



SINGAPORE
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ASIAN ACTUARIAL CONFERENCE 2026

Beating the Odds: Redefining Risk

18 – 21 AUGUST 2026
MARINA BAY SANDS, SINGAPORE



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VALUE-BASED CARE: PROMISE VS REALITY

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19 AUGUST 2026
MARINA BAY SANDS, SINGAPORE



SINGAPORE NUHS: Alignment of Public Financing and Delivery

NUHS' Appropriate Value-based care (AVBC):

- Data collection to identify efficient pathways
- Coordinating / managing pathway compliance

Integrated Public Ecosystem

Hospitals, clinicians and the health cluster operate within the same system



Evidence-based care pathways

Clinical pathways + quality and cost data guide care decision



Shared objective

Better outcomes while stretching a finite healthcare budget



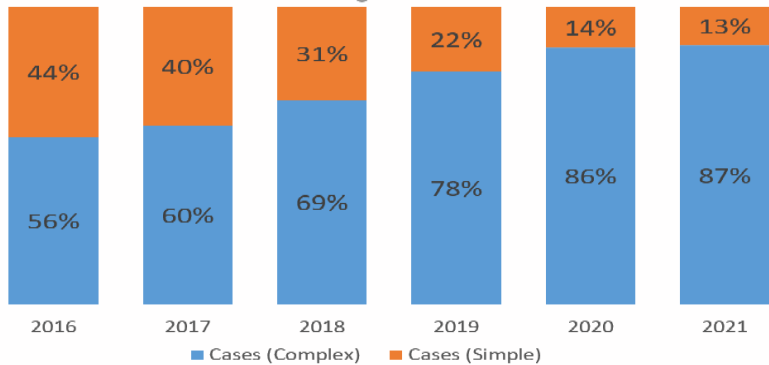
70+ VDO* projects completed | >\$10m cost avoidance achieved by Jan 2022

*Value-driven outcome

Source: MOH Singapore, NUHS Quality Day, 9 Feb 2026.

