

Affordable medical insurance for all

Estimated rates revealed in White Paper ahead of plan's rollout in early 2027

By RAHIMY RAHIM and RAGANANTHINI VETHASALAM
newsdesk@thestar.com.my

KUALA LUMPUR: A new, affordable medical insurance plan is in the works for all Malaysians.

It would be paying a monthly premium of as low as RM80 with the Base Medical and Health Insurance/Takaful (MHIT) plan, which will be rolled out in early 2027.

According to the MHIT White Paper released yesterday, there are two plans, namely the Standard Plan and the more affordable Standard Plus Plan.

The Standard Plan is the base plan while the Standard Plus is

also an option with deductibles.

The monthly premiums for the Standard Plan for those aged between 31 and 35 has been set at RM80 to RM120 per month, while for Standard Plus, it is from RM50 to RM70.

Those aged 61 to 65 will pay between RM280 and RM350 per month for the Standard Plan, while for Standard Plus, they will be paying RM220 to RM280.

Those aged above 75 will be paying between RM500 and RM780 per month for the Standard Plan, while Standard Plus will cost them RM400 to RM660.

However, the announced rates are only estimates. The actual premiums will be announced

closer to the launch in 2027.

The premiums for those aged between 36 and 60 or between 66 and 74 have yet to be announced.

The premiums payable will also be subject to periodic reviews to ensure that they remain sufficient for payouts.

"The annual policy limit is set at RM100,000.

"This limit is supported by recent medical claims distributions and trends which suggest that the limit would be adequate to cover 99% of treatment across a range of common medical conditions, even after allowing for the possibility of multiple admissions," said the White Paper

released by Bank Negara.

Recognising that older individuals may be more likely to have multiple and more complex medical conditions which can lead to higher treatment costs, the annual policy limit automatically adjusts upwards to RM150,000 for those aged above 60.

"This will provide an additional level of protection that ensures the annual limit remains relevant over a person's lifetime," the White Paper said.

Individuals will also have the option of buying a Standard Plus base MHIT plan that provides a higher amount of coverage with an annual policy limit of RM300,000, at considerably

lower premiums.

"Under this plan, individuals will bear the costs of hospital bills up to the deductible amount in the event of a hospitalisation episode, and the plan will pay for any costs above that amount.

"For the Standard Plus plan, the deductible levels of between RM10,000 and RM15,000 are being considered, in line with comparable products in the market," the White Paper added.

This plan caters to individuals who are already covered by employer medical benefits or have the ability to bear a larger share of payments for hospital bills, and only wish to protect themselves against catastrophic expenditures.

Calculator to support new plan on the way

KUALA LUMPUR: A special health insurance/takaful calculator will be launched soon to help patients make informed decisions about healthcare costs.

The calculator, to be launched next month, will help Malaysians plan monthly savings for premiums and co-payments throughout the coverage period, says Health Minister II Datuk Seri Dr Dzulkefly Ahmad.

"To increase transparency, the industry has published price ranges for 26 common medical procedures at private hospitals, showing the range of prices by location and age group, plus average length of stay," he told a joint press conference with Finance Minister II Datuk Seri Amir Azizan yesterday.

Dzulkefly said the Financial Education Network (FEN) has published a "MHIT Made Simple" guide to help consumers purchase products and make insurance claims with confidence.

"These initiatives empower consumers to make informed choices that support sustainable, value-based healthcare," he said.

"These resources will be available on the FEN website, mobile apps and industry associa-

tion platforms.

"In 2026, in addition to progressing on the pilot for the base MHIT plan, we will advance three critical initiatives," he said.

This will include unlocking the market for affordable care, where private healthcare licensing will be reviewed to ensure regulations are fit-for-purpose as well as cutting down on red tape.

"Our goal is to trigger investments into cost-efficient models like ambulatory care centres, bringing affordable services closer to the rakyat," he said.

The hospital billing structure will also be revamped.

"I am pleased to note that private hospitals and insurers have come together on this major exercise. This is not about increasing the total bill; but about creating cost-reflective, fair and transparent bills so patients know exactly what they are paying for," he said.

Dzulkefly added that as part of the third effort, which is digitalising for connectivity, Electronic Medical Records (EMR) will have patient records which can be accessed in both public and private healthcare, therefore reducing the need for costly and duplicative diagnostics.

