

**1Care health scheme an additional tax**  
**MalaysiaKini.com**  
**February 10,2012**

YOURSAY 'Why do we need to contribute to 1Care? Why do I need to contribute to the healthcare of others when I am already paying taxes?'

1Care mandatory for all Malaysians

Joker: Mandatory? Under the 1Care health insurance scheme, Malaysians are forced to pay and forced to accept a doctor assigned by the government. It sounds like a dictatorship to me.

I earn RM10,000 a month and have my medical care provided by my company as well as being additionally insured with critical illness coverage. Under 1Care, I need to fork out RM1,000 a month on top of all my insurance fees.

If I were to get sick, I will go to my company's panel doctor who is nearer to where I live and work, and I don't need to keep count on how many visits I've made or which illness are covered, unlike 1Care. Why should I pay so much for something which I will not use?

My tax money is already subsidising lower-income groups using government hospitals. My family uses the services of private hospitals (which we pay ourselves) because of the convenience.

If 1Care is mandatory for all Malaysians, it must cover all medical issues like prescription drugs, surgery and even transport costs to hospital like the NHS (National Health Service) in the United Kingdom.

David Dass: How will this work? Already many are on health insurance and go to private hospitals. And healthcare is a perk in the civil service. Furthermore, the poor and the retired will not be able to contribute.

Is it the intention of government to pass the cost of all utilities and services to the private sector or to be funded through some kind of toll charge? If so, how can the large civil service be justified?

I can understand the raising of fees for government hospitals. But the justification for so drastic a change must be made.

Hann Wei Toh: I would say it is fair for the poor, middle income and the rich to contribute to a pool. This is the same in Singapore. The contribution can be based on personal income like EPF (Employees Provident Fund).

Basically, it is a public health insurance scheme that offers basic protection, and mainly to help pay for the cost of treating medium-level illnesses. For better protection, people typically buy additional personal health insurance, but it is still compulsory for them to contribute to the pool.

The poor are currently heavily subsidised by the government, while the rich are not helping the government in the subsidy. The pool ensures money flows from the rich to the poor. It is just a way of doing things that is accepted in other countries, so it should not be an issue in Malaysia.

Not My Real Name: Hann Wei Toh, the rich is already subsidising the poor through taxes paid. If the government does not have enough money, it needs to think of a way to reduce cost (e.g., less shopping allowance for ministers' wives, starting with Rosmah Mansor), silly projects and stop corruption in the Health Ministry.

Look at Penang. From the endless flood of red ink during the years under Gerakan, now it has a surplus

under the DAP government. Did they increase taxes on Penangites? No.

It was through cutting wastage and 'leakages'. Now, if we kick out BN at the federal level, our country will have a surplus budget again within a couple of years.

Quigonbond: The fact of the matter is someone contributes 10 percent of his or her blood and toil into a system and the outcome is he/she does not even get his/her pick of doctor, medication and treatment. Where does the money go?

Will the good doctors and good medication only be channeled to those with connections, while the remainder of Malaysians need to live with half-past-six doctors and questionable medication that they have never trusted all their lives?

It's one thing to have a system of compulsory health insurance like what Obama administration does. It's totally another abomination to dictate which doctor a person should see or what medication he/she can take.

The BN government has severely restricted our freedom of expression and assembly, but to now limit our liberty to choose the nature and quality of our healthcare is beyond outrageous.

Maplesyrup: This plan is unlikely to be good to the middle-income group, which has been putting aside money and buying medical insurance to ensure they get decent healthcare at private hospitals.

How is 1Care going to serve their needs? As for those who traditionally depend on the government-run hospitals, they are accustomed to getting discounts so their medical bills are more affordable.

For both these groups of people, 1Care means medical costs will be higher for the poor, and the wealthy will now have to incur double expenses for healthcare if they still want to go to private hospitals for treatment.

For a Better Malaysia: Please stop giving information in drips and drops. If you can't give full details to the rakyat, we rather you just keep quiet until you are able to.

Not Convinced: Didn't PM Najib Razak say in his 2012 New Year Message that our best days are yet to come?

Malaysians have been made to pay a hefty tax when buying a car. Now we are asked to pay for a mandatory, but sub-standard, health insurance scheme. Soon, we will have to pay the goods and services tax (GST).

Yes, our best days are yet to come. Brace for it, folks.

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