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Reports by DIYANA PFORDTEN and SHYAFIQ DZULKIFLI

More workers feeling the pinch

Slashing of medical benefits could lead to overburdened public hospitals

PETALING IAVA: Faced with shrinking company medical benefits, employees are increasingly turning to personal health insurance, spousal coverage and even part-time work to fill the gap.

Rising costs are at the heart of this trend.

According Malaysia Employee Benefits and Wellbeing Report, employers are facing annual cost hikes of 5% to 10%, driven by medical inflation and increased benefits use

This financial pressure has led some Malaysian companies to cut back on health benefits, leaving workers to fend for themselves in the evolving healthcare land-

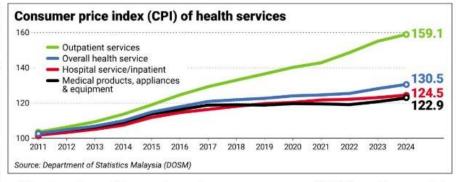
scape. Mizi, a 33-year-old engineer who declined to give his full name, said his employer had slashed almost all health perks, leaving him with only RM500 a year for outpatient clinic visits.

"Previously, the company pro-

vided extensive coverage such as unlimited outpatient visits for staff and their families, unlimited hospitalisation, plus RM500 each for optical and dental care.

"All these benefits have been removed," he said.

To compensate, Mizi has taken up a personal insurance plan, while supplementing his income through freelance consulting and investment returns to prepare for potential medical emergencies.



Network engineer Ridzwan Mohamed said his employer removed outpatient health benefits earlier this year.

"There were also changes to inpatient coverage, where only certain hospitals are included,"

said the 33-year-old.
To cope with the reduced coverage, Ridzwan relies on his spouse's health plan.

"Fortunately, my wife's employer provides benefits for dependents, so our family is making use of that," he added.

A 35-year-old writer, preferring to remain anonymous, noted that while the company he works for has largely maintained its health benefits for both unionised and non-unionised staff, there are evident efforts to limit

"Management is reportedly considering pro-rating medical leave, which seems to target older employees who require longer recovery times.

Though I'm not directly affected yet, older colleagues are feeling the pinch, often having to purchase additional insurance themselves

"I may have to do the same eventually," he said.

The concerns raised by employees mirror what industry and consumer groups describe as a growing strain on both businesses and the healthcare system.

Instead of cutting medical benefits for employees, they say companies, particularly micro, small medium enterprises

(MSMEs), could respond by rewarding preventive health measures, while the government should consider universal healthcare as a long-term solution.

Sunway University economist Dr Yeah Kim Leng recommends that MSMEs consider reducing health benefits only as a final option.

He said such actions can trans-fer the financial burden of healthcare onto employees, who may then rely more heavily on public hospitals for their medical

This shift can lead to increased demand and strain on public healthcare facilities, potentially overwhelming their capacity and

Yeah urged the government to

promote affordable health plans for MSMEs, along with tax incentives, subsidies and co-financing

to help maintain staff benefits. HELP University's Prof Dr Chung Tin Fah said MSMEs, being highly cost-conscious, often cap benefits or shift them into insurance plans.

He suggests employers integrate risk-prevention incentives into salaries, encouraging healthier lifestyles while cutting longterm costs.

"This creates a win-win situation by promoting healthier lifestyles among employees while reducing long-term costs for businesses," Chung said.

Consumers' Association of Penang president Mohideen Abdul Kader suggests universal healthcare as the best long-term fix, saying subsidies for the B40 are only temporary.

Since June, eligible Sumbangan Tunai Rahmah (STR) recipients have been able to receive treatment at private clinics registered under ProtectHealth Corporation Sdn Bhd through the Madani medical scheme.

Free treatment under the scheme includes consultation, examination, medicines, procedures and follow-up treatment, with a RM250 allocation for each family, RM125 for single senior citizens and RM75 for single STR recipients.

Shrinking health perks – but at what cost?



