

# Profiling debt and economic burden among immigrant inpatient at Hospital Kajang: A retrospective study focus on optimising healthcare financing policy and sustainability in Malaysia

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## ABSTRACT

**Introduction:** The MOH report highlighted a rise in immigrant patient debt, from RM16 million in 2014 to RM49 million in 2018. The debt is due to UNHCR patients being only 50% covered, and SPIKPA exclusions include undocumented workers, domestic workers, pregnant mothers and cases of suicide or self-harm. **Objective:** To analyse the profiling of immigrant inpatients that require life-threatening admission (Appendix A). **Materials and Methods:** Extracted retrospective data from patient notes from 1 January 2022 to 31 December 2023 and analysed using SPSS v2022. **Results:** An analysis of 5,740 patients showed that 17% were covered by SPIKPA (N=963), while 16% were covered by UNHCR (N=894). The total immigrant patient debt amounted to RM7,336,678, including RM212,380 in debt not covered by UNHCR and RM791,905 in debt exceeding SPIKPA coverage. 9% of patients indicated Appendix A. The nationality distribution showed 35% Myanmar, 27% Indonesia, 14% India and 12% Bangladesh with significant association between nationality and total debt ( $p<0.05$ ). The average age was 25 years (0 to 95 years old) with significant association between older patients and total debt ( $p<0.05$ ). The average length of stay was 4 days ( $p<0.05$ ) with a maximum 298 days observed in the paediatric department. The departments included General Medicine 36%, Pediatrics 24% and Obstetric 22%, Surgery 12%, orthopaedic 4% and psychiatry 1%. 21% were pregnant on admission. Each pregnant patient accumulated RM45,742 to the total debt ( $p<0.05$ ). 53% completed the patient's discharge guarantor form (Appendix F). Each patient with Appendix A and Appendix F contributed RM2,500 and RM396,005 to the total debt respectively ( $p<0.05$ ). The average out-of-pocket was RM1300 with a maximum RM737,024. **Conclusion:** This study emphasises the importance of standardising Appendix A criteria, collaborating with embassies for deportation of immigrants requiring long-term care, expanding access of undocumented immigrants for universal insurance coverage and family planning.