

How do I keep my health insurance premiums down? Get regular screening and stay healthy!

On: [Mar 05 2018](#)



Everyone who has expat health insurance in Singapore can understand the yearly dread of premiums going up at renewal. Expat Insurance tries to work with providers to offer as many solutions as possible to our clients and to keep our premiums as low as possible. Health insurance providers in Singapore are now beginning to reward consistently healthy behavior by keeping premiums low at renewal if you can prove that you have been taking care of yourself. If you want to know if your health care insurance provider has these benefits, [get in touch](#) today and one of our team will let you know what you can do to reap these rewards.

Expat life can be excessive sometimes, and unfortunately, it's kind of easy to stick our head in the sand and pretend that it's spring break 24/7, 365 days of the year. We've all done one Sunday brunch too many. On the upside, most of us are active, generally take good care of ourselves and are in pretty good health. Both of these lifestyle factors combined can mean that we don't go and get ourselves checked out until something really bothers us.

Sometimes that can be too late and we are presented with chronic health problems that we

are lumped with for the rest of our lives. These health problems could have been prevented or at least stopped before they became chronic if we addressed this at an earlier stage and had done something about it. Diabetes is a great example of this and the Straits Times has reported that one in three people living in Singapore have a life time risk of developing the disease.

In response to this, health care providers are now beginning to reward people who do the minimum amount to make sure that they are staying in top shape. In 2018, there appears to be a shift to a more holistic approach to health care. Services that play a major role in holistic health care programs include nutritional education and counselling, exercise programs and gym memberships, mindfulness activities and attending regular health screenings. Some insurers are beginning to reward people who have yearly check-ups and who make a low claim rate by keeping their premiums down and sending them cash back bonuses or movie tickets. Keeping healthy definitely has its perks!

An essential part of this progressive upkeep is making sure that you have regular health screenings. These are done every 12 months and they can be as thorough as you wish. These health checks generally involve blood tests to check iron, cholesterol, liver and biliary profiles, blood pressure, weight, prostate tests for men and breast/smear checks for women. IMC offer comprehensive packages and you have the added benefit of seeing the same doctor every time that you visit. Building a consistent relationship with your GP is helpful in many regards, especially when it comes to a holistic healthcare approach. GPs are able to suggest and monitor lifestyle changes before anything dire happens and they can be proactive in staying on top of a preventative health care plan.

Call us today to see what you can do to receive these benefits and which health care providers incentivise you for being actively healthy. While you are at it, call IMC to make an appointment for a health screen today, too.

We'd be only too happy to see you stay healthy and happy!