

# **Session 10: Healthy Citizen for a Healthy Nation**

International Social Security Conference

Kuala Lumpur, 9 August 2018

Azrul Mohd Khalib



**Galen Centre**  
for Health and Social Policy

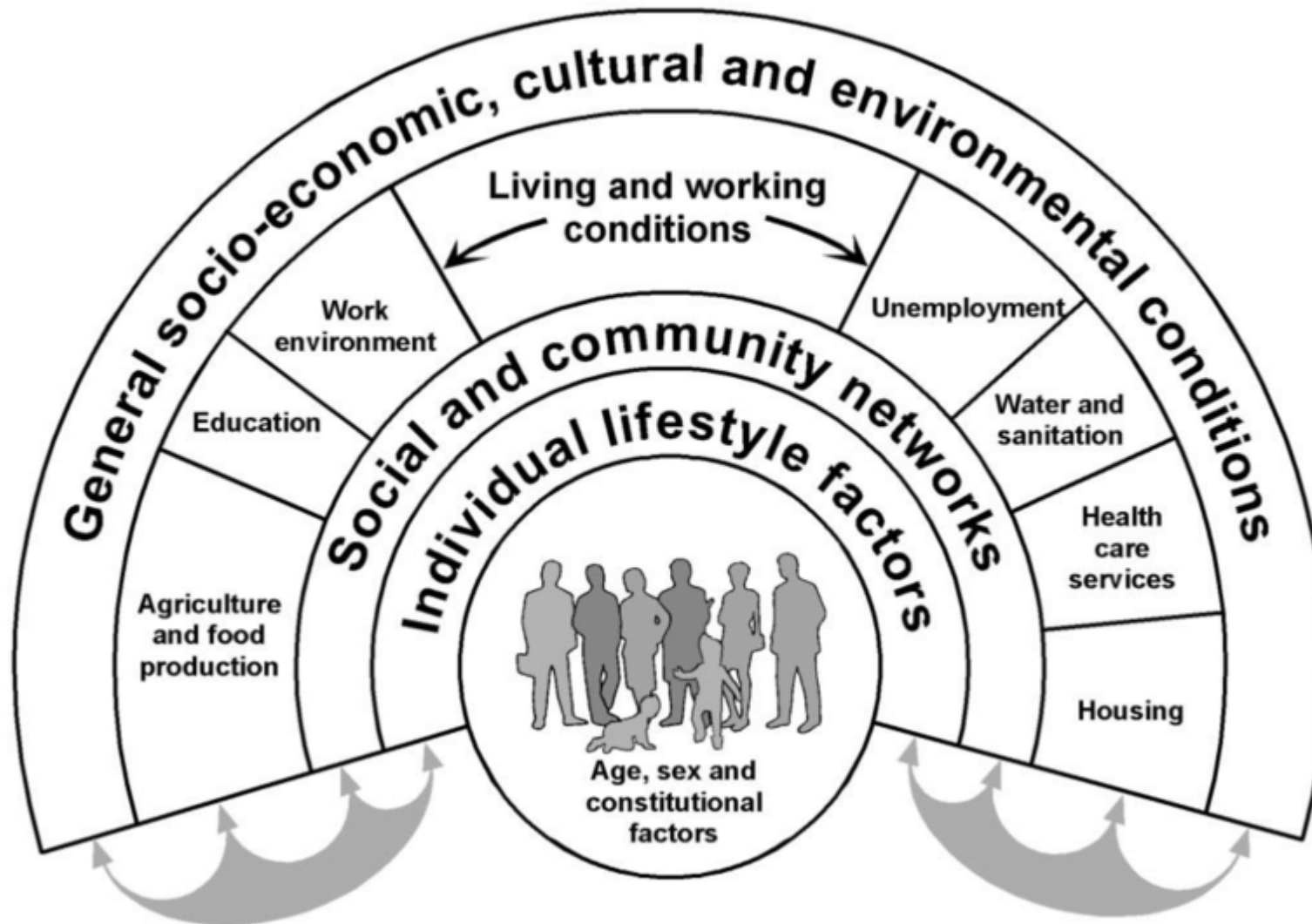
# What is health to you?

“Health: The state of being free from illness or injury.” (Oxford Dictionary)

