

AKHBAR : THE STAR  
MUKA SURAT : 7  
RUANGAN : NATION

TS MIs 7 NATION 12/3/2025 (RABU)

# Keeping healthcare within reach

## DPM: Bank Negara, stakeholders working on basic health insurance scheme

**KUALA LUMPUR:** Bank Negara, the Health Ministry and the Employees Provident Fund (EPF) are developing basic health insurance and takaful products for Malaysians that highlight the concept of value-based healthcare.

The move comes as the government aims to reform the national health sector over a three-year period between 2024 and 2026.

"This initiative is part of the national health sector reform effort that needs to be implemented immediately to ensure access to more sustainable medical treatment," Deputy Prime Minister Datuk Seri Dr Ahmad Zahid Hamidi said.

The matter was among those discussed at the National Action Council on Cost of Living (NACCOL) executive committee meeting yesterday that was attended by Domestic Trade and Cost of Living Minister Datuk Armizan Mohd Ali and his deputy Dr Fuziah Salleh, senior ministry officials, state government representatives, industry and non-governmental organisations, Bernama reported.

Ahmad Zahid said discussions were held on the increase in



**Moving with the times:** Ahmad Zahid (left) and Amir Hamzah announced plans for a basic medical insurance scheme for Malaysians to address rising medical costs. — Bernama

medical cost inflation, which has caused a continuous increase in health insurance and takaful claims.

To address the issue, several measures have been identified to curb the increase in premiums, including the distribution of premium adjustment rates, deferral of premium adjustments, reactivation and provision of alterna-

annual premium or contribution adjustments of less than 10% due to medical claims inflation.

"A significant portion of the costs associated with these interim measures is borne by ITOs using their accumulated profits and reserves.

"Based on initial estimates, the impact on industry profits from these measures is expected to be RM2.6bil over the next two years," he said when winding up the debate on the Royal Address in the Dewan Negara yesterday.

According to Amir Hamzah, the continuous rise in medical cost inflation is the primary driver of increasing MHI claims.

"It is important to emphasise that these interim measures can only provide temporary relief for policyholders. The core issue remains the rising inflation of medical costs," he said.

Therefore, he emphasised that the government, through the MOH, is prioritising comprehensive healthcare reforms to address medical cost inflation and private hospital charges.

He also said that these efforts will include putting in place a payment model based on the

Diagnostic Related Group (DRG), changing how MHIT products are made, making it easier for people to get affordable health care, and putting in place electronic health records.

Ahmad Zahid said the NACCOL executive committee meeting also reviewed the Social Security Organisation's initiative to strengthen social protection and job matching to reduce the income gap among the people.

Among the initiatives that will be improved are more efficient job matching, incentives for employers to hire workers from underserved groups, and stronger social protection to provide better economic security for workers and their families.

"The government remains committed to implementing a variety of initiatives to address the cost of living challenges, including income enhancement programmes, low-cost sales, and cash assistance.

"These measures are part of ongoing efforts to ensure that the well-being of the people continues to be guaranteed in the face of current economic challenges," he said.

AKHBAR : THE STAR  
MUKA SURAT : 7  
RUANGAN : NATION

THE STAR M/S 7 NATION 12/3/2025 (RABU)

## Know what you need from insurance coverage, urge groups

**PETALING JAYA:** The public must be educated to know what they are signing up for – and choose only what they need – when they buy health insurance and takaful products.

Most health insurance and takaful products include treatments a patient is unlikely to need, but make the policies more expensive, say experts.

Patient education is thus needed to empower people to make informed decisions when they buy value-based healthcare policies, said Datuk Dr. Kuljit Singh, president of the Association of Private Hospitals Malaysia (APHM).

“This can alleviate the financial burden on both patients and the healthcare system.

“APHM has always proposed value-based healthcare, emphasising the use of generics, appropriate implants, and excluding the use of robotics where it is

not needed.

“However, the quality of care and patient safety remain the top priority,” he said.

National Cancer Society of Malaysia managing director Dr. Muralitharan Munisamy said such value-based healthcare plans may be a good measure to fight rising medical costs.

He said most premiums were inflated because they included treatments which a patient is not likely to need.

“Insurance policies tend to be comprehensive and naturally expensive.

“If the government intends to come up with value-based healthcare plans – for example for diabetes, heart attacks or appendicitis – then the premium can be kept low and affordable even for the poor.

“The danger of such simple packages is that the average con-

sumer may not know what his or her risks are, and what should be prioritised when buying such plans.

“This is where the government must embark on education for the people.

“Also, the government must bear in mind that the premium needs to be rolling. This means the target premium can change over time – such as when heart operations may cost more next year,” said Muralitharan, pointing out that medical cost inflation must be taken into account.

General practitioner Dr. Zafrina Burukan of the BeHealth Clinic in Bandar Utama said patients must get evidence-based treatment, ensuring their health is prioritised.

“Having unlimited coverage does not mean patients are tested for everything. On the other hand, if they have limitations to their

coverage, we do not under-treat them.

“It is always important to explain to patients why tests are important, or a certain procedure is required. It is important for patients to have informed choices,” she said.

