

# iCare puts cart before horse: Expert

BY PAULINE WONG  
newsdesk@thesundaily.com

**PETALING JAYA:** The controversial iCare healthcare scheme may still be in the works, but the plan is full of unresolved obstacles and may be a case of putting the cart before the horse, an authority on healthcare financing said.

United Nations University International Institute for Global Health senior research fellow and health economics professor Datuk Dr Syed Aljunid told *theSun* that the iCare scheme needs to go back to the drawing board.

"Do we need a health financing system in this country? Yes, but iCare as it is now is not feasible," he said.

The healthcare financing scheme is aimed at providing quality healthcare for all citizens.

Syed, who is a consultant in healthcare financing for countries like Indonesia, the Philippines, United Arab Emirates and Saudi Arabia, said the scheme cannot work because Malaysia does not have a good healthcare costing framework.

"The reason we read about gross ballpark figures is because the ministry does not have a proper costing framework," he said.

"That is putting the cart before the horse," he added.

Syed was referring to Health Ministry officials who have repeatedly insisted that all the figures which have been reported in various blogs and media were only "ballpark figures" which have been misinterpreted.

Among the figures were 10% compulsory

deductions to pay for the social insurance scheme, and limits of six visits to a doctor each year, both of which the ministry has dismissed as misinterpretations of estimated figures.

Syed warned that the scheme would fail if the government does not find a way to consolidate existing resources such as the Employee's Provident Fund, Social Security Organisation, private healthcare insurance and income tax.

"We need a mechanism to bring these fragmented resources together and pool it into a social insurance, because in social insurance, people's contribution alone is not enough," he said.

Syed said the government needs to reorganise its health services before a national healthcare financing scheme can be formulated.

Meanwhile, a senior doctor also said the Health Ministry should make its health services more efficient before implementing a new system.

"The ministry should make itself more efficient, utilise its budget more effectively and trim the fat to improve its services," the doctor, who heads a department in a public hospital, told *theSun*.

Malaysian Medical Association president Dr Mary Suma Cardoso, who is involved in the planning of iCare, had told *theSun* previously that of all the unresolved issues plaguing the plan, the most contentious is the management of the funds.

"We will have to ensure that there will be transparency and accountability and good governance in place, but many are sceptical and wary about whether this is possible," she had said.