

Dear EAs,

From 1 Jul 2023, the Ministry of Manpower (MOM) will [enhance the minimum medical insurance \(MI\) required](#) for all new and existing Work Permit (including Migrant Domestic Workers) and S Pass holders. As [announced previously](#), these enhancements better protect employers against large unexpected medical bills incurred by their migrant workers.

MOM will implement these enhancements in two stages, on 1 Jul 2023 and 1 Jul 2025 for insurance policies, renewals or extensions that have a start date effective on or after these dates:

**[Stage 1] Applies to policies with start date effective on or after 1 Jul 2023**

- Increased annual claim limit of \$60,000 with 25% co-payment by employers for claim amounts above the first \$15,000

**[Stage 2] Applies to policies with start date effective on or after 1 Jul 2025**

- Standardisation of allowable exclusion clauses
- Age-differentiated premiums
- Direct reimbursement by insurers to hospitals

EAs should inform employers of the enhanced MI requirements. A [list of insurers offering the enhanced MI](#) can also be found on MOM's website.

Thank you.

Yours sincerely,

Kevin Teoh  
Commissioner for Employment Agencies  
Ministry of Manpower