*“Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.” (WHO)*

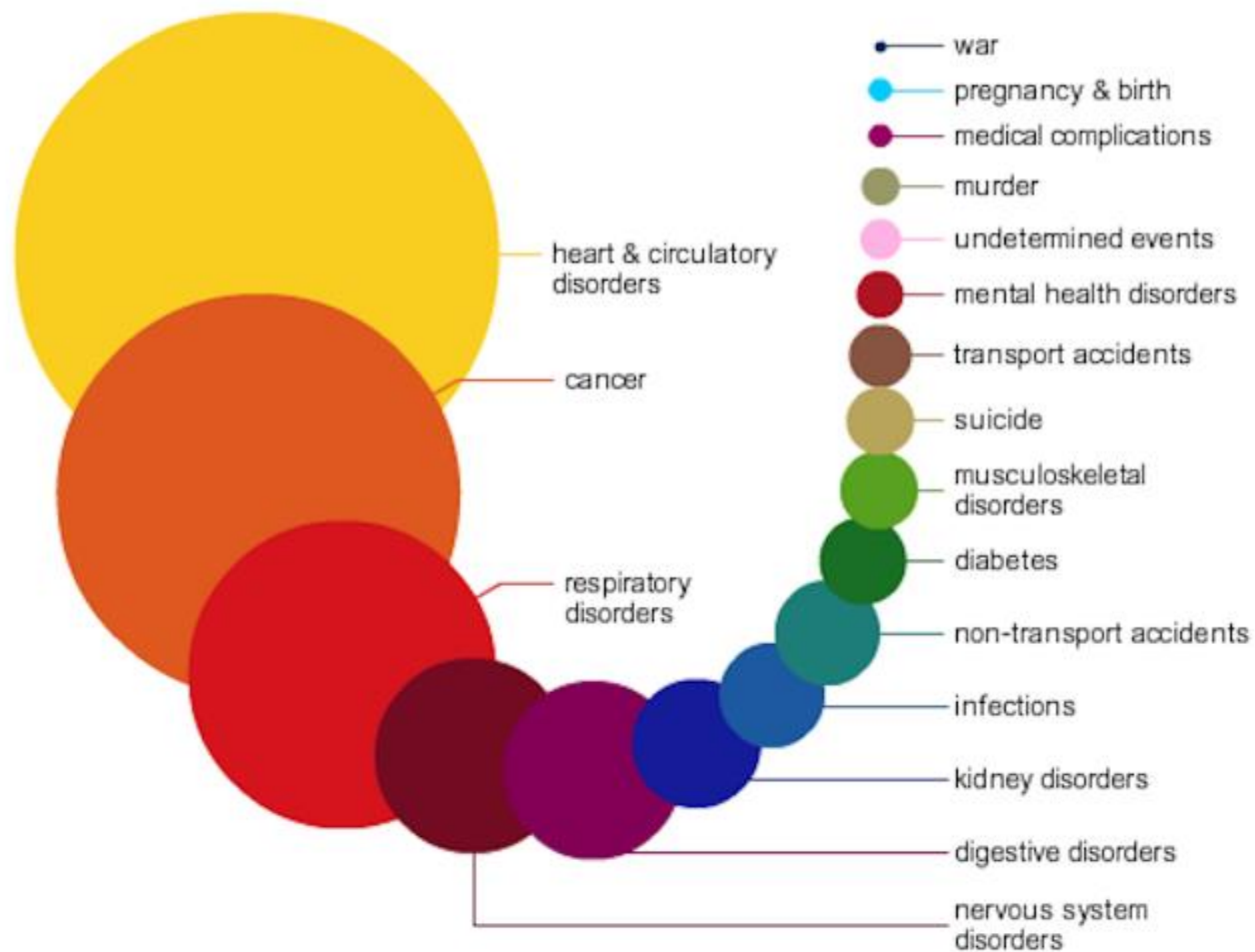


# The Main Determinants of Health



Source: Dahlgren and Whitehead, 1993

## Leading causes of death in perspective



# What are the problems of healthcare in Malaysia?



## OVERWEIGHT POPULATIONS IN SOUTHEAST ASIA

Overweight prevalence (%) for adults of both sexes (BMI of > 25 kg/m<sup>2</sup>)



Source: WHO Non-Communicable Diseases Country Profiles, 2011



KL  
FOODIE



**CRISPY EGG, JUICY PATTY  
CHEESE AND PLENTY OF SAUCES!**



**GREASY, MESSY AND THAT'S  
HOW WE LIKE IT!**



**Lemak**  
**Garam**  
**Kalori**

**ANDA  
SANGGUP  
MAKAN?**

# IN MALAYSIA



Productivity  
loss at  
**67 Days**  
a year



**90%** of  
Malaysians  
do not eat  
a healthy  
diet



**64%** of  
Malaysians  
are  
physically  
inactive



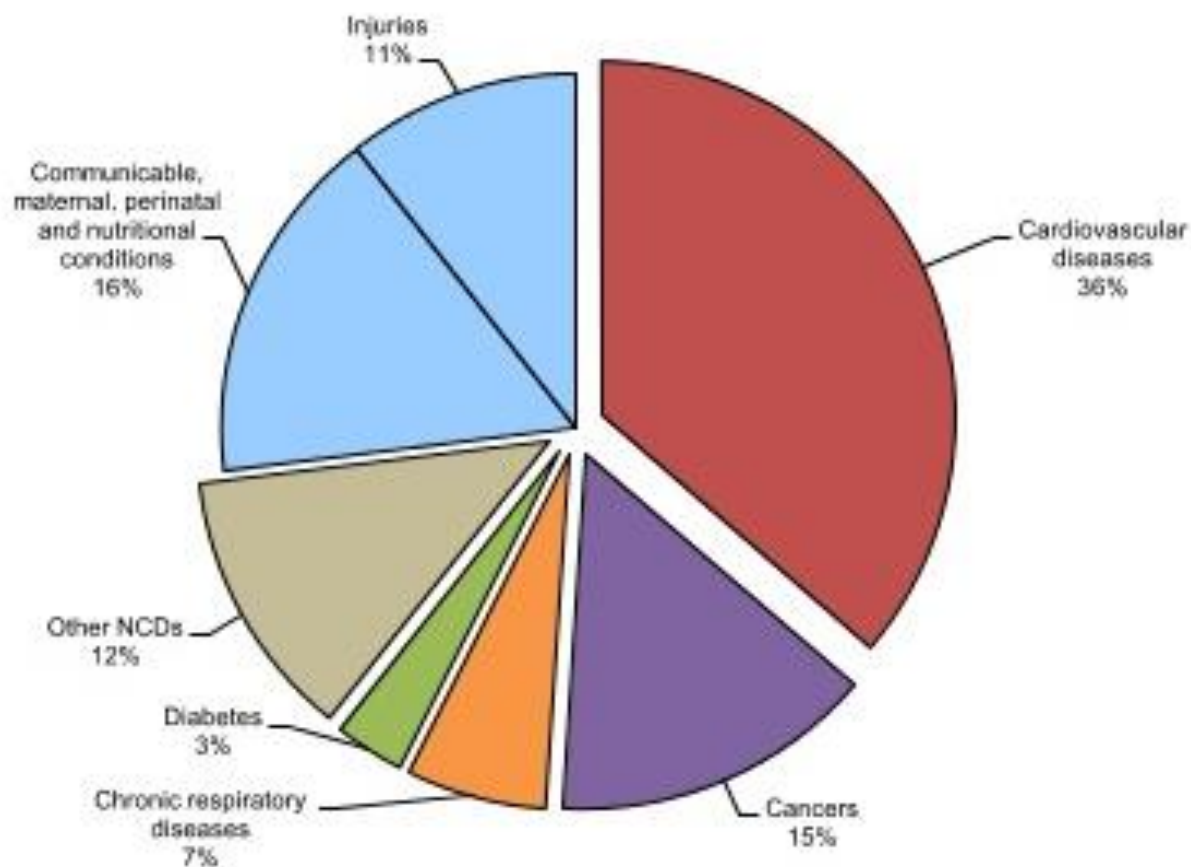
**56%** of  
Malaysians  
sleep  
less than  
7 hours  
a night



**53%** of  
Malaysians  
have at least  
one dimension  
of work-  
related stress

- The number of patients aged between 18 to 40 years old in Ministry of Health hospitals have doubled in the past four years.
- Rate of chronic diseases among young people were alarming with 33 per cent of the age group with Hypercholesterolemia or high cholesterol in blood.
- According to the National Health and Morbidity Survey 2015, more than one million (9.2 %) of those in the age group have diabetes, 1.7 million (14.7 %) with hypertension and 14 % of them are obese

