B40 health screening reveals widespread NCDs

KUALA LUMPUR: A silent health crisis is plaguing the country – almost 70% of participants in last year's free health screening under the Health Care Scheme for the B40 group (Peka B40) were found to have at least one non-communicable disease (NCD).

Head of Benefit Package and Pricing, Strategic Purchasing Department at ProtectHealth Corporation, Dr Yussni Aris @ Haris, said that last year a total of 301,650 individuals were screened through Peka B40.

She said 25% had two or more NCDs such as diabetes, hypertension, high cholesterol and obesity.

"This shows an increase in 'multimorbidity' cases among the lower income group.

"It proves the high risk faced by the group, who may not be aware that they are actually suffering from NCD," she told Bernama recently.

She said the findings of the 2023 National Health and Morbidity Survey revealed a worrying trend, where 2.5% of adults in Malaysia suffer from all four major NCDs simultaneously.

Dr Yussni said two out of five people with diabetes did not know they had the disease until they were screened.

She emphasised that the increase in NCDs affected individual health and posed a threat to the country's overall productivity.



She said that, based on a report by the World Health Organisation in 2022, NCDs contributed to 74% of deaths in Malaysia, mostly involving the productive age group between 35 and 64.

"If this trend continues, more people will suffer from complications such as strokes, heart attacks and kidney failure.

"The treatment is not only expensive but also burdens the country's health system and the patient's family." Dr Yussni added.

Launched on May 31, 2019, only 1.6 million Malaysians from the B40 group have benefited from free health screenings under Peka B40 as of May 31 this year.

The scheme offers comprehensive health

screenings to 6.9 million recipients of the Sumbangan Tunai Rahmah (STR), with an ongoing commitment to raising awareness of the importance of early prevention among the community.

To expand the reach of screening, Dr Yussni said ProtectHealth had established strategic partnerships with 3,979 private clinics, 1,044 Health Ministry clinics, 149 government hospitals and 211 private laboratories.

She said this initiative also included community outreach programmes and door-todoor visits to ensure that high-risk and low-income groups were not left out.

"We can provide access, facilities and information, but if the people themselves do not come forward for screening, this silent health crisis will continue to drag on unnoticed," she said.

ProtectHealth Corporation Sdn Bhd (ProtectHealth) is a wholly-owned subsidiary of ProtectHealth Malaysia under the Health Ministry, which was established on Dec 19, 2016.

The company is responsible for coordinating, administering and managing various financing initiatives for healthcare services mandated by the ministry.

This includes Peka B40, the Madani Medical Scheme and the Hospital Services Outsourcing Programme.

Govt launches voucher initiative

Programme aims to help Malaysians pay for insurance and takaful products

PUTRAJAYA: The Perlindungan Tenang Voucher 3.0 (PTV3.0) programme reflects the government's commitment to improving the people's living standards as enshrined in the Madani Economic Framework, says Datuk Seri Anwar Ibrahim.

The Prime Minister, who is also Finance Minister, said the initiative ensures that every household receives appropriate protection, thus building resilience and restoring the dignity of society.

"Through PTV3.0, the Madani government is determined to expand access to all. As such, health and safety assurance is not a luxury that can only be enjoyed by certain groups," he said in a statement issued by the Finance Ministry, Bernama reported.

Starting Monday, recipients of Sumbangan Tunai Rahmah (STR) are eligible to redeem vouchers worth RM30 subsidised by the government to help finance part of the cost of affordable insurance and takaful products under PTV3.0.

In collaboration with the insurance and takaful industries, the government has allocated

RM60mil under Budget 2025 to cover the cost of schemes under PTV3.0 to ensure wider access to low-income households.

According to the Finance Ministry, the effort complements other initiatives such as the Madani Medical Scheme and Peka B40 to strengthen the social safety net through targeted public-private partnerships.

In line with the government's approach to channelling targeted and equitable assistance, the ministry will implement identity verification protocols in PTV3.0 to ensure valid applications.

STR recipients can check their eligibility and refer to PTV3.0 FAQs at www.myptv.my or visit any participating agent or distributor.

