



KEMENTERIAN PERDAGANGAN DALAM NEGERI  
DAN KOS SARA HIDUP

## Keratan Akhbar

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24 JAM

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- |                       |                     |
|-----------------------|---------------------|
| ● YB Menteri          | ● YBhg. TKSU (PPDN) |
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Tarikh: 28 NOVEMBER 2024



KEMENTERIAN PERDAGANGAN DALAM NEGERI  
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# KERATAN AKHBAR **UMUM**

# Siasat kenaikan caj premium insurans

BNM digesa siasat, kenaikan hingga 70 peratus membebarkan

Oleh AISYAH BASARUDDIN  
KUALA LUMPUR

**B**ank Negara Malaysia (BNM) perlu menyiasat dan mengkaji semula syarikat insurans yang mengeluarkan notis kenaikan caj premium antara 40 hingga 70 peratus.

Ahli Parlimen Bayan Baru, Sim Tze Tzin berkata, BNM tidak sepatutnya 'lepas tangan' hanya kerana ia keputusan perniagaan dibuat syarikat insurans kesihatan.

Menurutnya, umum mengetahui kenaikan kadar premium insurans kesihatan amat berkait rapat dengan caj hospital swasta yang melambung tinggi sama ada secara langsung atau tidak langsung.

"Caj hospital swasta tidak terkawal ini menjadi beban buat syarikat insurans. Kini, mereka lepaskan beban tersebut kepada pencarum

golongan M40 dan ke atas, serta segelintir B40. Rakyat mencarum kerana mahukan perkhidmatan swasta terbaik dengan kos munasabah.

"Apabila premium insurans naik mendadak, pengguna berhenti mencarum dan kembali ke hospital kerajaan. Ia secara tidak langsung menambah beban buat hospital kerajaan, malah tempoh menunggu lebih lama.

"Kalau Kementerian Perdagangan Dalam Negeri dan Kos Sara Hidup (KPDN) boleh siasat tentang kaut keuntungan berlebihan ke atas kenaikan contohnya telur 10 sen sebiji, mengapa BNM tidak boleh," katanya ketika sidang akhbar di Parlimen pada Rabu.

Sebelum ini, Menteri Kesihatan, Datuk Seri Dr Dzulkefly Ahmad dilaporkan bakal membawa pendekatan perkhidmatan kesihatan berdasarkan nilai bagi menangani isu caj hospital swasta yang dilaporkan semakin meningkat.

Katanya, di bawah Akta Kemudahan dan Perkhidmatan



TZE TZIN

Jagaan Kesihatan Swasta 1998 (Akta 586), Kementerian Kesihatan Malaysia (KKM) hanya berhak mengawal yuran konsultasi dikenakan pakar perubatan, tetapi tidak berkuasa tentang penentuan caj lain.

Tze Tzin berpendangan, ekosistem kesihatan swasta saling berhubung kait dengan sistem kesihatan awam yang dibiayai KKM dan kerajaan persekutuan.

Justeru, katanya, penglibatan BNM dalam isu itu amat diperlukan selain mengadakan sesi dialog dengan pemain industri termasuk Persatuan Hospital Swasta Malaysia.

"Saya juga amat kesal dengan kenyataan Presiden Persatuan Hospital Swasta Malaysia, Dr Kuljit Singh yang mempertahankan kenaikan premium insurans kesihatan sebagai tidak sangsi dan berpatutan.

"Bagaimanapun, saya menyambut baik kenyataan Dr Dzulkefly tentang konsultasi bersama hospital swasta untuk mencapai *value-based healthcare*, saya harap ia berjaya," ujarnya.

KUALA LUMPUR (Nov 27): A government backbencher has called on Bank Negara Malaysia (BNM) to investigate insurance companies for “excessive profiteering” over premium hikes.

Sim Tze Tzin (Pakatan Harapan-Bayan Baru) said BNM has the authority to regulate insurers’ decisions to increase medical insurance premiums and that the central bank should not simply dismiss it as a “business decision”.

“If the Ministry of Domestic Trade and Cost of Living can conduct an investigation into ‘excessive profiteering’ over a 10-sen increase in egg prices, why can’t Bank Negara investigate premium hikes of 10% to 100%?” Sim said at a news conference

## Govt backbencher urges Bank Negara to probe ‘excessive profiteering’ by insurers over premium hikes

BY CHOY NYEN YIAU  
[theedgemalaysia.com](http://theedgemalaysia.com)

at the Parliament building on Wednesday.

Local media have reported that medical insurance premiums are expected to rise between 40% and 70% next year, following notices sent by insurance providers to policyholders, citing the rising cost of medical care in private hospitals as the primary reason.

