

MMA president: Rising premiums may push policyholders to public healthcare

By [Tuty Haryanti Ahmad Rodzi](#) - November 28, 2024 @ 4:58pm



MMA President Dr Kalwinder Singh Khaira warned that medical policyholders who are unable to afford higher premiums will have no choice but to turn to government hospitals. FILE PIC

KUALA LUMPUR: The Malaysian Medical Association (MMA) has expressed concern that the significant rise in health insurance premiums could lead to greater reliance on the already overburdened public healthcare system.

MMA President Dr Kalwinder Singh Khaira warned that medical policyholders who are unable to afford higher premiums will have no choice but to turn to government hospitals.

Kalwinder said that adjustments to insurance premiums may be necessary to account for rising healthcare costs, but emphasised that these increases must remain reasonable and affordable.

"Insurance policies should be designed to cater to all income groups, ensuring financial access to healthcare at all times," he said in a statement today.

He added that existing policyholders should not be overburdened by unplanned premium hikes, stressing the importance of striking a balance between the interests of all parties involved.

His comments come after several government bloc Members of Parliament (MPs) called on Bank Negara Malaysia (BNM) to regulate and investigate the reported 40 to 70 percent increase in health insurance premiums.

Bayan Baru MP, Sim Tze Tzin, who led a campaign on health issues alongside other MPs, urged BNM to review and scrutinise insurance companies that issued notices of these significant premium hikes.

"If the Ministry of Domestic Trade and Cost of Living (KPDN) can investigate excessive profiteering over a 10-cent increase in the price of an egg, why can't BNM investigate premium hikes amounting to tens or even hundreds of percent?" Sim questioned during a press conference in Parliament yesterday.