WORRYING TREND

High NCD rates in B40 group raise alarm

KUALA LUMPUR: Nearly 70 per cent of participants in last year's free Peka B40 health screenings had at least one non-communicable disease (NCD).

ProtectHealth Corp's head of benefit package and pricing strategic purchasing, Dr Yussni Aris@Haris, said last year, 301,650 people were screened.

Of that number, 25 per cent were found to have two or more NCDs, such as diabetes, hypertension, high cholesterol and obesity, she added.

"This shows an increase in multimorbidity cases among the

low-income group.

"It highlights the high risk faced by the low-income group, who may not be aware that they have NCDs."

She said the findings of the 2023 National Health and Morbidity Survey revealed a worrying trend. About 2.5 per cent of adults suffered from all four major NCDs. Meanwhile, two out of five people with diabetes did not know they had the disease until they were screened.

She added that the increase in NCDs not only affected individual health, but also posed a



Supported by the Malaysian Communications and Multimedia Commission

threat to the country's productivity.

Dr Yussni said that based on a 2022 report by the World Health Organisation, NCDs contributed to 74 per cent of deaths in Malaysia, mostly among those aged 35 to 64.

"If this trend continues, more people will suffer from complications, such as stroke, heart attack and kidney failure.

The treatments are not only expensive, but also burden the health system and the patients' families," she said.

Since its launch on May 31, 2019, Peka B40 has benefited 1.6 million people from the B40 group up to May 31 this year.

The scheme offers free health screenings for up to 6.9 million recipients of the Sumbangan Tunai Rahmah cash aid, with a commitment to raise awareness about the importance of early

To expand the screenings, Dr Yussni said ProtectHealth had established partnerships with 3,979 private clinics, 1,044 government clinics, 149 public government hospitals and 211 private laboratories.

She said this initiative included community outreach programmes and door-to-door visits to ensure that high-risk and lowincome groups were not left out.

'We can provide access, facilities and information. But if people do not go for screenings, this silent health crisis will continue unnoticed."



Anwar: Reform of global governance structures vital

'UN no longer seen as having aspiration, will to change itself as gap between ideals, action continues to widen'

TIANJIN: Prime Minister Datuk Seri Anwar Ibrahim has called for the urgent reform of global governance structures, warning that the failures of the current multilateral system have left the world unable to prevent atrocities and aggression.

He said the United Nations (UN), in particular, is no longer seen as having the aspiration or will to reform itself as the gap between ideals and action continues to widen.

"Between aspirations and realities lies a shadow. It is alarming because it has caused disparity and allowed atrocities to be inflicted with impunity," he said at the Shanghai Cooperation Organisation (SCO) Plus Meeting here on Monday, chaired by China's President and SCO chair Xi Jinping.

Anwar highlighted the ongoing humanitarian crisis in Gaza as a stark example of the failure of global institutions.

He said killings of civilians are taking place "in front of our very eyes" while the global community remains powerless to act.

"Not only in Gaza and Palestine, they are affecting neighbours from Lebanon to Iran to Iraq. And the international community seems to be somewhat helpless."

Anwar said Malaysia supports China's Global Governance Initiative as a step towards restoring trust in multilateralism.

"There has been a deficit of trust in the international system because of our failures in trade, financial architecture and in dealing with climate change.

"There's always this disconnect between what's being preached, the sufferings that affect the masses and the action that does not necessarily commensurate with the ideals."

On the SCO, he said its agenda on

economic connectivity, public health, security and energy transition is consistent with Malaysia's position and Asean's priorities, Bernama reported.

He also thanked Xi and China for being a reliable friend to Malaysia and Asean.

Anwar underscored Malaysia's commitment to moderation and cooperation, referencing Confucius' principle of Chung Yung (balance and justice anchored in compassion, humanity and law) as a foundation of multilateralism.

The high-profile event was attended by more than 20 world leaders and 10 heads of international and regional organisations.

Among those present were Russian President Vladimir Putin, Indian Prime Minister Narendra Modi, Iranian President Masoud Pezeshkian, UN Secretary-General Antonio Guterres and Asean Secretary-General Dr Kao Kim Hourn.

