

THE LEVEL OF AWARENESS TOWARDS THE IMPORTANCE OF TAKING MEDICAL CARD INSURANCE

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Abstract: Medical card insurance is a crucial tool that can assist on people paying for their medical cost. However, so many people are unaware of how importance having medical cards insurance is, they might not have enough coverage when they do. The study aims to determine the level of awareness towards importance of taking medical card insurance. The study involved 400 respondents by using quantitative survey method. Other than that, cross sectional study and convenience sampling method were used. Based on the data we collected through a set of questionnaires, which we analysed using Statistical Packages for Social Sciences version 26, researcher can conclude that the level of awareness towards the importance of taking medical card insurance among Malaysian society is high ($M=3.33$).

Keywords: Medical Card, Insurance, Adults, Awareness, Importance

1. Introduction

In today's modern life, medical cards are one of the important things that people need to have. Medical cards are to ensure access to quality medical care while mitigating financial burdens. One instrumental solution that has emerged to address this challenge is medical card insurance. It is an invaluable resource that provides individuals with a comprehensive safety net for their healthcare needs. In Malaysia, we have tons of medical card's company such as Prudential, AIA, Etiqa and many more.

According to Low (2023), medical card is one type of insurance to cover up the cost of one's medical treatments or hospitalization. There are few types of medical insurance coverage. Example from Prudential, it offers three types of medical insurance which is individual health insurance, critical illness health insurance and group help insurance. Therefore, it is important for people to explore the benefits of having medical card insurance as it helps to reduce one's financial burden especially for the family in B40 groups. Seeing the rising of health problem nowadays, it is crucial for people to start taking medical card to help them to treat their illnesses

as we never know what diseases may affected us in the future. It's either a deadly disease or just a minor illness that won't harm someone's life. However, not all illnesses can be covered by having medical card insurance. According to Pereira (2018), you are not automatically entitled to any and all coverage just because you are holding a medical insurance card. This is especially false if you are outside of the country. Even though they are claims for only medical care, high risk activities like racing, bungee jumping, and some water sports can prevent your insurance carrier from paying for any injuries or illnesses that were caused by these activities. In the event of an emergency, the hospital will still have to treat you, but the insurance company might not pay the amount after you are released. However, this will not stop you from exploring medical card insurance because medical card insurance can cover when one's experiencing internal disease such as cancer and HIV.

This research paper delves into the significance of obtaining medical card insurance, exploring its importance to everyone in every age group. We will delve into the rising costs of medical card and the financial risks individuals face without adequate insurance and a discussion on a long-term implication of having it including improved health outcomes, preventive care and enhanced financial stability. Also, case studies and real-life examples illustrating the tangible impact of medical card insurance on individuals and families. By delving into these key aspects, this research paper seeks to provide a comprehensive understanding of how important medical card this day. We aim to empower individuals to make informed decisions about their healthcare coverage, ultimately fostering healthier lives and greater financial security.

In Malaysia, the level of awareness regarding the importance of having a medical card or health insurance coverage varies among individuals. While some Malaysians recognize the significance of having medical insurance, others may not be fully aware or informed about its benefits. There are various reasons why some people choose not to take a medical card. One primary factor is financial considerations. For individuals who are young, healthy, or have minimal healthcare needs, they may perceive the cost of obtaining a medical card or paying insurance premiums as outweighing the potential benefits. They may believe that paying for medical expenses out of pocket is a more cost-effective approach.

According to Mustafa,Z. (2022), the issue is they could not afford to pay the medical card monthly. Even though the value of RM 80 to RM100 seems small to some people but not all individuals are able to bear the commitment to pay in the long term. Another reason is a lack of awareness. Some individuals may simply be unaware that medical cards or insurance options are available to them. They might not have received sufficient information about the advantages and coverage provided by medical cards, or they may not understand the application process. Without this knowledge, they may not actively pursue a medical card.

In conclusion, it is crucial to be aware of medical cards because they offer several significant benefits. Medical cards provide financial protection by covering a portion or all of the costs associated with medical treatments, medications, and healthcare services. This helps individuals and families manage their healthcare expenses and alleviate the financial burden of unexpected medical emergencies. Finally, being aware of medical cards allows individuals to make informed decisions about their healthcare options, empowering them to prioritize their well-being and seek necessary medical attention when needed.

2. Research Methodology

2.1 Research Design

The purpose of this survey is to gain respondent apprehension on importance of taking medical card. The methodology used in this study is quantitative methodology (Ridzuan, Ridzuan, and Ridzuan, 2018). For instance, this questionnaire consists of background knowledge of respondents about medical card, which medical card agencies do respondent usually heard off, and where did they see people promoting medical card. The feedback from the respondent will be useful for the improvement of promoting medical card in future.

