



MINISTRY OF HEALTH  
SINGAPORE

MH 78:04/4-17

28 March 2019

Licensees of Hospitals and Medical Clinics Providing Assisted Reproduction Services

## REMOVAL OF REQUIREMENT FOR COMPULSORY PURCHASE OF NEONATAL CARE INSURANCE UNDER THE LICENSING TERMS AND CONDITIONS ON ASSISTED REPRODUCTION SERVICES FROM 1 APRIL 2019

Under the Licensing Terms and Conditions on Assisted Reproduction Services, all couples who wish to undergo *in-vitro* fertilisation (IVF) procedures in Singapore, where (i) at least one member is a Singapore Citizen or Permanent Resident, or (ii) the foreign couple intends to deliver in Singapore, are required to purchase insurance for neonatal care.<sup>1</sup>

2 The Assisted Reproduction Programme (ARP) insurance scheme was introduced in 1992 to provide protection against unexpected costs of neonatal care incurred by babies conceived via IVF. Since 1994, couples who enrol for IVF have been required to purchase ARP insurance. The ARP insurance scheme is currently being administered by Great Eastern Life.

3 Following the introduction of MediShield Life and the MediSave Grant for Newborns, the Ministry has decided to remove the requirement for couples to purchase ARP insurance for neonatal care before undergoing IVF. This change will take effect **from 1 April 2019**.

4 Notwithstanding the removal of the requirement, couples who wish to have additional coverage beyond MediShield Life and MediSave may still purchase ARP insurance or other maternity insurance plans in the private insurance market to meet their needs.

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<sup>1</sup> Paragraph 5.4 states that “The AR Centre shall not carry out IVF (including ICSI) unless insurance for neonatal care has been purchased by the couple, where:

- (a) either the husband or wife, or both of them, are Singaporeans or Singapore Permanent Residents; or
- (b) in the case of foreign patients, the couple intends to deliver in Singapore.”



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5 AR centres should ensure that any communication channels (e.g. websites, brochures) are updated to accurately reflect that ARP insurance is no longer a requirement for those enrolling in IVF procedures after 1 April 2019.

6 We have also included some FAQs (see Annex) to guide you in your communications with your patients regarding the removal of this ARP insurance.

7 Should you require further clarification, please send us your queries via email at [eLIS@moh.gov.sg](mailto:eLIS@moh.gov.sg)

Thank you.

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## FAQs for AR Centres on Removal of ARP Insurance Requirement

### 1. How should we communicate the changes to our patients when asked?

- AR centres should inform patients that:
  - Purchasing of ARP insurance is no longer a mandatory requirement for those who enroll in in-vitro fertilization (IVF) procedures from 1 April 2019,<sup>2</sup> in view that its role has been superseded by MediShield Life.
  - MediShield Life provides universal coverage for all Singapore Citizens from birth. In particular, for newborns, MediShield Life will cover neonatal conditions that require immediate treatment, such as premature birth and severe neonatal jaundice.
  - MediShield Life is sized for Class B2/C bills in public hospitals, and provides coverage of up to \$700 per day of normal ward hospitalisation and \$1,200 per day of Intensive Care Unit (ICU) hospitalisation.
  - The MediSave Grant for Newborns (MGN), introduced since 2012, can also be used to offset hospitalisation costs, up to the MediSave withdrawal limits of \$450 per day.
- However, if patients still wish to purchase additional insurance, we understand from Great Eastern (GE) that they intend to continue selling the ARP insurance, with the same benefits and premiums from 1 April 2019. GE has informed us that they will liaise with AR centres to provide a point of contact in the event of queries from patients.

### 2. What happens to patients who have bought the ARP insurance prior to 1 April 2019?

- GE's ARP insurance policy terms and conditions are still binding. GE will continue to service its existing policyholders (i.e. those who purchased ARP insurance prior to 1 April 2019) until their policy coverage ends (i.e. when the child covered under the ARP insurance has reached the maximum claimable age of 180 days).

### 3. Will ARP insurance still be sold on/after 1 April 2019?

- We understand from GE that even if the purchase of ARP insurance is no longer required for those enrolling in IVF, they intend to continue selling the ARP insurance, with the same benefits and premiums from 1 April 2019. GE also indicated that they

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<sup>2</sup> For the avoidance of doubt, patients who have embryo transfers taking place on/after 1 April 2019 will not need to purchase the insurance.



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will liaise with AR centres to provide a point of contact in the event of queries from patients.

- Patients who purchase GE's ARP insurance from 1 April 2019 should note that it will purely be a commercial arrangement between themselves and GE, and should approach GE if they have any queries.
- Patients may also choose to purchase other maternity insurance plans in the private insurance market to meet their individual needs.

**4. What should I do if my patients who enrolled into IVF before 1 April 2019 find out that the requirement was lifted from 1 April 2019, and want a refund of the ARP insurance premiums they paid?**

- AR centres should inform patients that the requirement to purchase ARP insurance remains on couples who enrolled in IVF before 1 April 2019. As such, there will be no refunds of insurance premiums.