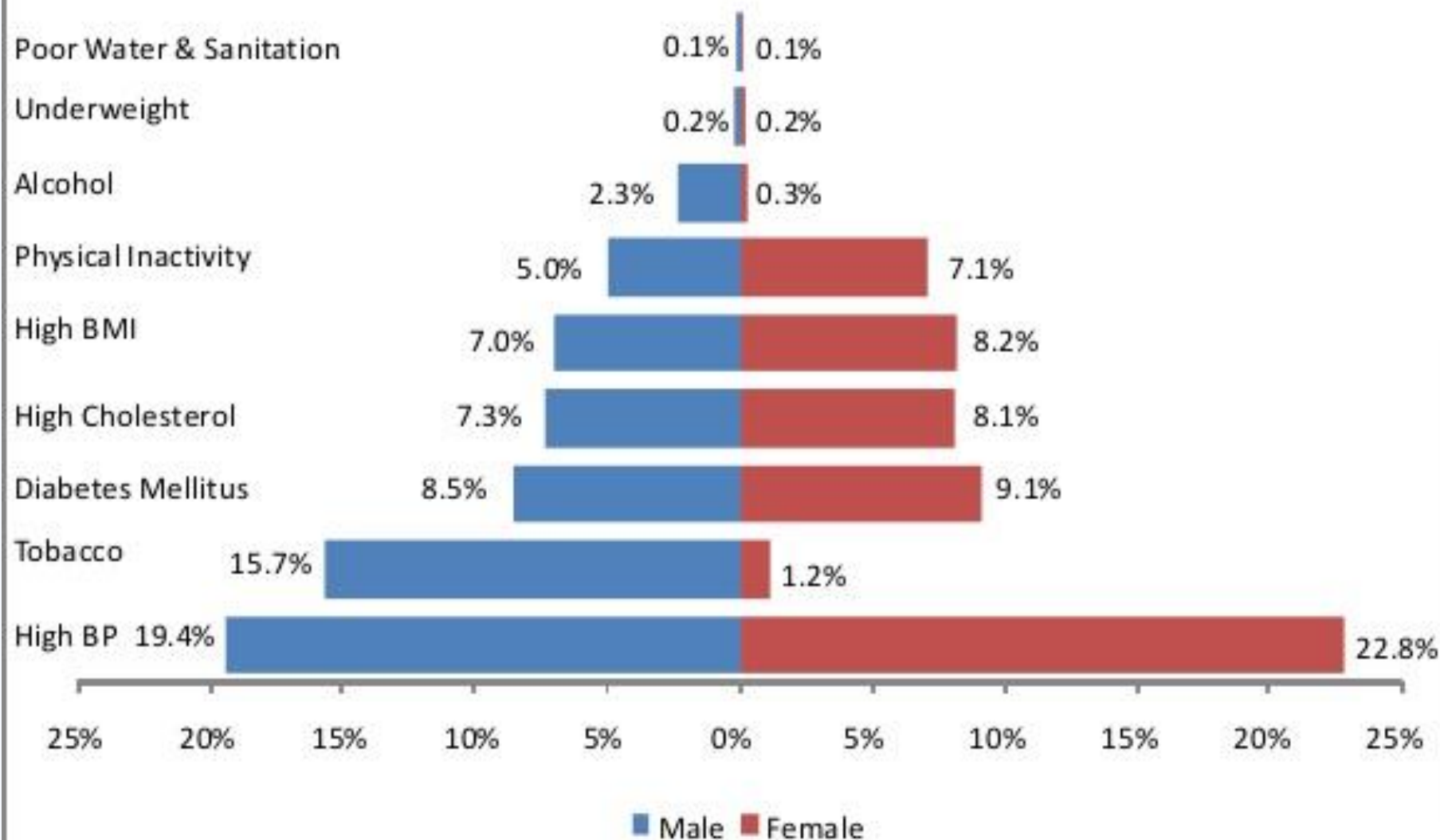
# Proportional mortality, Malaysia (% of total deaths, all ages, both sexes)



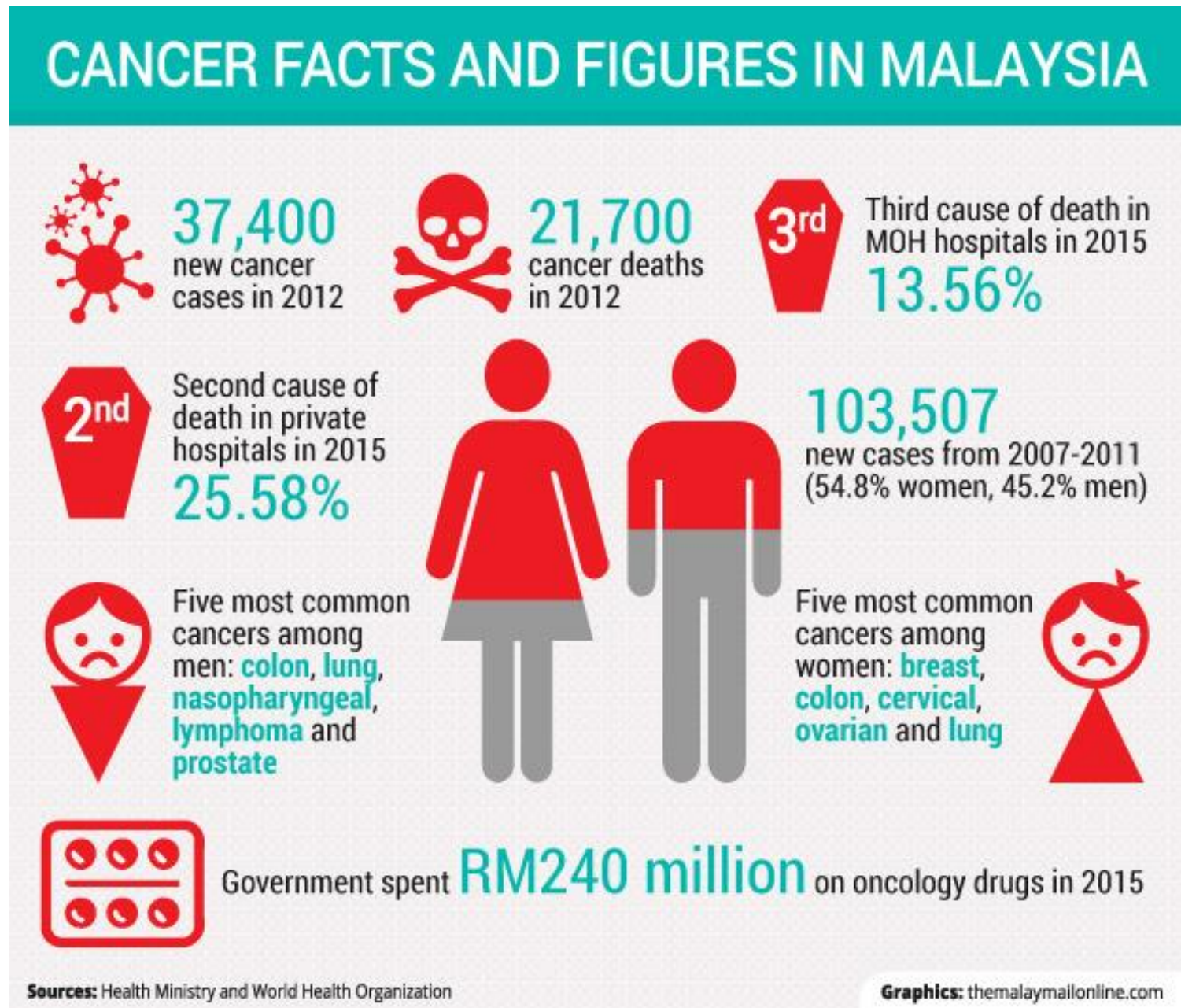
**Total deaths: 146,000**  
**NCDs are estimated to account for 73% of total deaths.**