Anwar's presence at the summit, at Xi's invitation, despite Malaysia not being an observer state or a dialogue partner to the SCO, underscores the country's deepening strategic ties with China.

New tax relief, bigger subsidies to ease M40 burden

BY FAIZ RUZMAN

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KUALA LUMPUR: To help the M40 cope with rising living costs, the government has introduced a new RM7,000 tax relief on housing loan interest for first-time homeowners.

In a written reply to Senator Datuk Prof Emeritus Dr Mohammad Redzuan Othman in the Dewan Negara yesterday, Finance Minister II Datuk Seri Amir Hamzah Azizan said the new relief applies to properties priced between RM500,000 and RM750,000.

He said the government has also raised allocations for Sumbangan Tunai Rahmah (STR) and the Basic Rahmah Contribution (Sara) to RM15 billion in 2025, up from RM10 billion last year. This includes the one-off RM2 billion "Penghargaan Sara" announced in July.

Amir Hamzah said further steps

RM7,000 housing loan interest tax break, RM15b for STR and Sara among key measures to tackle living costs, says minister

were being taken to offset the impact of rising costs, including higher allocations for subsidies and price controls.

"An allocation of RM1 billion has been provided to address living costs more broadly, including price controls on essential goods such as rice and cooking oil through the Payung Rahmah programme, which has been allocated RM600 million for 2025.

"The Rahmah sales initiative is being further expanded to offer essential goods at affordable prices across all state constituencies, benefiting all groups including the M40. "The government has also allocated subsidies for other essential goods, including cooking oil under the cooking oil price stabilisation scheme, electricity subsidies, targeted diesel subsidies, as well as the provision of the Madani subsidy assistance or Budi Madani, which helps stabilise prices.

"A large majority of the people will continue to enjoy fuel subsidies with the upcoming targeting of RON95 subsidies."

On education, RM791 million has been allocated under the Back-To-School aid to help families with school expenses, while the My50 monthly travel pass will continue to provide affordable access to public transport. Existing tax reliefs for children, medical expenses, lifestyle spending, EPF and Socso contributions and childcare costs will also be maintained.

Amir Hamzah said income measures are being strengthened through a revised minimum wage – the Progressive Wage Policy and the new Public Service Remuneration System – all aimed at raising disposable income for households already contending with higher costs.

"These initiatives aim to ensure middle and lower-income households are not overburdened by cost-of-living pressures.

"The 13th Malaysia Plan will serve as the foundation for economic reform with a focus on inclusive, balanced and sustainable development."

'More than half of new HIV infections involve youths'

While Malaysia shows declining trend, young people comprising individuals aged under 30 make up 54.2% of cases this year, says Health Ministry

BY FAIZ RUZMAN

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PETALING JAYA: Malaysia continues to record a decline in overall HIV cases, but health officials warn that young people remain the most affected group, with more than half of new infections this year involving those under 30.

A young Malaysian, who asked to remain anonymous, told *theSun* how persistent health problems led him to discover he was living with HIV.

"I had constant diarrhoea and fatigue for months. At first, I thought it was food poisoning, but when the symptoms didn't go away, I bought a self-test kit online. The result was positive," he said.

Initially in denial, he eventually sought treatment at a government clinic in Shah Alam. While the first consultation left him feeling uneasy, he said healthcare staff still offered the support he needed.

"I was totally crushed, but I was encouraged to stay positive and start treatment. Having a genuine support system is crucial," he added.

He said the diagnosis left him puzzled as he had not been sexually active in recent years, nor was he an active drug user.

Reflecting on his past, he later realised that a traumatic childhood experience he had never spoken about might have been the source of his infection. "Then it clicked. I was a victim of rape when I was about six or seven. I never told a single living soul because I didn't even know it was rape.

"That was the only sexual encounter I ever had, and it was non-consensual. I didn't even know what it was."

Now on antiretroviral therapy, he describes his life as "mostly normal", though he still experiences side effects such as dizziness.

He said he remains grateful for the accessibility of treatment in Malaysia, where public healthcare provides specialist consultations and medication at highly subsidised rates.

theSun also reached out to the Health Ministry to learn more about recent trends.