PETALING JAYA: Faced with soaring insurance premiums and rising operational costs, companies are slashing employee health benefits, jeopardising morale and threatening Malaysia's competitive edge.

The Malaysian Employers Federation (MEF) warns that this trend, particularly among micro, small and medium enterprises (MSMEs), could lead to higher turnover and difficulties in attracting talent.

MEF president Datuk Dr Syed Hussain Syed Husman said higher premiums for employee medical, liability, fire and property insurance are affecting businesses across all sectors, with MSMEs hit hardest due to limited cash flow.

Employers are responding by adopting basic policies, co-payment schemes, and reducing dental, optical and dependent coverage.

"Employers have made tough choices, such as lowering benefit ceilings, limiting medical procedure coverage, or switching to basic plans.

"These measures may help finances but erode employees' security and competitiveness in benefits.

"Some pass increased costs to employees through higher co-payments or salary deductions, while "Without a balanced approach, rising costs will deter employers from offering coverage, worsening the social protection gap and placing greater strain on public healthcare facilities."

Datuk Dr Syed Hussain Syed Husman

others raise prices to offset expenses," Syed Hussain said.

He was responding to a survey by global professional services firm Aon, which found healthcare costs to be a major concern for Malaysian employers.

The Aon 2025 Malaysia Employee Benefits and Wellbeing Report indicates a 5% to 10% annual increase in benefits costs, driven by rising medical expenses and increased benefits usage.

The report, based on a survey of 130 companies and 507 employees, suggests financial pressure may prompt employers to reconsider benefit levels, challenging them to maintain competitive packages.

Bank Negara Malaysia projects a 15% rise in healthcare and medical costs this year, compared to 10% globally and 11% in the Asia-Pacific region.

Pacific region.

According to the Statistics
Department, the Consumer Price
Index (CPI) for health-related
insurance jumped to 124.3 in July
2025, up from 108.8 the previous
month.

Factors include an ageing population, rising non-communicable diseases, advances in medical technology, and increased investments in medical equipment and

treatments.

Syed Hussein said larger companies, such as multinationals and government-linked corporations, often absorb higher premiums to maintain staff morale, but this reduces profitability and diverts resources from

Cost drivers contributing to the rise

growth initiatives.

"While many firms maintain an appearance of providing 'coverage', the quality and breadth of healthcare benefits have declined.

declined.

"For MSMEs, which employ the majority of Malaysia's workforce, this trend may accelerate labour informality, pushing some to forgo formal insurance benefits altogether.

"The lack of transparency in premium determination, especially in group medical coverage, is a major concern.

"Employers are calling for intervention to ensure fair pricing, pooled risk-sharing mechanisms and more affordable options for MSMEs," Syed Hussain said

He said employers are coping

by renegotiating policies, consolidating coverage, trimming ancillary benefits and introducing co-payment models

ing co-payment models.

"Many are shifting to takafulbased coverage for its transparency and value, exploring hybrid arrangements like combining basic insurance with self-insurance and investing in wellness programmes to reduce long-term claims," Syed Hussain added.

He urged insurers and authorities to engage more closely with employers to keep medical insurance costs affordable and predictable.

"Without a balanced approach, rising costs will deter employers from offering coverage, worsening the social protection gap and placing greater strain on public healthcare facilities," he said.

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Experts dismiss paracetamol-autism link in pregnancy

newsdesk@thestar.com.my **By SALMA FAIRUS** and ZAKIAH KOYA

that taking paracetamol during the widely used painkiller is safe experts have dismissed claims IAYA: Medica pregnancy causes autism, saying PETALING

in Malaysia, is approved by the National Pharmaceutical Regulatory Agency (NPRA) for use by Paracetamol, known as Tylenol in the United States and Panadol when taken as recommended. pregnant women.

However, pharmacists stress it to avoid overdosing or allergic should still be taken with caution reactions in pregnant women.