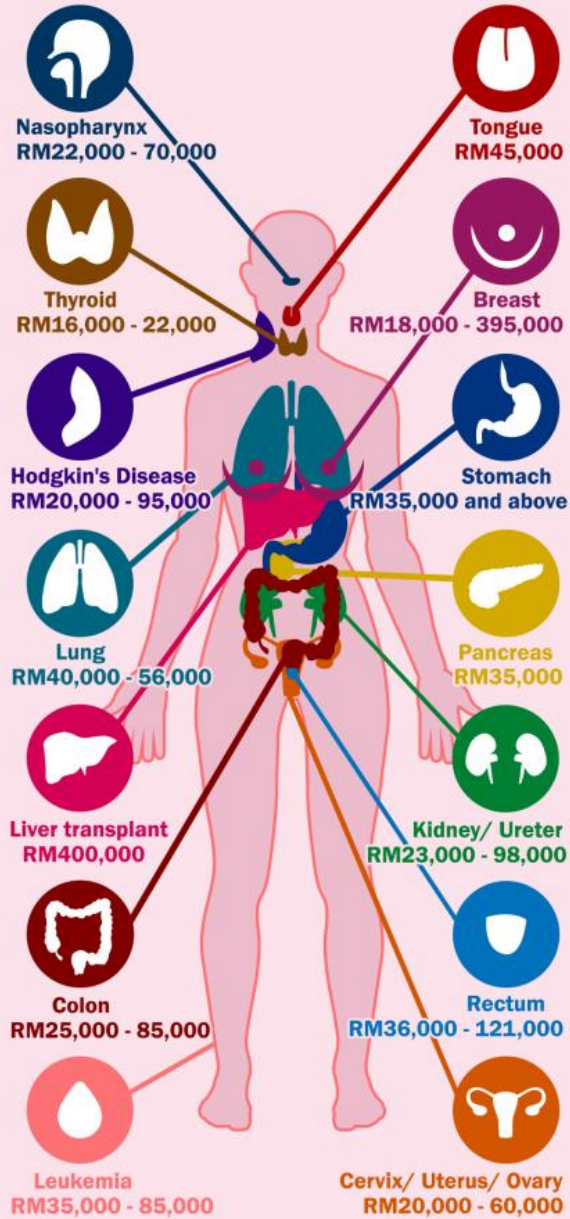
# Deaths attributable to risk factors



# Escalating cost of healthcare in Malaysia



Price tag for common types of cancers (RM)



Treatment costs may include chemotherapy, biopsy, biomarker testing and palliative care.

<http://www.freepik.com/free-photos-vectors/infographic>

<https://www.malaysiakini.com/advertorial/318645>

<http://prajna-advisors.blogspot.my/2011/04/treatment-costs-for-cancers-in-malaysia.html>

# Cancer Costs in Malaysia (RM)

Source: [www.medicaltourism.com.my](http://www.medicaltourism.com.my)

