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# New Integrated Shield Plan (IP) Riders

In compliance with the revised requirements announced by MOH in November 2025

Last updated 4 May 2026

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## New rider requirements from 1 April 2026

MOH introduced new requirements for Integrated Shield Plan (IP) riders to address rising insurance premiums and private healthcare costs.

All seven IP insurers have launched new rider products. On average, premiums of new IP riders (with maximum coverage) are around 35-40% lower than those of legacy riders.



# NEW INTEGRATED SHIELD PLAN (IP) RIDER PRODUCTS

## POLICY CHANGES FOR NEW RIDERS FROM 1 APRIL 2026

### MINIMUM IP DEDUCTIBLE NO LONGER COVERED

Paid out of pocket.



### HIGHER LIMIT FOR MIN. 5% CO-PAYMENT

Co-payment cap raised to \$6,000 or more per year to keep pace with rising costs. Cap applies to co-payments excluding minimum IP deductible.

## HOW THIS AFFECTS YOUR FINANCES

### MORE AFFORDABLE RIDER PREMIUMS

On average, premiums for new riders (with maximum coverage) are ~35-40% lower than those of legacy riders\*. Premium savings over the years can outweigh additional out-of-pocket expenses when you claim.

### MEDISAVE USE FOR CO-PAYMENT

MediSave can still be used to pay for co-payment amounts, subject to withdrawal limits.



\*Riders that do not comply with the new co-payment requirements. No longer available for sale from 1 April.

The new riders will continue to protect policyholders against large medical bills, while encouraging more prudent use of healthcare, especially in the private healthcare sector.

## SPEAK TO YOUR FINANCIAL ADVISOR TO REVIEW AND RIGHT-SIZE YOUR HEALTH INSURANCE COVERAGE

#### Rider

Optional add-ons to IP to reduce out-of-pocket payment. May cover additional benefits with higher premiums.

#### Integrated Shield Plan (IP)

Additional coverage to offset bills for large private hospitalisation stays or selected outpatient treatments. Covers Class A/B1 wards, private hospitals and doctor selection.

#### MediShield Life

National insurance scheme that provides Singaporean Residents coverage for large hospital bills and selected outpatient treatments.

CHOOSE RIDER COVERAGE THAT FITS YOUR HEALTHCARE NEEDS AND FINANCES.

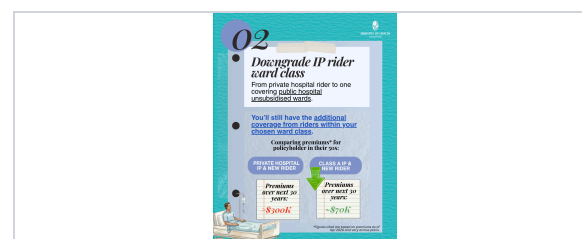
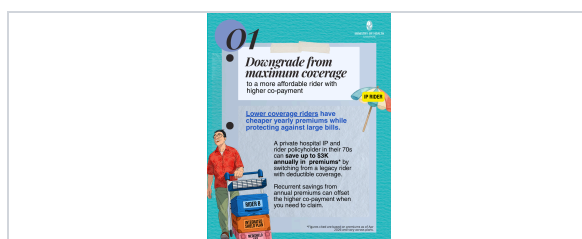
Review and right-size your rider coverage



While we value private health insurance for peace of mind and the autonomy to choose our preferred healthcare options, it is important to ensure that our private health insurance coverage is right-sized to our healthcare needs and long-term finances. Click the links to understand your options.