The concerns surfaced after US Trump announced that the US Food and Donald

Drug Administration would warn "very doctors that Tylenol use during posed increased risk of autism".

ing that women limit Tylenol use frump was reported as saying, during pregnancy unless medically necessary," such as to treat "They are strongly recommend fever "if you can't tough it out".

Kebangsaan Malaysia cited a large study involving 2.5 million children in ist Prof Dr Sharifa Ezat Wan Puteh Sweden that found no causal link between paracetamol and autism. Public health medicine special Universiti

to autism, such as parental age and environmental influences," women to use it only within per-mitted doses, particularly in the "Many other factors contribute she said, advising pregnant

ical yet influential figures. Consultant paediatrician and child disability advocate Datuk Dr early stages of pregnancy.

Amar Singh HSS noted that the World Health Organisation, the agencies had all disputed the US European Union and UK health warning.

"What's more, numerous spe-cialists from all over the world have fact-checked these false claims and debunked them.

"Any person or group who claims to know what causes autism is misleading the public and should instead listen to the science," said Dr Amar.

Another consultant paediatrician, Datuk Dr Musa Mohd Nordin, stressed that autism spectrum disorder is a neurological trait highly attributable to genetics.

He urged the Health Ministry to

stigmatising pregnant women and undermining their right to

Malaysian Pharmacists Society president Amrahi Buang dismissed Trump's remarks, reminding that paracetamol is a common over-the-counter medicine in essential treatment," he warned. be more proactive in countering unfounded claims from non-mednant women need reassurance "Malaysian parents and pregthat the medicines prescribed to

allergies. I am sure NPRA is aware 🏻 "Pharmacists must ensure advised, especially if there are developments, but for now, the pregnant women are properly of these claims and will monitor claim is simply untrue," he said. Malaysia. lic health advancements over the them are backed by science and Pantai Hospital Kuala Lumpur added that paracetamol is among have contributed to massive pub-Obstetrician and gynaecologist

untreated fever in pregnancy can Experts also caution that be dangerous, raising the risk of miscarriage, birth defects and high blood pressure.

pregnancy, in line with recom-

mendations from the UK's Royal

the safest medications during

Dr Muniswaran Ganeshan of

last five decades," he said.

Gynaecologists and its American "Denying safe medication risks

Obstetricians and

College of counterpart.

ered safe for pain and fever relief Paracetamol remains the only over-the-counter option considduring pregnancy.

Unsung guardians of safe medication use

EVERY year on Sept 25, the world celebrates World Pharmacists Day to reflect on the vital yet often invisible role of pharmacists in keeping nations healthy.

In Malaysia, thousands of registered pharmacists serve across hospitals, community pharmacies, the pharmaceutical industry, academia and research. Despite their widespread presence, their contributions are still not fully recognised.

For many, the image of a pharmacist ends at the counter of a community pharmacy. In reality, their responsibilities stretch far beyond. In hospitals, pharmacists are not only responsible for dispensing medicines but also form part of the ward team. They review prescriptions, adjust doses and monitor for side effects.

In specialised units, they prepare highly sensitive medicines such as chemotherapy and sterile formulations for intensive care, where even the smallest error could be life-threatening.

This commitment often requires personal sacrifice. Hospital pharmacists take overnight shifts or remain on call, ensuring medicines are always available. Their work is rarely in the spotlight, but it guarantees that every patient receives safe and timely treatment.

Pharmacists also safeguard medicines at the national level. In the pharmaceutical industry, they

cists Image: Pixabay

oversee the research, development and manufacturing of drugs, ensuring every product that reaches the market is safe, effective and of the highest quality. Without their oversight, the public's trust in medicines would quickly erode.

The Covid-19 pandemic made their importance clearer than ever. Pharmacists ensured that vaccines were properly stored and distributed nationwide, and community pharmacists became the most accessible source of healthcare when hospitals were overwhelmed.

