



MINISTRY OF HEALTH
SINGAPORE

MH 78:83

MOH Circular No. 57/2025

09 Sep 2025

Please refer to distribution list

This circular provides an updated **Annex A**: MOH Circular No. 53/2025, 'Introduction of Familial Hypercholesterolaemia (FH) Genetic Testing Service' issued on 27 Aug 2025. This circular will supersede the previous MOH Circular No. 36/2025, 'Key Amendments to the Moratorium on Genetic Testing and Insurance' issued on 19 June 2025.

2. There are no other changes to the information in MOH Circular No. 36/2025.

KEY AMENDMENTS TO THE MORATORIUM ON GENETIC TESTING AND INSURANCE

The Ministry of Health (MOH) and the Life Insurance Association (LIA) introduced the 'Moratorium on Genetic Testing and Insurance' in October 2021 ("2021 Moratorium") to prevent individuals from being deterred to undergo clinical genetic testing for medical indications and/or from participating in precision medicine (PM) research due to concerns on the use of genetic test results in insurance underwriting.¹

2. To support the launch of the national Familial Hypercholesterolaemia (FH) genetic testing programme ("FH Programme") on 30 June 2025, MOH and LIA have amended the Moratorium ("2025 Moratorium") to enhance protections for individuals undergoing genetic testing for FH under the FH Programme. The FH Programme aims to support early identification and interventions for individuals with FH, and forms part of MOH's broader preventive care efforts. For more information on the FH Programme, please refer to the MOH Circular No. 53/2025, 'Introduction of Familial Hypercholesterolaemia (FH) Genetic Testing Service' (**Annex A**).

3. The 2025 amendments introduce specific provisions related to FH genetic testing conducted under the FH Programme while preserving the core protections of the 2021 Moratorium.

¹ MOH Circular No. 08/2021 'Moratorium on Genetic Testing and Insurance: Ban on the Use of Genetic Test Results from Biomedical Research in Insurance Underwriting' and MOH Circular No. 100/2021, 'Moratorium on Genetic Testing and Insurance'

Key Amendment of 2025 Moratorium

4. The key amendment under the 2025 Moratorium is to expressly **prohibit the use and disclosure of results of all FH genetic tests² (both predictive and diagnostic) taken under the FH Programme.**

5. All other provisions of the 2021 Moratorium remain unchanged and in effect. A summary of the key provisions of the 2025 Moratorium is provided in **Annex B**. The full document can be accessed via this link: <https://go.gov.sg/moratorium-on-genetic-testing-and-insurance>.

6. This also does not impact the current practice of insurers requesting for patients' diagnosis when it has been made by the healthcare professionals or institutions. Hence, in this context, insurers can request the disclosure of and/or use the diagnosis of FH condition, when it has either been made based on clinical assessment or via the FH genetic test.

Supporting Documents

7. To accompany this Moratorium, a professional guidance document has been developed to clarify the scope and protections under the Moratorium for clinicians and genetic counsellors (**Annex C**). In addition, a consumer guide aimed at raising public awareness and understanding of the Moratorium is available via this link: <https://go.gov.sg/moratorium-on-genetic-testing-and-insurance>.

Implementation Timeline

8. The 2025 Moratorium will take effect from **30 June 2025**. Licensees, registered medical practitioners and research institutions are to take note of the amendments and make any necessary changes to their current processes where appropriate. This may include providing patients with the consumer guide and advising them that their FH genetic tests taken are not disclosable to their insurers prior to referring them to the FH Programme.

² Such as *LDLR*, *APOB*, and *PCSK9* genes only in the FH panel screening tests conducted under the FH Programme

9. Should you require further clarification, please email us at HCSA_Enquiries@moh.gov.sg.

Thank you.



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Annexes

Annex A	MOH CIRCULAR NO. 53/2025, 'INTRODUCTION OF FAMILIAL HYPERCHOLESTEROLAEMIA (FH) GENETIC TESTING SERVICE'
Annex B	KEY PROTECTIONS OF THE 2025 MORATORIUM
Annex C	PROFESSIONAL GUIDANCE ON THE MORATORIUM