Projected costs  
2023\*



## What does a kidney patient pay for treatment

**RM250** Average cost per dialysis

**RM38** Average subsidy by NGO

**RM50** Subsidy by Government

**RM162** Amount paid by patient (with government subsidy)

**RM212** Amount paid by patient (minus government subsidy)

### Cost for patients needing 13 treatments a month

**RM2,756**  
Without government subsidy

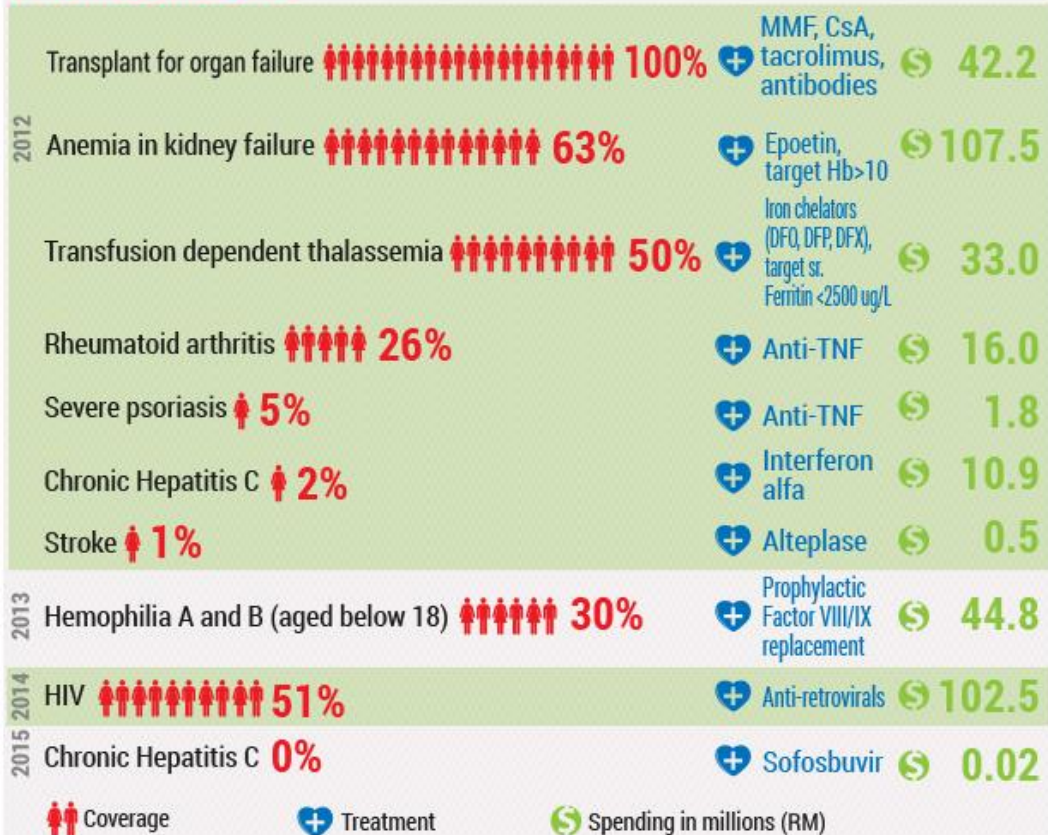
**RM2,106**  
With government subsidy

**RM650**  
Additional cost to patient

**7,088** end-stage renal failure patients treated at NGO centres in 2012

# COVERAGE AND SPENDING FOR COSTLY TREATMENTS IN MALAYSIA

## Non-cancers

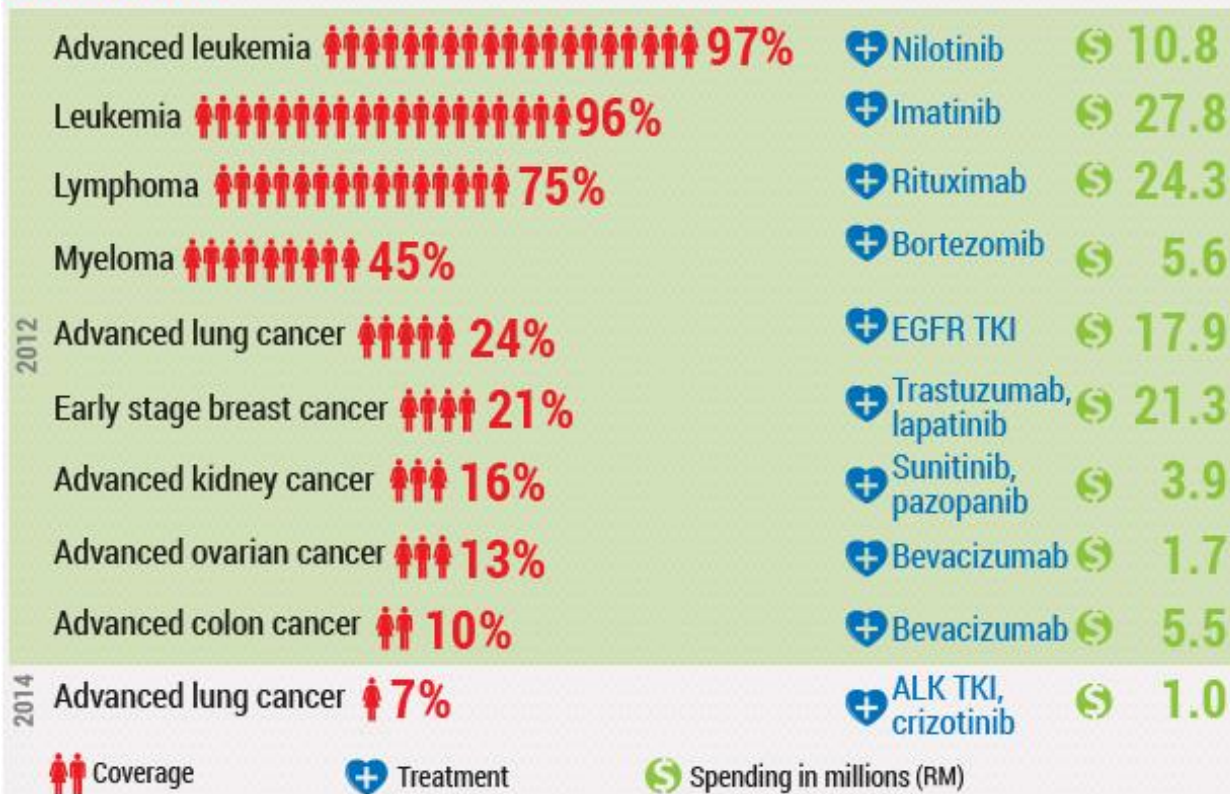


Sources: "The elephant in the room - Universal coverage for costly treatments in an upper middle income country" by RP Kaur et al, Corresponding Author: Dr Lim TO

Graphics: themalaymailonline.com

# COVERAGE AND SPENDING FOR COSTLY TREATMENTS IN MALAYSIA

## Cancers

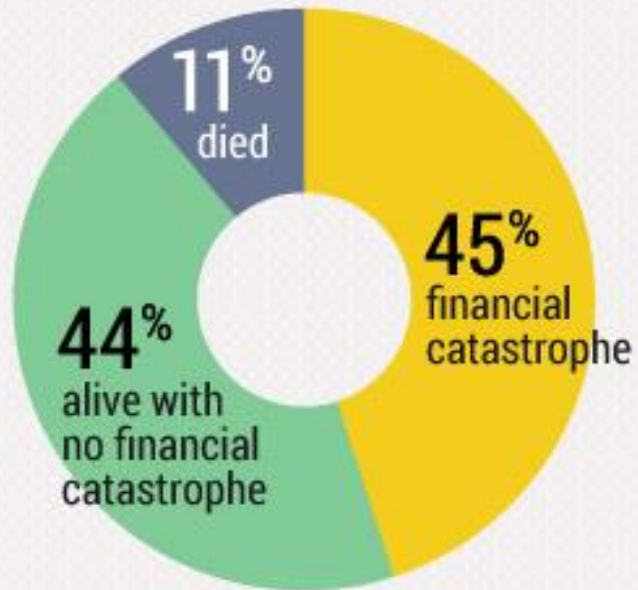


Sources: "The elephant in the room - Universal coverage for costly treatments in an upper middle income country" by RP Kaur et al, Corresponding Author: Dr Lim TO

