framework (S+3Ms) before deciding whether to purchase additional coverage. He suggested starting with basic private insurance plans and increasing coverage as family responsibilities grow.
- Dr Ng said that the basic schemes such as S+3Ms covered what the majority of people needed. Private insurance was only meant to be additional protection against unpredictable events and not a guarantee of claims, and one should discern carefully what coverage they truly need.
- MOS Rahayu said that over-insuring was a real risk to the healthcare system as it could lead to the over-use of healthcare services, which would drive up insurance and medical costs for everyone. She added that balance and moderation when getting coverage were key.

<u>Theme: Personal Health Planning</u>

Issue: Youths recognised the importance of maintaining long-term health but were concerned with whether there was enough support in place to help them navigate fertility health decisions, address mental health stigma, and adopt healthier lifestyle habits across different life stages.

Key insights from gallery walk:

- Participants said that fertility health considerations were closely tied to financial concerns and uncertainty about readiness for parenthood.

- Participants also said that mental health stigma remained in society, and expressed concern that seeking treatment could leave a record affecting future milestones such as National Service enlistment or job applications.

Key insights from panel dialogue:

The moderator asked panellists what support the Government currently offered in the area of fertility health, and how it was working to ensure young Singaporeans knew how to access it.

- MOS Rahayu said that fertility health was one part of the Government's broader efforts to encourage marriage and parenthood, which had taken on greater urgency given Singapore's record low total fertility rate (TFR).
- MOS Rahayu also said that there was increased support for managing fertility health, such as allowing MediSave and providing subsidies for egg freezing in certain circumstances. The Government was also planning to increase its efforts in promoting fertility health through public education and support.

A participant asked what more could be done to promote healthier eating habits, particularly for the Malay Muslim community, which faced higher rates of diabetes and heart disease.

- MOS Rahayu said that the Government's approach was to make healthy food choices accessible, through the Nutri-Grade labelling system and working with manufacturers to create healthier options rather than restricting diets. She said that the Government was also working with the Health Promotion Board (HPB) to extend the labelling system to highlight salt and sodium in food products, and encouraged participants to use the Healthy 365 application to track their health as part of daily life.
- MOS Rahayu also said that ground engagements to help communities understand and adopt healthier food options were key, and there were already partners such as JKJU (Jaga Kesihatan, Jaga Ummah) helping to spread awareness in the Malay community.

Participants asked (via Slido) if the declining fertility in Singapore was an inevitable consequence of pursuing economic growth, and why other economies had not been able to reverse this trend.

- Dr Ng said that declining fertility was a long-term and critical challenge with wide-ranging implications on society, including a shrinking tax base and growing pressure on public resources as populations age. He said that three key factors were key in addressing this: reducing the perceived cost of raising a child, reducing the opportunity cost of parenthood particularly for mothers through more gender-equal sharing of domestic responsibilities, and fostering a cultural shift towards placing greater value on societal needs over individual wants.

A participant asked how Singapore could better integrate housing, education and work into a national strategy for long-term health, noting that academic stress during key examination periods could affect students both mentally and physically.

- MOS Rahayu said that the Government recognised the link between mental and physical health, and has put in place a national mental health strategy and office to address this. She noted that beyond improving access to support, shifting societal narratives around mental health was equally important and required sustained effort beyond government action, and encouraged participants to help drive this change in their own communities.
- Mr Ho said that health and wealth were similar concepts in that small, consistent actions taken today would compound into significant results over the long term. He encouraged participants to prioritise consistency over intensity, and make decisions in the present with their future selves in mind.

Closing Remarks
The moderator asked panellists to share one piece of advice for youths on healthcare financing and planning.

- Mr Ho said that the greatest asset young people had was time, and encouraged participants to ask themselves where they wanted to be in ten years and make decisions today that would help them get there. He said that results from healthy decisions would not show overnight but would only become clear over time.
- Dr Ng said that his profession had taught him what people valued most were things that gave returns over time, such as relationships and health. He encouraged participants to prioritise daily consistency in maintaining their health, practise moderation in their diets, and not be too hard on themselves when they made wrong decisions, but to learn and move on.
- MOS Rahayu said that participants should live with purpose, making daily efforts to learn and prepare for the future while also enjoying the present. She reminded participants that challenges in life added colour and built resilience, with every difficulty presenting an opportunity to become a better person.

Notes recorded by the NYC Youth Leadership and Engagement team.