

AKHBAR : THE STAR
MUKA SURAT : 5
RUANGAN : NATION

THE STAR M15 NATION 31/12/2024 (SELASA)

A safety net getting out of reach

Many torn over keeping health insurance due to drastic rise in coverage costs

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PETALING JAYA: Rising private medical insurance premiums are leaving policyholders outraged.

They are now forced to choose between two equally bitter pills: gritting their teeth and continuing with their coverage, or giving up their policies altogether.

Facebook user Julian Chong said his wife had to cancel her policy as the monthly premium had increased from RM300 to RM700.

"The policy that was said to be fixed to the premium age of 80+ increased by 55%. The insurance company issued a letter saying that the overall average claims by patients had increased, along with hospital bills," he said.

Chong accused insurance companies of being "relentless" in seeking to increase their profits.

"Bonuses and dividends to shareholders have increased," he posted on Bayan Baru MP Sim Tze Tzin's page, which has been highlighting the controversy surrounding the expected increase in medical insurance premiums.

Last week, Sim said MPs had received dozens of complaints about rising health insurance premiums.

For executive Nurul Basha, 31, who has three children, not having insurance is not an option as her children are still young.

"I have three children aged between six and one and they do



Health is wealth: Patients waiting at Hospital Kuala Lumpur in this file photo. — ART CHEN/The Star

get sick every now and then.

"Having a medical card is essential because I cannot afford to pay for hospital charges on my own as they are getting expensive.

"I am currently paying RM300 for my girls and RM225 for my baby.

"As for now, there has been no update from my insurance agent or a letter, so we will have to wait and see.

"If the hike is not too much, we will still continue to pay or ask the agent for less coverage," she added.

On people not being able to pay their monthly premiums, Nurul said it is likely to happen among those who do not receive any salary increments or have additional expenses.

Assistant marketing manager April Wong, 32, from Kuala Lumpur, said if the price hike only applies to new policies and plans, people might not drop off as easily since the old policies would maintain the same premiums and coverage.

"While price hikes are not new, I disagree with the sudden increase in policy premiums.

"Wasn't this anticipated when the policy was sold to me? I agreed to pay a consistent price to insure (myself against) my future risks.

"This sudden hike feels unfair to policyholders.

"The increase is significant. Imagine a basic policy costing around RM200. The additional amount is like another monthly phone bill.

"Individuals might manage but it's too much for family breadwinners, especially those with multiple policies."

Wong said adjusting prices every three years might make sense from a business perspective but changing the price of existing contracts is problematic.

Vijayendiran Subrama, who posts on X under the handle @vijaysubra, said Bank Negara Malaysia has to act seriously on the matter.

"The past few years, insurance companies have been increasing premiums like there is no tomorrow.

"Many elderly (people) had to stop taking or renewing their medical insurance," he tweeted.

It was reported that medical insurance premiums are expected to rise by between 40% and 70% next year, following notices sent by insurance providers to policyholders citing the rising cost of medical care in private hospitals as the primary reason.

In a joint statement on Nov 28, the Life Insurance Association of Malaysia, Malaysian Takaful

Association, and General Insurance Association of Malaysia said they understand these adjustments may cause concern but will "remain committed to providing transparency and support during this time".

The groups said apart from the rising costs of medical treatment and increased utilisation of healthcare services, factors that led to rising premiums include the high prevalence of non-communicable diseases like diabetes, which require long-term care, and an ageing population that has led to greater demand for medical care.

Bank Negara said in a statement on Nov 28 that it requires insurers and takaful operators (ITOs) to review their current repricing strategies to provide a more reasonable adjustment.

The central bank said this includes managing increases in premiums or contributions over time by taking into account the impact on policy owners or takaful participants.

In addition, it said ITOs are required to offer viable options for policy owners and takaful participants who are significantly affected by the higher premiums or contributions to continue having insurance or takaful coverage.

