World Hospitals and Health Services
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Service Delivery in Asia

- Introduction of the development of the mobile smartphone application, “PWH easyGo” to help patients and visitors to navigate different departments and facilities on the hospital premises with ease.
- An approach to improve patient safety and quality beyond accreditation
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Opinion matters

- Emerging Grandeur Niche in Chinese Wellness Tourism at Phuket Island

Abstracts: Français, Español, 中文
MAA Medicare – Crossing Borders

DATO’ ‘ALIYAH KAREN
CEO, MAA MEDICARE CHARITABLE FOUNDATION

ABSTRACT: This article describes the activities of MAA Medicare Charitable Foundation, which provides support for two charitable arms - the MAA Medicare Kidney Charity Fund and the MAA Medicare Heart Charity Fund. Author describe how such charitable organizations can play a vital role in supporting the care of patients with kidney disease in cases where such care is not available through the public programs offered by the government. Public employees and government retirees who need dialysis can receive care from private dialysis centers, through government subsidies. But many low-income patients who cannot afford the high price of dialysis would be deprived of care without the MAA Medicare and other non-profit programs for dialysis. The article highlights how a public-private partnership between NGOs that finance such a program, can play an immeasurable role in strengthening the healthcare system and accessing effective and affordable care in a setting where such care would not otherwise be available to vulnerable segments of the population.

Introduction. The ‘dialysis scenario’ in Malaysia has rapidly changed over the last 3 decades. Today, End Stage Renal Failure (ESRF) patients are able to easily obtain treatment, with almost 800 facilities throughout the country (Figure 1).

![Figure 1: Number of Dialysis Centre in Malaysia by Sector, 2000 to 2014](image)

Sadly, the number of patients diagnosed with ESRF each year is steadily increasing at an alarming rate, with approximately 7,000 new cases each year (Figure 2).

With its current population of 32 million people, about 36,000 patients are currently on dialysis. This number is expected to rise to 50,000 by the year 2020 says the National Kidney Foundation (Figure 3) based on the Renal Replace-

![Figure 2: New Dialysis Patients from 2004-2014 in Malaysia](image)

![Figure 3: Renal Replacement Therapy (RRT) chart 2005-2014](image)

In 2014: 7,615 new patients on regular dialysis. 54,797 living on regular dialysis in Dec 2014

mation Therapy (RRT) chart 2005-2014.

Charges, Subsidy and Funding

The charges for each dialysis treatment varies, depending on the type of treatment provided and the facility which provides the treatment. 3 main providers dominate the market; the Government, which provides treatment to the hard core poor and for chronic cases; private, located in private medical centers or stand alone centers, where sponsored patients or those in the ‘affordable’ category dialyse and the NGO centers, like MAA Medicare, which focuses on the poorer groups of patients (Figure 4a and 4b).

**FIGURE 4A: NUMBER OF DIALYSIS CENTRE IN MALAYSIA BY SECTOR, 2000 TO 2014**

[Graph showing number of dialysis centers by sector (NGO, Private, Public) from 2000 to 2014]

<table>
<thead>
<tr>
<th>Year</th>
<th>NGO</th>
<th>Private</th>
<th>Public</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>10</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>2005</td>
<td>15</td>
<td>30</td>
<td>45</td>
</tr>
<tr>
<td>2010</td>
<td>20</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>2015</td>
<td>25</td>
<td>50</td>
<td>60</td>
</tr>
</tbody>
</table>

![Graph showing cost per treatment by sector from 2000 to 2014](image)

**FIGURE 4B: COST PER TREATMENT BY SECTOR, 2000 TO 2014**

<table>
<thead>
<tr>
<th>Year</th>
<th>NGO</th>
<th>Private</th>
<th>Public</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>50</td>
<td>100</td>
<td>150</td>
</tr>
<tr>
<td>2005</td>
<td>75</td>
<td>150</td>
<td>200</td>
</tr>
<tr>
<td>2010</td>
<td>100</td>
<td>200</td>
<td>250</td>
</tr>
<tr>
<td>2015</td>
<td>125</td>
<td>250</td>
<td>300</td>
</tr>
</tbody>
</table>

Since the Government cannot provide care and treatment to all needy patients because of various reasons, the NGO centers play a significantly important role as the ‘back up’ provider. Today, the Government has placed 6,300 patients at NGO centers, with a financial assistance of RM50 per treatment to ease their burden. Public servants or government retirees mostly dialyse at private dialysis centers, with a hefty fee sponsored by the government (Figure 5).

