

Patient voices Singapore: towards more informed and seamless care

PRUDENTIAL

PATIENT VOICES

Patients are looking for clarity and reassurance when seeking medical care. A Prudential-commissioned report by the Economist Impact examines how there is opportunity to enhance the patient experience.

The analysis was based on a survey of 1,024 adults aged 18 to over 80 years old in the country between April and May 2025, and includes insights from three local experts.

People delay care despite excellent healthcare system

8 in 10 people surveyed in Singapore have delayed care "sometimes" or "several times" in the past year. Common reasons include:

Symptoms are not that severe 25%

Previous bad experiences with healthcare 24%

The cost of healthcare 23%

Feeling a sense of duty to work over self-care 23%

Concern about being a burden to family (financial or care needs) 23%

Patients want greater clarity on where to seek care

About 6 in 10 respondents agree that these factors impact their healthcare experience:

61%

- Feel they don't have the right information to make a decision on treatment
- Worry that they cannot pay for the care they need
- Have to wait a long time to access care

60%

Don't know where to access care when something is wrong

59%

Have trouble using digital tools for scheduling and managing appointments

57%

Feel discouraged from seeking a second opinion on their diagnosis or treatment

More certainty on costs needed

Though support is available, cost of care remains a concern for many in Singapore.

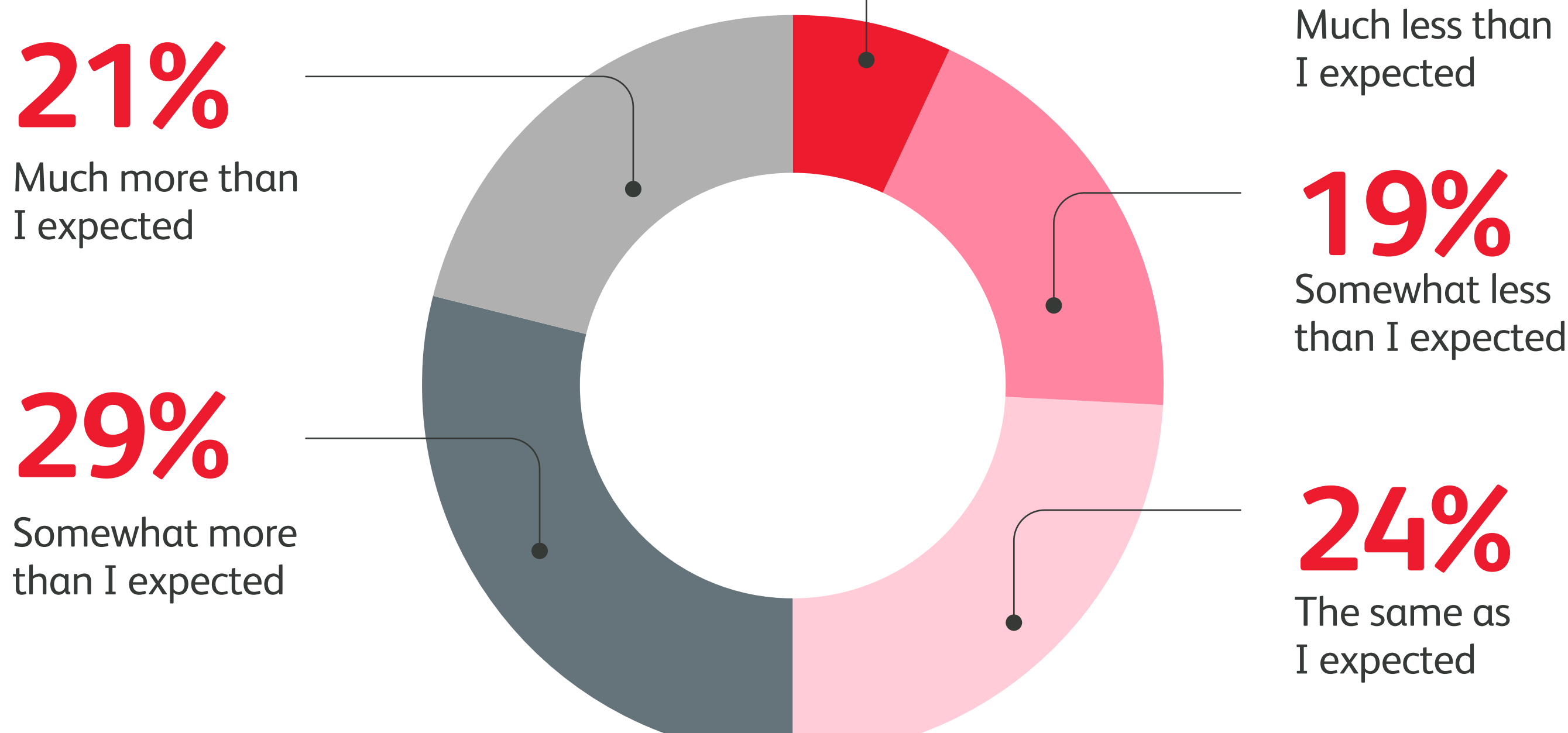
6 in 10

respondents worried if they could pay for the care that they needed while about half found the bills higher than expected in the past year.

Affordability?

High cost of care?

How actual costs for respondents' medical care have compared with expected costs in the past year.



Minimal disruptions to daily life are top of mind

Three most cited factors that provide support, confidence and peace of mind while seeking medical care:

Minimal disruptions to daily life when seeking care 39%

Being able to seek a second opinion about medical advice 32%

Having someone to support and guide throughout the process 31%

Improving patient experiences, creating a seamless and more informed system for all

How we can tackle these barriers to care and ensure access.

Clearer information
Better transparency on costs, coverage, and eligibility

Stronger patient support
Tools and early education to help people plan, prepare and make confident care decisions

Flexible care options
More virtual consultations and easier access to second opinions to fit care around daily life, without disrupting work and family routines

Clarity in the patient journey

Healthier SG¹ highlights the central role of family doctors in Singapore's healthcare system and helps provide clarity on where and how to start the patient journey.

Support for healthcare costs

S+3M² is the bedrock of the country's healthcare system and keeps essential care affordable at restructured hospitals.

- Government Subsidies
- MediSave (the individual's medical savings)
- MediShield Life (health insurance for all)
- MediFund (safety net for those who require more help)

Private Integrated Shield Plans complement these and offer extra cover.

National fee benchmarks and bill comparison tool help with planning for healthcare costs.

"Singapore has built a strong and well-resourced healthcare foundation. The path forward requires shifting the focus to making it a well-understood and easily accessible system for all"

Dr. Sidharth Kachroo
Chief Health Officer at Prudential Singapore

¹ For more information on Healthier SG: <https://www.healthiersg.gov.sg/about/what-is-healthier-sg/>

² For more information on S+3M (Subsidies, MediSave, MediShield Life and MediFund): <https://www.moh.gov.sg/managing-expenses/keeping-healthcare-affordable/managing-medical-bills/#f3b85daa745d0ae7958389ada8cb292>