She said the current schemes like Peka B40 and Iltizam Selangor Sihat have to be studied and the current gaps closed.

“The more schemes there are, the more confusing it becomes for the community,” said Dr. Zafrina.

Federation of Malaysian Consumers Associations’ (Fomca) vice-president and legal adviser Datuk Indrani Thurasingham said value-based healthcare plans should be accessible to everyone regardless of their income.

Citing an example in Thailand, Indrani said the government offered a 30 baht (RM3.90) scheme for locals and 300 baht (RM39)

plan for tourists to get access to healthcare.

“All segments of society must be able to afford the plans,” added Indrani.

She said a Fomca memorandum submitted during a closed-door session with the Public Accounts Committee recently called for the government to use the EPF or the Social Security Organisation mechanism in the proposed healthcare scheme.

“We have the B40 and M40 suffering in terms of cost of living, so we need a tiered approach to ensure everyone has access to basic healthcare,” said Indrani.

Consumer Association of Penang president Mohideen Abdul Kader said that instead of ditching out value-based healthcare plans, the government should spend more money on bigger public hospitals so more people can access public healthcare.

AKHBAR : THE STAR  
MUKA SURAT : 7  
RUANGAN : NATION

TS MIS 7 NATION 12/2/2025 (RABU)

## Quality care a must, even with cheaper insurance

By **TARRENCE TAN**  
and **ZAKIAH KOYA**  
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**PETALING JAYA:** Malaysians are pleased with Putrajaya's plan to provide basic health insurance and takaful products, but say that cheaper healthcare should not result in lower quality treatment.

Aside from creating a new basic health insurance plan that emphasises the concept of value-based healthcare, they said the government must ensure that it improves its services at public hospitals.

Content writer Ashley Tang, 34, noted that the government's proposal is still in the discussion phase, emphasising the need for

the public to receive further details in the future.

Of high concern to most Malaysians is the rising premium rates by insurance providers, she said.

"This is because our salaries are not rising in tandem with inflation," she added.

Tang also said Malaysians opt for private health insurance given the state of affairs at public hospitals.

"The waiting period at government hospitals is too long," she said.

Yesterday, Deputy Prime Minister Datuk Seri Dr Ahmad Zahid Hamidi said Bank Negara Malaysia, the Health Ministry and

the Employees Provident Fund will take steps to develop basic health insurance and takaful products that emphasise the concept of value-based healthcare.

He also said several measures have been identified to curb the increase in medical and health insurance and takaful premiums, such as the distribution of premium adjustment fees and the provision of alternative products.

Retiree Edmund Gunapalan, 62, welcomed the new initiative by the government but noted that a cheaper policy should not result in a diminished quality of healthcare.

"The government must ensure that its attempts to bring down

premiums will not lower the quality of care and insurance coverage," he said.

Edmund said he is now paying about RM6,000 annually for his medical insurance.

He said cheaper healthcare policies would surely reduce the impact of the rising cost of living on him.

"It will definitely help my family," he said.

Sub-editor Tracy Gumapalan, 26, also welcomed the initiative but said more details have to be revealed to the public.

"I pay more than RM300 a month. This is a big amount for me, considering my pay," she added.

Tracy said that everyone, regardless of their income level, must have access to basic healthcare.

Customer service representative Pravin Rasu is receptive to the initiative, saying that it would bring down prices of medical insurance, which is beneficial to most youths, given the rising cost of living.

"It will lead to cheaper insurance for the youth," he said.

Pravin, 33, said it is important to ensure that healthcare is accessible to all, as basic healthcare is a human right.

"We must ensure that no one is left out of getting basic healthcare," he added.

AKHBAR : BERITA HARIAN  
MUKA SURAT : 2  
RUANGAN : NASIONAL



Ahmad Zahid mempengerusikan Mesyuarat Jawatankuasa Eksekutif Majlis Tindakan Sara Hidup Negara Bilangan 1 Tahun 2025 di Putrajaya, semalam.

(Ihsan FB Armizan Mohd Ali)

BH M15 2 NASIONAL 12/3/2025 (RABU)

# KKM, BNM, KWSP bangun produk asas insurans kesihatan

Langkah untuk  
kekang kenaikan  
premium, selain  
perkenal pilihan  
lebih mampu milik

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**Kuala Lumpur:** Bank Negara (BNM), Kementerian Kesihatan (KKM) dan Kumpulan Wang Simpanan Pekerja (KWSP) akan membangunkan produk asas insurans kesihatan dan takaful yang menekankan konsep penjagaan kesihatan berasaskan nilai dan lebih mampan.

Timbalan Perdana Menteri, Datuk Seri Dr Ahmad Zahid Hamidi berkata, langkah itu juga antara beberapa usaha yang dikenal pasti bagi mengekang kenaikan premium Takaful Perubatan dan Kesihatan (MHIT), termasuk menyesuaikan kadar premium dan memperkenalkan pilihan lebih mampu milik.

Katanya, inisiatif itu juga sebahagian usaha pembaharuan sektor kesihatan negara yang perlu dilaksanakan segera bagi memastikan akses kepada rawatan perubatan lebih mampan.

