

Latest govt medical insurance initiative gets thumbs up

► MHIT plan would make private healthcare more affordable, protecting consumers, particularly elderly, from rising premium costs: Fomca

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PETALING JAYA: The Federation of Malaysian Consumers Associations (Fomca) has welcomed the government's latest move to make private healthcare more affordable, praising the newly announced Medical and Health Insurance/Takaful (MHIT) plan.

The announcement comes amid growing concerns over rising medical costs and inflation, which have left many Malaysians struggling to maintain insurance coverage.

"Fomca sees the plan, a key strategic thrust of the Reset strategy, as a timely and much-needed intervention that aims to restore balance, transparency and sustainability in the nation's healthcare system," its CEO Dr Saravanan Thambirajah said in a statement.

The initiative, jointly announced by the Finance Ministry and the Health Ministry, seeks to address the long-standing issue of escalating healthcare expenses that have forced many Malaysians to drop their medical insurance due to unaffordable premiums.

"Fomca has consistently raised concerns over rising medical costs and medical inflation for nearly a decade, warning that uncontrolled increases would place severe financial pressure on consumers.

"Today, many Malaysians are facing this reality, as premiums become increasingly unaffordable, forcing households to give up coverage.

"This trend undermines



Saravanan said Fomca sees the plan as a timely and much-needed intervention that aims to restore balance, transparency and sustainability in the healthcare system. — **AMIRUL SYAFIQ/THESUN**

financial security and exposes families to catastrophic health expenses," Saravanan said.

He added that healthcare should not be seen merely as a commercial product.

"The government has a critical role in ensuring services remain affordable, accessible and fair for all segments of society."

Set to be available in 2027, the proposed basic MHIT product is designed to be simpler, more affordable and free from investment-linked elements that previously drove up premiums and complicated coverage.

Saravanan said Fomca views these measures as a positive step toward protecting consumers, particularly the elderly, from rising insurance costs.

He also welcomed the government's plan to expand the use of electronic medical records across public and private healthcare sectors, adding that better data integration could reduce repeated tests, improve continuity of care and help contain medical expenses.

The consumer group added that tax exemptions for welfare funds established by private hospitals could further support vulnerable

patients, provided the mechanisms are transparent and effectively managed.

"Consistent monitoring and responsible enforcement will be key to the success of the initiative.

"We look forward to ongoing engagement with relevant ministries and stakeholders to ensure the initiative stays on track and genuinely improves healthcare affordability for consumers in Malaysia," Saravanan said.

On Thursday, Finance Minister II Datuk Seri Amir Hamzah Azizan and Health Minister Datuk Seri Dr Dzulkefly Ahmad announced that the government will introduce a new MHIT plan.

The plan will provide coverage for Malaysians of all income levels up to the age of 85.

Enrolment will be open to individuals aged 70 and below, with a pilot of the base plan scheduled for the second half of 2026 and full implementation expected in early 2027.

According to the White Paper on the Base MHIT Plan, developed with the support of Bank Negara Malaysia (BNM), as well as the Finance and Health ministries, indicative monthly premiums

under the standard plan are as low as RM80 to RM120 for those aged 31 to 35, RM280 to RM350 for those aged 61 to 65 and RM500 to RM780 for those over 75.

For the standard-plus plan, which features a higher deductible and coverage limit, premiums are estimated at RM50 to RM70, RM220 to RM280, and RM400 to RM660 for the same respective age groups.

Final premium rates will be announced closer to the plan's launch in 2027.

In June last year, the Finance and Health ministries announced that they have formed a Joint Ministerial Committee on Private Healthcare Costs (JMCPHC) to address rising private health care and medical inflation.

The JMCPHC is co-chaired by Amir Hamzah and Dzulkefly, with representatives from the two ministries and BNM.

JMCPHC will be the primary platform to guide and monitor the implementation of the Reset framework touted by BNM, which includes the revamping of medical and health insurance/takaful, price transparency, improving the digital health ecosystem and widening cost-effective options.

Supporting value-based, tech-driven and patient-focused healthcare

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GLENEAGLES Hospital Johor (GHJ) has established itself as a future-ready model for value-based healthcare, supporting the Health Ministry's push for affordable, preventive, and sustainable care.

