CONFERENCE ABSTRACT

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Role of third party payers in addressing the financial impact of breast cancer diagnosis on Malaysian patients: Preliminary results from a focus group study

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Abstract: Background: The role of third party payers in alleviating financial burden following breast cancer diagnosis remains poorly understood in low and middle income settings. We aim to gain an in-depth understanding on the role of third party payers in addressing the financial impact of breast cancer diagnosis on Malaysian patients. Methods: Breast cancer patients aged 35–67 years from various economic backgrounds in Hospital Kuala Lumpur and University Malaya Medical Centre participated in this qualitative study. To date, 6 focus group discussions (FGDs) have been conducted in English, Malay, Mandarin and Tamil languages. All FGDs were audio recorded and transcribed verbatim. Results: More than half of the patients were supported by employer provided health insurance while few had private health insurance. A majority were unaware of their coverage plans until after cancer diagnosis and regretted not understanding their benefits beforehand. Most of the insurance packages require patients to pay first and claim later, which served as a huge financial hurdle. Furthermore, many reported that the insurance claim process was lengthy and tedious. While some patients stated that they were fully satisfied with their coverage plan and grateful that they were covered by third party payers, some patients expressed dissatisfaction with their coverage plans due to the hidden clauses that limit their claims. Besides that, employed patients were upset with the Social Security Organization (SOCSO), citing a lack of transparency in outlining the eligibility to receive invalidity benefits and unacceptable behavior of its front-line staff. The main reasons given for not having a private health insurance was the unaffordable premium rates and low awareness on existing medical coverage plans. Conclusions: While third party payers may play an important role in reducing the financial burden faced by breast cancer patients, there is a need to improve insurance regulation and revise existing medical coverage plans in Malaysia. There is also an urgent need to increase health insurance literacy in the population. This study was funded by AIA Bhd (NMRR ID: 16-2054-32802).

Keywords: breast cancer; financial; insurance


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