“Peningkatan inflasi kos peru-

batan menyebabkan peningkatan berterusan dalam tuntutan insurans kesihatan dan takaful.

“Bagi menangani perkara ini, beberapa langkah dikenal pasti bagi mengekang kenaikan premium MHIT iaitu pengagihan kadar pelarasan premium, penangguhan pelarasan premium, pengaktifan semula dan penyediaan produk alternatif.

“Pada masa sama, inisiatif pembaharuan sektor kesihatan negara juga perlu disegerakan dalam tempoh tiga tahun bermula 2024 hingga 2026,” katanya dalam kenyataan, semalam.

Kenyataan itu susulan Mesyuarat Jawatankuasa Eksekutif Majlis Tindakan Sara Hidup Negara (NACCOL) Bilangan 1 Tahun 2025 yang dipengerusikan Ahmad Zahid, di Putrajaya, semalam.

## Jaminan bekalan mencukupi

Ahmad Zahid juga berkata, Kementerian Pertanian dan Keterjaminan Makanan (KPKM) memberi jaminan bekalan 11 komoditi agromakanan utama, termasuk beras, kelapa, ayam dan telur mencukupi bagi memenuhi keperluan sepanjang Ramadan serta persiapan Aidilfitri.

Katanya, kerajaan juga akan memperluaskan program jualan murah seperti Jualan Rahmah MADANI, Jualan Pra Syawal di Pasar Tani dan Jualan Agro MADANI bagi membantu rakyat mendapatkan barangan keper-

luan pada harga lebih berpatutan menjelang musim perayaan.

Sementara itu, Menteri Kewangan II, Datuk Seri Amir Hamzah Azizan, berkata BNM serta pihak berkepentingan sedang bekerjasama untuk menyoergerakan pelaksanaan penyelesaian jangka panjang bagi mengawal inflasi kos perubatan dengan berkesan.

Beliau berkata, pihak berkepentingan itu termasuk KKM, Kementerian Kewangan, hospital swasta dan penanggung insurans dan pengendali takaful (ITO).

Menurutnya, BNM sebelum ini telah mengumumkan langkah interim bagi mengekang impak kenaikan premium dan sumbangan MHIT kepada pemegang polisi.

Katanya, menerusi langkah interim itu, 80 peratus pemegang polisi dijangka menghadapi pelarasan premium atau sumbangan tahunan kurang daripada 10 peratus yang disebabkan inflasi tuntutan perubatan.

“Sebahagian besar kos pelaksanaan langkah interim di atas ditanggung pihak ITO dengan menggunakan sumber keuntungan dan rizab yang terkumpul.

“Berdasarkan anggaran awal, impak kepada keuntungan industri dari langkah interim ini dianggarkan RM2.6 billion sepanjang dua tahun akan datang,” katanya ketika menggulung perbahasan Usul Titah Diraja di Dewan Negara, semalam.

AKHBAR : NEW STRAITS TIMES  
MUKA SURAT : 2  
RUANGAN : NATION

NST m/s 2 NATION 12/3/2025 (RABU)

HEALTHCARE REFORM EFFORTS

# MOVE TO EASE HEALTH INSURANCE COSTS

Adjustments to premium rates, more affordable options among 4 key steps, says Zahid

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**T**HE government has outlined several measures to address the rising cost of health insurance and takaful premiums, including adjusting premium rates and introducing more affordable options.

Deputy Prime Minister Datuk Seri Dr Ahmad Zahid Hamidi said the measures were discussed during a National Action Council on Cost of Living Executive Committee meeting yesterday.

He said the government had identified four key steps to ease the financial burden on policyholders: distributing premium adjustment rates, postponing premium increases, reactivating certain policies, and offering alternative products.

"The reform of the national health sector must also be expedited over a three-year period from 2024 to 2026," he said.

Zahid added that Bank Negara Malaysia (BNM), along with the Health Ministry and the Employees Provident Fund, will also take steps to develop basic health insurance and takaful products that emphasise a value-based healthcare approach.

"This initiative is part of the broader national healthcare reform efforts that need to be implemented urgently to ensure more sustainable access to medical treatment."

Zahid said among other issues discussed during the meeting were food supply for Ramadan and Hari Raya Aidilfitri, as well as income-related initiatives proposed by the Social Security Organisation (Perkeso).

He said to ensure the needs of the people are met during Ramadan and for Aidilfitri preparations, the Agriculture and Food Security Ministry has given its assurance that the supply of 11 key agro-food commodities, including rice, coconuts, chicken and



Bank Negara Malaysia, along with the Health Ministry and the Employees Provident Fund, will take steps to develop basic health insurance and takaful products. NSTP FILE PIC.

eggs, will be sufficient.

"The government will also expand affordable sales programmes, such as the Rahmah Madani Sale at farmers' markets and Agro Madani Sale, to help the public access essential goods at more reasonable prices ahead of the festive season."

In terms of Perkeso's initiatives to strengthen social protection and job matching to reduce income disparities, Zahid said among the efforts were to improve job-matching efficiency, provide incentives for employers hiring individuals from vulnerable groups, and reinforce social protection to ensure better economic security for workers and their families.