Health Minister Datuk Seri Dr Dzulkefly Ahmad said the nation's healthcare reforms cannot rely solely on the public system.

"Private healthcare providers are essential in offering cost-effective care, innovating service delivery, and reaching more people efficiently without compromising quality," he said during GHJ's 10th anniversary celebration on Dec 15. The hospital began operations on Nov 11, 2015.

Dzulkefly added that the milestone reflects a broader national effort to reshape Malaysia's healthcare system.

"Through reforms such as the Health White Paper and the RESET (Reforming, Ensuring Sustainability, Efficiency, and Transparency) financing

framework, we aim to make healthcare more people-centred, efficient, and sustainable. Private institutions are vital partners in this journey."

The Health White Paper outlines a 15-year plan to improve healthcare access, quality, and sustainability, while the RESET framework rewards hospitals for better patient outcomes rather than sheer treatment volume.

IHH Healthcare Malaysia chief executive officer Dr Kamal Amzan said the network, which includes Gleneagles Hospitals, Pantai Hospitals, Island Hospital, Prince Court Medical Centre, and Timberland Medical Centre, collectively has more than 3,500 beds and 15,000 employees, and is committed to supporting the ministry's national agenda through affordability, prevention, and partnership.

"Gleneagles Hospital Johor demonstrates how integrated, digitally enabled, and outcomes-focused healthcare can benefit both local and regional patients," he said.

The hospital has integrated high-volume procedures such as colonoscopies, total knee replacements, and robotic-assisted surgeries into value-

driven pathways, using real-world and patient-reported outcomes to improve early detection and recovery.

Preventive health initiatives include structured screening programmes, lifestyle counselling, digital follow-ups, and long-term disease management.

Its Life Renewed programme expands access to advanced cancer treatments, including LINAC and Gamma Knife radiotherapy, for patients from government hospitals, easing pressure on public facilities and supporting national cancer strategies.

Gleneagles Johor exemplifies how private hospitals can serve as both centres of excellence and practical models for national health reforms, blending cutting-edge technology, integrated care, preventive initiatives, and sustainability practices to meet evolving patient needs.

FUTURE-READY INFRASTRUCTURE AND SUSTAINABILITY

The hospital has embraced cutting-edge digital and minimally invasive technologies, including Malaysia's first digital PET scan using gallium radioisotopes and robotic surgery systems



Health Minister Datuk Seri Dr Dzulkefly Ahmad (centre) at Gleneagles Hospital Johor's 10th Anniversary Celebration recently. With him are (from left) Johor Health director Dr Mohtar Pungut @ Ahmad, Johor Health and Environment Committee chairman Ling Tian Soon, IHH Healthcare Malaysia chief executive officer Dr Kamal Amzan and Gleneagles Hospital Johor deputy chief executive officer Sipika Singh.

such as da Vinci Xi, Monalisa, and CORI. These technologies allow precise, less invasive procedures and faster recovery.

Deputy chief executive officer Sipika Singh said patients move seamlessly from screening to diagnosis and treatment through a single, connected pathway, guided by consistent standards and care teams at every stage, ensuring a smoother and safer patient experience.

The hospital also champions sustainability in staffing and environmental initiatives.

Over 160 nursing students from B40 families have been sponsored through partnerships with local universities, with tuition fully covered and guaranteed employment upon graduation.

An in-house urban farm provides fresh produce for inpatients, reducing carbon emissions by an estimated 11.68 tonnes annually.

Looking ahead, Gleneagles Johor plans to establish an ambulatory care centre within five years, offering mini-

mally invasive, short-stay procedures outside inpatient settings, reducing costs and aligning with national healthcare objectives.

SUPPORTING INTERNATIONAL PATIENTS

In line with its growth and regional focus, Gleneagles Johor officially launched its International Lounge, a dedicated facility designed to provide seamless support for international patients.

Officiated by Dzulkefly, the lounge aims to make medical journeys comfortable and hassle-free, from appointment bookings and accommodation arrangements to coordinating airport or ferry transfers and handling post-treatment medical report requests.

