



MINISTRY OF HEALTH
SINGAPORE

MH 96:27/40

MOH Finance Circular No. 12/2026

31 March 2026

All Approved Institutions accredited for the MediSave and MediShield Life schemes
All Approved Medical Practitioners accredited for the MediSave and MediShield Life schemes

Dear Sir/Madam,

REVISIONS TO IMPLEMENTATION TIMELINE TO ENFORCEMENT AND ESCALATION FRAMEWORK

This Circular informs all Approved Institutions and Approved Medical Practitioners of the revised implementation timeline for the Enforcement and Escalation Framework (“**EEF**”).

2. As outlined in MOH FCM No. 44/2024, MOH is aligning its enforcement approach taken for non-compliances detected by MOH Holdings Group Internal (“**GIA**”)’s audits and non-compliant MediShield Life (“**MSHL**”) claims detected by MSHL claims adjudication. To ensure consistent and fair treatment, MOH will adopt the Enforcement and Escalation Framework (“**EEF**”) to determine enforcement actions across all non-compliances in claims.

Implementation Timeline

3. The unified framework will take effect for claims submitted on or after 16 April 2026. This represents a revision from the previously communicated effective date of 1 October 2024.

Transition arrangements

4. Claims submitted before 16 April 2026 that are audited by GIA will remain subject to the Five-Tier Framework (“**FTF**”). However, to facilitate the transition to a single framework, MOH will map the Five-Tier Framework tier status of Approved Medical Practitioners (“**AMPs**”) to a corresponding EEF tier status. For infringements detected on claims submitted on or before 16 April 2026:

- (a) AMPs with no detected non-compliances for claims submitted between 16 April 2024 and 15 April 2026 (both inclusive) will have their tier status reset to a clean slate (i.e. EEF Tier 0).
- (b) AMPs with non-compliances detected on claims submitted between 16 April 2024 and 15 April 2026 (both inclusive) and are on the 1st and 2nd Tier FTF will be mapped to EEF Tier 1;
- (c) AMPs with non-compliances detected on claims submitted between 16 April 2024 and 15 April 2026 (both inclusive) and are on the 3rd to 5th Tier FTF will be mapped to EEF Tier 2¹.

5. All affected AMPs will be notified of their mapped EEF tier status once all GIA audits for claims submitted before 16 April 2026 are completed. This ensures the mapped EEF tier status communicated to all affected AMPs reflects the most up-to-date audit findings.

6. Please be reminded that MOH retains the discretion to determine the appropriate enforcement action based on the specific facts and circumstances of each case, including the severity of the non-compliances and any aggravating factors.

Contact Information

7. For clarifications, please contact the Finance Governance team at the following email address: Finance_Governance@moh.gov.sg

Thank you.

Yours sincerely,

MS SARAH LEONG
DIRECTOR (FINANCE PARTNERSHIPS & GOVERNANCE), HEALTHCARE
FINANCE GROUP

for PERMANENT SECRETARY (POLICY AND DEVELOPMENT)

Transmitted electronically, no signature required

Cc: CEO, CPF
Attn: Mr Charlton Lim, Deputy Director

¹ While training is optional for the mapped EEF Tier 2 cases, non-attendance may be considered as an aggravating factor in subsequent non-compliance cases, potentially leading to escalation to EEF Tier 3.