"The government remains committed to implementing various initiatives to address the rising cost of living, including income enhancement programmes, affordable sales initiatives and cash assistance.

"These measures are part of ongoing efforts to safeguard the people's wellbeing in the face of current economic challenges."

Finance Minister II Datuk Seri Amir Hamzah Azizan said the government, in collaboration with key stakeholders, was implementing long-term solutions to control the rising costs of healthcare.

He said BNM, the Health Ministry and the Finance Ministry, were working with private hospitals, and insurers and takaful operators (ITO) to accelerate these measures.

"Collaboration and coordinated action among all stakeholders in the healthcare sector are cru-

cial to ensuring that medical and health insurance and takaful (MHIT) premiums remain sustainable and affordable in the long term.

"To achieve this, BNM and all relevant parties are working together to implement long-term solutions to effectively control the inflation of medical costs," he said in the Dewan Negara.

In December, BNM announced that insurers had agreed to spread the increase in MHIT premiums over a minimum of three years, limiting the annual rise to under 10 per cent.

This interim measure, which will remain in place until the end of 2026, is expected to ensure that at least 80 per cent of policyholders will experience annual premium adjustments of less than 10 per cent, in line with medical claims inflation.

BNM also said policyholders whose premiums were affected by increases of between 40 and 70 per cent could contact their insurer to benefit from the interim measure.

Policyholders who surrendered their policies in 2024 due to the premium spike can also reach out to their insurer to reinstate their medical plan.

Amir Hamzah said through the interim measure, a significant portion of the cost for implementing these measures would be borne by ITOs, using their accumulated profits and reserves.

He added that initial estimates suggest the impact on industry profits from these interim measures could amount to RM2.6 billion over the next two years.

AKHBAR : NEW STRAITS TIMES  
MUKA SURAT : 3  
RUANGAN : NATION

NEW STRAITS TIMES M/S 3 NATION 12/3/2025 (RABU)

## 'Insurance industry must be transparent over premium hikes'

**KUALA LUMPUR:** While the government has outlined premium rate adjustments as one of four key strategies to tackle the rising costs of health insurance and takaful premiums, there is a need for clear justification behind the price increases.

Federation of Malaysian Consumers Associations (Fomca) vice-president Datuk Indrani Thuraisingham said insurance companies must provide clearer explanations and more transparency, particularly in relation to their payout-to-collection ratios.

"The insurance industry must offer clear explanations, especially if they claim to be incurring losses due to paying out more than they are collecting," she said.

"If the industry asserts they are making a loss, they must provide justification. The data behind such claims must be made available."

Indrani expressed concern about the lack of information disclosed by insurance companies.

"There is a significant lack of transparency in the medical insurance industry. If the government is to accept the industry's claim, where is the evidence to back it up?"

"All insurance companies have access to the necessary data and should be reporting it openly."

Indrani said the motor insurance industry had been more forthcoming, openly sharing information about premiums sold and claims settled.

"This has led to questions about why the medical insurance sector, which also collects significant premiums, is not being held to similar standards.

"If health insurance companies can provide the necessary data proving that price increases are warranted, then spreading the hikes over a period of time may

be considered reasonable.

"However, the absence of detailed reports is leading to scepticism about the necessity of such price adjustments."

Indrani was responding to Deputy Prime Minister Datuk Seri Dr Ahmad Zahid Hamidi, who earlier said the government had outlined several measures to address the rising costs of health insurance and takaful premiums, including adjusting premium rates and introducing more affordable options.

He said these measures were discussed during a National Action Council on Cost of Living Executive Committee meeting.

Zahid outlined four key steps to ease the financial burden on policyholders: adjusting premium rates, postponing premium increases, reactivating certain policies, and offering alternative products.

Indrani said Fomca had called for the establishment of a joint action council on healthcare under the purview of the Prime Minister's Office to oversee and regulate private hospital service charges.

"The proposed council should comprise representatives from the Health Ministry, Finance Ministry and the Domestic Trade and Cost of Living Ministry, alongside experts from consumer associations and patient groups.

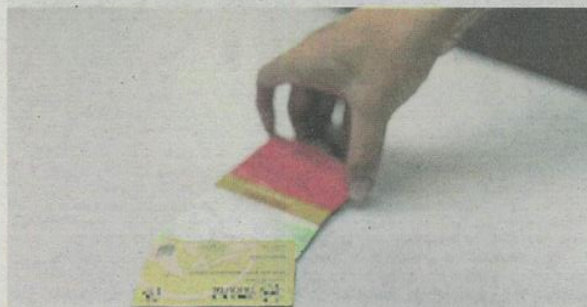
"It should also include professionals from the industry, such as actuaries, who must collaborate to provide oversight and ensure that healthcare remains accessible to all Malaysians and free from excessive pricing."

Indrani said this was one of the measures proposed by Fomca in its memorandum to Parliament, which was submitted during a closed-door session with the Public Accounts Committee recently.