The lounge also offers a welcoming waiting area for patients and their companions, recognising that many international patients travel with family or friends.

The facility underscores Gleneagles Johor's commitment to medical tourism, particularly for patients from Indonesia.

Since 2022, many Indonesian patients have received treatment at the hospital, with medical tourist arrivals rising 66 per cent this year alone.

"When someone travels for treatment, they are not just looking for a doctor; they are also looking for peace of mind," Sipika said.

"We are grateful for the trust international patients place in us, and we are committed to caring for them with respect and attention, so they and their families can focus on recovery with confidence."

The International Lounge serves as a one-stop centre for international patients, complementing the hospital's value-based care model.

Together, these initiatives highlight Gleneagles Johor's role in strengthening Malaysia's medical tourism ecosystem while delivering patient-centred care, advanced technology, and integrated healthcare solutions for local and regional communities.

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Health Minister Datuk Seri Dr Dzulkefly Ahmad (centre) at the launch of Gleneagles Hospital Johor's International Lounge. With him are (from left) Gleneagles Hospital Johor person-in-charge Dr Abdul Kadir Abu Bakar, Johor Health director Dr Mohtar Pungut @ Ahmad, IHH Healthcare Malaysia chief executive officer Dr Kamal Amzan and Gleneagles Hospital Johor deputy chief executive officer Sipika Singh.



PENIAGA 'UBAT KUAT' DIPANTAU

KKM sentiasa komited kekang kegiatan jualan ubat seks haram

Petaling Jaya

Bahagian Penguatkuasaan Farmasi Kementerian Kesihatan Malaysia (KKM) tidak berdiam diri sebaliknya sentiasa menjalankan pemantauan secara konsisten di sekitar Chow Kit dan Lorong Haji Taib di sini, dalam usaha membanteras kegiatan penjualan ubat-ubatan seks haram.

Pengarah Bahagian Penguatkuasaan Farmasi (BPF) Kementerian Kesihatan Malaysia (KKM), Mohd Zawawi Abdullah berkata, berdasarkan pemantauan dilakukan mendapati aktiviti berkenaan sudah berkurangan di lokasi berkenaan.

"Jika dulu, ubat-ubatan berkaitan seks dijual secara terang-terangan di lokasi berkenaan (Chow Kit). Namun kini, sindiket itu sudah beralih arah dengan menjalankan kegiatan secara sembunyi.

"Lazimnya, mereka menjalankan kegiatan itu

pada waktu lewat petang dan malam bagi mengelak dikesan pihak berkuasa. Kami pernah melakukan operasi di lokasi berkenaan," katanya ketika ditemui di pejabatnya di sini, baru-baru ini.

Mohd Zawawi berkata, berbanding kaedah pembelian bersemuka dilakukan sebelum ini, kebanyakan pelanggan ubat-ubatan seks kian cenderung membeli secara dalam talian di platform e-dagang.

"Ramai (pelanggan) kini berasa lebih selesa dan mudah dengan membuat pembelian secara dalam talian. Namun apa jua kaedah pembelian ubat-ubatan tidak berdaftar, perbuatan itu tetap satu kesalahan.

"Justeru, kami menjalin kerjasama dengan penyedia platform e-dagang seperti Shopee dan Lazada bagi mengekang penulatan

iklan ubat-ubatan tidak berdaftar termasuk ubat seks," katanya.

Beliau berkata, pihaknya aktif melakukan pemantauan iklan secara dalam talian dengan kira-kira 300 iklan haram berkaitan ubat-ubatan tidak berdaftar dikesan setiap minggu.

"Kini, pemantauan iklan dalam talian bukan sahaja dilakukan pada waktu pejabat (berkerja) tetapi juga pada waktu malam yang dikesan sebagai waktu paling aktif sindiket mempromosikan kegiatan mereka.

"Hasil semakan dilakukan, kami menemui kira-kira 40 pautan berkaitan urusan pembelian ubat-ubatan tidak berdaftar termasuk ubat seks.

"Sindiket dikesan menggunakan perkataan yang tidak berkaitan dengan

ubat-ubatan bagi mengelak kegiatan mereka dikesan pihak berkuasa," katanya.

