



Can I afford to give birth in Singapore without insurance?

A couple of weeks ago, we had a brief look at why it is a wise choice to have health care insurance in Singapore by highlighting how much a complication free pregnancy costs if you don't have maternity insurance.

If you missed it, [have a read here](#). If you want the abridged version, then here it is; it costs A LOT. So hop to it and get yourself some pregnancy insurance.

Without Singapore maternity insurance, you can wave goodbye to approximately \$16,000 or more for a risk-free pregnancy and a lead-in, drug-free natural birth. That is provided everything goes according to plan.

So, what happens if it doesn't go according to plan? What happens if you want an epidural or if you need a cesarean? What if there are complications for the mother such as preeclampsia or gestational diabetes?

As awful as it is to think about, what if something unplanned happens with the baby like a pre-term birth or if the little one is sick?

This is really where the benefits of having maternity cover come into play. We all think that we are invincible and that everything will be hunky dory – until it isn't. Let's take a look.

Epidural Costs

There is a pretty solid reason that child birth is recognized as the most agonizing experience known to humankind, and that's because often it is. In addition, it can also be unbearably long, so it's little wonder that reinforcements need to be called in.

An epidural is an anesthetic that is injected into the pain receptors around the spinal cord and can be administered on request (up to a certain point in the labour) which results in sensory deprivation from the waist down READ: sweet relief.

This is likely to cost you anywhere from \$5,000 to \$12,000 and this is staying in a shared ward for up to 3 days post purge.

C-sections

A caesarean birth – or a C-section – is becoming more commonplace in Singapore. There is a myriad of reasons as to why a labour would culminate in a c-section. Being prepared for this eventuality will make the – already arduous - process of labor significantly less stressful.

Sometimes it's considered medically necessary for the protection and welfare of the little one particularly if it is a multiple birth. The trope of expat mums being wheeled off to theatre mid-labor apologizing to their partners for the spiraling cost of the birth is actually 'a thing', and it shouldn't have to be.

An emergency cesarean (defined as a birth that starts naturally but finishes in a c- section due to medical reasons) will also mean that you could be left paying the bill for two different types of labour – the first stage of natural labour as well as the grand finale of the cesarean. This can be upwards of \$20,000. Ouch!!

Pre-term birth

If you have made it to this paragraph and thought 'Okay. Picking up the tab so far isn't ideal, but it's doable. We can wing it', then perhaps we need to explore the possibility that your little human is going to make an early appearance. It happens.

A pre-term birth is defined as a baby that is born BEFORE 37 weeks. Those last few weeks of 'cooking' are crucial to the baby's neurological development and a grand exit before then will most likely see a visit to the Neonatal Intensive Care Unit (NICU).

The fabulous thing about Singapore is that neonatal care is among the best in the world, the downside (and it's a biggie) is that you pay for it. Per day, NICU costs are in excess of \$1000 and that is not including the doctor's bills, drugs or any other incidental costs that accrue on a daily basis.

An excellent example of this is a recent case of a young, healthy couple who had their daughter at 27 weeks, which is critically early. She caught an infection when she was born which means that she has to stay in the NICU until she is 39 weeks old.

Let's run the numbers on this:

12 weeks = 84 days x \$1000 per day = \$84,000. Let's add on the cost of the cesarean bill of \$30,000 which totals in at \$114,000. This is not including any of the doctors or specialist bills, drugs or equipment costs, either. It is estimated that their bill will be upwards of \$200,000. Thankfully, they are covered.

Welcome, baby!

It's also worth noting that in the case of multiple births, this cost will be per child.

So, before you get your freak on, you'd better get your speak on and talk these options through with your partner. It's not sexy, but neither is paying off the bill for your child's birth for the rest of your life.

The bottom line is this: No one wants for anything to go wrong with their pregnancy and birth, but it can happen and you can be prepared.

There is a ton of choices out there that can be tailored to fit your requirements and budget and we have a dedicated team

of professionals who will walk you through the best maternity insurance options for you and your family.

If this is a possibility that you are even VAGUELY entertaining, [call us](#) and have a chat today. We've got your back!

You can download a copy of this article for reference purposes or future research by clicking on the ink: [Can I afford to give birth in Singapore without insurance?](#)