



**PRESS RELEASE
MINISTRY OF FINANCE**

**JBMKKS ADVANCES RESET STRATEGY WITH MEDIASAS PILOT
PROGRAMME, PRICE TRANSPARENCY AND DIGITAL HEALTH INITIATIVES**

The Joint Ministerial Committee on Private Healthcare Costs (JBMKKS), co-chaired by Minister of Finance II YB Senator Datuk Seri Amir Hamzah Azizan and Minister of Health YB Datuk Seri Dr Dzulkefly Ahmad, today shared further progress on key initiatives under the RESET framework aimed at improving the affordability, accessibility, transparency and sustainability of Malaysia’s private healthcare system.

JBMKKS endorsed MediAsas as the brand name for the Base MHIT Plan, a key initiative designed to provide Malaysians with access to more affordable and sustainable medical protection over the longer term. The MediAsas pilot programme which will commence end July, marks a further milestone in preparing the ground for nationwide implementation in January 2027. MediAsas is expected to play a pivotal role in reshaping private healthcare financing and supporting broader long-term healthcare transformation.

YB Senator Datuk Seri Amir Hamzah Azizan said, “MediAsas will provide a firm foundation to support longer term healthcare financing reforms, reflecting the Government’s commitment to delivering affordable medical protection while ensuring the sustainability of Malaysia’s healthcare financing ecosystem. Through broader eligibility criteria and distinct product features, MediAsas is designed to be affordable over time and expands access to medical protection for a wider segment of Malaysians. The pilot programme will serve to ensure that the nationwide rollout of MediAsas in 2027 proceeds smoothly and delivers a well-integrated customer journey”.

YB Datuk Seri Dr Dzulkefly Ahmad said, “MediAsas represents an important step towards ensuring Malaysians have access to quality and affordable healthcare. Underpinned by cost-containment measures, including the phased implementation of the Diagnosis-Related Groups (DRG) system in private hospitals will support more sustainable healthcare costs over time with a stronger focus on value-based care. Together with broader healthcare reforms, MediAsas will strengthen consumer confidence and support better health outcomes for Malaysians”.

MediAsas will be offered as a standalone medical insurance and takaful protection plan comprising two product offerings, namely MediAsas Teras, a standard plan and MediAsas Fleksi, a standard-plus plan. MediAsas will provide protection for individuals up to 85 years of age.

To support the administration of MediAsas going forward and ensure it continues to serve as a stable platform for change, JBMKKS is also working to put in place an independent Governance Board to provide ongoing oversight and safeguard the interests of consumers following its full implementation.

In parallel with the implementation of MediAsas, JBMKKS continues to advance other key RESET initiatives to strengthen Malaysia's private healthcare ecosystem, including:

- Digital health adoption and electronic medical record (EMR) interoperability through the Malaysia Digital Health Certification Network (MDHCN);
- Improving and modernising the licensing of private healthcare through a comprehensive review of the end-to-end licensing and registration process under Act 586; and
- Enhancing billing transparency through closer collaboration among private hospitals, insurers, takaful operators and regulators.

JBMKKS will continue to advance the RESET agenda through close collaboration with Government agencies, insurers and takaful operators, healthcare providers and other stakeholders to implement practical reforms that improve affordability, accessibility, transparency and sustainability across Malaysia's private healthcare system.

Further updates will be announced following the completion of the pilot programme ahead of the nationwide rollout in January 2027.

Ministry of Finance

Putrajaya

6 July 2026

APPENDIX 1: INITIATIVE DETAILS

1. MediAsas Pilot Programme

MediAsas will be piloted in the Klang Valley from end-July to October 2026 with the participation of six insurers and takaful operators, as well as selected hospitals. The participating insurers and takaful operators are AIA Berhad, Allianz Life Insurance Malaysia Berhad, Great Eastern Life Assurance (Malaysia) Berhad, Prudential BSN Takaful Berhad, Etiqa Family Takaful Berhad and Syarikat Takaful Malaysia Keluarga Berhad.

The MediAsas premiums will be determined based on the latest medical claims experience and healthcare cost inflation trends, with indicative premiums expected to remain within the target monthly range of around RM60 to RM550 for individuals within the entry age of up to 70 years. Final pricing will be confirmed ahead of the nationwide rollout.

The pilot programme will validate end-to-end operational readiness, including systems integration, customer journey and operational processes in a controlled environment. Insights gathered from the pilot will help refine implementation arrangements ahead of the nationwide rollout in January 2027.

2. Accelerating Digital Health and EMR Interoperability

The Ministry of Health has established the Malaysia Digital Health Certification Network (MDHCN) as a national trust framework to support secure interoperability between public and private healthcare providers under the “One Person, One Record” principle. Through MDHCN, patients will be able to securely access and share their health information across different healthcare settings while ensuring health records remain portable, protected and accessible. Private hospitals that are part of the MediAsas network will be expected to participate in MDHCN to improve the quality of care and service, while reducing duplicative diagnostic procedures.

3. Modernising Cawangan Kawalan Amalan Perubatan Swasta (CKAPS, Private Medical Practice Control Section) Licensing

JBMKKS has completed a comprehensive review of the end-to-end licensing and registration process for private healthcare facilities under Act 586. The review identified opportunities to streamline regulatory processes, reduce administrative burden and improve service delivery. Subject to the necessary approvals, digitalisation as well as review of standards and regulation initiatives will be pursued to modernise licensing processes for healthcare providers.

4. Enhancing Billing Transparency

JBMKKS continues to facilitate collaboration between the Association of Private Hospitals Malaysia (APHM), insurers and takaful operators, and regulators to improve the structure and presentation of private hospital bills. The initiative aims to improve transparency, provide greater clarity on healthcare charges and support more informed healthcare decisions by consumers. To this end, the working team have committed to developing a common framework for the categorisation and presentation of hospital charges by August 2026.

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About RESET

RESET is a collaborative effort by the Ministry of Finance, Ministry of Health, Bank Negara Malaysia, and key stakeholders to address medical inflation and strengthen Malaysia's healthcare system for greater accessibility and sustainability, with a greater focus on value-based healthcare in improving patient outcomes, optimising cost-effective healthcare services and enhancing access to quality care. It encapsulates five strategic thrusts to address challenges in Malaysia's private healthcare system through 11 initiatives. The five strategic thrusts are:

- Revamp the medical and health insurance/takaful (MHIT)
- Enhance price transparency
- Strengthen digital health systems
- Expand cost-effective options\
- Transform provider payment mechanism

About JBMKKS

The Joint Ministerial Committee on Private Healthcare Costs (Jawatankuasa Bersama Peringkat Menteri Mengenai Kos Penjagaan Kesihatan Swasta, JBMKKS) was established on 25 June 2025 by the Ministry of Finance and Ministry of Health to address rising private healthcare costs and medical inflation. Co-chaired by Finance Minister II YB Senator Datuk Seri Amir Hamzah Azizan and Health Minister YB Datuk Seri Dr Haji Dzulkefly Ahmad, the Committee includes representatives from the Ministry of Finance, the Ministry of Health, and Bank Negara Malaysia. JBMKKS plays a central role in driving and monitoring initiatives under the RESET framework through continuous engagement and collaboration. To ensure comprehensive support, the Committee is guided by a Consultative Council whose members comprise key stakeholders from private hospitals, insurers and takaful operators, medical doctors, consumer groups and academia.