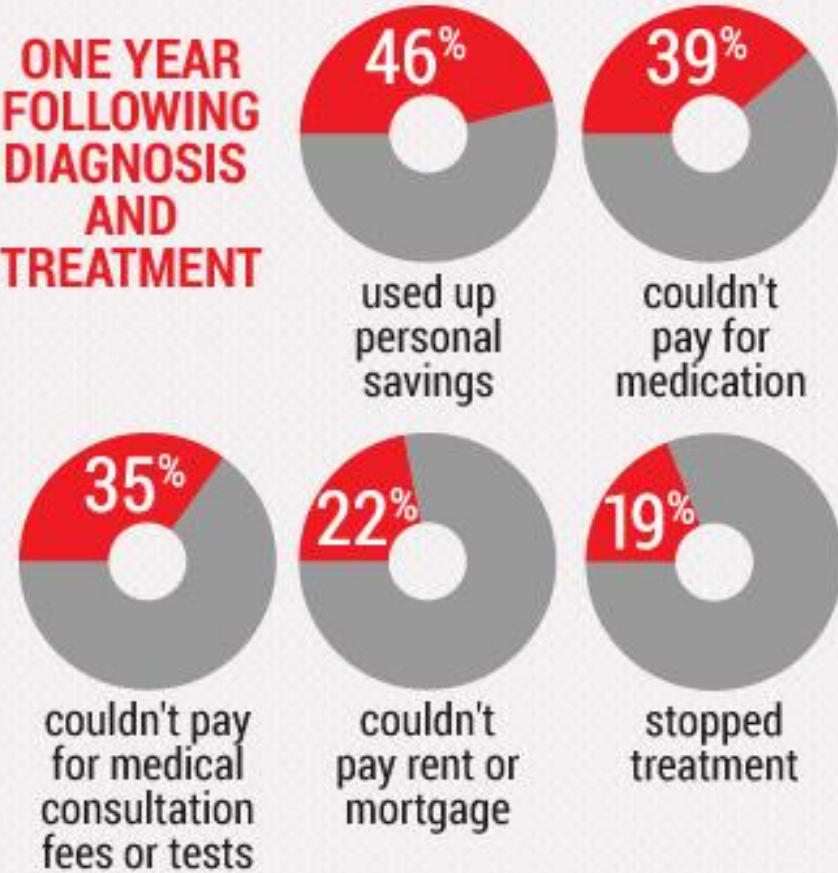
Graphics: themalaymailonline.com

# ECONOMIC IMPACT OF CANCER IN MALAYSIA

## A YEAR AFTER DIAGNOSIS



## ONE YEAR FOLLOWING DIAGNOSIS AND TREATMENT



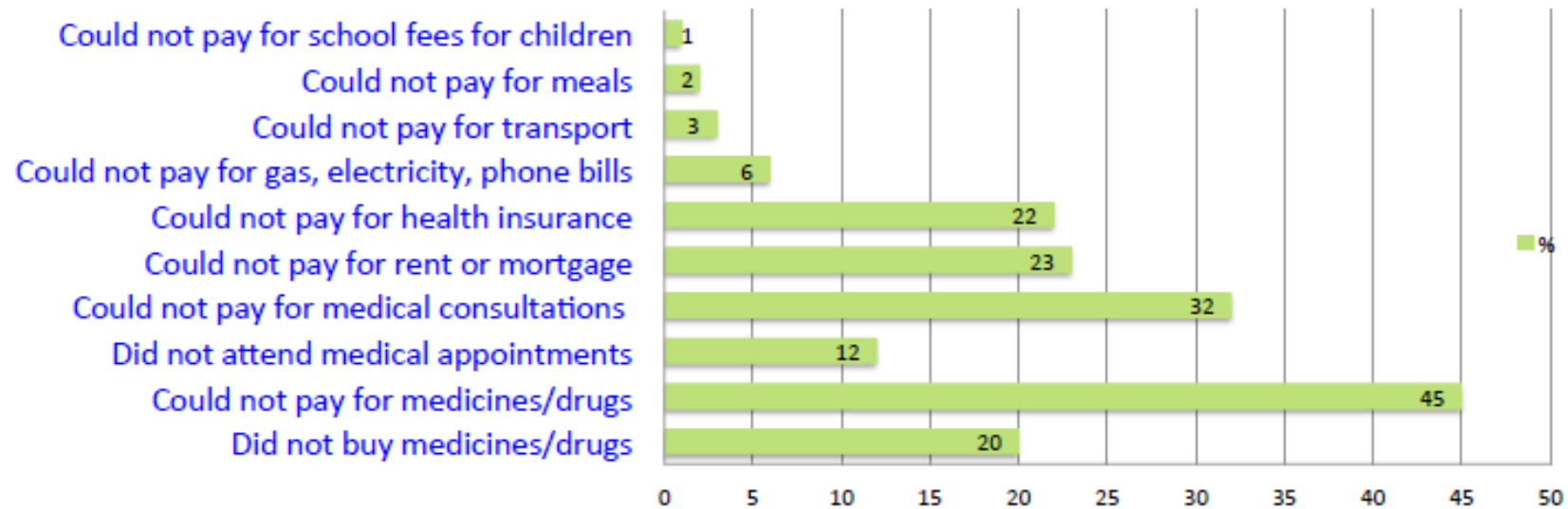
**Note:** 'Financial catastrophe': Out-of-pocket medical costs exceeding 30 per cent of annual household income