According to the ministry's HIV/Sexually Transmitted Infection (STI)/Hepatitis C Sector of the Disease Control Division, Malaysia recorded 1,377 new HIV cases between January and June 2025, down from 1,693 in the same period last year – a decline of 18.7%.

However, youths remain disproportionately affected, with more than half the cases (54.2%) involving individuals aged 15 to 30.

Sexual transmission continues to be the overwhelming mode of infection. Of youth cases reported in the first half of this year, 98.3% (733 cases) were transmitted through sexual contact, compared with fewer than 1%

(seven cases) linked to drug injection.

The ministry said early screening and treatment remain essential to curb transmission.

"Testing is available at government clinics for as low as RM1, with additional access through private clinics and HIV self-test kits launched via the TestNow portal in 2023.

"We have also expanded services such as Differentiated HIV Services for Key Populations in 33 clinics, working with NGOs to improve outreach."

Awareness efforts have also been scaled up through partnerships with NGOs and campaigns like Prostar 2.0, which aims to strengthen youth resilience against HIV and other sexually transmitted infections.

Universiti Kebangsaan Malaysia public health specialist Prof Dr Sharifa Ezat Wan Puteh said young people remain particularly vulnerable due to their social environment.

"Exposure often begins in school, boarding institutions and through social mixing. The influence of the internet, peer experimentation and risky sexual behaviour are all contributing factors," she said.

She added that awareness remains weak, particularly among young men who engage in same sex.

"Students should be made aware of the risks of HIV and other sexually transmitted diseases. They should also be offered non-obligatory screenings when they leave school or enter university.

"Those identified as high-risk should have access to PrEP (pre-exposure prophylaxis) to prevent full-blown infection," she said.

Sharifa also urged teachers and boarding school staff to be better informed about the potential of sexual activity and its risks, adding that prevention strategies should be openly communicated.

NEWS

'Chatbots should never replace conventional services'

Al-powered tools in public sector should serve as first point of contact for routine enquiries but complex and sensitive cases still need human assistance. Expert

BY QIRANA NABILLA MOHD RASHIDI

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PETALING JAYA: Charbots may be the next big thing in public service delivery but questions linger over whether these Al-powered tools can truly serve the needs of Malaysians.

Universiti Teknikal Malaysia
Malacca Faculty of Artificial
Intelligence and Cyber Security dean
Assoc Prof Dr Muhammad Hafidz
Fazli Md Faudi said while chafbots
offer instant responses, lighten
counter workloads and improve
access for tech-savvy users, they
should never fully replace
conventional services.

"Malaysia is home to a diverse population with varying age groups, educational backgrounds and levels of digital literacy. Senior citizens and rural communities, for instance, may not be comfortable using chatbot systems.

"Therefore, it is crucial for chatbots to support multiple languages such as Malay, English, Mandarin and Tamil, and to feature simple, intuitive interfaces," he said.

Muhammad Hafidz added that uneven digital infrastructure remains a challenge. In areas with poor internet connectivity or low digital adoption, alternative channels like physical counters and telephone hotlines are still essential.

He also cautioned that chatbots often lack context and empathy in nuanced or urgent situations, making them ill-equipped to handle complex or sensitive cases.

"Transparency is equally important. Users must know when they are interacting with a chatbot and they should always have the option to connect with a human officer. This helps maintain public trust and confidence in the system,"

He stressed that chatbots should serve as the first point of contact for routine enquiries, while ensuring seamless access to human assistance for more complex needs.

"Chatbot technology in Malaysia's public sector can indeed improve service delivery, but only if designed with inclusivity, flexibility and citizen needs in mind. Rather than replacing



Falkhitah advised the public to avoid oversharing personal details and to use chatbot services that are transparent about data practices and provide options to opt out of data collection. – **AMIRUL SYAFIO THESUN**

humans, chatbots should complement them to ensure everyone benefits from digital transformation."

Meanwhile, Universiti Malaysia Kelantan Institute for Artificial Intelligence and Big Data associate fellow Dr Fakhitah Ridzuan said Al-powered chathots are highly effective because they deliver accurate, prompt and concise answers tailored to users' needs.