2.2 Population and sample

According to Raofsoft Sample Calculator, with 92% confident level, the recommended size is 307 which is the minimum recommended size of this survey. The population size in Malaysia is 32 000 000 people. However, the researcher managed to get 310 respondents.

2.3 Data analysis

Descriptive statistics will be used to analyse the importance of having a medical card. The mean and standard deviation will be used to provide accurate statistics. The demographic profiles will be used as the control variables.

3. Findings: Results and Discussion

In the first section, there were 8 questions asked. These questions were asked to identify respondents' demographic background and general questions on medical card. Table 1 represent the 5 questions related to demographic backgrounds. Apart from the demographic questions, there are also additional questions on general information related to medical card. There are 3 questions asked in this section. These questions were distributed to see the respondent's general knowledge about medical card.

Table 1: Distribution of the respondents by demographic

DEMOGRAPHIC	FREQUENCY	PERCENTAGE
Sex		
Female	206	66.5%
Male	104	33.5%
Age		
18-23	251	81%
24-29	17	5.5%
30-35	9	2.9%
36-41	4	1.3%
42-47	5	1.6%
48-53	12	3.9%
54 and above	12	3.9%

Ethnicity		
Malay	270	87.1%
Chinese	12	3.9%
Indian	5	1.6%
other (Bumiputera Sabah/Sarawak, Orang asli, etc)	23	7.4%
Marital status		
Single	266	85.8%
Married	39	12.6%
Divorced	5	1.6%
Occupational		
Working at government sector	20	6.5%
Working at private sector	41	13.2%
Student	217	70%
Retiree	11	3.5%
Unemployment	7	2.3%
Self-employed	10	3.2%
Housewife	4	1.3%
Do you own a medical card?		
Yes	135	43.5%
No	175	56.5%
Where did you usually see people promoting medical card?		
Online advertising	63	20.3%
Social media	118	38.1%
Medical card's company exhibition booth	66	21.3%
Television	9	2.9%
Radio	7	2.3%
Hospital	47	15.2%
Which medical card agencies do you usually heard off?		
AIA	89	28.7%
PRUDENTIAL	77	24.8%
ZURICH	34	11%
ALLIANZ	58	18.7%
ETIQA	37	11.9%
OTHER	15	4.9%

Table 1 above shows the demographic of 310 respondents. Based on the findings, most of the respondents who answered the questionnaires are female (66.5%) and male (33.5%) aged between 18-23 (81%) and most of them are Malay (87.1%). Majority of the respondents are single (25.8%) and are a student (70%). Most of the respondents doesn't own medical card (56.5%). More than half of the respondents usually see medical card being promoted on social media (118%) and the medical card agencies that they usually heard of is AIA (28.7%).

In 2016, ex-Health Minister Datuk Seri Dr S. Subramaniam said that more than a third of Malaysians were directly paying for medical treatments with their own money, a worrying ratio that might lead to financial disaster. "Malaysia has high out-of-pocket health payments due to the small number of people who have health insurance or medical benefits at work," he

stated in a Malay Mail article published on June 2, 2016 (5 Things You Should Know Before, 2023). As we all may know, hospitality costs are slowly increasing nowadays, and they are many types of new, strong and risky viruses such as Covid-19 still actively spreading wide on across the world that still hasn't has any cure same goes to the old virus which is HIV or AIDS. Some Malaysian may not be aware or doesn't even bother about the benefits of a medical cards. As a result, over time, the amount of people that will suffer financial burden because of hospitalization costs will increase.

For the second section, a total number of 6 questions were asked to determine the level of awareness towards the importance of taking medical card.

Table 2 : The level of awareness towards the importance of taking medical card

The level of awareness towards the importance of taking medical card	Mean
•I am confident that with increased education, I can better understand the significance of having a medical card in Malaysia.	3.47
•In my humble view, having a medical card can greatly reduce financial burdens when seeking medical treatment.	3.44
•I am aware of the benefits of having a medical card	3.39
•I strongly believe that it's beneficial for me to consider getting a medical card as it can greatly improve my personal health.	3.34
•I believe it's beneficial for me to consider getting a medical card as it can help me with my financial stability.	3.31
•I am familiar about the many sorts of medical cards accessible in Malaysia	3.12
OVERALL MEAN	3.34

Table 2 above highlights the respondents' apprehension toward the importance of taking medical card. According to the research, the majority of respondents believed that they may have a better understanding and be more exposed to the benefits of a medical card if they received more thorough education about the value of medical cards in Malaysia (M=3.47). For example, including medical card education into subjects such as mathematics or economics in both primary and secondary school. Not only that, but the vast majority of respondents are aware that a medical card can help us minimise our financial worries when seeking medical treatment (M=3.44). Furthermore, medical cost inflation has already started and will continue to increase costs. Besides, if hospitalisation and surgery are required during treatment, costs will soon rise. Medical insurance allows you to decrease the burden of medical inflation while still receiving high-quality care without worrying about the cost (5 Good Reasons to Consider,2021).