Considering buying a rider? →

Considering downgrading your riders? →



## Learn about Singapore's healthcare financing framework

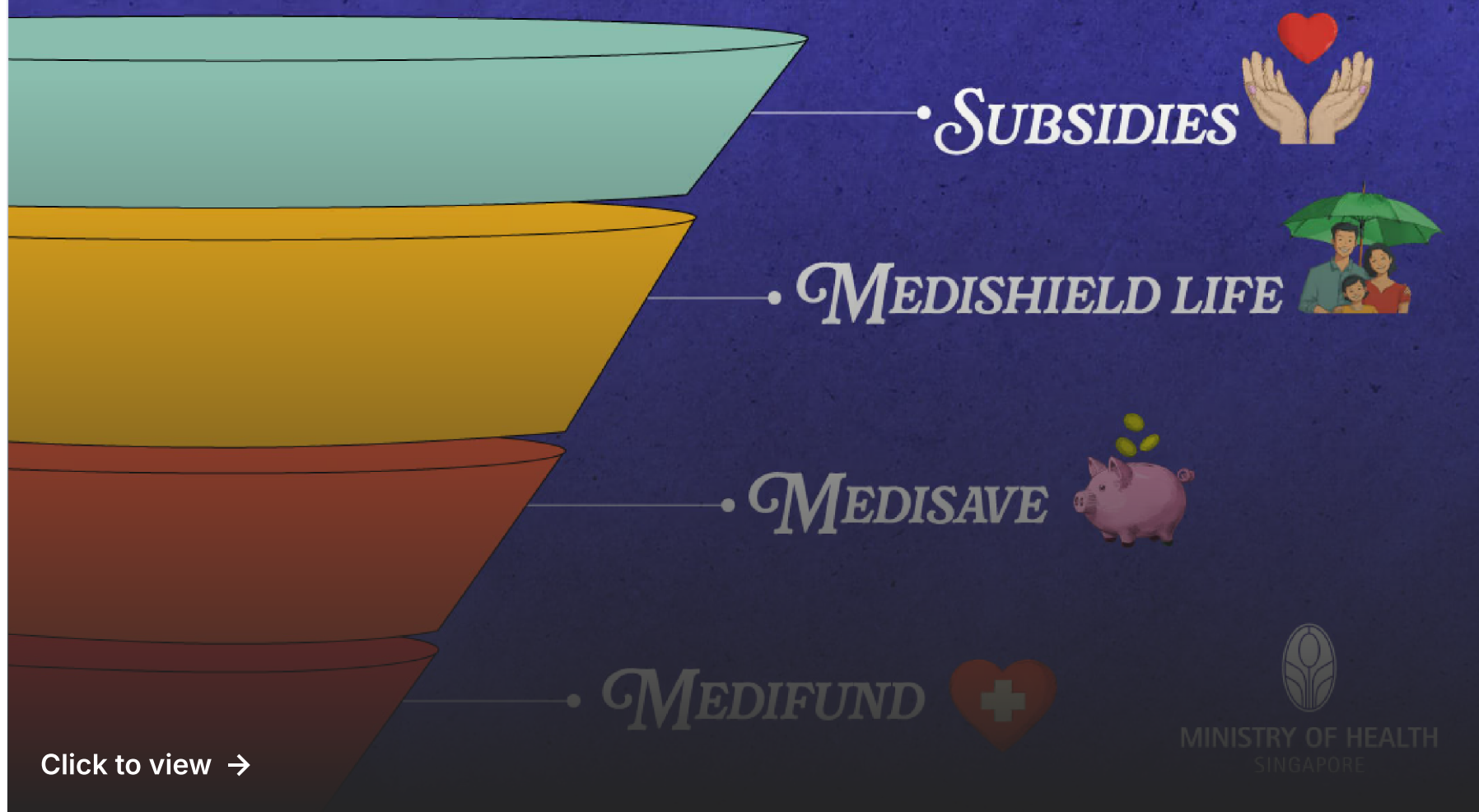
With S+3Ms, public healthcare remains affordable and accessible to all Singaporeans. No Singaporean is denied appropriate care due to inability to pay. *Learn more about S+3Ms [here](#).*

## S+3Ms explained



# DID YOU KNOW?

Your medical bills are already covered by **S+3Ms.**



## Ensuring the sustainability of private healthcare

Prefer unsubsidised healthcare? You can consider buying additional private insurance coverage, such as **Integrated Shield Plan (IP) and riders.**

### Role of IP

IP provides additional coverage on top of MediShield Life, to cover private wards and private healthcare institutions. They are offered by private insurers, and are optional. IPs are useful if you intend to seek medical care at higher-class wards in public hospitals, private hospitals, or prefer to choose your own doctor.

