

## MMA: Allow Patients' Co-Payments For Madani Medical Scheme

By CodeBlue | 25 September 2023

MMA urges the government to allow willing patients to make co-payments under the Madani Medical Scheme, as the combined consultation & med limit per visit is only RM70. MMA also wants ProtectHealth listed in MOH's TPA registry if the company is a TPA.



A private general practitioner (GP) clinic in Kuala Lumpur. Photo taken by Saw Siow Feng on February 3, 2020.

KUALA LUMPUR, Sept 25 – The Malaysian Medical Association (MMA) urged the government today to allow co-payments from patients for treatment under the Madani Medical Scheme (SPM).

MMA president Dr Azizan Abdul Aziz noted that although the reimbursable cap for combined consultation and medication per visit was increased from RM60 to RM70 from last September 15, this amount was still not sufficient for certain acute conditions that can be treated at private general practitioner (GP) clinics.

“Going forward, we hope that the government will also allow co-payments for certain cases as currently, (with the capped amount of RM70 for consultation and medicines per visit), the scheme doesn’t allow patients who are willing to pay more out-of-pocket for certain illnesses that may not require a hospital referral.

“For example, acute asthma care with infection which may cost more than RM70. In such cases, the patient should be allowed to pay the additional charges, which may come up to between RM90 to RM100,” Dr Azizan said in a statement.

*CodeBlue* [reported](#) that ProtectHealth Corporation, a fully owned company by the Ministry of Health (MOH) that administers SPM, also increased the consultation fee for SPM panel GPs from RM30 to RM35 from last September 15, besides adding 20 drugs to the medication list covered by the scheme.

However, ProtectHealth told SPM panel clinics in an email not to practise balance billing, noting that some B40 beneficiaries have expressed concerns about being asked to partially pay for services under the programme.

Balance billing occurs when a panel clinic bills an extra amount to a beneficiary on top of the specified payment rates and services of SPM.

While the cap for combined consultation and medication per visit was raised from RM60 to RM70, the benefit limits for SPM beneficiaries until December 31 are merely RM75 for singles, RM125 for seniors, and RM250 for households.

“The MMA had been in discussions with the MOH and ProtectHealth to increase the limit in consultation fees to RM50. Although it is not the increase we had hoped for, we welcome this increase as a positive development.

“With SPM now expanded nationwide, we call on more private GPs to support the programme,” Dr Azizan said.

She also told the MOH to clarify if ProtectHealth was a third-party administrator (TPA) for the SPM programme, noting that the company’s role is similar to private sector TPAs engaged by employers to manage employees’ health benefits.

“If indeed ProtectHealth is a TPA, then we urge that the government ensure it is entered into the MOH TPA registry to avoid any issues and confusion concerning its role.”