For the third section, there were eight questions asked. These questions were distributed to the public to see the level of correspondent's level of the acceptance of taking medical card.

Table 3 : The level of the acceptance of taking medical card.

The level of the acceptance of taking medical card	Mean
•By educating myself about the importance of medical card insurance, I can ensure personal protection during a medical emergency.	3.56
•I would recommend medical card to my family.	3.44
•I would recommend medical card to my friends.	3.44
•I'm willing to hand out cash for a medical card in order to shield my family from unwanted medical costs.	3.30
•I acknowledge the advantages of having a medical card which is access to preventive care services.	3.29
•I am willing to spend money on a medical card to protect myself from unexpected medical costs.	3.27
•I understand that having a medical card provides financial security.	3.25
•I am convinced that a medical card insurance will offer me with enough coverage for all of my medical needs.	3.21
OVERALL MEAN	3.35

Table 3 above shows the respondent's level of acceptance of taking medical card. According to the data, most of the questionnaire respondents stated that by educating themselves about the significance of medical card insurance, they can ensure personal security during a medical emergency (M=3.56). This statement has been supported by 5 Good Reasons to Consider (2021), with life's uncertainties and the growth in lifestyle diseases, no one ever knows when a life-threatening sickness or incident is just around the corner and will change their life. As a result, it's better to be prepared with appropriate coverage in case the unexpected occurs. As the saying goes 'steel yourself', we should always be prepared about anything in life especially for unpleasant event, so we didn't get too stressed when the accident happened. In conclusions, the level of acceptance towards the medical card among the respondents are impressive which is (M=3.35). This can be supported by a statement from Hafiz, H. (2022) which, when examined, the cost of treatment at the hospital is increasing. Therefore, a medical card or health card plan is one of the requirements you need to have as it can provide protection and comfort to you and your family in the event of a disaster. Although many think that government hospitals are sufficient and provide free treatment, it does not mean that you do not have to pay directly. Some treatments at government hospitals especially related to serious and chronic illnesses require relatively expensive expenses even if they have been subsidized. (Ridzuan et al., 2022). Therefore, most Malaysian now are more aware and started to own medical card for their future emergency needs.

4. Conclusion

Based on the findings, we can conclude that Malaysian's are highly aware about the important of having medical card insurance. Our research questions' findings can be arranged as per following:

Level of Awareness	3.34
Level of the Acceptance	3.35

This has proven that the level of awareness and acceptance on the important of medical card insurance in among Malaysian's is positively high. However, this awareness still has room for improvement and raised. This is because study shows that less than half of Malaysians have life insurance and, the figures for health insurance are similar, with only 54% of Malaysians covered. Therefore, a lot of hard work from others are needed to promote medical card insurance so that more than 54% of Malaysians have access on medical insurance . By doing so, they can set a good example for others hence can influence people to sign up for medical insurance for future need. This can help raise the population in Malaysia that holds medical insurance to ensure their hospital coverage.

In addition, the Government can also help to raise this awareness. The Government can hold a lot of campaigns to encourage people of the benefits of having medical card insurance. For instant, organize an awareness campaign about medical card insurance and its plan benefits to people especially among youth. Therefore, young people have been exposed to this kind of knowledge that can help them during their adulthood life. Hence, everyone who attend the campaign can also gain knowledge and new information about medical care insurance that they can practice in their daily life. This also can educate them about the potential financial risks of not owning a medical card insurance. For instance, high medical bills, limited access to healthcare services and potential debt. By organize an awareness campaign can exposed people the benefits of medical cards including preventive care, access to specialised care, and access to necessary medications can all greatly enhance overall health outcomes.

The community also can contribute to raise the awareness of the important of having medical card insurance. They can help distribute flyers, booklet and make poster to set an exposure to people about medical card insurance. For instant, distribute flyers among neighbours to inform them about medical card insurance. They also can help a meeting and help a talk about medical card insurance since most people do not have the privilege of having Internet access. Especially old people nowadays. From there, they can learn about medical card insurance easily.

In conclusion, medical card insurance plays an important role in people's life as it can help them to reduce their financial problem especially when it involves someone's health. Therefore, people nowadays should appreciate the existence of medical card insurance hence they should acknowledge the benefits of having medical card insurance to protect themselves from unexpected medical expenses.

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