Learn more about how IPs work [here](#) and compare your options [here](#).

### Role of riders

Riders are optional add-ons for your IPs, to help reduce cash co-payment upon admission. They have varying levels of coverage, depending on your needs and budget. Rider premiums must be fully paid in cash, and they increase significantly as you age, and cost more than IPs.



## Understanding how IP and riders work



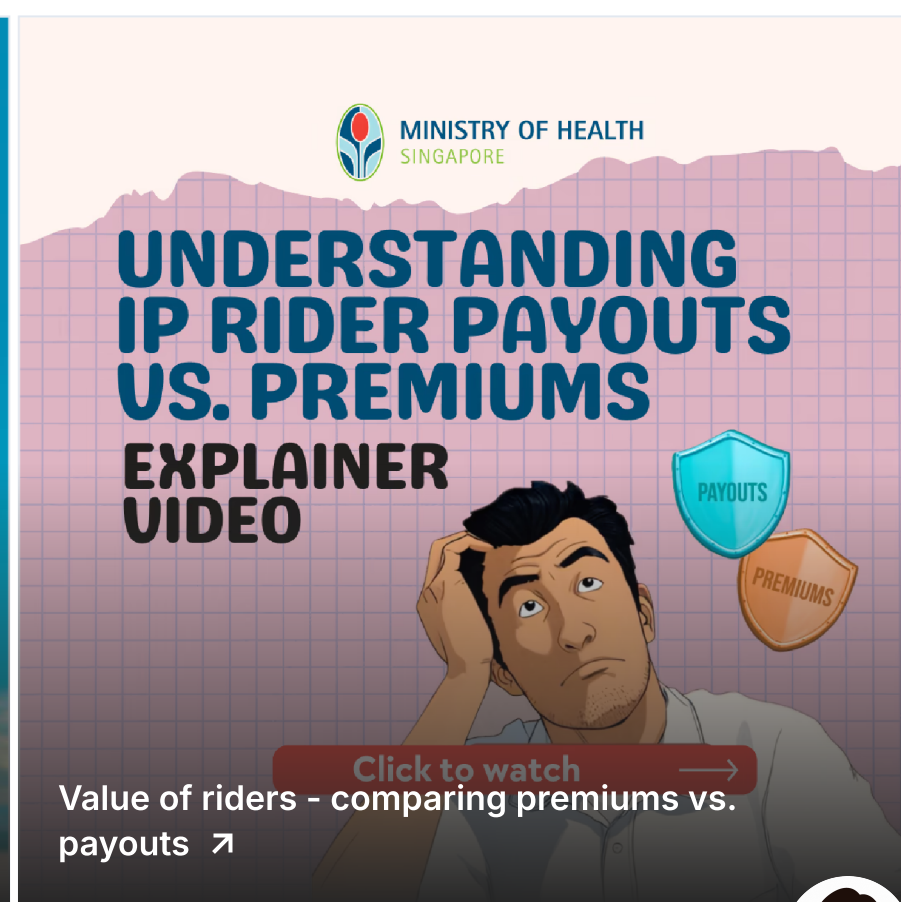
### Choosing the right level of health insurance coverage

Riders are meant to protect you from large medical bills by reducing the out-of-pocket expenses to a manageable amount. However, is paying higher premiums worth the extra protection overtime?

Today, many Singaporeans may be paying more premiums than they need to, especially for riders. Choose the right level of private insurance coverage based on your needs and long-term affordability.

Use the [Health Insurance Planner](#) to find out how much you've been paying for health insurance, and consult your financial advisor to find out more.

