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REVISION TO MOH GUIDELINES ON INTEGRATED SHIELD PLAN (IP) RIDERS
Updated on 26 November 2025

Frequently asked questions (FAQ):

Q1. What are the new requirements from MOH about?

In line with the requirements from MOH announced on 26 November 2025, all IP riders available for sale from 1 April 2026 will:
- No longer cover the minimum IP deductible amount (up to S$3,500) of IP plans moving forward; and
- The minimum co-payment cap per policy year will increase from S$3,000 to S$6,000*.

* The co-payment cap does not include the minimum IP deductible amount which policyholders have to bear moving forward.

Q2. Why is this necessary?

In line with the requirements from MOH announced on 26 November 2025, these changes ensure that everyone continues to play a more active role in managing their healthcare costs and is part of the collective effort to ensure that healthcare and health insurance remain accessible and sustainable in Singapore.

Q3. What is a co-payment cap?

The co-payment cap was introduced back in 2018 at S$3,000 which helps to protect policyholders against large bills by limiting the out-of-pocket amount you have to pay per policy year if you seek treatment at one of your insurer's preferred healthcare providers or if the treatment has been pre-authorised by your insurer.

From 1 April 2026, the minimum co-payment cap insurers can apply is S$6,000, excluding the minimum IP deductible amount which policyholders have to bear.

The co-payment continues to be at a minimum of 5% of the remaining bill.

Q4. What is a minimum IP deductible amount?

The minimum IP deductible amount is set by MOH which is required for each IP and varies by ward class as shown below:

Type of hospitalisation	Ward-class utilised by insured	Minimum IP deductible amount (per policy year)
Inpatient	Private / A-class	S$3,500
	B1-class	S$2,500
	B2-class	S$2,000
	C-class	S$1,500
Day surgery / Short stay ward	Non-subsidised	S$2,000
	Subsidised	S$1,500
Outpatient	N.A.	N.A.

Information is correct as at 1 November 2025.

Q5. How do these changes affect the existing AIA Max VitalHealth rider?

a) Riders purchased before 27 November 2025:

You will continue to enjoy the current benefits under your existing AIA Max VitalHealth* rider. We will monitor and review the claims experience from time to time, and should there be a need to revise existing features, please be assured that we will inform you on any changes affecting your coverage at least 31 days prior to the change taking effect.

Includes AIA Max VitalCare & AIA Max Essential C riders.

b) Riders purchased from 27 November 2025 to 31 March 2026 (both dates inclusive):

In line with the requirements from MOH, your AIA Max VitalHealth rider will be updated in accordance with the MOH guidelines no later than the first policy renewal from 1 April 2028.

Please be assured that we will reach out to inform you on any changes affecting your coverage at least 31 days prior to the change taking effect.

c) Riders purchased before 27 November 2025, and choose to upgrade/downgrade their riders between 27 November 2025 to 31 March 2026 (both dates inclusive):

You will continue to enjoy the current benefits under your existing AIA Max VitalHealth rider. We will monitor and review the claims experience from time to time, and should there be a need to revise existing features, please be assured that we will inform you on any changes affecting your coverage at least 31 days prior to the change taking effect.

Q6. What will happen to the current-selling AIA Max VitalHealth riders*?

As the current-selling AIA Max VitalHealth riders* no longer meets the new requirements from MOH, they will be withdrawn on 1 April 2026. Customers will no longer be able to purchase or exercise a change of plan (upgrade/downgrade) to the AIA Max VitalHealth riders* from 1 April 2026.

The last day to purchase or to exercise a change of plan (upgrade/downgrade) to the AIA Max VitalHealth riders* will be 31 March 2026.

Includes AIA Max A Cancer Care Booster and Emergency and Outpatient Care Booster.

Q7. Does AIA Singapore provide pre-authorisation?

Yes, AIA Singapore allows all AIA HSG Max policyholders to apply for pre-authorisation prior to their treatments via our AIA+ app, AIA website or call our HealthShield hotline at 1800 248 8000.

It is a service where AIA provides financial assurance for coverage for a hospital admission, day surgery and outpatient cancer treatment based on your policy coverage and medical information provided by your doctor before your actual treatment.