**By Nor Ain Mohamed Radhi**



Datuk Indrani  
Thuraisingham



The government has outlined several measures to address the rising costs of health insurance and takaful premiums. NSTP FILE PIC

AKHBAR : SINAR HARIAN  
MUKA SURAT : 3  
RUANGAN : NASIONAL

SINAR HARIAN M/S 3 NASIONAL 12/3/2025 (RABU)

# Kerajaan bangun produk insurans

BNM, KKM, KWSP bakal sedia insurans asas kesihatan, takaful

Oleh RAIHAM MOHD SANUSI  
SHAH ALAM

**B**ank Negara (BNM), Kementerian Kesihatan (KKM) dan Kumpulan Wang Simpanan Pekerja (KWSP) akan membangunkan produk asas insurans kesihatan serta takaful, sekali gus menjadi antara usaha dikenal pasti untuk mengekang kenaikan premium takaful perubatan dan kesihatan (MHIT).

Timbalan Perdana Menteri, Datuk Seri Dr Ahmad Zahid Hamidi berkata, produk asas insurans kesihatan serta takaful berkenaan menekankan konsep penjagaan kesihatan berasaskan nilai.

Menurutnya, inisiatif itu juga sebahagian daripada usaha pembaharuan sektor kesihatan negara yang perlu dilaksanakan segera bagi memastikan akses kepada rawatan perubatan lebih mampan.

"Peningkatan inflasi kos perubatan menyebabkan peningkatan berterusan dalam tuntutan insurans kesihatan dan takaful.

"Bagi menangani perkara ini, beberapa langkah telah dikenal pasti bagi mengekang kenaikan premium MHIT iaitu pengagihan kadar pelarasan premium, penangguhan pelarasan premium, pengaktifan semula dan penyediaan produk alternatif," katanya dalam satu kenyataan.

Kenyataan itu dikeluarkan selepas Mesyuarat Jawatankuasa Eksekutif Majlis Tindakan Sara Hidup Negara (NACCOL)

Bilangan 1 Tahun 2025 yang dipengerusikan beliau di Putrajaya pada Selasa.

Hadir sama pada mesyuarat itu, Menteri Perdagangan Dalam Negeri dan Kos Sara Hidup, Datuk Armizan Mohd Ali.

Kata Ahmad Zahid, pada masa sama, inisiatif pembaharuan sektor kesihatan negara juga perlu disegerakan dalam tempoh tiga tahun bermula 2024 hingga 2026.



AHMAD ZAHID

*Sinar Harian* sebelum ini melaporkan industri insurans dan takaful menerima banyak maklum balas negatif selepas mengumumkan kenaikan mendadak premium insurans perubatan antara 40 hingga 70 peratus atas alasan kos perubatan yang tinggi.

Sementara itu, Ahmad Zahid yang juga Ahli Parlimen Bagan Datuk berkata, Kementerian Pertanian dan Keterjaminan Makanan

memberi jaminan bekalan 11 komoditi agromakanan utama termasuk beras, kelapa, ayam dan telur mencukupi bagi menampung keperluan masyarakat sepanjang Ramadan serta sebagai persiapan Aidilfitri.

Beliau menambah, program jualan murah seperti Jualan Rahmah Madani, Jualan Pra Syawal di Pasar Tani dan Jualan Agro Madani juga akan diperluaskan kerajaan bagi membantu rakyat mendapatkan barangan keperluan pada harga lebih berpatutan menjelang musim perayaan.

"Kerajaan komited melaksanakan pelbagai inisiatif bagi menangani cabaran kos sara hidup termasuk melalui program peningkatan pendapatan, jualan murah dan bantuan tunai.

"Ini adalah sebahagian daripada usaha berterusan bagi memastikan kesejahteraan rakyat terus terjamin dalam menghadapi cabaran ekonomi semasa," katanya.



Peningkatan mendadak premium insurans mendorong kerajaan membangunkan sendiri produk asas takaful kesihatan.

**AKHBAR : KOSMO**  
**MUKA SURAT : 3**  
**RUANGAN : NEGARA**

Kosmo m/s 3 NEGERA 12/3/2025 (RABU)

# Warga Vietnam jadi 'dokter' kosmetik

- Sewa dua unit kondo buka klinik haram
- Kenakan bayaran sehingga RM15,000

**KUALA LUMPUR** – Mencantikan bahagian hidung, kelopak mata dan tegangkan kulit muka antara pembedahan kosmetik yang dilakukan 'dokter' warga Vietnam secara haram di dua unit kondominium di Desa Petaling dan Bukit Jalil di sini.

Mereka mengenakan caj antara RM1,000 hingga RM15,000 dan perkhidmatan itu dipromosikan di TikTok oleh ejen-ejen yang diberi komisen antara 5 hingga 10 peratus daripada jumlah bayaran dikenakan kepada pelanggan.

Kegiatan itu akhirnya terbongkar selepas kedua-dua 'klinik' itu diserbu Jabatan Imigresen kelmari yang membawa kepada penahanan seramai sembilan warga Vietnam termasuk dua wanita.

Pengarah Imigresen Kuala Lumpur, Wan Mohamed Sauppee Wan Yusoff berkata, dalam dua serbuan pada pukul 11 pagi itu, dua rakyat tempatan turut ditahan, masing-masing seorang lelaki dan wanita disyaki ejen klinik terbabit.

