

AKHBAR : THE STAR  
MUKA SURAT : 5  
RUANGAN : NATION

THE STAR MIS 5 15/2/25 NATION SATURDAY

# Sick of steep medical bills

## Session hears grouses over healthcare, insurance premiums

By LO TERN CHERN  
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**GEORGE TOWN:** Insurance agent Hazwah Arif Hassan could no longer keep mum after his client was charged a whopping bill of over RM10,000 for a minor medical procedure.

The 40-year-old was among some 100 people who turned up to express their grouses and concerns at the Public Accounts Committee's (PAC) first public hearing session at AC Hotel in Bukit Jambul here yesterday.

The platform gives the public an avenue to share their views on how the surge in healthcare costs and insurance premiums has impacted them.

Hazwah lamented that his 26-year-old client, who was admitted for three days at a hospital late last year, was charged RM10,300 just to drain out pus from an infection.

"About RM6,000 of it went to hospital charges and it is unreasonable," he said.

Hazwah said although the bill was covered by insurance, he felt it was not right for medical institutions to charge exorbitantly.

His concerns were similarly voiced by others present at the hearing, with some claiming that they were billed up to about RM96,000 for treatments that were not clearly specified or necessary.

Retired civil servant M. Murugappan, 71, whose wife had sought treatment at a private hospital in Penang, claimed that he had not been given explicit details of the charges.

"They told me that a certain blood test was done but it was not in the itemised bill.

"When I enquired, the hospital told me that they would write it down instead of being recorded in



**A lot to say:** PAC members (from left) Ali Biju, Sim, Mas Ermieyati, (hidden from view) Dr Ku Abd Rahman and Ahmad Tarmizi attending the first public hearing session on medical insurance issues, private hospital charges and public health impact in Bukit Jambul. — ZHAFARAN NASIB/The Star

the computerised system," he said.

Murugappan added that he has since written numerous times to the state Health Department and Health Ministry but to no avail.

Many who were present also expressed that hospitals should not be allowed to charge astronomical amounts or perform unnecessary procedures to reap profits.

However, an attendee who declined to be named, defended the private healthcare industry stating that medical practitioners were doing more to protect themselves.

"The rise in medical costs, which stems from more procedures being done, are mostly to protect the doctors from a legal aspect.

"Doctors need to defend themselves to avoid being sued for negligence, thus they are trying to do the most to ensure that the patient is thoroughly screened," said the man.

Proposals, complaints and sharing of experiences were recorded by officers present at the three-hour session.

PAC chairman Datuk Mas Ermieyati Samsudin said all the responses received would help in the upcoming proceedings.

Bayan Baru MP Sim Tze Tzin, who moderated the session, added there was an urgent need for solutions to ensure sustainability in the private healthcare sector as health insurance covers a large population.

The session was held following public complaints of price surges in private hospitals, insurance premiums and their impact on public healthcare.

The next public hearing will take place on Feb 21 in Parliament's banquet hall from 9am to noon for Klang Valley folk.

The PAC will also conduct closed-door proceedings under Standing Order 85 of the Standing

Orders of the Dewan Rakyat, summoning key stakeholders, including relevant ministries.

The PAC has invited Bank Negara and Health Ministry officers to attend the hearing.

The public, including complainants against insurance companies and private hospitals, insurance policyholders, consumer association representatives, insurance company representatives, private hospital management and staff, specialist doctors, NGOs and citizens are invited to attend the public hearing.

All views will be heard and included in a report that will be tabled later in Parliament.

WATCH THE VIDEO  
TheStarTV.com



AKHBAR : SINAR HARIAN  
MUKA SURAT : 9  
RUANGAN : NASIONAL

SINAR HARIAN MISC NASIONAL 15/2/25 SATURDAY

# Prosiding ambil masa panjang - PAC

Bakal melibatkan banyak pihak bincang isu bayaran premium insurans kesihatan dan caj hospital swasta

Oleh SYAJARATULHUDA  
MOHAMAD ROSLI  
GEORGE TOWN

Prosiding berhubung isu peningkatan bayaran premium insurans kesihatan dan caj hospital swasta akan mengambil masa panjang sebelum satu laporan komprehensif dihasilkan.

Pengerusi Jawatankuasa Kira-Kira Wang Negara (PAC), Datuk Mas Ermieyati Samsudin berkata, tiada jangka masa untuk prosiding itu disiapkan namun ia dijangka mengambil masa panjang kerana melibatkan banyak pihak termasuk kerajaan, pihak swasta dan rakyat yang mempunyai latar belakang tertentu.

"Dalam PAC, kita boleh buat

banyak jangkaan sebab banyak yang akan berlaku. Bila kita sudah panggil prosiding, kadangkala kita jangkakan perkara itu mungkin akan berlaku sekejap tetapi tidak.

