

'For those who can afford it' PM calls for health insurance

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KUALA LUMPUR, Thurs. — Datuk Seri Dr Mahathir Mohamad today proposed the setting up of a contributory health insurance scheme for "those who can afford it".

Such a scheme was necessary due to the escalating costs of medical care, he said when opening the *Third International Combined Scientific Meeting* organised by the Malaysian Colleges of General Practitioners, Physicians and Surgeons.

The Prime Minister said Malaysia inherited a colonial health service designed originally to provide free health care for expatriate officers noting that the extension of this free service to all Government employees and then to the general public was not considered much of a burden on the Government "when medicine cost 10 sen a bottle".

"But, today when one capsule may cost \$3 and an operation, thousands of dollars, the burden has become quite unbearable," he said.

By NOR HAWA YUNUS

"Without denying the needy access to good health care, it is necessary that some contributory health insurance scheme should be instituted for those who can afford it."

The Prime Minister said as the Employees Provident Fund had shown, vast sums of money could be accumulated by an insurance scheme to maintain facilities and provide health care for a vast number of contributors.

Such funds, he added, could easily keep up with the sophistication and costs of modern medicine as well as contribute towards the total national savings.

Dr Mahathir also noted that doctors, especially the newer ones, were keen to have the latest equipment regardless of the cost, but added that a non-contributory medical service even by the richest Government could not meet the demands of these doctors indefinitely.

"We are aware that they are only thinking of their patients but Governments have other

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priorities as well," he said.

"The time has come for the nation to think seriously of a general health insurance scheme to supplement and eventually partially replace the Government medical services."

Later, Dr Mahathir said it was left to the private sector to follow up on the suggestion.

"I am just throwing an idea," he said, adding that there was no need for the Government to get involved in the scheme.

Dr Mahathir added that the Government would still run hospitals to provide free health care for the lower income group, adding that "we cannot be running hospitals for people who can afford it".

Replying to a question, he said the Government did not impose any quota on the setting up of private hospitals or clinics.

In his speech, Dr Mahathir also touched on the escalating costs of medical care saying that it had been brought about to a large extent by the high cost of high-tech medical equipment used in diagnosis and treatment and the increasingly sophisticated management of patients.

He said this trend of rising costs in medical care was of concern to all, especially to the Government, which maintained a non-contributory comprehensive medical service.

Dr Mahathir said there was a need for a degree of centralisation "of the means of diagnosing", so that expensive equipment could be fully utilised and the patients' financial burden reduced.

About 200 local and foreign medical specialists in surgery, general practice and medicine are attending the four-day meeting during which they will exchange ideas.

Dr Mahathir later opened a medical technical exhibition which displayed pharmaceutical products as well as medical and surgical equipment.