

Increase In Insurance Premiums Could Further Strain The Public Health Care System — MMA

By CodeBlue | 28 November 2024

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Malaysian Medical Association president Dr Kalwinder Singh Khaira speaks at the Industry Leadership Summit 2024 in Kuala Lumpur on October 10, 2024, organised by the Galen Centre for Health and Social Policy and supported by PMCare Sdn Bhd. Photo by Saw Siow Feng.

The Malaysian Medical Association (MMA) is of the view that a significant increase in medical insurance premiums may result in a further increase in dependency on an already overburdened public health care system.

Depending on the percentage of increase, medical insurance policyholders who may not be able to afford premiums or who have insufficient coverage may have no option but to look to the public health care system for their health care needs.

While adjustments to insurance premiums may be needed to account for rising health care costs, it is crucial that these adjustments remain within a reasonable and affordable range. Insurance policies should be designed to accommodate all income groups to encourage financial preparedness.

Additionally, it is also hoped that those with existing policies will not be unduly burdened by marked unplanned increases in premiums. A balanced approach is essential to maintaining a sustainable health care ecosystem that benefits all stakeholders.

- *Dr Kalwinder Singh Khaira is the president of Malaysian Medical Association.*