These resources will be available on the FEN website, mobile apps and industry associa-



Expanding coverage: Amir Hamzah (left) and Dzulkefly announcing details of the new health insurance initiative at a joint press conference in Kuala Lumpur. — LOW LAY PHON/The Star

Amir Hamzah said the new insurance base plan complements the universal coverage provided by the government.

"The public healthcare system remains our mainstay, supported by a record RM46.5bil allocation for public healthcare in 2026," he said.

However, he said the funding mix in the private sector was still unbalanced.

"The Malaysian National Health

Accounts (2011-2024) reported that in 2024, cash spending made up 39% of total expenditure on health, while insurance contributes less than 8%.

"This shows a heavy reliance on personal savings, a situation compounded by the fact that only about 22% of the population is currently insured," he said.

The base insurance plan, Amir Hamzah said, was designed to achieve several key objectives,

including to provide a base level of financial protection and offering an affordable option for those who need private healthcare.

It will also give the people choices on where they want to get treatment while remaining financially protected, he said.

"It also is aimed at driving value-based health outcomes, ensuring high-quality care is delivered with disciplined cost management."

Close plan aims to encourage seeking treatment at private hospitals

By CHARLES RAMENDRAN
charles.ramen@thestar.com.my

KUALA LUMPUR: The "base plan" medical insurance framework will not only make coverage affordable for more people, it will also alleviate concerns over steep premium hikes.

The plan aims to encourage people to seek treatment at private hospitals, thus easing pressure on public healthcare facilities, said Bank Negara.

However, government hospitals will continue to be the backbone of the public healthcare system.

In a closed-door media briefing, Bank Negara gave assurances

that the base plan will offer comprehensive coverage for most health conditions.

"It will cover about 99% of hospitalisation bills. Premium adjustments will also be gradual and reasonable and not sudden or steep.

"Renewal of the coverage is also guaranteed up to age 85," Bank Negara said during the briefing.

It added that the initiative was drawn up amid rising healthcare demands, sharp hikes in medical insurance premiums and concerns over overcrowding in public hospitals.

"By channelling patients who can afford it to private care, the plan aims to improve efficiency

across the healthcare system," Bank Negara said.

It said the key principles in drawing up the base plan was to ensure as many people as possible had coverage at affordable prices, while preserving space for market competition.

Bank Negara said the plan was drawn up after meticulous planning and discussions by the Joint Ministerial Committee on Private Healthcare Costs (JMCPHC) which was comprised of officials from Bank Negara, the Health Ministry and the Finance Ministry.

A consultative council made up of doctors, representatives of private hospitals, insurance and takaful industry players, consul-

mer groups and academia members was also part of the committee.

The initiatives the committee has agreed to work on in the immediate term are:

• Simplify and improve the process of guarantee letter (GL) issuance

• Review the pre-authorisation form to minimise back-and-forth communication between third-party administrators (TPA) and medical practitioners

• Define what is claimable for specific treatments

• Set up medical professional hotline by TPAs

The TPAs should provide facilities that allows treating doctors

to consult directly with a qualified medical professional under the TPA when needed to clarify diagnoses and proposed treatments, thereby reducing disputes.

There should also be clear and transparent procedures for reviewing and potentially de-panelling doctors or hospitals.

Bank Negara said a health calculator is also being developed to help consumers plan and manage healthcare expenditures, and will be made available soon.

The health calculator will recommend the monthly savings required to meet future premiums and co-payments based on age and gender.

Affordability matters the most for Malaysians

By KHOO GEK SAN
geksan@thestar.com.my

PETALING JAYA: Malaysians say medical insurance is essential, and the upcoming Base Medical and Health Insurance/Takaful (MHIT) plan could help, but rising costs and premiums remain a concern.

Self-employed Ahmad Zulkifli Hassan, 65, said his plan came in handy during a medical emergency.

"The insurance really helped when I had heart issues several years ago, and the costs were covered," he said.

"I switched from a single-room admission to a four-bed ward because the price was too high. We wanted to cut costs, but not to the extent of giving up insurance

altogether. If my premium goes up by another 15% next year, I may have to drop the policy," he added.

Housewife Teng Say Han, 60, said she stopped her insurance after premiums almost doubled.

"My children bought the insurance for me. Two years ago, the premium was RM600 a month. Later, the insurance company raised it to RM1,300," she said.

"At RM1,300 a month, I did not want to increase my children's burden, so I stopped the medical insurance. If coverage is cheaper, I would continue."