During lockdowns, many Malaysians turned to their local pharmacies for essential medicines, masks, sanitisers, vitamins and advice. This shows how community pharmacists serve as trusted health partners, not just medicine suppliers.

Beyond emergencies, pharmacists are indispensable in tackling non-communicable diseases (NCDs), which remain a major national challenge. The National Health and Morbidity Survey (NHMS) 2023 reported that 15.6% of Malaysian adults live

with diabetes, 29.2% suffer from hypertension and 33.3% are living with high cholesterol.

Alarmingly, around 40% of people with diabetes are unaware of their condition, and about half of adults with high cholesterol don't know they have it. Such silent threats require consistent medication and monitoring after diagnosis – roles where pharmaciety are essential. They counsel

cists are essential. They counsel patients on proper medicine use, encourage adherence and help prevent complications such as stroke or kidney failure. These interventions improve quality of life and also reduce long-term healthcare costs.

The World Health Organisation has long warned of widespread misuse of medicines through skipped doses, self-adjustments or unsafe drug-herb combinations. Pharmacists act as the final checkpoint of safety. They verify

prescriptions, spot harmful interactions and provide counselling before patients leave with their medicines.

In today's digital world, where misinformation spreads easily, pharmacists bring clarity grounded in science. Their influence also extends to regulation and policy. Pharmacists are involved in removing counterfeit or dangerous products from the market, evaluating health product advertisements and protecting the public from misleading claims.

In academia, they train the next generation of pharmacists and contribute to cutting-edge research on issues ranging from chronic disease management to pharmacogenomics, where medicines are tailored to an individual's genetic profile.

World Pharmacists Day is a reminder that healthcare is incomplete without pharmacists. From hospital wards to neighbourhood pharmacies, from national policy tables to research laboratories, pharmacists are there educating, protecting, innovating and caring.

This Sept 25, let us celebrate not only the doctors and nurses we often see, but also the pharmacists working quietly behind the scenes. They are the unsung heroes of our healthcare system, and the nation owes them deep gratitude.

DR IRMA WATI NGADIMON
Pharmacy lecturer
Faculty of Pharmacy
Universiti Malaya





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M'sia, Timor-Leste chart new chapter of cooperation: PM

DILI: Malaysia and Timor-Leste have agreed to from trade and education to health, tourism and security - as Dili prepares to join Asean as its 11th deepen cooperation across a wide range of sectors –

Prime Minister Datuk Seri Anwar Ibrahim reaffirmed Malaysia's strong backing for Timor-Leste's Asean bid and broader bilateral ties.

energy. Within Asean, Timor-Leste has done everything possible to accelerate the process, and "We discussed mechanisms to strengthen cooperation in trade, tourism, education, health and Malaysia is honoured to host the function where limor-Leste will officially become a full member

connectivity, defence, procurement, training and Anwar also highlighted the "maximum level between both nations, covering information sharing. of trust" of Asean."

"As maritime nations, we face similar challenges such as illegal fishing, intrusion and security, Collaboration will be critical."

Timor-Leste's Prime Minister Kay Rala Xanana bilateral relations since the two countries established Gusmao said Anwar's visit marked a milestone in

and tourism. Education and training, particularly new scholarships and institutional partnerships, are also a "Our talks today were warm and productive. We agreed to further enhance cooperation in key sectors, including trade, investment, higher education, health diplomatic ties in 2002.

top priority," he said at a joint press conference.

visa-free travel arrangements to ease mobility for citizens of both countries, saying these initiatives Gusmao noted the launch of new air services and would strengthen cultural understanding and people-to-people ties.

He also thanked Malaysia for its "strong and steadfast support" of Timor-Leste's development and Asean aspirations.

"We shared common views on regional and global issues, including peace, democracy and Palestine, where we stand united in calling for an end to Both leaders pledged to continue close violence and respect for international law," he added.

collaboration at bilateral and multilateral levels to On Myanmar, Anwar said there had been deepen ties and bolster regional peace and stability.

