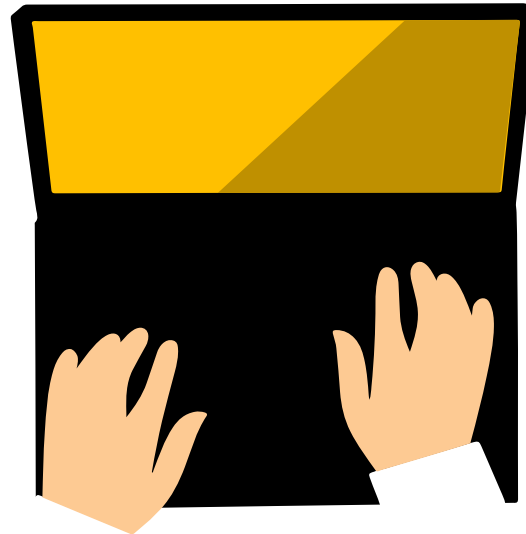


About mySalam

For:
Sarawak Patient Organization Knowledge Exchange (SPOKE)



Di bawah inisiatif

BELANJAWAN

2021

Diuruskan oleh

10
of
Great
Sarawak
ANNIVERSARY

What is mySalam?



mySalam national health protection scheme is an initiative started by the Government under the Ministry of Finance that aims to provide B40s with free takaful protection.





mySalam Eligibility

Bantuan Sara Hidup (BSH)/Bantuan Prihatin Rakyat (BPR)

Recipients:

- **Age between 18 and 65 and their spouses;**
- **Single individuals aged between 40 and 65 and earning less than RM24,000 per annum;**
- **OKU individuals aged between 18 and 65 and earning less than RM24,000 per annum.**



mySalam Benefits

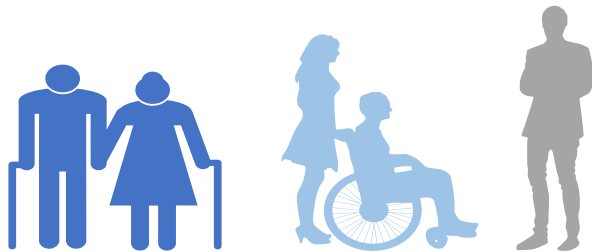


Critical Illness

A one-time RM8,000 cash payout upon diagnosis of one of the 45 Critical Illnesses.

Hospitalisation

RM50 daily hospitalisation income replacement up to RM700 per annum (14 days limit per annum) at any government, military or university hospitals.



How To Check My Eligibility?

www.mysalam.com.my

Eligibility check can be done directly through the mySalam website by entering a 12 -digit identity card number.

If eligible, individuals can directly enter the portal by pressing the “Login for the first time” button to make a claim or update a profile.

Check Eligibility

Check

Please enter MyKad number (12 digits) without hyphens.

Please be informed that the latest updated list of mySalam recipients as at July 2021 is based on the list of recipients or their spouse, of those who received assistance under the Bantuan Sara Hidup (BSH) program for the year 2020.

If you are a recipient or spouse of the recipient of the Bantuan Prihatin Rakyat (BPR) program, please note that your eligibility for mySalam for the year 2021 will be updated by September 2021 and an SMS will be sent to you to inform your eligibility for mySalam. Once you have been notified as being eligible for mySalam, you are eligible to make a hospitalization claim that occurs or a critical illness that was diagnosed starting 1/1/2021.

Claim Process

Hospitalisation Benefit

- IC Front & Back (photo/scanned)
- Discharge Note:
 - a) Date of Admission;
 - b) Date of Discharge;
 - c) Reason admitted; and
 - d) Official stamp & sign from medical officer.

Critical Illness Benefit

- IC Front & Back (photo/scanned)
- *mySalam* Critical Illness form completed by medical officer with official stamp (with MMC no.) and signature



Discharge Note: Cannot be more than 14 days per year.

Critical Illness: Form must be completed by medical officers from panel hospital only (government hospitals, university hospitals and army hospitals)

Fully Online Claim Submission



All claims are done online through the mySalam portal or the mySalam application (Android)

Insert Identification (IC) No. and Password

1. Click on **First Time Login** to obtain temporary password via SMS; **or**
2. Default password for **First Time Login** would be last 6-digit IC number.

mySalam Helpline

1 300 888 938

Our kiosks are also available at **all government hospitals**, weekdays 9.00am-5.00pm

Types of Cancer Covered

Any **malignant tumour** positively diagnosed with histological confirmation and characterized by the **uncontrolled growth** of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are **not covered**:

- (i) all cancers which are histologically classified as any of the following:
 - (a) pre-malignant;
 - (b) non-invasive;
 - (c) carcinoma in situ;
 - (d) having borderline malignancy;
 - (e) having malignant potential;
- (ii) all tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- (iii) all tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- (iv) all tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- (v) chronic Lymphocytic Leukemia less than RAI Stage 3;
- (vi) all cancers in the presence of HIV; and
- (vii) any skin cancer other than malignant melanoma;

Cancer (CI-01)