Technician R. Suresh Kumar, 45, said he has stayed on the same plan for years but worries about affordability.

"The main reason I stayed on this plan is that my premium is

still relatively affordable given my current health condition," he said.

"What we really need are more affordable annual premium increases. Insurance prices keep going up, but our salaries are not increasing at the same pace," he added.

Certified financial planner Gilbert Tan Thian Boon, 60, said he had bought a CO Insurance plan many years ago, paying RM600 a year.

The plan later ended because the insurance company did not continue it.

"At present, I prepare my own funds for medical needs. I am not against buying insurance, but I am ready to cover major costs myself if needed," he added.

Tan welcomed the move to

improve medical insurance coverage but stressed that governance and operators matter.

"The overall direction is good, but the key issue is governance – who actually runs the scheme. When private insurers are involved, profit is the main consideration. That is why the operator matters," he said.

He added that young people should take up medical and accident insurance early, keeping premiums under 10% of their income.

"When you are young and working, the premiums are cheaper. Medical and accident insurance should be a priority once you start working," he said.

The MHIT White Paper, released by Bank Negara Malaysia, yesterday, outlined two options: the

Standard Plan and the lower-cost Standard Plus Plan.

Monthly premiums for those aged 31-35 are RM80-RM120 for Standard and RM50-RM70 for Standard Plus, rising to RM280-RM350 and RM220-RM280 for ages 61-65.

For those above 75, premiums are RM500-RM780 and RM400-RM660, respectively.

The Standard Plan sets an annual policy limit of RM100,000, which increases to RM150,000 for those over 60.

Standard Plus offers higher coverage of up to RM300,000, with deductibles of RM10,000-RM15,000 per hospitalisation.

While the scheme aims to make healthcare affordable, some remain concerned about rising premiums and medical costs.

Private hospitals back Reset push

Initiative aims to improve healthcare affordability

By RAHIMY RAHIM and RAGANANTHINI VETHASALAM
newsdesk@thestar.com.my

PETALING JAYA: Continuous feedback and close cooperation will be given to the government to implement the Reset initiatives announced by the Joint Ministerial Committee on Private Healthcare Costs (JMCPHC).

Association of Private Hospitals Malaysia (APHM) said in a statement yesterday that as a JMCPHC consultative committee member, it welcomed the outcome of the meeting.

"In particular, APHM supports proposed tax incentives aimed at encouraging private hospitals to expand their corporate social responsibility efforts through the establishment of welfare funds under Section 44(6) of the Income Tax Act.

"We believe this initiative will enable underprivileged patients to access treatment at private hospitals," it said.

APHM said it would continue working closely with the government to provide feedback on this initiative, in line with the government's aim of ensuring that clear and workable guidelines could be issued by the first quarter of 2026.

APHM also welcomes the White Paper on MHIT's design philosophy and patient-empow-

erment efforts, such as publishing prices for 26 common procedures and rolling out decision-support tools.

"These measures will meaningfully assist patients in making informed choices and navigating their healthcare options," it added.

Overall, APHM views Reset as a positive step towards achieving sustainable, value-based healthcare for the nation.

Federation of Malaysian Consumers Associations (Fomca) secretary-general Dr Saravanan Thambirajah said premium hikes, opaque billing, and inconsistent medical charges had pushed healthcare beyond the reach of many Malaysians, particularly those in the middle-income group.

He added the Reset initiative would address the root cause of medical inflation by reforming how healthcare was financed, priced and delivered.

"For the public, one of the most immediate benefits is the introduction of a more affordable and standardised basic medical and health insurance or takaful product.

"Many consumers have been priced out of private medical insurance due to repeated premium increases that are not matched by income growth.

"By providing a more accessible entry-level product, Reset

helps prevent consumers from being completely excluded from coverage while offering protection against major medical expenses," he said.

Beyond affordability, Reset tackles medical inflation by improving transparency in healthcare pricing, he said.

"When fees, charges and treatment costs are clearer, it becomes harder for excessive or unjustified charges to persist.

"This transparency empowers consumers to make informed decisions and creates pressure within the private healthcare sector to moderate price increases," he added.

Paediatrician and neonatologist Datuk Dr Musa Mohd Nordin said the baseline medical insurance framework provided a safety net for a wider population, especially vulnerable groups and those in the informal sector, preventing catastrophic out-of-pocket expenses that lead to medical poverty.