Katanya, dalam serbuan di kondominium di Bukit Jalil, pihaknya menahan lima warga Vietnam dan seorang rakyat tempatan, manakala serbuan kedua di Desa Petaling menangkap empat warga Vietnam dan seorang rakyat tempatan.

"Siasatan mendapati, dua unit kediaman ini mempunyai kaitan, namun menggunakan nama syarikat yang berbeza," katanya.

Difahamkan, serbuan turut disertai pegawai dan anggota penguat kuasa Jabatan Kesihatan Kuala Lumpur.

Menurutnya, siasatan mendapati, kondominium tersebut disewa pada harga RM2,600 se-



**BILIK** yang dijadikan tempat pembedahan kosmetik di salah sebuah kondominium yang diserbu di Kuala Lumpur kelmari.



**SEBAHAGIAN** 'dokter' bedah kosmetik warga Vietnam disoal siasat imigresen.

bulan dan bilik-bilik utama di-  
jadikan bilik bedah.

"Bilik itu lengkap dengan pelbagai alat pembedahan kosmetik termasuk ubat-ubatan yang dipercayai diimport. Sasaran pelanggan rakyat tempatan dan warga asing.

"Mereka tidak mempunyai lesen dan sijil untuk menawarkan perkhidmatan itu di negara ini," katanya.

Katanya, rakyat tempatan yang ditahan disiasat mengikut Seksyen 56(1)(d) Akta Imigresen 1959/63, manakala warga Vietnam pula disiasat di bawah Peraturan 39(b) Peraturan-Peraturan Imigresen 1963.



**AKHBAR : THE STAR**  
**MUKA SURAT : 12**  
**RUANGAN : NATION**

THE STAR M/S 12 YOUR OPINION 12/3/2025 (RABU)

# Access to insurance coverage must also be addressed

I AM writing in response to the recent proposals by the insurance and takaful industry to address rising healthcare costs, "Industry group proposes affordability measures" (*The Star*, March 8).

While the transparency and cost-control measures are welcomed, I am concerned that the industry has not addressed its role in ensuring greater access to insurance coverage for the 59% of Malaysians who remain uninsured, including for medical insurance.

The recommendations presented show an imbalance; only a few directly address what the industry will take responsibility for while most rely on external stakeholders like regulators, hospitals and policymakers.

The industry's duty should not stop at adjusting premiums; it must also find ways to expand coverage, especially for those who currently cannot access protection.

The introduction of a basic, long-term sustainable insurance and takaful product by Bank Negara Malaysia (BNM) is a step in the right direction. Hopefully, this will be launched within the year and adjusted periodically

based on real-world experience. Consumers have already endured years of rising costs, and they deserve a viable, affordable option.

The industry has long discussed co-payment mechanisms and certainly helped to control costs. In my case, this has contributed to keeping my medical premiums 40% lower. But this is not a new initiative, and while it encourages responsible medical spending, it does not address the fundamental issue of access.

Another proposal – incentivising healthier lifestyles through no-claims bonuses – is promising but lacks clarity. Who is leading this effort, and when will it be introduced? If the industry is serious about promoting preventive healthcare, this initiative should be fast-tracked for launch this year.

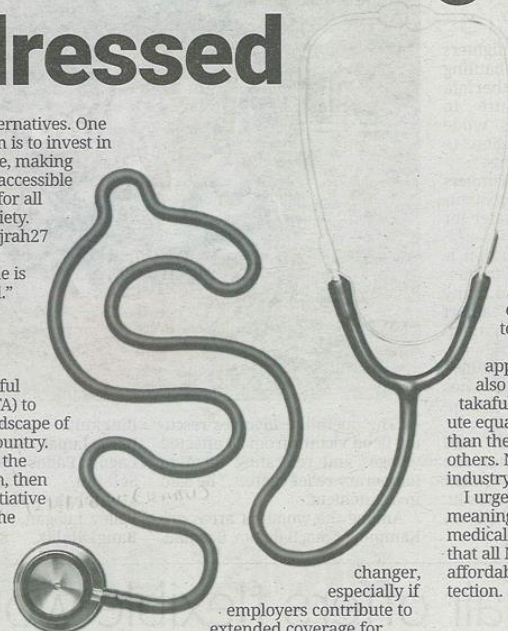
Beyond these proposals, what remains missing is the industry's direct commitment to tackling the protection gap. Have insurers and takaful operators completely written off the 59% of uninsured Malaysians? While the agency and bancassurance models may not be equipped to solve this issue, the industry has a responsi-

bility to find alternatives. One possible solution is to invest in digital insurance, making coverage more accessible and affordable for all segments of society.

Recently, a Hijrah27 video boldly claimed, "No one is left unprotected." Hijrah27 was launched in November last year by the Malaysian Takaful Association (MTA) to reshape the landscape of takaful in the country.

If this is truly the industry's vision, then where is the initiative to back it up? The industry must take proactive steps to ensure no Malaysian is left uninsured.