"Ia akan berlaku dalam tempoh panjang kerana dalam prosiding, ada banyak perkara baru yang akan timbul dan sebab itu saya hanya berpandangan kasar, on surface saja bahawa ia (prosiding) akan ambil masa.

"Banyak pihak yang akan terlibat dan dipanggil sebab kita mahu buat satu laporan yang komprehensif, bukan hanya laporan suka-suka. Kita tidak mahu orang mempertikaikan laporan yang dikeluarkan oleh PAC," katanya pada Jumaat.

Sebelum itu, beliau menghadiri Sesi Pendengaran Awam PAC berhubung Peningkatan Bayaran Premium Insurans Kesihatan, Caj Hospital Swasta dan Impak Kepada Kesihatan Awam diadakan di AC Marriott Hotel, Bukit Jambul di sini.

Seramai 100 orang awam daripada pelbagai latar belakang hadir ke sesi tersebut.

Pada Disember lalu, Bank Negara Malaysia (BNM) meminta semua syarikat insurans dan ta-



Mas Ermieyati (tengah) ketika Sesi Pendengaran Awam PAC berhubung Peningkatan Bayaran Premium Insurans Kesihatan, Caj Hospital Swasta dan Impak Kepada Kesihatan Awam di George Town pada Jumaat.

katul yang menawarkan produk insurans/takaful perubatan dan kesihatan (MHIT) melaksanakan pelarasan premium secara pengagihan sekurang-kurangnya selama tiga tahun sehingga akhir 2026.

Langkah itu bagi mengurangkan bebanan terhadap pemegang polisi yang mengalami peningkatan kenaikan premium.

Sebelum ini juga, Perdana Menteri, Datuk Seri Anwar Ibrahim

menegaskan kerajaan tidak akan bertolak ansur sekiranya premium insurans kesihatan dinaikkan tanpa alasan munasabah.

Mengulas lanjut, Mas Ermieyati yang juga Ahli Parlimen Masjid Tanah berkata, sesi pendengaran di negeri ini merupakan sesi pertama diadakan manakala sesi kedua akan diadakan di Parlimen pada 21 Februari.

Sementara itu, Ahli PAC, Sim Tze Tzin berkata, dalam sesi

pendengaran tersebut, perkara yang paling menggusarkan rakyat adalah peningkatan bayaran insurans.

"Sebenarnya lebih 50 peratus populasi di Malaysia, ada insurans kesihatan. Amat mengejutkan rakyat daripada B40 walaupun susah, mereka beli insurans.

"Ini bermaksud, isu ini melibatkan semua peringkat pendapatan rakyat yang memerlukan satu penyelesaian," katanya.



AKHBAR : BERITA HARIAN  
MUKA SURAT : 9  
RUANGAN : NASIONAL

BH Sabtu, 15 Februari 2025

BERITA HARIAN M/S 9 NASIONAL 15/2/25 SABTU.

Nasional

9

Kenaikan insurans perubatan, caj hospital swasta

# PAC jangka prosiding ambil masa lama

Laporan  
komprehensif  
diperlukan bantu  
kerajaan rangka  
dasar terbaik  
untuk rakyat

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**Georgetown:** Jawatankuasa Kira-Kira Wang Negara (PAC) memberi bayangan proses prosiding berhubung peningkatan premium insurans kesihatan dan caj hospital swasta akan mengambil masa panjang dalam usaha menyediakan laporan komprehensif, sekaligus membantu kerajaan merangka dasar terbaik untuk rakyat.

Pengerusinya, Datuk Mas Ermeyati Samsudin, berkata proses itu bakal membabitkan pelbagai pihak termasuk kerajaan, sektor swasta serta rakyat pelbagai latar belakang ekonomi, bertujuan mencari penyelesaian 'menang-menang' berhubung isu berkenaan.

"Ia akan mengambil masa panjang kerana dalam prosiding itu nanti ada banyak perkara baharu yang mungkin timbul sebab banyak pihak akan terbabit serta bakal dipanggil kerana kita mahu menyediakan satu laporan komprehensif.

"Kita tidak mahu laporan yang dikeluarkan PAC dipertikaikan, kita hendak buat satu laporan yang boleh membantu kerajaan membuat polisi atau dasar terbaik, terutama dalam membantu rakyat Malaysia," katanya selepas menghadiri Sesi Pendengaran Awam PAC, di sini, semalam.

Terdahulu, sesi pendengaran

awam buat kali pertama itu dihadiri kira-kira 100 orang awam bertujuan mengumpul maklum balas dan pandangan membabitkan isu 'Peningkatan Bayaran Premium Insurans Kesihatan, Caj Hospital Awam dan Impak kepada Kesihatan Awam' yang akan dimasukkan dalam laporan PAC sebelum dibentangkan di Parlimen.