**FIGURE 5: DIALYSIS FUNDING, 2014**

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>New</th>
<th>Prevalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>% by Government</td>
<td>53.6</td>
<td>62.3</td>
</tr>
<tr>
<td>% by Charity</td>
<td>12.9</td>
<td>15</td>
</tr>
<tr>
<td>% self-funded</td>
<td>31.2</td>
<td>18</td>
</tr>
<tr>
<td>% insurance</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>% subsidized by employer</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>% others</td>
<td>0</td>
<td>0.5</td>
</tr>
</tbody>
</table>

[Graph showing number of patients in MAA Medicare, 1995-2015](image)

**FIGURE 6: NUMBER OF PATIENTS IN MAA MEDICARE, 1995-2015**

Since the Government cannot provide care and treatment to all needy patients because of various reasons, the NGO centers play a significantly important role as the ‘back up’ provider. Today, the Government has placed 6,300 patients at NGO centers, with a financial assistance of RM50 per treatment to ease their burden. Public servants or government retirees mostly dialyse at private dialysis centers, with a hefty fee sponsored by the government (Figure 5).

Malaysia does not have a national healthcare plan, whereby patients are automatically covered by insurance. The general insurance policies offer a one-off or very minimal assistance over a short period of time. Hence the background of the patients diagnosed is crucial in determining where they will end up for treatment and what their charges would be.

The role of MAA Medicare Kidney Charity Fund (MAA Medicare)

MAA Medicare was initially established by the parent company, MAA Group as a CSR program to provide assistance and treatment to kidney patients who were trapped in the "Kidney Disease Dilemma". These patients were not civil servants, and did not enjoy priority access to hemodialysis treatment in Government Hospitals and were too poor to pay for treatment at private medical clinics; and yet, they were not poor enough to be treated at the National Kidney Foundation. In short, this group of patients were really in a dilemma – too poor, but not poor enough.

MAA Medicare was then established to provide treatment and care to those whose household monthly income was between RM1,200 (USD285) to RM2,500 (USD694). From a 6-machine center, assisting some 30 patients, 21 years ago, MAA Medicare has spread its wings across the country and assisted thousands of kidney patients with highly subsidized quality treatment over the many years (Figure 6).

Today this noble effort continues, with 12 visiting nephrologists, 111 medical staff and a management team of 23, who diligently care for 820 patients, who walk through its’ doors three times a week. 12 dialysis centers, equipped with 180 dialysis machines are located nationwide. A 13th center is in the pipeline.

MAA Medicare today

In line with the Ministry of Health’s regulations, all 12 MAA Medicare’s dialysis centers have been relocated to new, larger premise. Every center is licensed and equipped with the advanced medical equipment and disabled-friendly services (Figure 7).

MAA Medicare’s patients pay a subsidized fee of RM110 (USD27), while private centers charge between RM160-RM250 (USD39-USD61) per treatment. (*Single use* treat-
ment charges are significantly higher). A survey done in January 2016, showed that 66% of MAA Medicare patients were in need of additional financial assistance and aid to get them by on a daily basis as their net household income was less than RM1,000 (USD 244) (Figure 8).

The Patients' Welfare Fund Program (PWF) (Figure 10)

Established in 2009, the PWF is the most active program and over the last 6 years has assisted over a thousand poor patients in continuing with dialysis treatment for a minimum cost, or often for FREE. PWF provides additional subsidies for medications, EPO injections and sponsors minor surgeries, medical aid and equipment.

PWF focuses on those who are in extreme need and to add cheer, PWF organizes festive celebrations, mothers' and fathers' day outings, talks and social activities. Some families are given monthly groceries to ease their financial burden (Figure 11, 12 and 13).

A special team, consisting of nurses and administrative staff, conducts home and hospital visits and provides counseling sessions after clinical hours. Over the years PWF has gradually increased the number of patients and provisions under its care (Figure 14).