Another long-standing discussion in the industry is the portability of group term policies, allowing individuals to continue their coverage after leaving corporate employment. This could be a game



should engage with insurtech firms and open the door to fresh ideas for collaboration. While the industry itself may not be able to execute all solutions, as long as a single Malaysian remains uninsured, it should rise to the challenge of finding ways to close the gap.

A true "whole-of-nation" approach is needed, but that also means the insurance and takaful industry must contribute equal, if not greater, efforts than the demands it places on others. Now is the time for the industry to lead, not just regulate.

I urge the industry to take meaningful steps in expanding medical coverage and ensuring that all Malaysians have access to affordable and sustainable protection.

**RAVINDER SINGH**  
Petaling Jaya

*(The writer is an insurance industry veteran of 30 years, and has worked in London, Amsterdam, Zurich, Singapore and Kuala Lumpur.)*

changer, especially if employers contribute to extended coverage for retirees.

The industry should actively explore this along with employer-sponsored subsidies for long-term service employees post-retirement. Additionally, the industry

**AKHBAR : UTUSAN MALAYSIA**  
**MUKA SURAT : 18**  
**RUANGAN : UTUSAN PELAJAR**

UTUSAN MALAYSIA M/S 18 UTUSAN PELAJAR 12/3/2025 (RABU)

## Bilik rawatan SK Derma setaraf wad hospital

Dari muka 17

“Selain itu, ia juga memberi fokus kepada penyediaan kesihatan berkualiti dan inspirasi dalam bidang perubatan kepada generasi muda,” katanya kepada *Utusan Pelajar*.

Majlis penyerahan tersebut disaksikan oleh Raja Muda Perlis, Tuanku Syed Faizuddin Putra Jamalullail dan Pengerusi IJN Holdings, Datuk Seri Dr. Chen Chaw Min.

Tambah Dr. Mohamad Ezani, SMK Derma merupakan sekolah ketiga yang menerima manfaat daripada program tersebut pada tahun lalu selepas SMK Sultan Ahmad Shah di Cameron Highlands dan Sekolah Kebangsaan (SK) Keruak di Jerneh, Terengganu.

Katanya, selain SMK Derma, SMK Perlis juga dipilih sebagai penerima program ini, dengan sesi ceramah kerjaya sudah dilaksanakan sebelum ini.

Menurut Mohamad Ezani, ceramah tersebut melibatkan doktor dan jururawat IJN yang berkongsi pengalaman mereka dalam bidang perubatan bagi memberi inspirasi kepada pelajar untuk menceburi profesion tersebut.

“Program *Catch ‘em Young* juga menyediakan saringan kesihatan percuma kepada masyarakat setempat melibatkan pemeriksaan indeks jisim badan (BMI), gula darah, kolesterol, dan tekanan darah bagi mengesan risiko penyakit jantung lebih awal.

“Penyakit jantung adalah penyebab utama kematian di Malaysia. Melalui inisiatif ini, kami berharap dapat meningkatkan kesedaran dan membantu masyarakat menjaga kesihatan jantung



**TUANKU Syed Faizuddin Putra Jamalullail (kanan) melihat katil elektrik boleh laras di bilik rawatan SMK Derma yang dinaik taraf oleh IJN di Kangar, Perlis baru-baru ini. - UTUSAN/SYED AZLAN SAYID HIZA**



**PELAJAR SMK Derma berehat sebentar di bilik rawatan selepas menerima suntikan vaksin Human Pappiloma Virus atau HPV di Kangar, Perlis baru-baru ini.**

mereka dengan lebih baik,” ujarnya.

IJN juga merancang untuk memperluaskan program

ini ke lebih banyak sekolah di seluruh negara sebagai usaha berterusan untuk memperkasa komuniti luar

bandar dengan pendidikan kesihatan berkualiti.

Sementara itu, Pengetua SMK Derma, Haliah Othman berkata, pihaknya berterima kasih kepada IJN atas sumbangan tersebut dilakukan bagi menaik taraf bilik rawatan di sekolah tersebut.

Katanya, pihak sekolah menghargai usaha dilakukan institusi perubatan tersebut untuk keselesaan pelajar dan pada masa sama mampu menerapkan inspirasi dan impian pelajar ke arah bidang perubatan.

“Usaha dilakukan IJN ini dilihat mampu memupuk minat pelajar khususnya menerusi pendidikan Sains, Teknologi, Kejuruteraan, dan Matematik (STEM) untuk meneroka bidang perubatan.

“Usaha dilakukan IJN juga kita harapkan diteruskan menerusi program-program Kelab Doktor Muda sekolah dalam usaha menghasilkan lebih ramai profesional perubatan pada masa akan datang,” katanya.

Dalam pada itu, Pengerusi Kelab Doktor Muda SMK Derma, Nur Izzati Irdina Norzaimi berkata, dia yang bercita-cita menjadi ahli farmasi melihat penaiktarafan bilik rawatan sekolah itu

sebagai satu inisiatif positif pihak IJN kepada sektor pendidikan.

Menurut Nur Izzati Irdina lagi, usaha itu adalah pendedahan awal kepada ahli Kelab Doktor Muda SMK Derma dan menyokong aktiviti kelab dalam mempromosikan kempen kesihatan di sekolah.