**Source:** ACTION study, The George Institute for Global Health (2015)

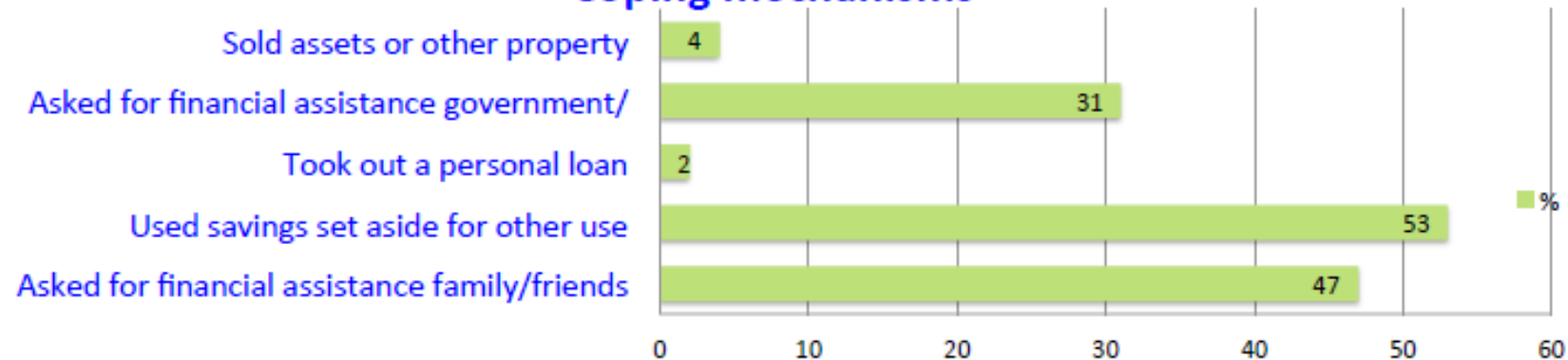
**Graphics:** themalaymailonline.com

# What is the economic impact of cancer on daily lives of affected families?

## Economic impact

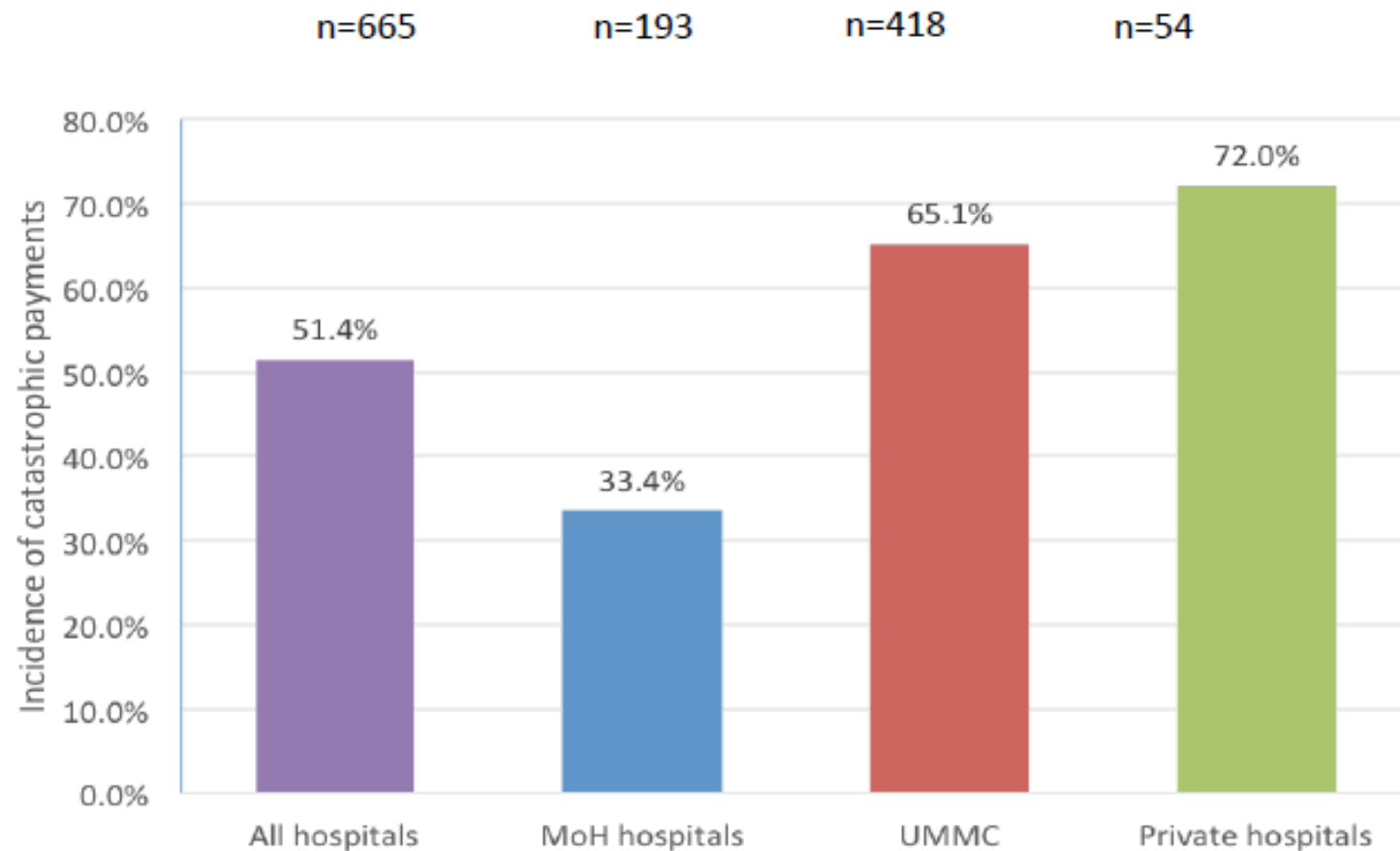


## Coping mechanisms



# How many families incurred excessive out of pocket (catastrophic) payments for cancer care at one year after diagnosis?

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# Childhood stunting in Putrajaya. Really?

- 28% of children aged 12 to 23 months in the nation's administrative capital suffer from stunting, *a condition in which a child shows less height growth than his or her peers.* (NHMS 2015 + UNICEF)
- Nationwide, 20.7% of children under the age of five are stunted.
- Prevalence of moderate or severe food insecurity due to financial constraints (24.9%)
- Pockets of poverty (urban and rural)

Affordable  
Health Food?  
Really, ah?