In their joint statement, the insurance companies agreed to "stagger" the premium increases and offer flexible premium payment plans.

AKHBAR : THE SUN DAILY
MUKA SURAT : 3
RUANGAN : NATIONAL

THE SUN DAILY MK 3 NATIONAL 3/12/2024 (SELASA)

'Insurance premium hike will trigger widespread effects'

➤ Increase due to claims burden on insurers attributed to inflation of costs by healthcare providers: Group

BY QIRANA NABILLA MOHD RASHIDI
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PETALING JAYA: The Federation of Private Medical Practitioners' Associations has warned of far-reaching implications for families, high-risk patients and overall healthcare equity when medical insurance premiums increase by between 40% and 70% as expected next year.

Its president Dr Shanmuganathan Ganeson told *theSun* that the increase in insurance premiums is a reflection of the claims burden on insurers that is attributable to many factors, such as healthcare providers inflating costs by performing unnecessary procedures, conducting excessive tests or falsifying billing codes, often under the pretext of "defensive medicine" (conducting medical tests of doubtful clinical value to shield doctors from malpractice suits).

"Hospital billing practices could significantly escalate expenses, with creative accounting, adding thousands of ringgit to patient bills. Just as bad are fraudulent claims by policyholders or the concealment of pre-existing conditions during policy applications."

He said there are several industry practices and systemic issues that contribute to the rising cost of healthcare, which in turn impacts insurance premiums, such as insurers intentionally incurring losses in

medical insurance portfolios as part of their corporate social responsibility efforts and offsetting the losses through profits in other portfolios.

"Following reports of heavy claims losses, insurers might raise premiums, target lower-risk, younger policyholders, and knock off high-risk ones, although it is unclear if this is happening locally."

Shanmuganathan said the pharmaceutical industry consistently increases drug prices each year, even as government controlled doctors' fees have remained stagnant for decades.

He said expensive regulatory costs, such as those imposed by the National Pharmaceutical Regulatory Agency for drug licensing and registration, add to consumer prices.

"Lawyers for medical negligence cases, who seek astronomical claims and in so doing push up medical indemnity premiums, further contribute to the overall cost burden."

He attributed the increase in insurance premiums, above all, to the poor performance of lawmakers and lack of foresight in health policy formulation and implementation.

"Civil servants in authority, who opt for safe retirement and confirmed pensions, do not lift a finger, and are not forthright with their political masters of the day to advise them correctly without fear or favour, share the blame too."

"We are obviously in a mess and need strong leadership in the Health Ministry to unravel it. While its minister Datuk Seri Dr Dzulkefly Ahmad has a lot on his hands, a good starting point would be to look into galvanising private primary care as a means to help bring down costs."

He said private healthcare providers are in a fix regarding controlling costs and improving efficiency amid the rising premiums.

"Specialist fees have not been reviewed for years while their indemnity costs continue to rise significantly. For instance, obstetricians face annual premiums as high as RM80,000."

"Recent medico-legal cases have driven many to adopt defensive medicine, further increasing costs. Specialists are under pressure from hospital administrators and shareholders to generate profits but they have limited control of overall expenses."

He predicted a noticeable decline in demand for private medical services due to the premium hikes, especially among high-risk groups who leave the private healthcare system, and stressed that the rising costs of medical care negatively affect healthcare providers, policyholders and overall healthcare equity in the country.

"The significant burden that a 40% to 70% increase in premiums would place on individuals and families, especially those already struggling with the rising cost of living, is bound to be devastating."

"Ten per cent of per capita income for medical insurance would be reasonable. If it goes higher, many would invariably depend on public healthcare. Going to private facilities would become a luxury."



Shanmuganathan attributed the increase in insurance premiums to the poor performance of lawmakers and lack of foresight in health policy formulation and implementation. - ADIB RAWI YAHYA/THESUN

AKHBAR : THE SUN DAILY
MUKA SURAT : 3
RUANGAN : NATIONAL

24-hour operation at clinic to be reinstated

TANJONG MALIM: The 24-hour emergency service operation at the Tanjong Malim Health Clinic will be reinstated soon, said Tanjong Malim MP Chang Lih Kang.

