

**Advantages in using the IA Panel Specialist in Singapore**

ADVANTAGES
Timely completion of Admission and Discharge documents
Investigation reports obtained directly from the clinic via IA Web Portal
Less chances of collecting Deposit. If collected, it will be a standard and minimal amount
Interim bill and reports can be obtained during patient's stay, hence easier monitoring process
FGL will be issued faster and any excess can be collected at the point of discharge, and deposit will be refunded faster
Better customer experience and timely update on admission status
Use of IA Web Portal improves Turn Around Time (TAT) in obtaining the documents
Specialist procedure fees are negotiated and complied with guidelines set by MOH Singapore. Cost savings for insurance while providing best services for members
Transparent cost savings shown in the invoices without hidden charges.
Streamlining of good track record specialist/doctors

**Disadvantages in using the IA Panel Specialist in Singapore**

DISADVANTAGES
Member still required to pay 15% of estimated cost as admission deposit
For in-patient services, LOG will still need to be issue directly to hospital business office and documents coordination

**Advantages in using non - IA Panel Specialist in Singapore**

ADVANTAGES
Wider selection of clinics/doctors (but with no substantial track record with IA)

**Disadvantages in not using the IA Panel Specialist in Singapore**

DISADVANTAGES
Delay in getting the Initial Guarantee Letter so, member required to pay 15% of estimated cost as deposit
Delay in performing LOS monitoring and unable to notify insurance and member if they are non-covered items or conditions
Poor customer experience and complaints at every process from admission till discharge
Delay in getting the discharge bill and reports, hence IA unable to issue FGL at the point of discharge.
Member required to pay additional deposit before discharged and refunded after minimum 2 months of discharge