copy ELECTRICAL SHORT CIRCUIT (RISK MANAGEMENT)

MediAsas aims to provide **more affordable, standardised medical insurance and takaful protection**, encouraging more cost-effective use of private healthcare services through clearer benefits and greater medical cost transparency.

The main drivers of **medical inflation need to be addressed at the healthcare-provider level,** not just through insurance policy design.

Therefore, **MediAsas may help manage medical insurance costs, but it is not a standalone solution to Malaysia’s rising healthcare costs.**

Understanding the Deductible

For illustration, if the proposed MediAsas Flexi plan has a RM300,000 annual limit and a RM10,000 deductible, a RM50,000 eligible hospital bill would leave you paying RM10,000, with the remaining RM40,000 covered subject to policy terms.

Important: A deductible means you must bear a portion of the medical expenses yourself. MediAsas may suit people who can afford the deductible, but may be less suitable for those who prefer comprehensive coverage with minimal out-of-pocket expenses.

Is MediAsas Suitable for You?

- **Currently employed?** Keep your employer medical coverage while you remain eligible.
- **Approaching retirement?** Explore individual medical insurance before your employer coverage ends.
- **Considering MediAsas?** Compare premiums, coverage limits, deductibles, exclusions, and hospital access before deciding.

MediAsas could be a useful option for people seeking more affordable medical protection. However, the right choice depends on your existing coverage, financial circumstances, healthcare needs, and ability to bear out-of-pocket medical expenses.

Our advice: The objective is not simply to buy cheaper medical insurance, but to secure adequate protection that remains affordable when you need it most.

Contact us now for a free consultation:
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