He said after discussions, Health Minister Datuk Seri Dr Dzulkefly Ahmad agreed to deploy an emergency unit team, medical officers, ambulance drivers and ambulance vehicles from the Slim River Hospital at the clinic to facilitate emergency health services for the local community, especially outside working hours.

"With the presence of higher education institutions, Proton City and the Automotive High Technology Valley project, the need for this emergency unit to operate is essential."

Previously, the cessation of the 24-hour emergency service at the clinic sparked negative response from local residents, who wanted the service to be reinstated due to the distance of the Slim River Hospital from the area.

On Nov 21, Dzulkefly decided not to

reinstate the 24-hour emergency service at the Tanjong Malim Health Clinic as it conflicted with the existing policies and functions of the facility.

Chang, who is also Science, Technology and Innovation minister, advised residents of Tanjong Malim not to rely solely on the unit and to use the emergency 999 call service if an unforeseen event occurs.

"We cannot rely solely on this unit because accidents or emergencies are unpredictable." - Bernama

AKHBAR : KOSMO
MUKA SURAT : 15
RUANGAN : NEGARA

Kosmo! SELASA 3 DISEMBER 2024

Negara! 15

Kosmo 15 15 NEGARA 3/12/2024 (SELASA)

Jika lulus bakal dikuat kuasa di premis, agensi kerajaan negeri Perak

Cadang haramkan minuman manis

SIDANG DUN PERAK



Oleh FADZIL ZAINOL

IPOH - Perak bercadang untuk mengharamkan penyediaan minuman bergula di premis-premis kerajaan negeri dalam usaha membanteras penyakit diabetes dalam kalangan rakyat.

Pengerusi Jawatankuasa Sumber Manusia, Kesihatan, Hal Ehwal Masyarakat India dan Integrasi Nasional Perak, A. Sivanesan berkata, kertas cadangan itu yang sedang dibangunkan oleh Jabatan Kesihatan Negeri akan diketengahkan dalam mesyuarat Exco negeri.

"Jika kertas itu diluluskan, kesemua agensi-agensi Kerajaan Negeri Perak tidak akan menyediakan minuman bergula semasa mesyuarat atau di kafeteria," ka-



SIVANESAN (kanan) menunjukkan alat untuk mengesan kandungan gula dalam makanan di Ipoh semalam.

tanya pada sidang akhbar sempena sidang Dewan Undangan Negeri (DUN) di sini semalam.

Beliau yakin cadangan tersebut akan mendapat sokongan kepimpinan negeri dengan pa-

meran berkenaan pengambilan gula yang berlebihan turut dipamerkan semasa sidang DUN.

Tambahnya, setelah diluluskan, notis akan dikeluarkan kepada pihak penyediaan makanan untuk mematuhi arahan tersebut.

Dalam pada itu, Sivanesan berkata, data terkumpul pesakit diabetes yang menerima rawatan di klinik kesihatan di Perak sehingga 27 November 2024 adalah seramai 86,157 orang.

Daripada bilangan tersebut, seramai 1,292 orang berusia di bawah 35 tahun; 5,026 berusia antara 35 hingga 44; 11,846 berusia antara 45 hingga 54; 25,961 orang berusia antara 55 hingga 64 dan 42,032 orang lagi berusia lebih 65 tahun.

Jelasnya, usaha yang dibuat itu telah bermula semasa pengumuman sambutan Deepavali negeri bulan lalu yang tidak menyediakan minuman manis.

"Kempen 'perang terhadap gula' ini merupakan salah satu usaha kerajaan untuk mencegah rakyat Perak daripada terus leka dan menjadi mangsa kepada penyakit-penyakit yang berkait dengan pengambilan gula secara berlebihan," katanya.