With the hike in insurance premiums, Sim claimed that some consumers have opted to cancel their medical insurance and turn to government hospital services.

He warned that this would indirectly increase the burden on public healthcare and disproportionately affect lower-income groups, as they would face longer waiting times in government hospitals.

## Reduce ‘excessive’ hike in insurance premiums: MP

KUALA LUMPUR: Bank Negara Malaysia (BNM) has been asked to investigate and review the “excessive” increase in insurance premiums.

In making the call, Bayan Baru Member of Parliament Sim Tze Tzin said BNM should not avoid the issue on the grounds that it was a business decision by the insurance companies involved.

“If the Ministry of Domestic Trade (KPDN) can carry out an ‘excessive profiteering’ investigation on an increase of 10 sen per egg, why can’t BNM investigate an increase of tens of per cent in (insurance) premium increases? Why can’t the authorities investigate if the increase in private hospital charges is ‘excessive profiteering’?,” he told a press conference in

Parliament Wednesday.

Sim said he raised the issue of increases in private hospital charges and health insurance premiums in the committee-level debate session on the Ministry of Health’s Supply Bill 2025 on Tuesday.

“I welcome the statement by Health Minister Datuk Seri Dr Dzulkifli Ahmad that he will hold consultations with private hospitals to achieve ‘value-based healthcare’.

“I hope the minister can succeed,” he said, adding that he regretted the media statement by Malaysian Private Hospital Association president Dr Kuljit Singh who defended the increase in health insurance premiums of between 40 and 70 per cent.



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# BERITA ONLINE KPDN

**BERITA ONLINE BERTARIKH 28 NOVEMBER 2024**

TARIKH	TAJUK	PAUTAN	MEDIA
28-Nov	Kedai runcit dikesan sorok minyak masak subsidi	<a href="https://www.buletintv3.my/nasional/kedai-runcit-dikesan-sorok-minyak-masak-subsidi/">https://www.buletintv3.my/nasional/kedai-runcit-dikesan-sorok-minyak-masak-subsidi/</a>	BULETIN TV3
28-Nov	Kedai runcit sorok minyak masak peket diserbu	<a href="https://www.sinarharian.com.my/article/699050/berita/semasa/kedai-runcit-sorok-minyak-masak-peket-">https://www.sinarharian.com.my/article/699050/berita/semasa/kedai-runcit-sorok-minyak-masak-peket-</a>	SINAR HARIAN
28-Nov	Sorok minyak masak peket belakang kedai runcit	<a href="https://www.sinarharian.com.my/article/699050/berita/semasa/kedai-runcit-sorok-minyak-masak-peket-">https://www.sinarharian.com.my/article/699050/berita/semasa/kedai-runcit-sorok-minyak-masak-peket-</a>	SINAR HARIAN
28-Nov	Operasi Kita Gempur: KPDN kesan peniaga sorok bekalan minyak masak peket	<a href="https://www.astroawani.com/berita-malaysia/operasi-kita-gempur-kpdn-kesan-peniaga-sorok-bekalan-minyak-masak-peket-">https://www.astroawani.com/berita-malaysia/operasi-kita-gempur-kpdn-kesan-peniaga-sorok-bekalan-minyak-masak-peket-</a>	ASTRO AWANI
28-Nov	Premis 'pilih kasih' jual minyak masak peket diserbu KPDN	<a href="https://www.kosmo.com.my/2024/11/27/premis-jual-minyak-masak-peket-kepada-restoran-sahaja-kena-serbu">https://www.kosmo.com.my/2024/11/27/premis-jual-minyak-masak-peket-kepada-restoran-sahaja-kena-serbu</a>	KOSMO
28-Nov	KPDN kesan peniaga warga asing sorok minyak masak paket	<a href="https://www.bharian.com.my/berita/kes/2024/11/1329596/kpdn-kesan-peniaga-warga-asing">https://www.bharian.com.my/berita/kes/2024/11/1329596/kpdn-kesan-peniaga-warga-asing</a>	BERITA HARIAN
28-Nov	Lari bertempiaran sebab sangka operasi Imigresen	<a href="https://www.kosmo.com.my/2024/11/27/lari-bertempiaran-sebab-sangka-operasi-">https://www.kosmo.com.my/2024/11/27/lari-bertempiaran-sebab-sangka-operasi-</a>	KOSMO
28-Nov	Pasar Besar Meru sekali lagi diserbu	<a href="https://www.utusan.com.my/berita/2024/11/pasar-besar-meru-sekali-lagi-diserbu/">https://www.utusan.com.my/berita/2024/11/pasar-besar-meru-sekali-lagi-diserbu/</a>	UTUSAN MALAYSIA