"Unlike traditional searches that require navigating multiple resources and sifting through large volumes of information, AI chatbots streamline the process by consolidating relevant data from the datasets they are trained on, saving both time and effort," she said.

Fakhitah added that one of the biggest advantages of Al chatbots is their ability to process information rapidly and respond within seconds.

She cited AirAsia's "AskBo" system, which instantly answers queries on bookings, baggage or refunds - often faster than a human representative.

"Chatbots are also ideal for roundthe-clock support, especially outside business hours. They excel in managing large volumes of queries simultaneously, such as during peak travel seasons or product launches, where human agents may be overwhelmed. "However, if a chatbot cannot resolve a refund dispute, a human agent is needed to step in and provide clarity. Otherwise users will only be left frustrated," she said.

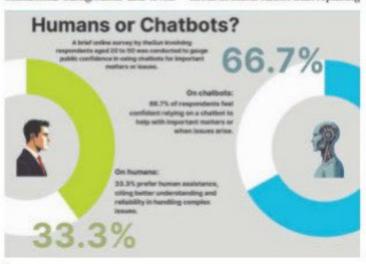
Fakhitah emphasised that chatbots will never fully replace humans in customer or public service, as they cannot handle every scenario, particularly those involving emotions or complex decision-making.

She also warned of ethical and privacy concerns, as chatbots often collect personal data such as queries and preferences to deliver tailored responses.

"If not properly secured, this data could be exposed to breaches or misuse. Many users are also unaware of how their information is used or shared, which becomes especially risky in sensitive situations," she said.

Fakhitah advised the public to avoid oversharing personal details and to use chatbot services that are transparent about data practices and provide options to opt out of data collection.

"Ultimately, public trust in chatbots depends on context. People are more likely to use them in low-risk situations where accuracy is high. But in complex or sensitive matters such as medical, legal or financial disputes, human expertise remains the preferred choice."



Ministry mulls system to detect driver fatigue

Ministry is holding engagements with stakeholders in the land transport industry, among others, to examine the proposed use of digital monitoring system technology to detect driver fatigue and health levels, particularly in relation to sleep disorders or sleep apnea.

Transport Deputy Minister Datuk Hasbi Habibollah said discussions were also held with various parties including industry operators, innovators and logistics companies, especially those involved in heavy and light transport, Bernama reported.

"We are aware of (sleep apnea). In the past, it (the digital driver health monitoring system) was once raised about its cost, because it will cost hundreds of ringgit for each check and so on.

"However, with this new MoA (memorandum of agreement), we will look at this matter comprehensively," he said during a question and answer session at Dewan Negara yesterday.

He was replying a supplementary question by Senator Datuk Koh Nai Kwong who wanted to know if the government was considering the use of wearable device technology or digital monitoring systems.

SARAWAK

Tiong: Health, tourism go together well

HEALTH and tourism sectors could collaborate to draw visitors to Sarawak, says Tourism, Arts and Culture Minister Datuk Seri Tiong King Sing.

"My role as Tourism, Arts and Culture Minister may seem far removed from the world of health, but in fact, our two fields are deeply interconnected.

"The health and safety of a destination are paramount to a thriving tourism industry.

"When visitors choose to come to Sarawak, they do so with the confidence that they are travelling to a place with a strong and reliable healthcare system," he said at an appreciation dinner for nurses at a hotel in Sibu.

Tiong, who is also Bintulu MP and Dudong assemblyman, high-lighted that the good work of nurses was the bedrock of tourist confidence and said there were opportunities for the two sectors to collaborate even more closely in the future.

"Sarawak is blessed with rich cultural traditions and stunning natural landscapes that are not only a feast for the eyes but also a balm for the soul," he said.

"We can work together to promote wellness tourism, where visitors can come to rejuvenate their minds and bodies.

"With the high standard of

medical expertise we have in Sibu, we have the potential to develop medical tourism, attracting individuals seeking specialised treatments in a serene and beautiful environment."

