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Improving access to doctor-led obesity care: Singlifeâ??s approach to earlier intervention

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Akhil Doegar, Group Head of Distribution at Singlife, discusses barriers to obesity care, the programmeâ??s underwriting implications and how its impact will be assessed



Cost, convenience and uncertainty about treatment can prevent people from seeking medical support for obesity. Through its Chronic Care Programme, developed with Novo Nordisk Singapore and HMI Medical, Singlife aims to make structured, doctor-led weight management more accessible to its customers.

In this interview, Akhil Doegar, Group Head of Distribution at Singlife, explains how the programme addresses these barriers, what customers should understand about insurance underwriting and why demonstrating longer-term benefits will take time.

What barriers prevent customers from seeking obesity care early, and how was the Singlife Chronic Care Programme designed to address them?

Obesity is a complex, chronic condition, but people may delay seeking care for several reasons. These include the cost of treatment, limited access to convenient medical support, uncertainty about where to start and the perception that weight management is solely a matter of willpower rather than a health issue that may benefit from medical support.

Through the Singlife Chronic Care Programme, we aim to make structured, doctor-led weight management care more accessible to our customers. Developed in partnership with Novo Nordisk Singapore and HMI Medical, the programme gives all Singlife customers access to consultations and medically appropriate treatment at programme rates starting from S$289 per month, inclusive of GST. Customers can consult a doctor in person at participating HMI OneCare clinics islandwide.

Importantly, treatment remains doctor-led and clinically appropriate. A doctor will assess each individual’s health needs and determine whether prescription treatment is suitable. Our role is to help customers access the right support and take a more proactive approach to managing their health, rather than waiting until obesity-related conditions become more serious.

How will improvements in weight and overall health be considered during underwriting, and what should customers understand about the limits of any potential policy changes?

Improvements in weight and overall health are taken into consideration when customers apply for a new policy or request a review of an existing one. Each application is assessed individually, based on overall health, medical history and the merits of the policy.

Reaching a target weight or lower BMI will be beneficial to the customer, but these alone do not guarantee policy acceptance, a change in coverage or a lower premium. Ultimately, the goal of the programme is to give customers access to appropriate care and help them become healthier.

How will Singlife evaluate whether the programme improves access and sustained participation, and what evidence would demonstrate a longer-term health or financial benefit?

We recognise that improving access to care is only one part of the equation. Sustained engagement and meaningful health improvements take time, particularly when managing a chronic condition such as obesity.

We will look at how customers engage with the programme, including uptake and participation, alongside feedback on their experience and access to care. Over time, where appropriate data is available and can be assessed responsibly, measures such as continued engagement with care and changes in health indicators may help us better understand the programme’s contribution to customers’ health journeys.

Any assessment of longer-term health or financial outcomes will require a longer observation period and careful consideration of other factors that influence health and healthcare costs.