

## I'm Already Pregnant, Can I get Insurance in Singapore?



'I'M PREGNANT!' Congratulations, Mama! Have you checked your Singapore maternity insurance? Do you even HAVE pregnancy insurance in Singapore? We know the first thing that most pregnant women think about is 'Will my baby be OK?' or 'How do I ensure that there is suitable health coverage for me and my child?'

You are also going to be a parent (WHOA!) and it isn't just about you anymore. You need to think about how you are going to protect your tribe because that's your job now. Here's where the winning combo of Term Life Insurance and a one-time-only payment for a three-year maternity plan come into play.

If you already have that bun in the oven, most health insurance policies do not cover the care of a yet-born infant, or the pregnancy itself, so we first recommend that you check your current pregnancy insurance in Singapore, whether it is one that you bought or one that is provided by either your or your partner's employer.

Here's the bitter pill: Most health policies will only kick in once the child is born and gets to about three months, and many will not cover congenital illnesses or any issues related to birth complications. So, before you get ahead of yourself, you need to consider a few "What ifs?"

- What if there are any complications?
- Does my hospital policy cover that?
- What if my new born needs specialized treatment or care, how am I covered?
- How long am I covered for?

These are all very valid and very important questions. If you need some more reading on this, check out our article ['Can I Afford to Give Birth in Singapore Without Insurance?'](#) You need to have coverage.

While we get that you are worried about healthcare for your baby, you must first ensure that you are covered for all of the things that can happen during pregnancy and any illnesses that were impossible to detect before you gave birth. So, first consider what would happen in the event of any complications during pregnancy and what coverage you have.

In addition, all new parents have to review their own life insurance policies. What kind of coverage do you have on your life or that of your partner? This matters Mama, because everyone has to be aware of how they can pay to support a family in case of the unexpected.

The good news is that there are policies on the market that now cover these maternity related issues which are not covered in standard health or hospitalization packages and they cover these in conjunction with Term Life Insurance policies. Expat Insurance has some affordable maternity and life insurance combos so that you are starting parenthood off on the right foot. Some of these policies will even cover you for complications up to 3 years after giving birth!

If you need to print out a PDF to mull this over a bit more, download it here.

Please give Ethan a ring to find out more about these insurance packages, and congratulations again, Mama!