"With Asean's support, the bombings have ceased and relative peace has returned since the earthquake, encouraging engagement.

He said Asean's mediation had also produced and Malaysia also established a field hospital." results in Thailand and Cambodia.

"We managed to prevent any escalation of violence, and this progress was only possible with the support of Asean countries."

Turning to the Middle East, Anwar reaffirmed Malaysia's firm stance.

bombings continue to kill babies, children and "We oppose the atrocities in Gaza, where innocent civilians." - Bernama



HIV awareness initiative uses peer-to-peer education

Programme reflects realities of campus life, from dating culture to gaps in knowledge about sexual health: AIDS council

BY QIRANA NABILLA MOHD RASHIDI

newsdesk@thesundaily.com

KUALA LUMPUR: A new youth-driven HIV awareness programme is taking root in universities, aiming to dismantle stigma and close dangerous knowledge gaps through peer-to-peer education.

The initiative, called Kami, is backed by the Higher Education Ministry and is being piloted at five campuses, with plans to expand to 14 by next year.

Malaysian AIDS Council (MAC) vice-president Dr Nur Afiqah Mohd Salleh said the approach breaks away from traditional lectures or exhibitions because it was co-developed with students themselves.

"This is not just another talk or exhibition. We worked closely with students to shape the content in a language that speaks to them and aims to train more young people to understand what HIV is and the services available, and dispel the myths that still surround it."

She said the initiative reflects the realities of campus life, from dating culture and social media to gaps in knowledge about sexual health

"We encourage abstinence, of course. But the reality is that some students would still engage in sexual activity.

"For them, information must be available without barriers, stigma or judgement. We want them to understand responsibility to their health, values and religion, and to know the risks of HIV and other STDs (sexually transmitted diseases)," she said.

Unlike conventional awareness campaigns, Kami creates student "champions" who are empowered to share accurate information within their own circles.

Nur Afiqah said peer educators provide a comfort level that may not exist between students and authority figures.

"Kami does not involve the direct distribution of condoms or PrEP (pre-exposure prophylaxis), but ensures students know where to access services if needed.

"It is not about encouraging behaviour, it is about protecting health. If a student asks about STDs, the response should not be 'why do you have it?' Instead, we provide education, prevention and, if necessary, care." She added that while abstinence campaigns remain vital, some students inevitably "fall through the cracks", which is why safe, stigma-free spaces are crucial.

In April, MAC reported that 44% of HIV cases involved individuals aged between 20 and 29.

Health Deputy Minister Datuk Lukanisman Awang Sauni revealed that 1,091 HIV cases were recorded among higher education students between 2021 and 2024, including 222 last year alone.

Nur Afiqah said the figures show why direct interventions, such as Kami, cannot wait.

"We need to be cautious and start having honest conversations about the risks and realities. The priority is ensuring students know the facts and have access to support services.

"We cannot pretend all young people would follow abstinence-only messages. Kami provides a safety net for those who do not, ensuring they make informed, responsible decisions," she said.

The initiative has been endorsed by the Higher Education Ministry under the leadership of its secretary-general Datuk Prof Dr Azlinda Azman, who brings extensive HIV policy experience.

"Nothing is cast in stone. This is a pilot. We are learning what works and what does not.

"But the early response has been encouraging, especially because students recognise the safe space created for them."



Nur Afigah (second from left) during an event to urge critical, pragmatic action to address HIV among youths. - AMIRUL SYAFIQ/THESUN

LETTERS letters@thesundaily.com

Honour unsung heroes of healthcare

THE proposed Paramedic Practitioners Bill is a timely step to update and strengthen the regulation of the medical assistant profession, which has long operated under an outdated framework.

Medical assistants have been central to Malaysia's healthcare system for decades, yet they remain the unsung heroes in the shadows while the law governing them has not kept pace with their evolving responsibilities.