"More people will have choice and access to private care and lower waiting times for certain services," he said.

Asked if it would address the issue of medical inflation, he said it was still a "double-edged sword", as this depended largely on its design and regulatory framework.

"Medical and health insurance or takaful could negotiate fixed,



standardised reimbursement rates with private providers for a defined basket of services.

"The plan can mandate use of generic drugs, approved medical devices, and evidence-based treatment protocols, reducing

unnecessary or high-cost variations in care.

"By covering more people, it reduces the burden of uncompensated care in both public and private sectors, which is often a hidden cost driver," he added.

Major drop in maternal mortality ratio since 1970s

KUALA LUMPUR: Malaysia has recorded a significant reduction in its maternal mortality ratio since the 1970s, says Health Minister Datuk Seri Dr Dzulkefly Ahmad.

He said data from the Statistics Department showed that in 2024, there were 25 maternal deaths and 6.7 infant deaths per 1,000 live births.

This compares with the 1970s,

when maternal deaths ranged from 70 to 140 and infant deaths were 41.4 per 1,000 live births.

However, Dzulkefly noted that the country's Total Fertility Rate (TFR) has continued to decline, from 1.7 children per woman in 2023 to 1.6 in 2024.

"Malaysia has been experiencing a TFR below the replacement level of 2.1 since 2013," he said in a parliamentary written reply.

Dzulkefly was responding to Tasek Gelugor MP Datuk Wan Saiful Wan Jan, who asked about the Health Ministry's plans to reduce high-risk pregnancy rates and efforts to raise awareness on the issue.

He explained that high-risk pregnancies are those with a higher probability of complications for the mother, foetus, or both, potentially leading to death.

Medical factors contributing to such risks include chronic diseases such as hypertension and diabetes, advanced maternal age (36 years and above), obstetric history, and nutritional factors.

"Social and environmental factors also play a role," he added.

To address this, the Health Ministry has been reducing high-risk pregnancy rates through the Safe Motherhood Initiative, a com-

prehensive, evidence-based programme that emphasises equality, integrated and continuous care for all mothers, particularly those in high-risk categories.

The initiative focuses on five core areas: pre-pregnancy services, care during pregnancy, delivery by trained personnel, postnatal care, and strengthening health education to ensure safe pregnancies and births.

Govt planning RM80-a-month health insurance

KUALA LUMPUR: The government is set to introduce a basic medical and health insurance/takaful (MHIT) plan with monthly premiums as low as RM80 to RM120 to address the rising cost of private healthcare.

Finance Minister II Datuk Seri Amir Hamzah Azizan said the plan is expected to be introduced in early 2027, following a pilot implementation in the second half of this year.

The MHIT plan was designed to provide financial protection for essential healthcare needs and channel private healthcare spending efficiently, Amir Hamzah said.

It is part of several initiatives outlined by a ministerial-level committee at a briefing here yesterday to help curb the rising cost of private healthcare.

The Ministerial-Level Joint Committee on Private Healthcare Costs is co-chaired by Amir Hamzah and Health Minister Datuk Seri Dr Dzulkefly Ahmad.

The initiatives include:

A WHITE paper on a standardised and affordable basic MHIT insurance plan;

NEW tools to help consumers understand and plan their insurance needs, including a simplified MHIT guide and a hospitalisation insurance readiness calculator;

PUBLICATION of benchmark prices for common medical procedures at private hospitals to improve transparency; and,

TAX incentives for private hospitals to set up welfare funds to support underprivileged patients.

The measures form part of the broader "Reset" strategy, a joint effort by the Finance Ministry, Health Ministry, Bank Negara Malaysia, academics and private sector players to address rising medical claims and strengthen the healthcare system.

Amir Hamzah said the basic MHIT plan was a very important step towards expanding access to sustainable protection.

"It will also enable more Malaysians to obtain basic-level

financial protection to cope with essential and high-impact healthcare expenses," he said at the briefing on the Reset initiatives.

According to the white paper on Base MHIT Plan, the plan provides an annual coverage limit of RM100,000.

This limit is backed by recent medical claims data and trends, indicating that it would be sufficient to cover 99 per cent of treatment cases for a variety of common medical conditions, even when accounting for the possibility of multiple hospital admissions.

