

Effect of riders on health insurance

New riders sold each year

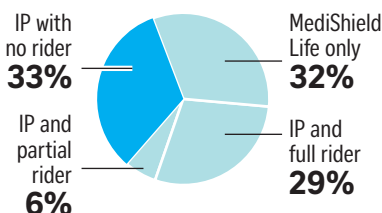
100,000

Over the past two years, premiums have gone up by

up to **80%**
for Integrated Shield Plans (IP)

up to **225%**
for full riders

INSURANCE PLANS OF S'PORE'S 3.9 MILLION PEOPLE

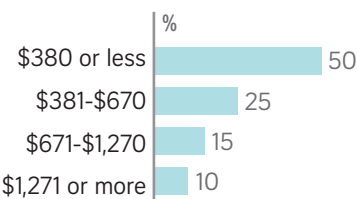


	Average bill for private hospital plans	Percentage of people on private hospital plans who made claims in 2016
IP with no rider	\$6,270	5.9%
IP with full rider	\$9,975	9.1%

COST OF IP AND FULL RIDER

	2016	2018
50 years old	\$1,821 to \$2,184	\$1,860 to \$2,838
80 years old	\$7,197 to \$9,235	\$7,521 to \$12,183

WITH 5% CO-PAYMENT, THE PROPORTION OF PEOPLE WITH PRIVATE HOSPITAL PLANS WHO PAY THIS AMOUNT IN A YEAR BASED ON 2016 BILLS:



Source: MINISTRY OF HEALTH
STRAITS TIMES GRAPHICS