

Commercial Interests Must Not Dictate Patient Care — MMA

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Malaysians pay their medical insurance premiums every month in good faith. Instead, a growing number are told that their chosen specialist has been removed from a panel or restricted from cashless admission. In emergencies, delays can put lives at risk.



Dr Sivanaesan Letchumanan, president of the Malaysian Medical Association (MMA).

The Malaysian Medical Association (MMA) is deeply troubled by the revelations raised during the Budget 2027 debate in the Dewan Rakyat last Tuesday.

About 190 specialist doctors in the private sector have reportedly lost their cashless facilities with insurance companies.

These developments show that, day by day, health care in this country is increasingly controlled by “commercial interests” rather than guided by clinical judgment and the needs of patients.

We thank Pulai MP Suhaizan Kayat, chairman of the Health Parliamentary Special Select Committee, and Kuala Kangsar MP Iskandar Dzulkarnain Abdul Khalid, for raising these matters.

That concerns have been raised across party lines shows that this is not a political issue. It is a patient issue.

Patients Are Paying The Price

Malaysians pay their medical insurance premiums every month in good faith. They expect to be covered when they fall ill.

Instead, a growing number are told that their chosen specialist has been removed from a panel or restricted from cashless admission. They are then forced to change doctors, move hospitals, or pay tens of thousands of ringgit upfront.

In emergencies, such delays can put lives at risk. Patients must never become collateral damage in commercial disputes between insurers, hospitals, and doctors.

Who Decides Who May Treat A patient?

The MMA is particularly alarmed by reports that some insurers require newly appointed specialists to serve one year at a private hospital before they may treat insured patients.

These specialists have already been trained, credentialed and recognised by the relevant authorities. It is not the role of an insurance company to override that recognition.

When commercial entities decide who may practise and on whom, the doctor-patient relationship is undermined and medicine becomes subordinate to the balance sheet.

Unfair Practices Against Doctors

We are also concerned about retrospective audits and clawbacks. Completed cases are being reopened and payments demanded back, often over documentation, coding, or administrative matters outside the doctor's control.

Too often these happen without written reasons, without evidence and without a fair opportunity to respond.

Removing doctors from panels for "commercial reasons" without any clinical, ethical or professional justification is neither transparent nor fair.

The MMA calls for:

- Bank Negara Malaysia (BNM) to urgently establish a transparent framework for panel-related actions by insurers. This should include written reasons and evidence for decisions, the right of doctors to respond, an opportunity to rectify shortcomings and a clear appeal process.
- BNM to disclose the number of complaints received on cashless restrictions, panel withdrawals and clawbacks, how many have been resolved, and what protections are available to affected patients.
- An immediate halt to the requirement that new specialists serve a waiting period before treating insured patients.
- The Ministry of Health (MOH) to review and update procedure coding and the medical fee schedule to reflect current clinical practice and technological advances, removing a frequent source of disputes.
- Safeguards to ensure continuity of care. Patients' treatment must not be disrupted while disputes between insurers, hospitals and doctors are being resolved.

Health insurance exists to protect patients, not to obstruct their treatment. The MMA supports accountability for all parties, doctors included.

But accountability must be fair, transparent and grounded in clinical standards, not dictated unilaterally by corporate interests.

If left unchecked, this trend will push more patients into already overburdened government hospitals and weaken the entire health care system.

The MMA calls for meaningful engagement among all stakeholders to restore balance. Patients are key stakeholders and must have a voice in decisions that affect them most.

Ultimately, health care decisions must remain between patients and their doctors.

This press statement was issued by MMA president Dr Sivanaesan Letchumanan.