Kata Nur Izzati Irdina lagi, dia berharap lebih banyak syarikat perubatan swasta turut mengadakan program tanggungjawab sosial korporat bagi menyemai

**“Program *Catch ‘em Young* juga menyediakan saringan kesihatan percuma kepada masyarakat setempat melibatkan pemeriksaan indeks jisim badan, gula darah, kolesterol, dan tekanan darah bagi mengesan risiko penyakit jantung lebih awal.”**

**PROF. DATUK DR. MOHAMAD EZANI MD. TAIB**

AKHBAR : UTUSAN MALAYSIA  
MUKA SURAT : 17  
RUANGAN : UTUSAN PELAJAR



PELAJAR SMK Derma berehat di bilik rawatan selepas menerima suntikan vaksin Human Papilloma Virus atau HPV di Kangar. Perlis baru-baru ini. - UTUSAN/SYED AZLAN SAYID HIZAR

## Bilik rawatan SK Derma setaraf wad hospital

UM M18 17/18 17 UTUSAN PELAJAR 12/3/2025 (RABU)

Oleh SYED AZLAN  
SAYID HIZAR  
utusannews@mediamula.com.my

**KANGAR:** Suasana di bilik rawatan di Sekolah Menengah Kebangsaan (SMK) Derma seperti berada di wad hospital sebenar dengan kelengkapan katil yang selesa dan persekitaran menarik yang dihiasi mural berkaitan profesion kesihatan.

Naik taraf bilik rawatan tersebut adalah tanggungjawab sosial korporat (CSR) yang dilaksanakan Institut Jantung Negara (IJN).

Projek naik taraf bilik rawatan berkenaan dimulakan pada 15 November lalu dengan penglibatan 16 kakitangan IJN bagi memastikan setiap aspek proses berkenaan memenuhi piawai tinggi yang ditetapkan untuk kemudahan

pelajar dan kakitangan sekolah.

Selain katil elektrik mudah laras dan kemudahan lain, ia juga dihiasi mural yang memaparkan pelbagai profesion perubatan seperti doktor, jururawat dan ahli farmasi untuk mencetus minat generasi muda.

Ketua Pegawai Eksekutif Kumpulan IJN, Prof. Datuk Dr. Mohamad Ezani Md. Taib berkata, ia dilaksanakan menerusi program *Catch 'em Young* membabitkan sekolah terpilih.

Katanya, program tersebut juga bertujuan meningkatkan kesedaran kesihatan jantung dan memperkenalkan kerjaya dalam bidang perubatan kepada pelajar sekolah luar bandar.

Bersambung di muka 18



SEORANG pelajar menemani rakannya yang berehat selepas sesi suntikan vaksin di bilik rawatan SMK Derma, Kangar, Perlis baru-baru ini.

AKHBAR : KOSMO  
MUKA SURAT : 31  
RUANGAN : NIAGA

Kosmo M/s 31 NIAGA 12/3/2025 (RABU)

## KMI Healthcare buka cawangan baharu di Bertam, Pulau Pinang

**KUALA TERENGGANU** – TDM Berhad menerusi anak syarikatnya, Kumpulan Medic Iman Sdn. Bhd. (KMI Healthcare) akan membangunkan pusat perubatan baharu, KMI Bertam di Seberang Perai Utara yang dijangka mula beroperasi pada 2028.

Ketua Pegawai Eksekutif KMI Healthcare, Dr. Rayney Azmi Ali berkata, KMI Bertam dibina dengan kerjasama Bertam Specialist Hospital Sdn. Bhd. (BSH) melibatkan kos pembangunan kasar RM146 juta.

Ujarnya, KMI Bertam akan dibina di lokasi strategik seluas 0.85 hektar berhampiran susur

keluar Plaza Tol Kepala Batas, Lebuhraya Utara-Selatan.

“KMI Bertam akan dilengkapi kemudahan 100 katil dan prasarana pembedahan canggih seperti pusat perkhidmatan cemerlang, perkhidmatan diagnostik dan unit penjagaan pesakit berpusat.

“Ia menawarkan perkhidmatan perubatan asas serta penjagaan khusus moden dan terkini buat komuniti wilayah Utara khususnya Seberang Perai,” katanya di sini kelmarin.

Terdahulu, beliau mewakili KMI Healthcare, manakala BSH diwakili Pengarah Urusannya,

Datuk Seri A. K. Teng untuk menandatangani Perjanjian Membina dan Menyewa KMI Bertam.

Rayney Azmi berkata, KMI Bertam juga menasarkankan pelancong asing bagi memanfaatkan potensi pelancongan perubatan di Pulau Pinang.

Pembinaan KMI Bertam bakal bermula tidak lama lagi dan dijangka siap dalam tiga tahun.

“KMI Bertam akan menyewa kemudahan hospital daripada BSH untuk tempoh awal selama 18 tahun, dengan pilihan lanjutan sewa selama 12 tahun lagi bagi memastikan kelestarian operasi jangka panjang,” katanya.



RAYNEY (depan, kiri) dan A. K. (depan, tiga dari kanan) pada sesi pemeteraian perjanjian kelmarin.