Menurutnya, sebaik pihaknya mengesan aktiviti menjual ubat-ubatan tidak berdaftar, BPF akan maklumkan kepada platform e-dagang untuk tindakan menurunkan iklan mahupun pautan berkaitan.

Beliau menasihatkan masyarakat yang menghadapi masalah seksual supaya pergi ke klinik atau pihak perubatan berdaftar bagi mengenal pasti masalah sebenar dihadapi.

"Kadang-kadang simptom dialami mungkin petanda awal kepada penyakit lain yang lebih serius. Pengambilan ubat tanpa preskripsi daripada pakar tidak akan menyelesaikan masalah.

"Malah, ia sebaliknya boleh mendatangkan kesan lebih serius terhadap kesihatan individu yang mengambil ubat-ubatan tidak berdaftar termasuk ubat seks," katanya.

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Sindiket beralih arah dengan menjalankan kegiatan secara sembunyi
Zawawi

Ekzema beri kesan mental, fizikal

Pakar dermatologi ibaratkan penyakit kulit sebagai 'resdung pada kulit'

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Ekzema sering dianggap sekadar masalah kulit biasa seperti kegatalan atau ruam yang akan hilang sendiri.

Di Eropah, istilah ekzema lebih lazim digunakan manakala di Amerika Syarikat (AS) istilah dermatitis lebih popular, namun kedua-duanya merujuk kepada penyakit yang sama.

Pakar Perunding dan Perubatan Dermatologi, Hospital Canselor Tuanku Muhriz (HCTM), Prof Madya Dr Adawiyah Jamil, berkata ekzema ialah penyakit kulit kronik yang boleh memberi kesan besar terhadap fizikal, emosi dan kualiti hidup pesakit jika tidak dirawat dengan betul.

Katanya, bagi memudahkan pemahaman, pakar dermatologi sering mengibaratkan ekzema sebagai 'resdung pada kulit'.

"Seperti resdung yang menyebabkan hidung sensitif terhadap habuk dan alergen, ekzema menjadikan kulit mudah bertindak balas terhadap peluh, haba, sabun, habuk, cuaca dan pelbagai rangsangan lain.

"Bagaimanapun, ekzema ialah penyakit yang hanya membabitkan kulit dan tidak menyerang organ dalaman.

"Namun, ia tergolong sebagai penyakit berpanjangan (kronik), bukan bermaksud tiada harapan sembuh, tetapi cenderung berulang dan memerlukan penjagaan jangka panjang," katanya kepada BH.

Beliau berkata, ekzema termasuk dalam kumpulan penyakit yang dikenali sebagai tiga serangkai atopik iaitu ekzema, asma dan resdung (*allergic rhinitis*).

Dalam kebanyakan kes katanya, jika terdapat ahli keluarga yang mempunyai asma, ekzema atau resdung, risiko untuk anak mendapat ekzema adalah lebih tinggi.

"Selain itu faktor genetik memainkan peranan penting, walaupun penyakit yang dialami tidak semestinya sama dalam keluarga," katanya.

Menurut Dr Adawiyah, ekzema bukan satu penyakit tunggal sebaliknya merangkumi pelbagai jenis.

Katanya, antara yang paling biasa ialah Ekzema Atopic iaitu jenis paling kerap berlaku dan sering muncul di pelipat tangan, pelipat kaki, muka dan leher.

Ekzema Seborrheic pula katanya, lebih dikenali sebagai kelemumur dan sering tidak disedari sebagai ekzema kerana terlalu biasa.

"Ekzema Papular pula menyebabkan bintik-bintik gatal terutama selepas gigitan serangga hingga mengakibatkan luka lambat sembuh dan meninggalkan kesan tompokan gelap pada kulit.

"Selain itu, tumit merekah, bibir kering merekah dan kerak di kulit kepala bayi (*cradle cap*) juga tergolong dalam kategori ekzema walaupun ramai tidak menyedarinya," katanya.

Mudah serang kanak-kanak

Ditanya mengapa ekzema kerap menyerang kanak-kanak, beliau berkata ia kerana sifat penyakit itu yang berkait rapat dengan perkembangan sistem imun.