Bank Negara Governor Datuk Seri Abdul Rasheed Ghaffour said while participation in the plan was voluntary for insurers and takaful operators, most of them were expected to offer the base product.

Meanwhile, Dzulkefly said Reset focused on value-based care to ensure better outcomes while keeping healthcare affordable.

Private sector measures under the strategy complemented the public healthcare system and helped ensure quality care remained accessible to all Malaysians, he said.



Datuk Seri Amir Hamzah Azizan

4 inisiatif dipersetujui tangani peningkatan kos kesihatan swasta

Penerbitan kertas putih pelan insurans beri liputan wajar individu cari pilihan tambahan

Oleh Mahanum Abdul Aziz dan Muhammad Yusri Muzamir
bhnews@bh.com.my

Kuala Lumpur: Penerbitan kertas putih mengenai Pelan Insurans atau Takaful Perubatan Kesihatan adalah antara empat inisiatif dipersetujui bagi menangani kos penjagaan kesihatan swasta yang semakin meningkat.

Ketetapan itu dimuktamadkan Jawatankuasa Bersama Peringkat Menteri mengenai Kos Penjagaan Kesihatan Swasta (JBMKKS), dipengerusikan Menteri Kewangan II, Datuk Seri Amir Hamzah Azizan dan Menteri Kesihatan, Datuk Seri Dr Dzulkefly Ahmad.

Bercakap pada sidang media Mesyuarat JBMKKS semalam, Amir Hamzah berkata, ia bertujuan memberi liputan wajar kepada individu memerlukan perlindungan penjagaan kesihatan swasta.

Beliau berkata, ia antara lain bertujuan memberi liputan wajar kepada individu mencari pilihan tambahan susulan pelarasan semula premium atau perubahan pada pelan sedia ada.



Amir Hamzah (empat dari kanan) bersama Dr Dzulkefly (tiga dari kanan) pada sidang media Jawatankuasa Bersama Peringkat Menteri mengenai Kos Penjagaan Kesihatan Swasta di Kuala Lumpur, semalam.

(Foto Hazreen Mohamad/BH)

"Inisiatif ini dijangka mendrong penambahbaikan ke arah penawaran perlindungan insurans perubatan dan kesihatan (MHIT) lebih mampu oleh syarikat insurans dan pengendali (ITO).

"Ini dengan menyediakan garis asas yang lazim dan boleh diakses bagi perlindungan dan penetapan premium serta amalan pengunderitaan (penilaian risiko) dan tuntutan," kata-

Hadir sama, Ketua Setiausaha Perbendaharaan, Datuk Johan Mahmood Merican; Gabenor Bank Negara Malaysia (BNM), Datuk Seri Abdul Rasheed Ghaffour serta Timbalan Gabenor

BNM, Aznan Abdul Aziz dan Datuk Jessica Chew.

Yang turut hadir, Timbalan Ketua Setiausaha Kewangan Kementerian Kesihatan, Datuk Seri Zahruddin Abdullah dan Ketua Pengarah Kesihatan, Datuk Dr Mahathar Abd Wahab.

Strategi inisiatif RESET

Inisiatif itu sebahagian daripada strategi Inisiatif Kawalan Inflasi Perubatan (RESET) iaitu kerjasama antara Kementerian Kewangan, Kementerian Kesihatan, BNM, ahli akademik dan pihak berkepentingan.

RESET bertujuan menangani inflasi tuntutan perubatan dan memperkuuh sistem penjagaan

kesihatan negara supaya dapat diakses dengan lebih mudah, lebih banyak pilihan dan mapan.

Amir Hamzah berkata, JBMKKS juga bersetuju melancarkan bantuan untuk pengguna membuat keputusan, bertujuan membantu individu merancang kewangan penjagaan kesihatan mereka.

Sehubungan itu, katanya, alat bantu diperkenalkan, termasuk Panduan Mudah MHIT dan Kalkulator Persediaan Insurans atau Takaful bagi Kemasukan ke hospital dan pembedahan (HSIT).

Beliau berkata, ini bagi menilai keperluan insurans, membuat tuntutan dan merancang

belanjawan peribadi.

"Selain itu, bagi meningkatkan ketelusan pasaran, jutal kos penanda aras untuk prosedur perubatan lazim di hospital swasta sudah diterbitkan, sebagai rujukan jelas bagi perbelanjaan rawatan.