Care-ing Wheels
Under the PWF program, The Care-ing Wheels Project was first initiated in 2013. FREE transportation was provided mainly to those who were disabled, elderly, to those who could not afford public transport charges or lived a distance from the dialysis centers. 4 vehicles today ease the lives of many patients, who no longer skip dialysis treatments and

<table>
<thead>
<tr>
<th>Category</th>
<th>Net Household Income</th>
<th>Number of Patients</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>&lt; RM1,000 (USD244)</td>
<td>369</td>
<td>43%</td>
</tr>
<tr>
<td>Level 2</td>
<td>RM1,000 to RM2,000 (USD244 to USD480)</td>
<td>191</td>
<td>23%</td>
</tr>
<tr>
<td>Level 3</td>
<td>RM2,000 to RM3,000 (USD480 to USD732)</td>
<td>44</td>
<td>5%</td>
</tr>
<tr>
<td>Level 4</td>
<td>&gt; RM3,000 (USD732)</td>
<td>232</td>
<td>28%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>820</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: MAA Medicare 2018

Bearing in mind that most patients could not afford the bare minimum and deserved to be further assisted, MAA Medicare established and conducted various programs, events and campaigns to raise the much-needed funds and awareness.

80% of the funds raised are channeled back to the patients via highly subsidized dialysis treatments, blood tests, medication and EPO injections costing approximately RM2.3 million each year (USD550,000) (Figure 9).

Figure 9: Survey, PwC Char 2015

Figure 11: 12 and 13: Birthdays, Monthly Groceries and FREE Transportation for PWF Patients

Source: MAA Medicare PwC Program 2016
As a special initiative to assist the school-going children of our dialysis patients, the Kids@Medicare program was initiated. Holiday outings and fun activities are conducted to put a cheer on the children’s faces. Back to school assistance; new school supplies including shoes, bags and books are provided on a yearly basis. Children who have excellent results are rewarded as a motivation. Each year over 200 children of MAA Medicare’s patients benefit from the program (Figure 19, 20, 21 and 22).

A designated driver at each center is hired to shuttle needy patients to and from the centers for treatment. The patients and their families are extremely appreciative of the additional service provided.

Since all the 4 vehicles are sponsored, it is huge publicity for donors to have their logo on the vehicles. Indirectly it’s a win-win situation for both parties, benefitting the patients.

Other programs:

Kids@Medicare Program (Figure 18)

C.A.R.E (Care And Respect the Environment) is the MAA Medicare’s program for encouraging all staff and patients to continue caring for the environment. Since established in 2014, it has grown to be an internal platform for the staff outreach that is widely celebrated in all centers. Eco friendly products are used and waste is disposed efficiently and effectively. Bottles, canisters, boxes and paper are recycled and turned into saleable items. Income earned is channeled back to the respective centers (Figure 24 and 25).

MAA Medicare at its best

Over the years, millions of dollars have been raised to support the growing number of patients and their needy families. Much support has been provided by a committed Board of Trustees, partners, the government, statutory and social bodies, supporters and donors; all who have strongly
believed in the cause of MAA Medicare’s good work towards the less fortunate.

Recognizing the efforts of MAA Medicare on an international level was rewarding when MAA Medicare won at the Asian Hospital Management Awards (AHMA) in 2014 (CSR category) and again in 2015 (Community Hospital Improvement and Marketing, PR or Online Presence categories).

The European Society for Quality Research (ESQR) has awarded MAA Medicare with the European Awards for Best Practices 2016, at a ceremony in Brussels (Belgium) in June. As the Foundation has embarked on establishing the first cardiac diagnostic center for the under-privileged in Malaysia, it looks forward to international and local support especially in terms of financial assistance.

For more news on MAA Medicare please visit us on www.maa-medicare.org.my.

BIOGRAPHY

‘Aliyah Karen’ is the CEO of the MAA Medicare Charitable Foundation and has been involved with non-profit work for the past 20 years. She is an International speaker and trainer and her forte is community, social and personal development. She is in the midst of establishing the first cardiac diagnostic centre in Malaysia. ‘Aliyah was recently knighted by the Patron of the Foundation, the Ruler of Negeri Sembilan, Malaysia, with the title of Dato’.

References


2. 21st Report of the Malaysian Dialysis and Transplant Registry 2013. Chapter 1 All Renal Replacement Therapy in Malaysia. Figure 1.1: Stock and flow of RRT, Malaysia 2004-2013 (a). New dialysis and transplant patients, by Lim Yam Ngo, Ong Loke Meng, Goh Bak Leong and Lee Day Guat.

3. MAA Medicare 2016

4. MAA Medicare PWF Program

5. Care-Ing Wheels Program

6. Kids@Medicare Program

7. MAA Medicare C.A.R.E Program