

# Medical INFLATION

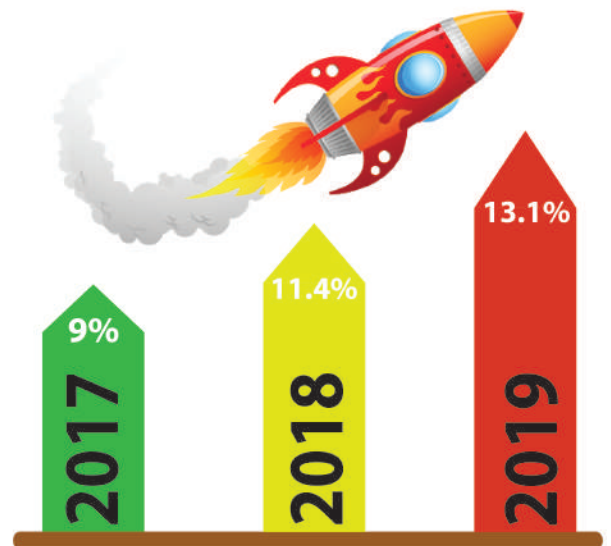
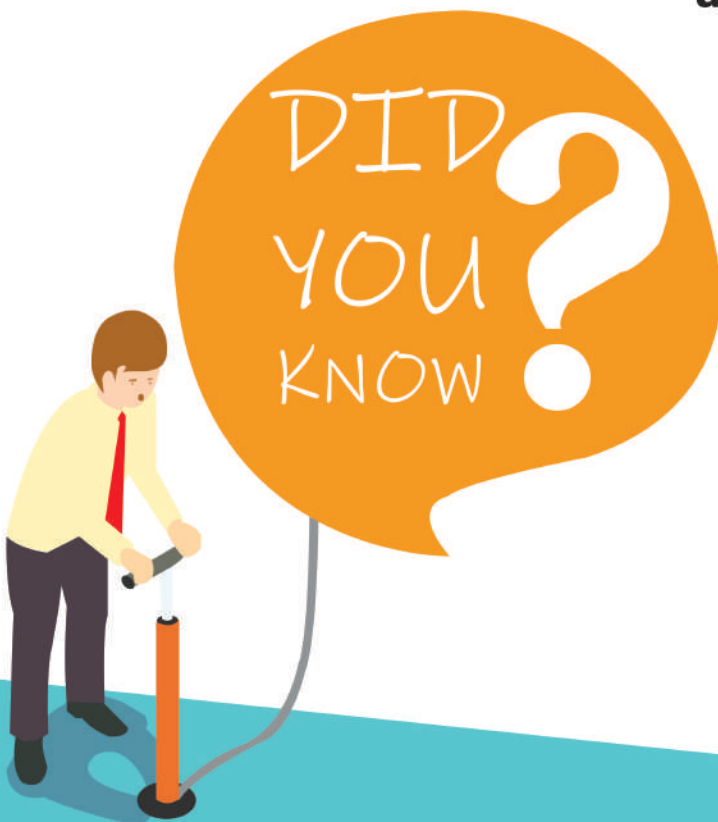
Why do my medical premiums/  
contributions keep on  
**increasing?**





**1. Medical inflation is often higher than other goods and services.**

**2. It's mainly due to improvements in technology and treatments, new drugs, people living longer and requiring more medical care, etc.**



**The rising healthcare cost in Malaysia over the past three years**

# Factors contributing to high healthcare cost



1

High demand for better healthcare services



2

Increasing chronic and lifestyle illnesses



3

Increase in costs of medication and treatment





## What can policy/certificate holders do to help reduce medical **inflation cost**?

**#01**



Compare expected costs between hospitals for non-emergency admissions or elective surgeries.

**#02**



Understand the necessity of all recommended procedures and tests; and avoid paying for any tests or treatments that are deemed unnecessary.

**#03**



Insist on getting an itemised bill when you are discharged from the hospital. Verify the bill and ask questions if you feel some of the charges seem high.

**#04**



Ask your doctor if the recommended procedure can be done as an outpatient or day surgery which would reduce your bill.

**#05**



Stay within your purchased Plan Room & Board entitlement to avoid any co-insurance/co-takaful imposed on staying above the entitlement.

# What **policy/certificate holders** can expect when they do their part in keeping **medical inflation** low



**Longer repricing  
cycle**



**Lower premium/  
contribution increment**



**Preservation of  
annual/lifetime limit**