**#SukuSukuSeparuh**

# What can we do?

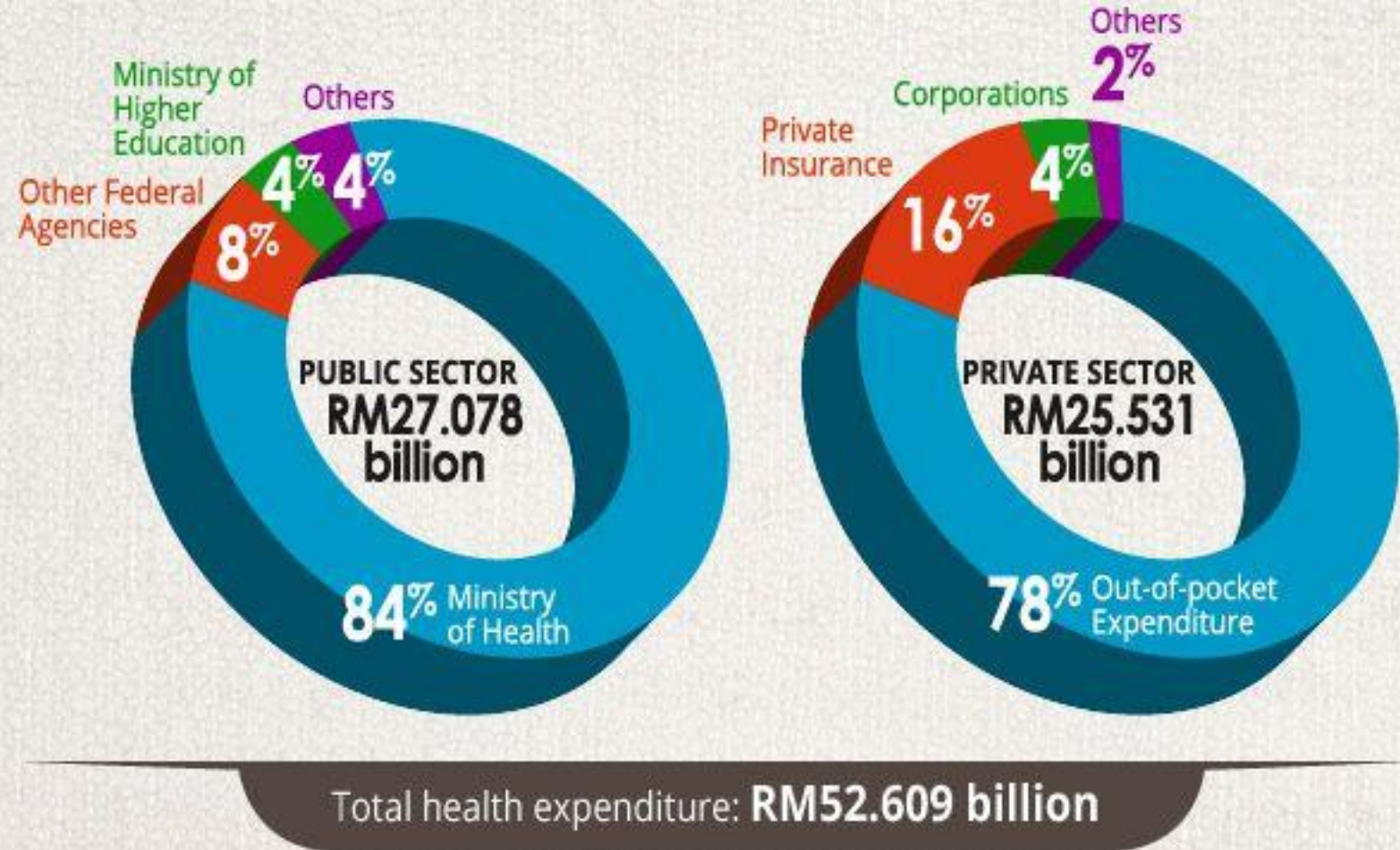


# Reforms



# Reforms

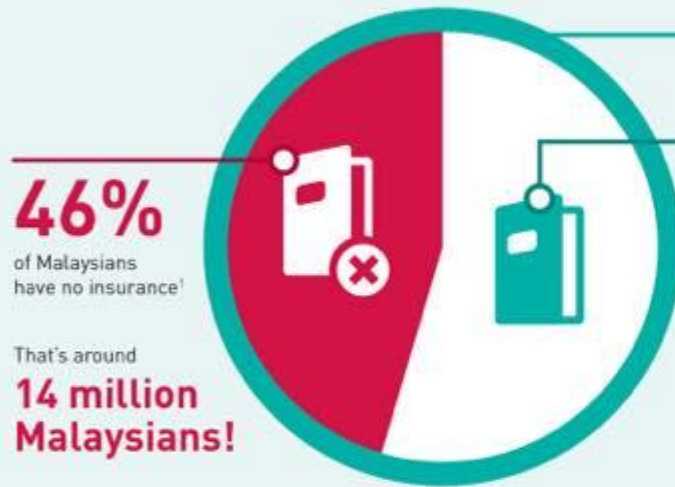
## FUNDING SOURCES FOR MALAYSIA'S HEALTH EXPENDITURE IN 2015



# Introduce national health insurance



# ARE MALAYSIANS WELL PROTECTED?



**46%**  
of Malaysians  
have no insurance<sup>1</sup>

That's around  
**14 million  
Malaysians!**

Malaysia's population: **30,073,353**<sup>2</sup>

Among those with insurance coverage,  
the average coverage amount is only  
**RM50,000!**<sup>1</sup>



The average protection gap  
**RM533,000**<sup>1</sup>

[Assuming each household in Malaysia consists of  
two adults and three children]

## HOW MUCH COVERAGE DO WE ACTUALLY NEED?

The general rule of thumb is to insure a sum  
equivalent to

**10 X your annual salary**<sup>3</sup>



Malaysians' average annual  
income is around  
**RM32,000**<sup>3</sup>

The average  
basic life cover  
needed is  
**RM320,000**



Caroline Wong (34) lives with her  
husband who works as a sales  
manager and their combined  
household income is **RM12,000**<sup>4</sup>.

*This scenario is for illustration purposes only.*

### FAMILY OF 2 ADULTS & 1 CHILD

House, Car  
& Petrol



**RM56,400**  
annually

Food, Baby food,  
Daycare & Milk



**RM36,000**  
annually

Phone, Electricity  
& Water bills



**RM17,640**  
annually

Insurance &  
Medical card



**RM9,000**  
annually

**Total Household Expenses**

**RM119,040 annually**

**RM500,000 can only  
last for 4.2 years.**

## WHAT MIGHT HAPPEN TO YOUR FAMILY IF YOU DO NOT HAVE ENOUGH COVERAGE?

<sup>1</sup> <http://www.asiansurancereview.com/Magazine/ReadMagazineArticle?aid=35015> (May 2014)  
<sup>2</sup> [http://www.indexmundi.com/malaysia/demographics\\_profile.html](http://www.indexmundi.com/malaysia/demographics_profile.html) (July 2014)

<sup>3</sup> <http://www.thestar.com.my/News/Community/2014/12/05/Msians-grossly-underinsured-Only-half-of-population-have-some-form-of-life-insurance/> (December 2014)  
<sup>4</sup> <http://www.themalayinsider.com/malaysia/article/when-even-rm12000-a-month-isnt-enough-to-get-by-in-malaysia> (December 2013)

Be informed and change behaviours.  
Invest in personal and family health.

Prevention is better than cure.



YOU REPRESENT A PARENT'S RIGHT TO CHOOSE, RESIST GOVERNMENT MANDATES AND LIVE FREE!

HOW DOES THAT MAKE YOU FEEL, SON?



SICK.

Mike Keefe COLO.INDY 2.4.15

Prevention is better than cure.