Hadir sama, Ahli PAC yang juga Ahli Parlimen Bayan Baru, Sim Tze Tzin merangkap pengantara majlis pendengaran awam terbabit; Ahli Parlimen Kubang Pasu, Datuk Dr Ku Abd Rahman Ku Ismail dan Ahli Parlimen Saratok, Datuk Ali Biju.

## Isu menghimpit rakyat

Dalam perkembangan sama, Mas Ermeyati berkata, isu peningkatan premium insurans dan caj hospital swasta dilihat sangat menghimpit rakyat, justeru segala dapatan serta pandangan diterima amat dihargai dalam membant-



Mas Ermeyati menjawab soalan pada Sesi Pendengaran Awam PAC di Georgetown, semalam. (Foto Mikail Ong/BH)

tu prosiding yang akan dimulakan kelak.

"Pembabit dan kerjasama semua pihak juga diperlukan kerana ini bukan soal satu pihak sahaja, tetapi semua rantaian terbabit sama ada pihak swasta kerajaan, rakyat biasa ataupun rakyat berkemampuan juga akan terbabit sama.

"Saya harap ia tidak berhenti di sini, kita semua nak yang terbaik terutama, membabitkan isu kesihatan awam dan banyak perkara yang perlu dilihat," katanya.

Sementara itu, Tze Tzin berkata, isu merentasi semua tingkat pendapatan daripada T20 hingga B40 dengan 50 peratus rakyat Malaysia memiliki perlindungan insurans.

"Sebenarnya lebih 50 peratus populasi rakyat Malaysia memiliki insurans perubatan, termasuk mereka dari kumpulan B40 yang tetap berusaha membeli insurans.

"Sebahagian besar berasa tekanannya kerana mereka mengharapkan insurans itu membantu mereka membayar bil hospital swasta. Justeru, penyelesaian yang adil dan mampan perlu dicari bagi memastikan rakyat tidak terus terbeban," katanya.

Pada Disember lalu, Bank Negara Malaysia meminta semua syarikat insurans dan takaful yang menawarkan produk insurans/takaful perubatan dan kesihatan melaksanakan pelarasan premium secara pengagihan sekurang-kurangnya selama tiga tahun sehingga akhir 2026.



AKHBAR : NEWS STRAITS TIME  
MUKA SURAT : 8  
RUANGAN : NATION

NS1 M15 8 15/2/25 SATURDAY NATION

RM100,743 COMPENSATION

## 'MAHB unit wrong to sack engineer over Covid test'

**PETALING JAYA:** The Penang Industrial Court has ruled that a wholly owned subsidiary of Malaysia Airports Holdings Bhd (MAHB) wrongfully dismissed its senior executive engineer for refusing to pay for bi-weekly Covid-19 tests, and awarded the claimant RM100,743 in compensation.

Court chairman Rusita Md Lazim said that Muhd Irfan Sani Rashid's termination was unjust and described the company's actions as "discriminatory, arbitrary and unreasonable".

The court criticised the company for enforcing its Covid-19 vaccination policy without adequate validation and for refusing to cover related expenses.

The 56-page award highlighted Irfan's personal challenges, not-

ing that his wife was not working, he was a father to five young children and he was also caring for his elderly mother.

"He has other financial commitments," she said, adding that "the balance net pay is not sufficient to pay for the twice-weekly Covid-19 tests".

Rusita said Irfan had worked with MAHB for over eight years with an unblemished record before the termination and never had any problem with his work performance or health. He was dismissed on Dec 14, 2021.

Irfan joined the company in 2013 as an engineer and was promoted to senior executive engineer in 2018.

At the time of his dismissal, he was stationed at Langkawi Inter-

national Airport and earned a monthly salary of RM5,037.

The court also addressed the company's claim that its Covid-19 vaccination policy was in line with the National Testing Strategy, ruling this assertion to be inaccurate.

Rusita said Irfan posed no risk or threat to colleagues at any point while on the company's premises.

Evidence and records showed that Irfan had not contracted Covid-19, and his case was not included in the company's Covid-19 statistics, she said.

In its final decision, the court ordered the company to pay Irfan a total sum of RM100,743.

The ruling was handed down on Feb 5.



AKHBAR : SINAR HARIAN  
MUKA SURAT : 10  
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THE STAR, SATURDAY 15 FEBRUARY 2025

THE STAR m/s 7 SATURDAY 15/2/25 NATION

Nation 7

Reports by ALLISON LAI, HO JIA WEN, FAZLEENA AZIZ and TRACY GUNAPALAN

# Women's health in the balance

## Many juggling work and family often miss out on vital screenings

**KUALA LUMPUR:** Women are putting the needs of others above their own, with many even neglecting to check their health.

This, coupled with a lack of awareness, time constraints due to family and work commitments, has led to the underuse of essential – and free – health screenings like pap smears and mammograms.