Pre-authorisation assesses coverage for your planned treatment or admission based on diagnosis, planned procedures, the estimated length of hospital stay and hospitalisation and surgical charges before the actual surgery or admission.

With pre-authorisation, you will also enjoy the co-payment cap under your AIA Max VitalHealth riders for all private hospital treatments (including non-panel).

Please refer to our website for more information about pre-authorisation.

Q8. Will there be a reduction of premium since the benefits are reduced?

With the reduction in benefits, premium rates for the new riders are expected to be more affordable than the current-selling riders across the market.

It is important to note that premium rates under AIA HSG Max and its riders are not guaranteed and are expected to be adjusted from time to time to account for our claims experience, medical inflation, medical advancements, general cost of treatment, supplies and medical services in Singapore..

We are committed to providing quality and sustainable healthcare over the long-term. Over time, these efforts help manage rising healthcare costs, including claims experience and medical inflation, which in turn aims to keep your IP and rider premiums affordable and sustainable in the long run.

Q9. How much impact would the changes have on claims management and insurance premiums?

While these changes were made to ensure long-term sustainability and affordability of healthcare coverage for Singaporeans, premiums are also affected by other factors such as medical inflation, medical advancements, and overall claims experience. As the medical landscape continues to evolve, premiums rates are reviewed periodically and are not guaranteed.

We are committed to keep providing affordable and sustainable healthcare over the long-term while ensuring customers have continued access to quality healthcare coverage.

Q10. It appears that riders are "guaranteed renewal". How does my rider policy contract permit AIA Singapore to make changes to my existing rider?

AIA HSG Max and its riders are guaranteed renewable in nature. This means that we will not terminate your plan at any time, except when there is fraud.

However, given the evolving medical landscape, it is necessary for health insurers to adjust the premiums, benefits and/or cover or amend any privilege, term or condition of health insurance policies.

Please be assured that we will inform our policyholders on any changes to their policies, at least 31 days via letter before the effective date of any changes, as per mentioned in our policy contract.

Q11. How can I be assured that AIA Singapore's doctor panel network will have a sufficient spread of doctors, and uphold good quality of care?

In January 2017, we introduced AIA Preferred Healthcare Providers, a network of over 600 trusted, well-qualified and experienced medical professionals. We are the first insurer to establish direct partnerships with the medical community to deliver quality and affordable healthcare together.

Our AIA Healthcare Partners (private specialists) are chosen based on a strict review on the following criteria:
- Minimum of 5 years of specialist experience
- Professional track record
- Claims History – appropriate choice of treatment, reasonable utilisation and charging behaviour.

Our preferred healthcare providers cover over 26 medical specialities, ensuring that you will be able to find a doctor with the expertise to suit your needs. You can view the full list at this link: https://www.aia.com.sg/en/health-wellness/healthcare-services/our-specialists.

Q12. Does AIA Singapore think these changes are sufficient to manage claims? If not, what else will AIA Singapore be doing?

AIA is an active advocate for collaboration among all stakeholders to better manage healthcare costs.

We have also rolled out some initiatives, which include:

- The first insurer to establish direct relationships with healthcare providers through our AIA Quality Healthcare Partners, providing quality and affordable healthcare from our 600+ panel doctors to your customers.

- Making pre-authorisation service available for all private hospital admissions, day surgeries and outpatient cancer treatments, providing customers with financial assurance that their claim will be paid and help ensure that treatment and charges are in line with established norms. This pre-authorisation process is seamless and can be done via our AIA+ app.

- Introducing AIA Vitality wellness programme to our customers which inspires individuals to take action and make real change to their health by rewarding them for the small steps they take to become healthier every day.

We continue to work closely with the Life Insurance Association of Singapore, MOH and professional medical associations to manage healthcare cost and inflation, ensuring there is continued access to quality healthcare for our customers.

Q13. How can I ensure my Shield plan provides the right coverage for my hospitalisation needs?

To ensure that your coverage continues to be affordable and sustainable, we encourage you to consult your AIA Consultant/Insurance Representative to discuss the option that may best suit your healthcare and financial needs.

For more information, you may refer to our website at https://aia.com.sg/hsg to find out more about the products that we offer.