

Have health insurance for all, MMA tells government

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PETALING JAYA: The Malaysian Medical Association (MMA) today voiced reservations over a proposed insurance scheme for the B40 group, suggesting instead a compulsory social health insurance for all.

“An insurance scheme targeted at a particular segment of the population may not be sustainable,” MMA president Dr Mohamed Namazie Ibrahim said.

While the middle- and high-income groups were largely covered by private health insurance provided by employers or employee health benefit schemes, he said, they would be vulnerable if they lost their jobs and the accompanying health cover.

“A small percentage of this group, especially the self-employed, may have self-funded private health insurance and is again vulnerable to personal financial downturns.”

In a statement, he added that the public might not benefit from the scheme as the quantum of benefit would not be enough to cover admission to a private hospital, even for a simple ailment.

Yesterday, Deputy Health Minister Dr Lee Boon Chye said the health ministry was in the final stage of drawing up a health insurance protection scheme for the B40 group to help them obtain treatment at government and private hospitals.

He said the proposed scheme would be tabled during the 2019 Budget sitting in October.



Dr Mohamed Namazie Ibrahim.

He also said the premium payment for the coverage would be set at a minimum rate, giving the example of RM10,000 to RM20,000 a year per family for hospital bills.

Namazie acknowledged limitations within the current system given the ageing population and the increasing burden of non-communicable diseases. However, he said stakeholders such as the MMA had not been consulted on the matter.

“In a dichotomous health system like ours, it is prudent for the government of the day to get input from the various stakeholders,” he added.

He instead suggested a compulsory social health insurance for all, in line with the principle of universal health coverage promoted by the World Health Organization.

“MMA will support a compulsory social health insurance scheme that is managed by a ‘not-for-profit’ national health financing authority which should be a statutory agency answerable to Parliament.

“The role of the health ministry needs to be re-evaluated as it currently has a dual function, as a regulatory body and as a healthcare provider which leads to conflict of interest,” he said.

INSURANCE SCHEME FOR B40 GROUP TO BE TABLED IN OCTOBER

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