

# FEE BENCHMARKS FOR PRIVATE SECTOR CHARGES

([www.moh.gov.sg/billsandfees](http://www.moh.gov.sg/billsandfees))

## FREQUENTLY ASKED QUESTIONS

### Table of Contents

1. What is the difference between hospital fee benchmarks and the other doctor fee benchmarks (i.e., surgeon, anaesthetist, doctors' inpatient attendance) published by MOH? ..... 1
2. My doctor's / hospital's fees are above the fee benchmarks. What should I do? ..... 2
3. Where can I go or report to if the doctor or hospital fees was unreasonably charged above the fee benchmarks? ..... 2
4. What should I refer to if there are no fee benchmarks for my condition? .... 3
5. I am a foreigner seeking medical care in a private hospital in Singapore. Do the fee benchmarks apply to me? Are they also applicable for patients with international insurance, or patients who are willing to pay for non-standard procedures or hospital accommodation?..... 3
6. How are the hospital fee benchmarks different from MOH's bill size publication?..... 3
7. Where can I find the list of fee benchmarks? ..... 4

1. What is the difference between hospital fee benchmarks and the other doctor fee benchmarks (i.e., surgeon, anaesthetist, doctors' inpatient attendance) published by MOH?

The hospital fee benchmarks inform what is a reasonable fee range for items billed by your hospital for your hospital stay.

The other doctor fee benchmarks separately inform what is a reasonable fee range for your doctors' professional fees.

Figure 1 illustrates the various cost components in a private hospital bill and the category of Fee Benchmarks that is applicable.

Figure 1: Illustration of cost components in a private hospital bill

<b>Hospital Invoice</b>	
<p style="text-align: center;"><i>Billed by the doctor(s):</i></p> <ul style="list-style-type: none"> <li>• Surgeon Fees</li> <li>• Anaesthetist Fees</li> <li>• Doctors' Inpatient Attendance Fees</li> </ul>	<b>Doctors Fee Benchmarks</b>
<p style="text-align: center;"><i>Billed by the hospital:</i> (Some fee components below could also be charged by the doctors)</p> <ul style="list-style-type: none"> <li>• Room charges</li> <li>• Surgical facilities and equipment (e.g., use of operating theatre)</li> <li>• Implants</li> <li>• Consumables (e.g., gauze, swab)</li> <li>• Investigations (e.g., radiology tests, laboratory tests)</li> <li>• General nursing services and treatments (e.g., basic monitoring, taking regular blood test, administering drugs and/ or fluids prescribed)</li> <li>• Medication</li> </ul>	<b>Hospital Fee Benchmarks</b>
<b>TOTAL BILL</b>	

Some items billed by the hospital could be charged by your doctor, hence patients should clarify with their doctor or hospital if in doubt over any charges. Nonetheless, both hospital fee benchmarks and doctor fee benchmarks provide a common reference for the reasonableness of total fees in a hospital bill.

**2. My doctor's / hospital's fees are above the fee benchmarks. What should I do?**

Charges that are higher than the benchmarks may still be reasonable, particularly where a case is unusual in its context or complexity and require significantly more time or effort. You should find out more from your doctor(s) the reasons for the higher fees. Similarly, if your hospital fees are above the benchmarks, you should request for an itemised bill to understand the charges better and clarify with the hospital.

**3. Where can I go or report to if the doctor or hospital fees was unreasonably charged above the fee benchmarks?**

If you are a private Integrated Shield Plan (IP) policyholder and would like to dispute a clinical-related claim against your doctor, hospital/ clinic, or IP insurer, you may file a case with the Clinical Claims Resolution Process (CCRP) at

[www.ccrp.com.sg](http://www.ccrp.com.sg). The CCRP will facilitate the resolution of clinically related IP claim disputes, such as concerns on over-charging by doctors and hospitals/clinics, concerns on over-servicing by doctors, or concerns on unfair rejection of claims by IP insurers for medically appropriate treatment or procedures.

**4. What should I refer to if there are no fee benchmarks for my condition?**

MOH has introduced surgeon fee benchmarks for all 2,100 non-dental procedures for which MediSave and MediShield Life can be claimed. Anaesthetist fee benchmarks have also been introduced for 500 non-dental procedures. For procedures without anaesthetist fee benchmarks, you may wish to check with your doctor how your procedure compares with other similar procedures that have fee benchmarks, to assess the reasonableness of the fees quoted.

There are hospital fee benchmarks for 21 common surgical conditions and 8 common medical conditions currently. For conditions without hospital fee benchmarks, you may refer to past transacted bill sizes data published on MOH's website ([www.moh.gov.sg/billsandfees](http://www.moh.gov.sg/billsandfees)) to compare prices across hospitals and ward types.

**5. I am a foreigner seeking medical care in a private hospital in Singapore. Do the fee benchmarks apply to me? Are they also applicable for patients with international insurance, or patients who are willing to pay for non-standard procedures or hospital accommodation?**

The fee benchmarks were set using actual past transacted fees of Singapore Citizens for treatment provided in a private hospital or clinic. Doctors and hospitals should use the benchmarks as a reference when determining fees and make reference to them when advising patients on their fees. Fees charged should be based on patients' condition, complexity of the treatment and the effort and time required to perform a surgery, instead of patients' financial ability, insurance coverage or nationality.

**6. How are the hospital fee benchmarks different from MOH's bill size publication?**

MOH publishes bill sizes for common conditions in both public and private hospitals, providing information on actual past transacted prices for both the doctors' fees and the hospital fee components. This information is available on MOH's website ([www.moh.gov.sg/billsandfees](http://www.moh.gov.sg/billsandfees)), and helps patients compare prices across hospitals and ward types.

On the other hand, hospital fee benchmarks are recommendations for reasonable fee ranges for common surgeries and conditions and apply only to the private

sector. These benchmarks serve as a guide for private hospitals to ensure transparency and reasonableness in fee charging.

## **7. Where can I find the list of fee benchmarks?**

All the Fee Benchmarks could be found at MOH's website [here](#), including details on what the benchmarks cover and MOH's recommended fee ranges for each condition.

You may also key in the procedure code (Table of Surgical Procedures (TOSP) code) or the name of your condition at the search box to find out the past bill sizes or MOH's recommended fee ranges [here](#).

## **8. How can I compare the fees of different doctors?**

MOH does not publish fee ranges of individual doctors. The fee benchmarks inform what is a reasonable range of fees doctors could charge for their professional fees based on a patient's condition, taking into account the complexity of his or her procedure. Fees alone are not a measure of quality. High fees do not necessarily mean better care. It may also not imply overcharging as there could be a wide range of complexities for the same procedure across patients, and higher fees may be justified for cases of exceptional complexity.

You should clarify your doctors' fees prior to surgery, to enable more informed decision-making. If in doubt, discuss with your family doctor or seek a second opinion.