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CLOSING ADDRESS BY MR ONG TENG CHEONG, SECRETARY-GENERAL, NTUC
AT THE NTUC CONFERENCE ON THE PROMOTION OF HEALTHY LIFESTYLE ON
23 APRIL 1992 AT 5.05 PM AT SINGAPORE CONFERENCE HALL

1 As our standard of living improves over the years, we have become more health conscious, and understand that a quality lifestyle means a healthy lifestyle. Increasingly, as we become better off so too the stake gets higher. As we now earn higher incomes and enjoy better lifestyle, we have more to lose whenever we fall sick. If it is a serious illness, it may drain away our life savings. It is therefore timely that we have become more health conscious as we create more wealth. This consciousness augurs well for the nation as a whole, because a healthy workforce can better respond and adapt more quickly to the everchanging world, and help the nation to meet the challenges ahead.

2 With the increase in manpower costs and the technological advances in the medical field, healthcare services have become more expensive. There are more and more sophisticated equipment and expensive drugs that doctors can use to treat a patient or prolong his life regardless of whether this will prolong his suffering or whether the patient will enjoy a good quality life. All these, of course, can be very costly. It is like a bottomless pit. The expenditure in medical care can be unlimited if there is no control over it. It is therefore in our own interest to stay healthy and save on medical expenses. It is also a collective responsibility which needs the attention of the Government, employers, unions and the community at large.

3 Doctors have an important role to play in keeping health care cost down. Some doctors tend to over-investigate. The Singapore Medical Association should check such tendencies. SMA should also get doctors not to view medical services purely from a business angle.

4 While employers have reasons to be concerned with the rising cost of medical benefits, they have been slow to take steps or adopt a long-term strategy to overcome this problem. Some even expect the unions or are asking the unions to share their medical costs. Employers should adopt a pro-active, preventive approach rather than a reactive one. After all, a healthy workforce helps to increase the productivity of the companies. Many American companies have found that they benefited by providing incentives for workers to keep fit and healthy. Rather than pouring money into health insurance and medical benefits, these American companies use the saving in these areas as monetary incentives for workers to stay healthy.

5 Over the last few years, your unions have helped you to enjoy better medical benefits. At least 58% of the collective agreements in the service sector contained medical benefits which pay workers to be accommodated in B1 or higher class wards when hospitalised. It is natural for all of us to want to continue to enjoy even better medical benefits and stay in more expensive wards. Some workers would argue "Why not?". We must realise that medical benefits cost money and have a direct impact on wage cost. Any additional medical expenses which we ask the employer to pay is an additional cost to the company. This will eat into the profit of the company, and consequently lead to smaller wage increases and bonuses for all of us. In other words, we are paying for our medical cost one way or another. It would not be wrong to say that the less healthy ones amongst us are being subsidised by the healthier ones. No one is complaining about that. But when people become sick because they choose to lead an unhealthy lifestyle and do not look after their own health, then it would be legitimate to ask why their medical expenses should be subsidised by those who keep themselves healthy. Let me quote an extreme example. If these people insist on going to Johore Road and some fun places in JB and Pattaya, and finally get sick and hospitalised, would you not question why you should subsidise his medical expenses? As I have explained, you company's money is also your money. Government's money is taxpayers' money.

6 It is therefore everyone's responsibility to look after his own health and stay healthy. Staying healthy means we see doctors less often, and therefore less medical expenditure. The money we save can be spent on something else more useful. Prevention is certainly better than cure.

7 As far as company medical benefit is concerned, we should aim for good medical care, not expensive medical care. I am sure all of us want to have better bonuses at the end of the year and enjoy a good quality life than to have a whole array of medical benefits, most of which may not be necessary if we stay healthy and fit. Therefore, if we are unfortunate enough to have to be hospitalised, we should ask for good and competent medical care. There is no need to ask for expensive medical care or to be warded in the most expensive ward.

8 These points also apply to executives and managers as well. CEOs and managers should play their part in moderating their demand for healthcare services. They too can contribute to stabilising the rising cost of healthcare. They should set the example.

9 NTUC is committed to promoting the "National Healthy Lifestyle Programme" to encourage everyone to make healthy lifestyle a way of life. The programme is aimed at improving our quality of life. Apart from the financial considerations, a healthy lifestyle is a passport to a wholesome and fulfilling life. Whether we can have that passport depends entirely on us. It is our personal choice. NTUC is supporting this programme to help our fellow workers to gain in both quantitative and qualitative terms. We are doing this not just for the good of our economy and our nation, but also for our own good.

10 I call on all our unions to give their utmost support to the "National Healthy Lifestyle Programme" and the resolutions you have adopted at the conference today.

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