According to the Health Ministry's consultation paper, the bill seeks to give the Medical Assistant Board greater powers in governance and regulation.

provisions Among of recognition specialisations, temporary practice certificates for foreign practitioners, competency monitoring to safeguard patient safety, disciplinary powers curb malpractice and enforcement to tackle fake or measures unregistered practitioners. These reforms are necessary to protect patients and to raise the standing of medical assistants in line with international standards.

While MCA welcomes this progress, we must also emphasise that the bill should not only focus on regulation but also on the welfare and recognition of medical assistants themselves.

They are often the first responders in emergencies, stabilising accident victims and making split-second decisions that save lives. Beyond this, they support doctors and nurses in procedures, manage equipment, conduct tests and carry out vital public health work in the community.

Their contribution, however, extends far beyond clinical tasks. Medical assistants endure long and irregular hours, the emotional toll of



Medical assistants have been central to Malaysia's healthcare system for decades, yet they remain the unsung heroes in the shadows while the law governing them has not kept pace with their evolving responsibilities. – MASRY CHE ANI/THE SUN

high-pressure situations and the unseen labour, such as preparation work and logistical support, that keep hospitals and clinics running smoothly. This is demanding and essential work that deserves an acknowledgement of dignity and respect.

It is also hoped that current diploma course for medical assistants will be upgraded to degree level with newer medical technologies on treatment and care inserted into the course to reflect the professionalism of duties undertaken.

For this bill to succeed, it must strike a balance, ensuring professional accountability while also uplifting those who serve at the frontline of healthcare.

MCA urges the Health Ministry to engage medical assistants meaningfully in this process so that their voices and experiences directly shape the law.

At the same time, we stress that its ultimate measure of success will not only be stronger governance but also whether it empowers and honours medical assistants in carrying out their crucial duties to the rakyat.

Datuk Dr Mah Hang Soon MCA Deputy President

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Malnutrition causes unrecognised type of diabetes

ALNUTRITION can cause its own form of diabetes, health experts say, calling for "type 5 diabetes" to be recognised globally to help fight the disease in countries already struggling with poverty and starvation.

The most common form of diabetes, type 2, can be caused by obesity and occurs when adults become resistant to the hormone insulin. Type 1, mostly diagnosed in childhood, arises when the pancreas does not produce enough insulin.

But diabetes researchers have been tracking another form of the disease, which often appears in people aged



Supported by the Malaysian Communications and Multimedia Commission

under 30. It also affects insulin production but is less severe than type 1.

And rather than being linked to being overweight or obese like type 2, it affects people who are underweight because they do not eat enough.

A paper published in the medical



Diabetes researchers have been tracking another form of the disease which often appears in people aged under 30. PICTURE CREDIT: PRESSFOTO — FREEPIK

journal 'The Lancet Global Health' shows that more than 25 million people suffer from this "type 5 diabetes",

mostly in developing countries.
"We call upon the international diabetes community to recognise this distinct form of the disease," the authors wrote, reflecting a consensus reached by the International Diabetes Federation earlier this year.

The experts settled on calling this form of diabetes type 5, though types 3 and 4 have not been officially recognised

Diabetes driven by malnutrition is

not a new discovery — in the 1980s and 1990s, the World Health Organisation classified a form of "malnutritionrelated diabetes".

But the United Nations agency abandoned this classification in 1999 due to a lack of agreement among experts about whether undernourishment alone was enough to cause diabetes.

Since then, numerous studies in countries including Bangladesh, Ethiopia, India, Indonesia, Nigeria, Uganda, Pakistan and Rwanda have indicated that this is possible.

The exact link between malnutrition and this strand of diabetes remains unknown. The efficacy of existing diabetes treatments that do not focus on weight loss on type 5 is also unclear.

The best way to fight the disease involves supporting programmes that combat poverty and hunger, the authors of the paper said.

This includes giving people access to "low-cost, energy-dense staple foods high in protein and complex carbohydrates" such as lentils, legumes, oil-enriched cereals and fortified grains, they added.