"JBMKKS juga bersetuju memperkenalkan insentif cukai bagi dana kebajikan hospital swasta yang boleh dimohon oleh pengendali bagi membutuhkan dana kebajikan.

"Ini bagi menggalakkan dan membiayai perkhidmatan penjagaan kesihatan amal kepada pesakit kurang berasib baik," katanya.

Sementara itu, Dzulkefly menyifatkan RESET sebagai pencapaian penting bagi pendekatan seluruh negara.

"Dengan memberikan keutamaan kepada penjagaan berasaskan nilai, usaha ini memastikan hasil kesihatan kukuh terus menjadi teras dalam usaha mengurangkan inflasi dan memastikan penjagaan kesihatan terus mampu milik.

"Inisiatif sektor swasta ini melengkapkan sistem penjagaan kesihatan awam, selain memastikan penjagaan berkualiti terus berasa diakses semua rakyat, tanpa mengira sama ada mendapat perkhidmatan daripada swasta atau awam untuk jangka panjang," katanya.

BNM pula menjelaskan, kertas putih mengenai Pelan Insurans atau Takaful Perubatan Kesihatan ibangunkan untuk mencapai objektif dasar awam, antaranya mempercepat kemajuan ke arah penjagaan kesihatan berasaskan nilai.

Kerajaan perkenal insurans, takaful perubatan asas serendah RM80 hingga RM120 sebulan

Kuala Lumpur: Kerajaan akan memperkenalkan pelan insurans/takaful perubatan dan kesihatan (MHIT) asas dengan kadar premium serendah RM80 hingga RM120 sebulan sebagai langkah drastik menangani ke-naikan kos sara hidup.

Inisiatif itu adalah sebahagian daripada strategi RESET yang digerakkan bersama Kementerian Kewangan, Kementerian Kesihatan dan Bank Negara Malaysia.

Walaupun ditawarkan pada harga yang disifatkan sebagai 'rahmah', pelan itu meny-

diakan had perlindungan tahunan sebanyak RM100,000.

Menurut Kertas Putih Pelan Asas MHIT, had berkenaan disifatkan memadai untuk menampung 99 peratus episod rawatan bagi pelbagai kondisium berdasarkan trend tuntutan perubatan semasa.

Menteri Kewangan II, Datuk Seri Amir Hamzah Azizan, berkata pelan itu dijangka mula berada di pasaran pada awal 2027 selepas pelaksanaan rintis pada separuh kedua 2026.

Beliau berkata, ia direka bentuk untuk memberikan perlindu-

ngan kewangan yang berma-nya bagi keperluan penjagaan kesihatan penting dan me-nyalurkan perbelanjaan swasta dengan lebih cekap.

"Pelan MHIT asas adalah langkah yang sangat penting ke arah memperluas akses kepada perlindungan yang berterusan.

"Ia juga bagi membolehkan lebih banyak rakyat Malaysia mendapatkan perlindungan kewangan tahap asas untuk menghadapi perbelanjaan penjagaan kesihatan penting dan berim-pak tinggi," katanya.

Beliau berkata demikian pada

sidang media Jawatankuasa Bersama Peringkat Menteri untuk Kos Penjagaan Kesihatan Swasta (JBMKKS), yang dipe-ngerusikan secara bersama oleh Amir Hamzah dan Menteri Kesihatan, Datuk Seri Dr Dzulkefly Ahmad, di sini, semalam.

Sementara itu, Dzulkefly ber-kata, pelan MHIT asas itu akan menjadi pelengkap kepada sis-tem penjagaan kesihatan awam yang akan terus menyediakan Perlindungan Kesihatan Seja-gat untuk semua rakyat Ma-laysia.

Malah, beliau berkata, kera-

jaan juga telah meningkatkan belanjawan penjagaan kesihatan awam bagi memperkuuh dan mengembangkan perkhid-matan.

"Pelan MHIT asas direka bentuk untuk memberikan pilihan kepada pesakit. Dengan memas-kan perlindungan swasta mampu milik, lebih banyak rakyat Malaysia mempunyai pi-likan untuk mendapatkan rawatan penjagaan kesihatan swasta, lantas memperkuuh peranan pelengkap antara sektor awam dengan sektor swasta," katanya.

