

## THEME : MIGRANT WORKERS : Access to healthcare

Migrant workers are excluded from Singapore's universal healthcare system. Instead, the law puts the responsibility for providing healthcare onto employers, requiring them to purchase medical insurance for their low-wage foreign employees.

In practice, workers' healthcare is limited by the insurance coverage value. It is further restricted by employers' control over access. Given the inferior bargaining position of migrant workers (see Fact Sheets 1 and 2) and fears of losing their jobs should they displease their bosses, workers commonly avoid seeking healthcare until a condition deteriorates badly.

### Roots of the problem

Placing the responsibility for migrant workers' healthcare in the hands of employers, who naturally want to safeguard their bottom lines, creates a conflict of interest.

This is compounded by the fact that state subsidies are not applicable for migrant workers, thereby raising the cost of medication, surgery and ward charges.

With their low salaries, migrant workers cannot afford to pay out of their own pockets. Yet asking for access to healthcare through their employers can put their jobs at risk. Employers have been known to cancel work permits and repatriate workers when faced with medical expenses.

### National framework

The Employment of Foreign Manpower Act requires employers to purchase medical and injury insurance of specified minimum value. Almost universally, employers purchase no more than the bare minimum, even though employers' liability for medical costs is not formally capped.

In any case, hospitals ask employers for letters of guarantee (LOG) each time a costly procedure or hospitalisation is recommended, and it is generally discretionary for employers whether to issue an LOG, even if they have insurance coverage. Without an LOG, treatment is typically suspended.

### Recommendations from prior cycles

In the second cycle (2016), Thailand recommended "improv[ing] access to comprehensive and affordable health services". This was supported by Singapore.

Mexico recommended protection of their human rights and to "prevent... discrimination".

More generally, Cuba, Bangladesh, Honduras and Afghanistan urged safeguarding or guaranteeing the rights of migrant workers. These recommendations were all supported by Singapore.

### Suggested recommendations

1. Extend state subsidies for healthcare to migrant workers.
2. Eliminate the need for hospitals to obtain letters of guarantee from employers before carrying out costly procedures and only require insurers to confirm to hospitals that a policy is in place.
3. Amend legislation to specify that termination of employment following an employee's illness and injury without other cause shall be considered wrongful dismissal with liability for compensation.