In acknowledging nurses from hospitals, clinics, dental services and pharmacies, Tiong said each person was a vital part of the team ensuring the health and well-being of the Sibu community.

"From the frontliners who work tirelessly to the administrative staff who provide crucial support, your contributions do not go unnoticed," he said.



Tiong greeting some of the nurses who attended the appreciation dinner in Sibu. Nation

'Air pollution fuelling superbugs'

Experts urge cleaner air, warn of possible higher health costs in the future

By MARTIN CARVALHO mart3@thestar.com.mv

PETALING JAYA: Ensure cleaner air for the nation or risk seeing more people develop antibiotic resistance, resulting in possible higher health costs in the future, say medical experts.

This warning comes following the recent findings of a research linking antibiotic resistance (AMR) to air pollution that was published in the journal Lancet Planetary Health.

Universiti Kebangsaan Malaysia (UKM) public health expert Prof Dr Sharifa Ezat Wan Puteh and that the AMR study involving 116 countries revealed that for every one per cent increase in particulate matter (PM) in the air, there is a corresponding increase in AMR, said to be between 0.5% and 1.9%.

"There are two postulations on how this phenomenon occurs. One is that air pollution leads to gene changes in organisms that then increases resistance, making them more virulent.

"The other is that PM2.5 acts as a 'transport vehicle' for organisms (meaning) they can travel long distance, even ending up in our respiratory system," said Prof Dr Sharifa yesterday.

(PM2.5 refers to extremely small airborne particles, in this case 2.5 micrometres or less in diameter, that can penetrate deep into the lungs.)

In the report, researchers created a model to check the levels of PM2.5 pollution. Their findings PATHWAYS OF ANTIBIOTIC-RESISTANCE DISSEMINATION Emission aerosolisation Emission 4 00 Emission Industries Hospitals Water treatment Resistant bacteria spread to humans and other animals through poorly-prepared food, close proximity and poor hygiene Drinking/bathing Agriculture Source: Lancet Planetary Health graphics

detected a correlation between high levels of PM2.5 air pollution and high levels of AMR that increase over time.

Levels of AMR is also said to rise in particle pollution levels.

Prof Dr Sharifa said that air pollution in the country is a concern as the air quality index fluctuates depending on the presence of transboundary haze, vehicle particulate emissions and industrial pollution.

"Besides antibiotic resistance,

poor air quality also poses direct health risks such as respiratory and chromosomal problems, or genetic changes and cancer risks."

She added that findings showed it takes between 21.7 and 36.4 days to treat those with AMR, depending on whether or not patients have other underlying issues.

"The median admission costs for AMR patients range from RM12.476.28 to RM19.295.11.

"Both length of stay and total

cost of admissions have increased annually, from RM3.7mil in 2017 to RM9.7mil in 2019 for patients with health issues linked to AMR."

Prof Dr Sharifa added that elderly patients and those with severity levels II and III were more likely to incur higher medical costs exceeding the national base rate.

Level II signifies that an individual is in no actual harm, though there is a potential of it being more than minimal harm (but not in immediate jeopardy).

Level III indicates actual harm that is not in immediate jeopardy.

Public health expert Datuk Dr Zainal Ariffin Omar said that the nation is not immune from the risk of a global rise in AMR due to poor air quality.

"We share the risk. The bacteria may be present in our environment," the former Malaysian Public Health Physicians' Association president said.

Dr Zainal added that the situation is compounded by periods of significant air pollution, particularly from seasonal haze such as forest fires and urban emissions.

"This elevated PM2.5 level, combined with existing issues of antibiotic overuse, puts the country at risk," he said.

Former health deputy directorgeneral Datuk Dr Christopher Lee said that particulate matter in polluted air can act as a carrier for bacteria, which could also include antibiotic resistance genes.

"These very tiny particles can travel long distances, carrying resistant microbes from sources like hospitals, sewage treatment plants and farms, to other areas and the population."

He also said that another reason for the rise in AMR is due to prevalence of respiratory infections in highly-polluted areas, leading to more antibiotics used in that population.

Although air-pollutant may be a factor, he said that the main driver of AMR is excessive and often unnecessary use of antimicrobial medication.