



# Calculator to support new plan on the way



## NATION

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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

**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 their coverage period, says Health Minister 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 Hamzah 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 association platforms.

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

#### STARPICKS

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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.

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.”

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