Women's health experts say the issue is also compounded by a lack of awareness of the risks and prevalence of cancers and a lack of national screening programmes.

Consultant obstetrician and gynaecologist Dr Lee Say Fatt said despite the availability of free testing at government clinics such as Klinik Kesihatan and Family Planning Clinics, many women are not taking advantage of these services.

"Many women also still do not realise that cervical cancer is one of the most common cancers in women. Early detection of breast cancer is also possible.

"Some women mistakenly believe they are fully protected against cervical cancer after receiving the human papillomavirus (HPV) vaccination.

"It's important to inform all women that regular cervical cancer screening is still crucial, even after the full course of vaccination," he said in an interview yesterday.

Dr Lee said time constraints due to work and family commitments also further contribute to the issue.

"Women often find it challenging to schedule routine health screenings when they feel healthy and symptom-free," he said.

"Each clinic visit usually requires half a day and women

have to juggle time for work and family."

Highlighting the vital role women play as caregivers, Dr Lee said that neglecting their health can impact those they care for.

"Cervical cancer can be prevented by vaccination and regular screening. Early detection of cancers often means less disruption to family dynamics," he said.

He urged women to be proactive about their health, recommending that they seek information and discuss health matters with their primary healthcare providers.

When asked, Dr Lee said HPV tests are recommended for sexually active women aged 30 to 65 according to Health Ministry's guidelines.

"Women younger than 30 can be offered cytology screening.

"For women who have never been sexually active can opt not to be screened for cervical cancer because the risk is very low.

"Those who are sexually active whether previously or currently, should be screened at the recommended intervals, regardless of marital status.

"Mammograms are recommended biennially for women aged 50 to 74, with more frequent screenings for those at moderate risk," he said.

With government clinics and hospitals providing many health screening services for women, such as cervical and breast cancer screening, Dr Lee said women should take this opportunity to look after their health.

Academy of Medicine of Malaysia's College of Obstetricians and Gynaecologists president Dr Premitha Damodaran noted that despite available facilities, the decision to prioritise health check-

### What are the free health tests for women?

#### Under National Population and Family Development Board (LPPKN) Klinik Nur Sejahtera

- Mammogram test for breast cancer for Malaysian women (40-70 years).
- HPV DNA screening for cervical cancer for Malaysian women (30-65 years).

> Head to LPPKN clinics nationwide or call to make an appointment.

#### Through Program Saringan Kesihatan PERKESO

- Eligibility: Citizens insured through PERKESO aged between 40 and 59.
- Free check for physical examination, mental health

Source: LPPKN and PERKESO

screening, full blood count, HbA1c, fasting lipid profile, urine FEME, pap smear and mammograms.

> Download the SEHATI app, answer health-risk screening questions and check eligibility before scheduling an appointment.



TheStargraphics

ups often falls by the wayside.

"Women often think of themselves last, prioritising family members first.

"This tendency, coupled with fear and misconceptions about screenings, deters women from attending appointments.

"Fear of pain or discovering something wrong often keeps women away," she said.

Dr Premitha noted a significant barrier to regular health screenings in Malaysia was the absence of a national mammogram or pap smear programme.

"Our Klinik Kesihatan are doing a great job in providing comprehensive health checks and education," she said.

"However, unlike countries with national registries that remind women to attend screenings, Malaysia lacks such systems."

Dr Premitha called for a national policy to increase health awareness and screening participation.

"A national policy would significantly raise awareness and encourage women to take charge of their health," she said.

She also stressed the importance of regular check-ups from a young age, regardless of marital status or sexual activity.

"It's invaluable for young women to discuss their health with a doctor, learn about managing periods and understand life-

style impacts," she said.

"Regular check-ups can detect conditions such as ovarian cysts or fibroids early, even in women who are not sexually active."

Dr Premitha noted that women are the centre of their families and must look after themselves first to care for others effectively.

"It's like the oxygen mask on a plane; secure your own before assisting others.

"Prioritising women's health is essential for the well-being of families as a whole," she said.

According to the National Health and Morbidity Survey 2023, as many as 65% of Malaysian women aged 20 and above have never undergone a pap smear check for cervical cancer and a mammogram examination for breast cancer.

Also, there were 71% of Malaysian women aged 40 and above who have never had a mammogram examination for breast cancer.

Based on an index by health and medical technology firm Hologic Inc and polling company Gallup, only 36% of women worldwide have been tested for high blood pressure and 19% have tested for diabetes; only 11% have been tested for any cancer while 10% were tested for sexually transmitted disease or infections.

It also said that nearly two billion women of reproductive age are at risk of infertility, increased maternal and fetal mortality and other deadly diseases.

The Index was based on interviews with more than 147,000 women and men in 143 countries and territories, and claims to represent the voices of 97% of the world's women and girls aged 15 and older.