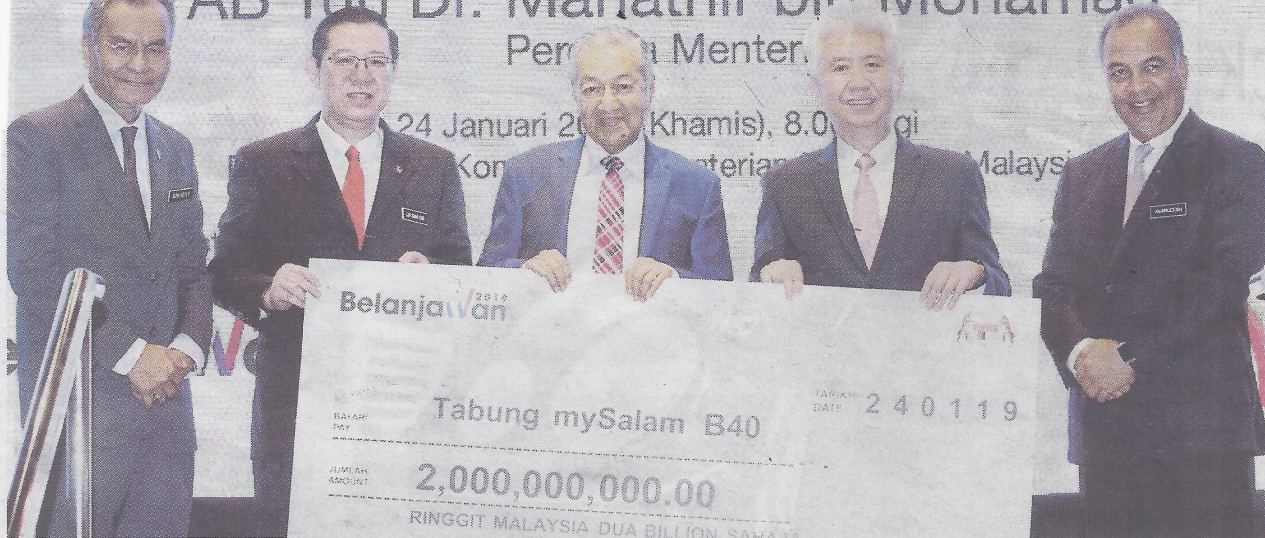


Dirasmikan oleh

YAB Tun Dr. Mahathir bin Mohamad  
Perdana Menteri.

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Kementerian Kesihatan Malaysia



Prime Minister Tun Dr Mahathir Mohamad and Finance Minister Lim Guan Eng receiving a cheque for RM2 billion from Great Eastern Holdings Bhd group chief executive officer Khor Hock Seng (second from right) at the launch of the mySalam scheme in Putrajaya yesterday. With them are Health Minister Datuk Seri Dr Dzulkefly Ahmad (left) and Deputy Finance Minister Datuk Amiruddin Hamzah. PIC BY AHMAD IRHAM MOHD NOOR

## LIFTING PEOPLE'S BURDEN

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# 'DEBT WON'T STOP INITIATIVES'

Govt will make sure all aid efforts reach their targeted groups, says PM

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**D**ESPITE being saddled with a massive debt inherited from the previous administration, the government will continue to roll out initiatives for the people, especially those in the Bottom 40 (B40) group.

This assurance was given by Prime Minister Tun Dr Mahathir Mohamad as he launched the national B40 health insurance scheme known as "mySalam" yesterday.

"Although we inherited financial constraints (from the past

government), it will not prevent us from introducing people-friendly programmes such as the mySalam scheme.

"(The government) may seem cautious in executing such programmes, but we will make sure such efforts reach the targeted groups. And, we will also go all out to generate funds, via innovative and alternative measures, to ease the people's burden," he said.

Present were Finance Minister Lim Guan Eng and Health Minister Datuk Seri Dr Dzulkefly Ahmad.

Dr Mahathir was also upbeat about mySalam's substantial seed fund of RM2 billion provided by Great Eastern Insurance and Takaful, which will benefit 3.69 million people aged between 18 and 55 in the B40 group.

The prime minister said he believed the scheme would attract more contributions from Great Eastern and other industry players. He also urged insurance and takaful companies to extend their products to more people.

Dr Mahathir cited the low insurance and tawakal penetration rate of 30.2 per cent among low-income earners compared with 50.4 per cent of those in higher income categories in 2017.

"We hope that the mySalam scheme will boost the penetration rate of insurance and takaful among the B40, which is crucial and meaningful to raise their quality of life.

"Thus, the mySalam scheme is a significant step to formulate an inclusive financial development policy," he added.

The prime minister said those in the B40 group, especially self-employed or daily wage workers, could have their burdens lifted once they received takaful claims under the mySalam scheme.

Besides mySalam, Dr Mahathir said the government would roll out another health-related initiative called "Peduli Kesihatan" or Peka B40 next week.

The free health screening scheme, which is the government's pioneer project for this

year, had an allocation of RM100 million and would benefit those aged 50 and above.

Earlier, Lim said mySalam's RM2 billion seed fund would be used to pay the RM112 premium of each person qualified for the scheme.

"This premium is set at a cost rate, without any profit for the insurance company."

The scheme will provide free medical coverage to qualified recipients against 36 critical illnesses. Beneficiaries of mySalam will receive one-off payments of up to RM8,000, and daily payments (as income replacement in the event of hospitalisation) for up to 14 days at RM50 per day, or RM700 per year.

Coverage under the scheme starts Jan 1, and the scheme's registration and takaful claims can be made from March 1. Qualified recipients under the scheme will be notified via text messages.

**Additional reporting by Irwan Shafrizan Ismail and Mohd Husni Mohd Noor**