

# AIA offers coverage for mental health

by **SULHI KHALID**

**MENTAL** health issues remain a hot topic being discussed in Malaysia, as the general public is struggling with high cost of living and lack of public awareness.

Realising the threats, insurance provider AIA Bhd has introduced a newly enhanced "A-Plus Health" medical plan, which now includes insurance benefits and coverage for mental health.

AIA CMO, Heng Zee Wang said AIA is continuously challenging itself to go beyond its role as a traditional insurance company by understanding the growing concerns and needs of the nation.

"We know that there is a rising need for insurance plans that cover mental health conditions in this country, and I am optimistic that as the insurance industry works collectively with medical professionals, health experts and regulators, we will be able to develop the best solutions to meet the needs of Malaysians," he said.

He added that with the new feature in the medical plan, the insurance company hopes more Malaysians will take the first step to seek professional help regarding mental health issues.

"Mental health continues to remain a challenge for both the public and health industry, due to the lack of data and understanding. While there is definitely more work to be done, AIA is happy to do whatever we can at this point to move the needle forward," he said.

According to the Health Ministry in its National Health and Morbidity Survey 2015, approximately 4.2 million Malaysians suffer from mental health problems.

The survey also indicated 29% of Malaysians had depression and anxiety disorder compared to 12% in 2011.

Launched in 2018, the new and existing customers of "A-Plus Health" medical plan will be able to claim up to RM1,500 per year in psychiatric consultation fees, when visiting any pri-

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vate or government hospitals.

The medical plan rider comes with a first-in-market feature, called the Health Wallet. For every year a customer does not make any claim from A-Plus Health, an amount will be credited into his or her Health Wallet, up to 10 times.

Subsequently, the customer can use the accumulated points in Health Wallet for preventive care services including health screening and vaccination, recovery care for cancer, stroke

and heart attack, artificial limb and hearing aid expenses, and coverage for congenital conditions.

The newly added mental health benefit is also offered under the Shariah-compliant version of the medical rider, A-Plus Health-i.

The benefit will cover six mental health conditions namely Major Depressive Disorders, Postpartum Depression, Schizophrenia, Bipolar Disorder, Obsessive-Compulsive Disorder and Tourette syndrome.