Katanya, statistik menunjukkan kira-kira 80 peratus kanak-kanak yang menghidap ekzema akan pulih menjelang usia remaja, namun kulit mereka kekal sensitif dan mudah kering sepanjang hayat.

"Ekzema boleh muncul seawal usia bayi, termasuk dalam bentuk 'kurap susu' di pipi dan muka. Namun, ekzema juga boleh muncul buat pertama kali pada usia dewasa atau warga emas dan biasanya lebih sukar dikawal," katanya.

Jelas beliau, banyak faktor yang menyebabkan ekzema berlaku dan di Malaysia keadaan cuaca panas dan lembap menjadi antara pencetus utama penyakit kulit itu.

Katanya, ini kerana peluh sendiri



Walaupun ekzema tidak dianggap penyakit kritikal, tetapi ia boleh menjadi berbahaya jika tidak dirawat terutama apabila luka pada kulit dijangkiti kuman"

Dr Adawiyah Jamil



boleh menyebabkan kegatalan pada kulit pesakit ekzema.

"Bagaimanapun, cuaca sejuk dan kering juga boleh mencetuskan ekzema kerana kulit menjadi terlalu kering terutama apabila mandi air panas," katanya.

Namun Dr Adawiyah berkata, makanan pula bukan punca utama ekzema, tetapi boleh memburukkan simptom.

"Makanan laut seperti udang dan sotong sering menjadi pencetus kegatalan, namun kesannya berbeza bagi setiap individu.

"Mengelakkan makanan tertentu boleh mengurangkan kegatalan tetapi ia tidak menyembuhkan ekzema sepenuhnya," katanya.

Segera dapatkan rawatan

Beliau berkata, walaupun ekzema tidak dianggap penyakit kritikal, tetapi ia boleh menjadi berbahaya jika tidak dirawat terutama apabila luka pada kulit dijangkiti kuman.

Katanya, jangkitan teruk boleh menyebabkan pesakit perlu dimasukkan ke hospital untuk rawatan intensif.

"Lebih daripada itu, ekzema memberi kesan besar terhadap kesihatan mental pesakit.

"Kegatalan berterusan menyebabkan rasa malu dan hilang keyakinan diri, terutama dalam kalangan kanak-kanak dan remaja," katanya.

Justeru beliau berkata, rawatan perlu dilakukan tidak kira tahap keadaan ekzema.

Untuk kes ekzema ringan katanya, penggunaan pelembap tidak kira jenis krim, salap, losen atau gel secara

▲ Kegatalan berterusan menyebabkan gangguan emosi, rasa malu dan hilang keyakinan diri penghidap ekzema. (Foto hiasan).

konsisten sudah memadai.

Namun katanya, bagi kes sederhana dan teruk, rawatan memerlukan ubat sapu (termasuk steroid topikal), ubat makan untuk mengawal kegatalan, suntikan atau rawatan cahaya (*phototherapy*) bagi kes kronik.

"Setakat ini kajian yang dijalankan mendapati steroid selamat digunakan jika mengikut dos dan pemantauan doktor. Kesan sampingan seperti kulit menipis hanya berlaku jika penggunaan tidak betul dan bersifat sementara," katanya.

Dr Adawiyah berkata, di Malaysia jumlah pakar dermatologi masih tidak mencukupi berbanding populasi, menyebabkan ramai pesakit mendapat rawatan yang tidak optimum.

Oleh itu katanya, ibu bapa dan pesakit disarankan mendapatkan pemeriksaan perubatan awal jika melihat tanda ekzema.

"Ekzema bukan sekadar penyakit kulit biasa adalah penyakit kronik yang memerlukan rawatan berterusan, disiplin penjagaan kulit dan kefahaman yang betul.

"Namun, dengan rawatan sesuai, pesakit ekzema masih boleh menjalani kehidupan selesa dan berkualiti," katanya.

info

Jenis-jenis ekzema

- **Ekzema Atopic**
Paling biasa – lipatan tangan, kaki, muka, leher
- **Ekzema Seborrheic**
Kelemumur atau masalah kulit kepala
- **Ekzema Papular**
Selepas gigitan serangga
- **Lain-lain**
Tumit merekah, bibir merekah, Cradle cap bayi