

Frequently Asked Questions

Managed Healthcare System - New General Practitioners (GP) and Specialists Panel

1. NTUC Income has sent me a letter on 1st April 2010 informing of a change in the Administrator and Specialist panel in July 2010. How will this change affect me?

This letter supercedes our letter dated 1 April 2010.

We have engaged a new Administrator of 18 years of experience and an excellent track record in managing clinics and delivering healthcare programs.

The panel of Specialist clinics under the new Administrator differs from the earlier list that we have provided in April 2010.

By informing our members early, we hope to give them ample time to make the switch to our new panel if necessary.

As this list is constantly updated, we encourage our members to refer to our websites for the latest list of clinics under this panel.

2. Where can I locate the new list of GP and Specialists panels and when is the change to be effected?

The new panel of GPs and Specialists will be effective 1 July 2010.

Currently, you may refer to the following links :

GP Clinics: www.income.com.sg/insurance/mhs/gp.asp

Specialist Clinics: www.income.com.sg/insurance/mhs/specialists.asp

With effect from 1 July 2010, please refer to our Homepage.

3. What happens should my GP and Specialist clinic decide not to join the new MHS panel?

Should the clinics of your choice decide not to join the new MHS panel after 1 July 2010, they will be deemed as non-Panel.

We would like to inform you if you are currently seeking treatment from our Specialist which is not in our new Panel after 1 July 2010, we will extend the grace period till 31 December 2010 for any follow up conditions. For such claims, you need to pay the medical fees in full and submit a complete claim form with original receipts for reimbursement. The claim form can be obtained from <http://www.income.com.sg/claims/forms.asp>.

Please note that visits to non-Panel Specialists after 31 December 2010 will not be claimable.

Should you choose to visit a non-Panel GP clinic after 1 July 2010, you will only be reimbursed up to a maximum of \$10 per visit with a limit of 3 visits per policy year in accordance with the policy's Privileges and Conditions.

4. Are Specialist Outpatient Clinics in Restructured Hospitals included in the new panel?

Yes, Specialist Outpatient Clinics (SOC) in Restructured Hospitals will continue to be in our new Specialist panel.

5. Do I need a referral to seek treatment at Specialist Clinics?

What if I am already seeing a specialist for existing medical condition?

The extension of a grace period for seeking follow-up Specialist treatments under the old panel will end on 31 December 2010. Therefore, from 1 January 2011, Specialist treatments for existing conditions must be from our panel Specialists. If the Specialist that you are seeking treatment is on our new panel, referral will be waived.

What happened if I have a newly diagnosed medical condition?

However, for all newly diagnosed conditions from 1 July 2010 onwards, referrals to Specialists must be made by our panel GP, Polyclinics or A&E Department at Government and Restructured Hospitals.

6. What do I need to bring along when visiting a GP or Specialist Clinic?

You will need to produce your MHS membership card and your identity card when visiting our panel GP.

Besides your MHS membership card and your identity card, you will also need to bring along the Referral Letter when visiting the Specialist Clinic. Otherwise, the consultation and medical expenses incurred at the Specialist will not be payable.

7. If the GP which I currently visit is not in your new panel, can I refer the clinic to Income?

If the GP that you regularly visit does not fall in our new panel, and we do not have a clinic in the vicinity, you may make your recommendation to us by contacting our Customer Service officer at 6332 1133 or email us at healthcare@income.com.sg. We will work with our new Administrator to invite the GP to join our panel.