Manis yang tular, harga kesihatan yang mahal



**ANALISIS
MUKA 12**
SITI SHAMILA
CHE ZAHARI

SEBELUM mini, tular video seorang peniaga membancuh minuman yang bermula dengan aiskrim, disusuli *topping* pelbagai warna, gula berlapis dan diakhiri taburan keju tebal. Ramai yang menonton video itu tergamam melihat gabungan *overload* tersebut.

Namun, hakikatnya minuman sebegini tetap laku keras; jika tiada permintaan, mana mungkin ia menjadi tular. Fenomena ini bukan sekadar hiburan semata-mata, malah mendahak satu trend dalam budaya pemakanan masyarakat hari ini.

Di negara kita, kreativiti peniaga memang tiada tandingan. Daripada makanan jalanan hingga minuman manis, idea yang 'gila-gila' juga boleh menjadi jualan laris. Coklat, aiskrim, biskut, gula-gula dan keju dijadikan kombinasi untuk menarik perhatian pelanggan.

Namun, di sebalik kemanisan dan warna-warni *topping*, terdapat realiti kesihatan yang tidak boleh dipandang ringan. Menurut Tinjauan Kesihatan dan Morbiditi Kebangsaan 2023, 15.6 peratus rakyat dewasa Malaysia menghidap diabetes, manakala hampir separuh daripada rakyat dewasa mengalami berat badan berlebihan atau obesiti.

Lebih mengejutkan, dua daripada lima pesakit diabetes tidak menyedari

keadaan mereka, terutamanya golongan muda. Di Melaka sahaja, terdapat 123,468 pesakit diabetes dengan kira-kira 4,000 kes baharu setiap tahun.

Data ini jelas menunjukkan bahawa walaupun makanan manis dan minuman berwarna-warni memberi keseronokan seketika, kesannya terhadap kesihatan tidak boleh diabaikan.

Komplikasi obesiti dan diabetes bukan sekadar angka di atas kertas. Ia boleh membawa kepada masalah jantung, strok, kegagalan buah pinggang, retinopati, malah amputasi. Kesannya bukan sahaja dirasai individu, tetapi juga menimbulkan tekanan kepada sistem penjagaan kesihatan dan ekonomi negara.

Presiden Persatuan Obesiti Malaysia, Profesor Dr Rohana Abdul Ghani, turut me-

nekankan bahawa obesiti perlu diurus seperti penyakit kronik lain melalui intervensi awal, perubahan gaya hidup dan pemantauan perubatan berterusan. Diet pantas atau 'penyelesaian ajaib' bukan sahaja tidak menyelesaikan masalah, malah boleh memburukkan keadaan.

Malah, Profesor Emeritus Dr Chan Siew Pheng dari Pakar Perunding Kanan Endokrinologi Pusat Perubatan Subang Jaya turut mengingatkan bahawa persekitaran moden mempengaruhi tabiat pemakanan. Makanan yang mudah diperoleh, norma sosial yang mengaitkan makan dengan pertemuan sosial serta tekanan ekonomi, semuanya memberi impak besar kepada gaya hidup.

Dari sudut ekonomi, kos rawatan

diabetes amat membimbangkan. Laporan Kementerian Kesihatan dan Pertubuhan Kesihatan Sedunia menunjukkan bahawa diabetes menyumbang kos penjagaan kesihatan langsung sebanyak RM4.38 bilion pada 2017, dan jumlah ini dijangka terus meningkat sekiranya langkah pencegahan tidak diperkuuh.

Kerajaan telah memperkenalkan pelbagai inisiatif termasuk Pelan Strategik Mengurangkan Gula Dalam Kalangan Rakyat Malaysia 2024-2030, Kempen Kurang Gula, Kurang Harga, larangan penjualan minuman tinggi gula di sekolah serta pengenalan Logo Pilihan Lebih Sihat. Namun, kejayaan dasar-dasar ini tetap bergantung kepada tahap kesedaran dan perubahan tingkah laku masyarakat.

Video minuman 'overload' yang tular itu mungkin sekadar hiburan, tetapi ia mencerminkan budaya manis yang semakin berakar dalam kehidupan sehari-hari. Kemanisan boleh dinikmati, namun kesederhanaan amat penting. Setiap pilihan kecil di meja makan hari ini memberi kesan besar terhadap kesihatan pada masa hadapan.

Justeru, sambil kita tergamam melihat *topping* yang melimpah itu di media sosial, ingatlah bahawa keseronokan hari ini ada harganya dan pilihan bijak hari ini menentukan kesihatan esok.