

New 'base plan' medical insurance to make coverage more affordable, says Bank Negara



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NATION

Thursday, 22 Jan 2026 5:36 PM MYT

KUALA LUMPUR: A new “base plan” medical insurance framework will make basic coverage more affordable and accessible while alleviating concerns over steep premium hikes, says Bank Negara.

During a closed-door briefing on Monday (Jan 19), Bank Negara stated the plan aims to encourage those who can afford private care to seek treatment at private hospitals, easing pressure on public facilities.

“Government hospitals will continue to serve as the backbone of the public healthcare system,” Bank Negara stressed, adding that the base plan will cover approximately 99% of hospitalisation bills.

“Key features include guaranteed renewal up to age 85 and gradual premium adjustments rather than sudden increases.

The initiative was developed by the Joint Ministerial Committee on Private Healthcare Costs (JMCPHC), involving the Health and Finance Ministries. Full details are expected to be officially released at a Health Ministry press conference on Thursday (Jan 22).

Overview of the Base Malaysian Health Insurance/Takaful (MHIT) Plan

- Hospitalisation & Care: Pays for large hospital bills based on shared room costs; includes options for pre- and post-hospitalisation care such as GP consultations, physiotherapy, and home nursing.



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- No Lifetime Limits: While annual limits apply, they are sufficient for 99% of common conditions.

- Standardised Benefits: Premiums and benefits will be reviewed and set by authorities to support broader risk pooling and portability across providers.



- Cost Containment: Features a tiered co-payment structure, with lower payments for treatments at cost-effective network hospitals.
- Cancer Coverage: Inpatient and outpatient treatments will be covered based on cost-effectiveness assessments.

Bank Negara also announced immediate reforms to improve the industry, including simplifying the Guarantee Letter (GL) process and establishing a medical professional hotline at Third-Party Administrators (TPAs) to reduce disputes between doctors and insurers.

Additionally, a "health calculator" is being developed to help consumers plan for future premiums and medical inflation.

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