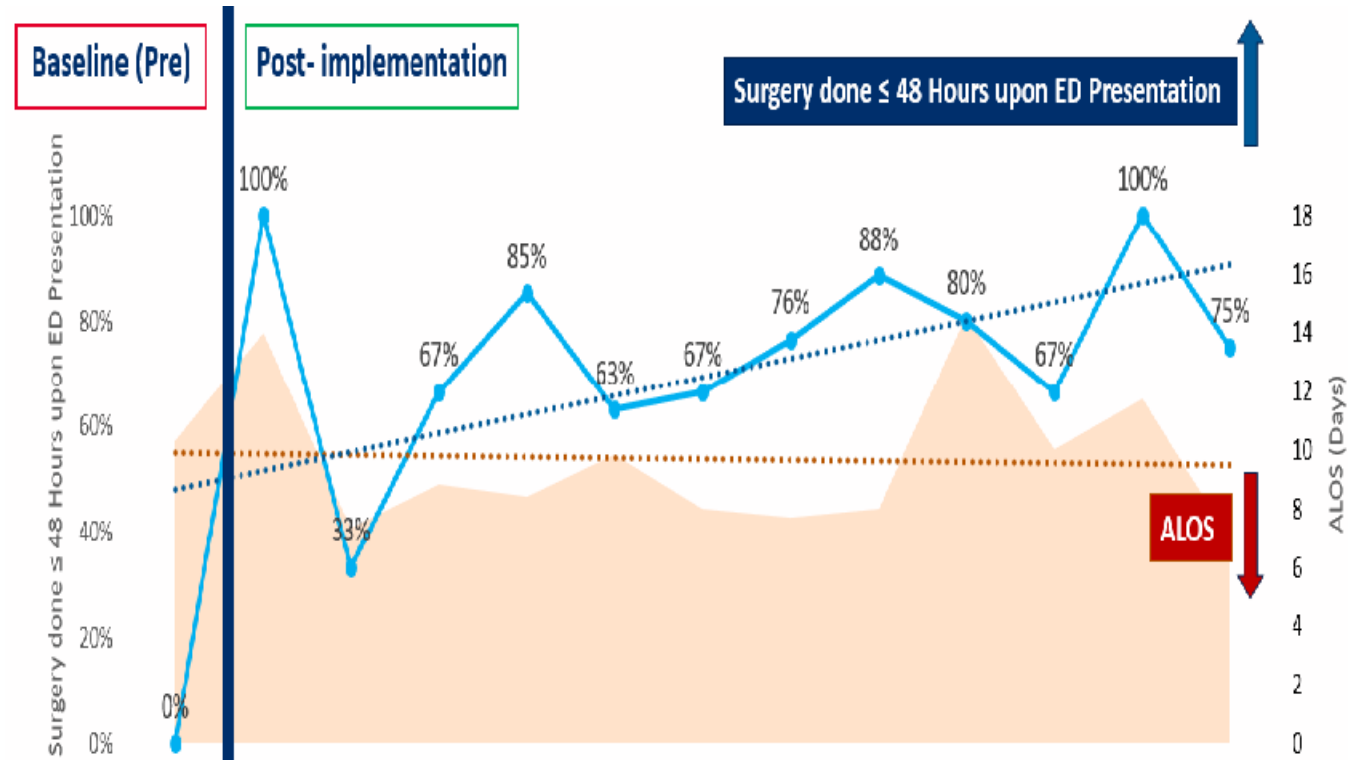


Better Outcomes, Better Value: Hip Fracture Case Study



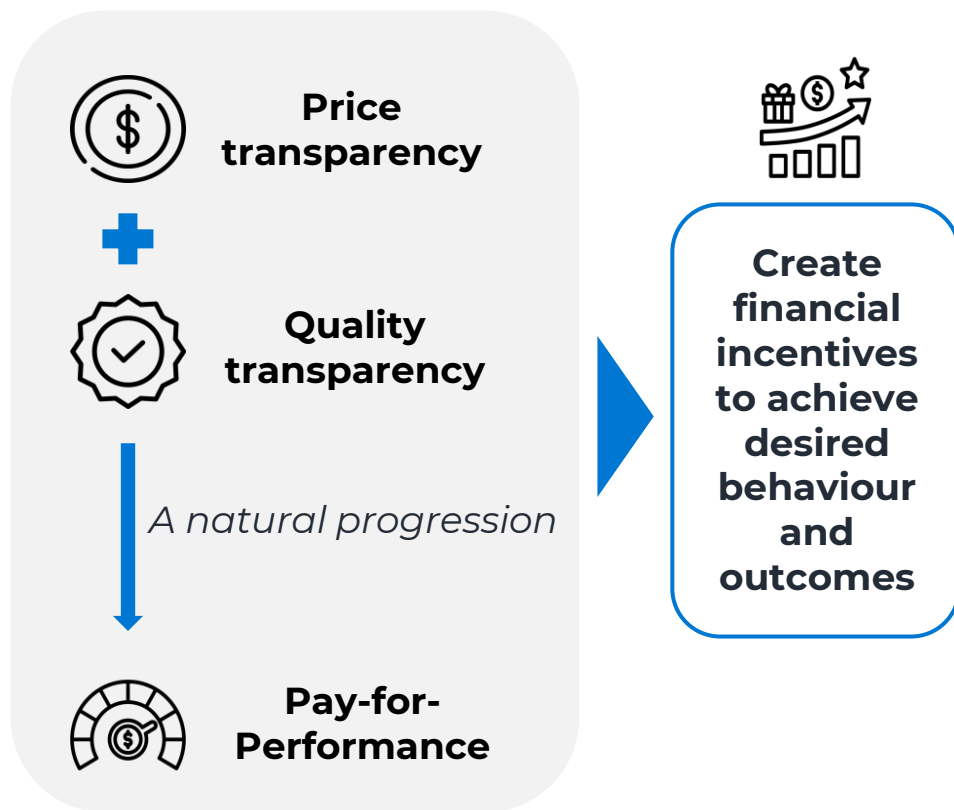
Hip Fracture

Clinical Quality Index (CQI) ↑ 27%
Total Cost ↓ 8%
Complex Cases ↑ 46%
Length of Stay ≤ 10 Days 73% → 82%
Surgery Within 48 Hours 73% → 77%
30-Day Readmission ↓ 3%



US Medicare: Alignment of Public Financing and Private Delivery

The Pay-for-Performance (P4P) Model



Medicare's Hospital Value Based Purchasing

Quality

Efficiency

Patient
Experience



Medical Payment

2% of payments withheld



2% is redistributed to hospital as incentive payments if the performance target is met

Performance is accessed based on:

- ✓ **Clinical outcome**
- ✓ **Safety**
- ✓ **Patient experience**
- ✓ **Efficiency**
- ✓ **Cost reduction**