## Uncover the myths and value of IP riders



### Loosening the private healthcare financing 'knot'



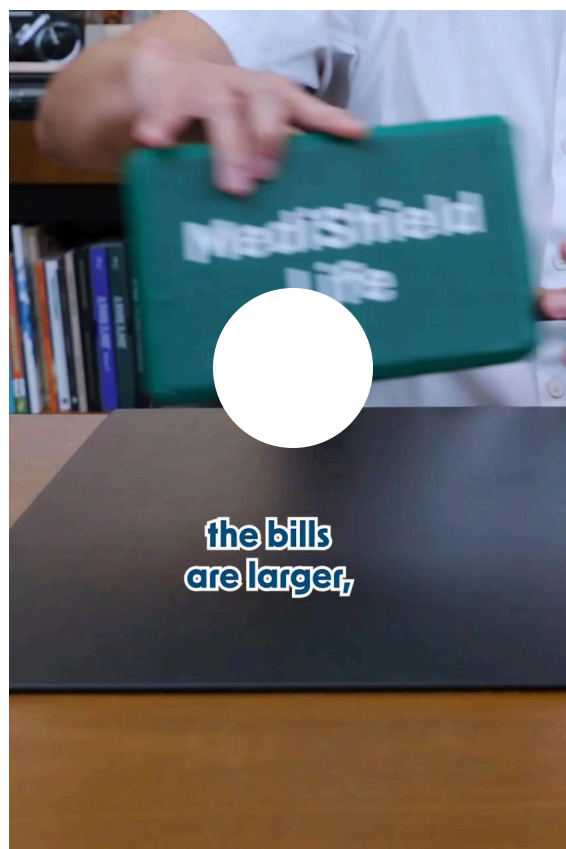
The new requirements for IP riders are part of MOH's efforts to put private healthcare and private health insurance on a more sustainable path.

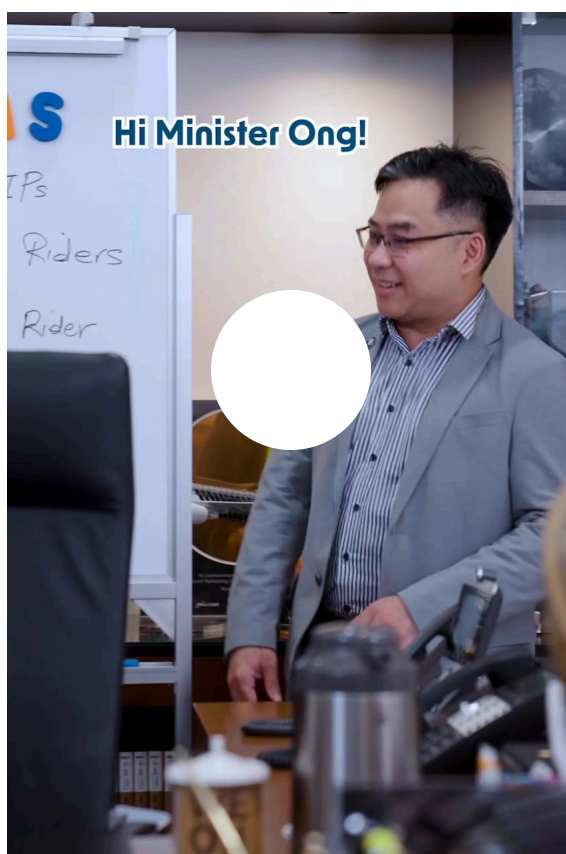
Generous coverage from IP riders has contributed to a greater tendency for over-servicing and over-consumption of healthcare services, resulting in rising claims, and in turn rising rider premiums. Our private healthcare financing system is therefore in a 'knot'.

To loosen the 'knot', MOH is working with stakeholders to address these underlying issues and moderate healthcare cost increases.

As healthcare consumers, we can help to loosen the 'knot' by buying the right level of insurance coverage based on your needs and long-term affordability.

## Watch Minister for Health's explainer series





[Watch the videos in vernacular languages ↗](#)

## Ministry of Health

Staying healthy

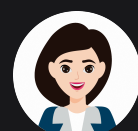
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