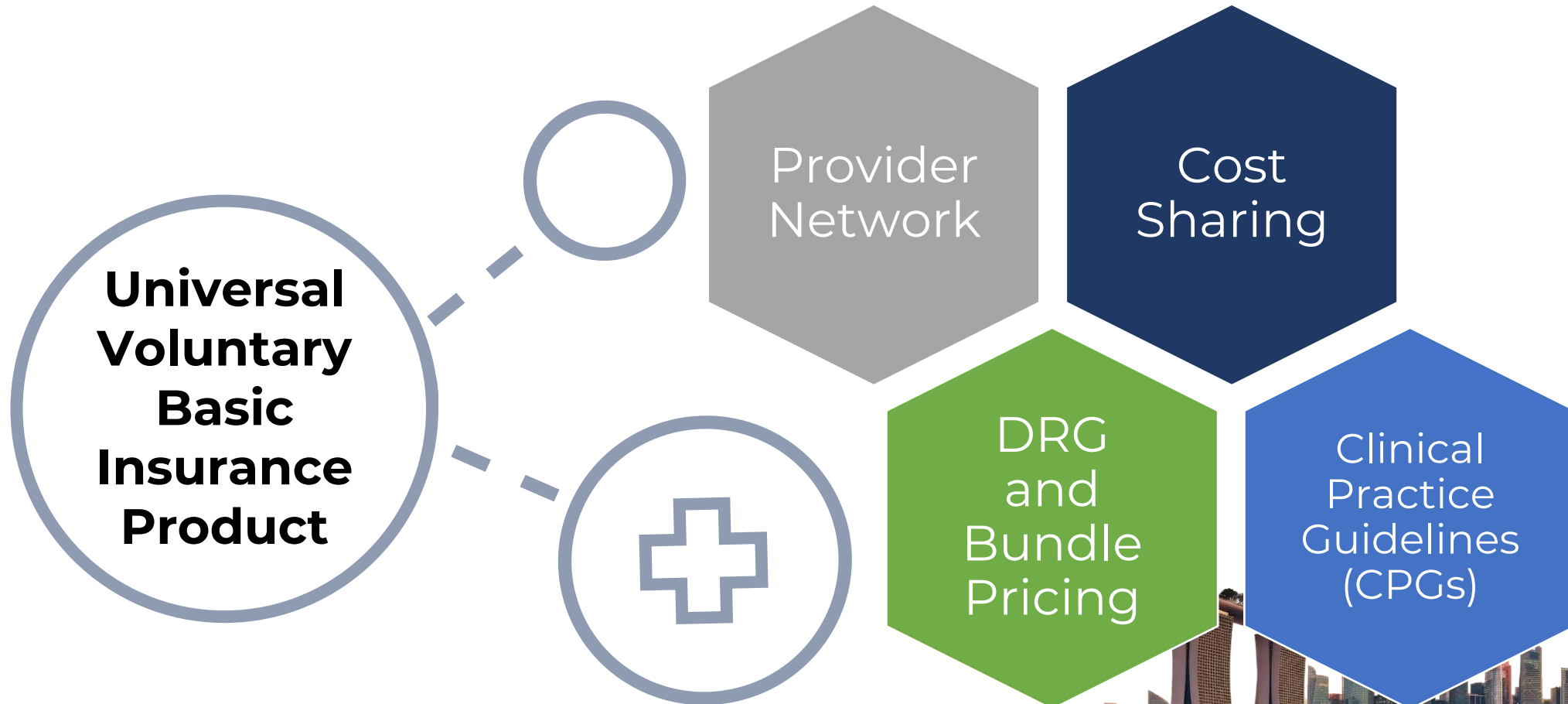


ABU DHABI: 85% Public Financing, Majority Private Providers

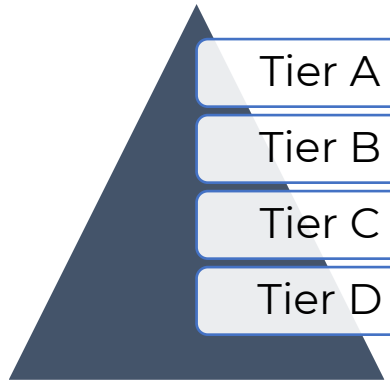


MALAYSIA: Private Financing, Private Providers

But with government regulation and leadership



INDONESIA – Inhealth: Private Financing, Private Delivery

Hospital Tiers		Coverage	Cost
	Tier A	★★★★★	\$\$\$\$\$
	Tier B	★★★	\$\$\$
	Tier C	★★	\$\$
	Tier D	★	\$

Inhealth in Indonesia has created separate networks for different tiers of hospitals, offering distinct products at varying budgets

- Not about squeezing profit margins but aligning customer budgets with hospital tier

Inhealth Indonesia Plans	Coverage
Diamond	Nationwide + Overseas
Platinum	Nationwide
Gold	Nationwide
Silver	Nationwide
Blue	Province
Alba	City / Town



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Q&A