<p>1 Diagnosis</p> <p>(I) Please describe the full and exact diagnosis. (I) _____</p> <p>(II) Date when the Cancer was FIRST diagnosed (II) <input type="text"/> / <input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/> (dd/mm/yyyy)</p>	
<p>2 For recurrence cancer, please complete below:</p> <p>(I) Date when recurrence cancer was diagnosed: (I) <input type="text"/> / <input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/> (dd/mm/yyyy)</p> <p>(II) Details of diagnosis:</p> <p>(a) Has patient completed treatment and declared as cancer-free previously? (II) (a) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(b) If Yes, please state the date when cancer treatment was completed: (II) (b) <input type="text"/> / <input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/> (dd/mm/yyyy)</p> <p>(c) Date MRI/ CT done that confirmed complete cancer remission: (II) (c) <input type="text"/> / <input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/> (dd/mm/yyyy)</p>	
<p>3 (I) What was the site or organ involve? (I) _____</p> <p>(II) What was the precise histology of the tumour? (II) _____</p> <p>(III) What was the stage of the tumour? Please provide full details using appropriate staging classification (e.g. TNM, Ann Arbor, Duke's etc.) (III) _____</p> <p>(IV) It is classified as:</p> <p>(IV) <input type="checkbox"/> borderline malignancy <input type="checkbox"/> non-invasive <input type="checkbox"/> pre-malignant <input type="checkbox"/> Invasive <input type="checkbox"/> carcinoma in-situ</p> <p>(V) The disease was: You may tick (✓) more than one.</p> <p>(V) <input type="checkbox"/> Invasive to adjacent tissues <input type="checkbox"/> completely localized <input type="checkbox"/> Involved regional lymph nodes <input type="checkbox"/> distant metastatic. If so, please give details</p>	
<p>4 Is the Cancer associated with HIV or AIDS? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If "Yes", please state the date HIV was first diagnosed / detected.</p> <p><input type="text"/> / <input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/> (dd/mm/yyyy)</p>	

Complete diagnosis with date Cancer first diagnosed



Date of recurrent cancer diagnosed within protection period with:

- 1) Date Cancer Treatment completed and declared cancer-free and/or
- 2) Date MRI/CT Scan done to confirm cancer-free



Histological confirmation on cancer malignancy



Malignant cancer verified as "invasive"



Cancer not associated with HIV/AIDS

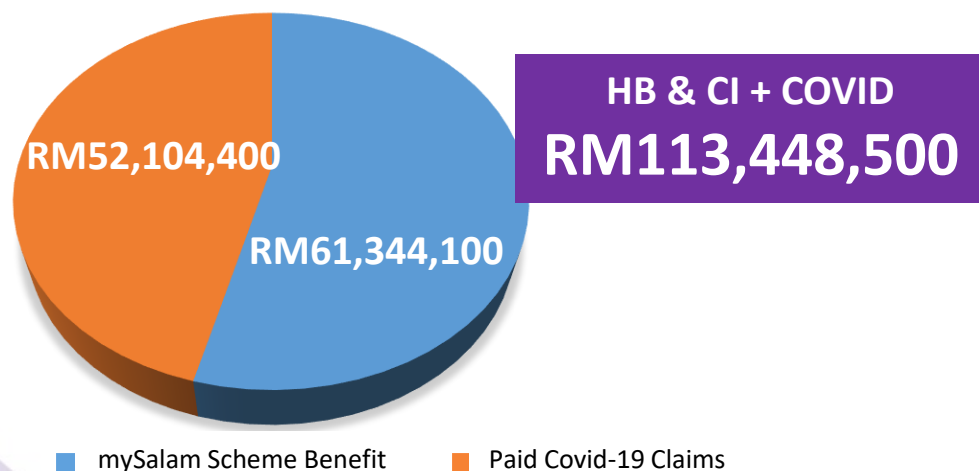


mySalam 2021 Claims Paid

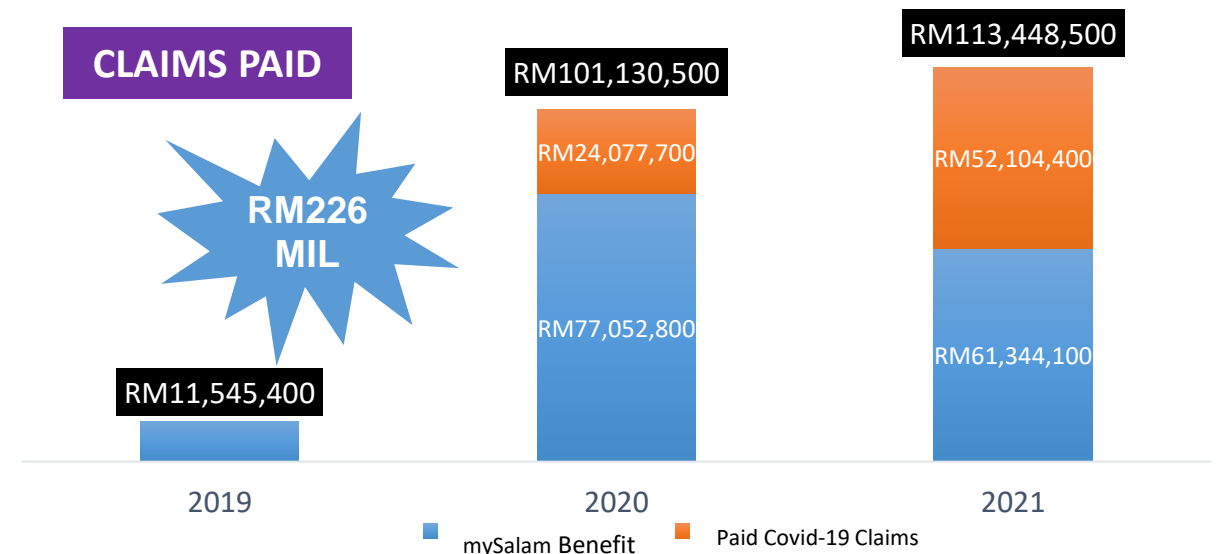


TOTAL CLAIMS PAID OUT YEAR-TO-DATE (JAN-JUNE 2021)

Total Claims Approved	Claims Paid Out
63,947 Total Claims	RM61,344,100
58,412 Hospitalisation Benefit	RM17,064,100
5,535 Critical Illness Benefit	RM44,280,000
237,081 COVID + PUI	RM52,104,400

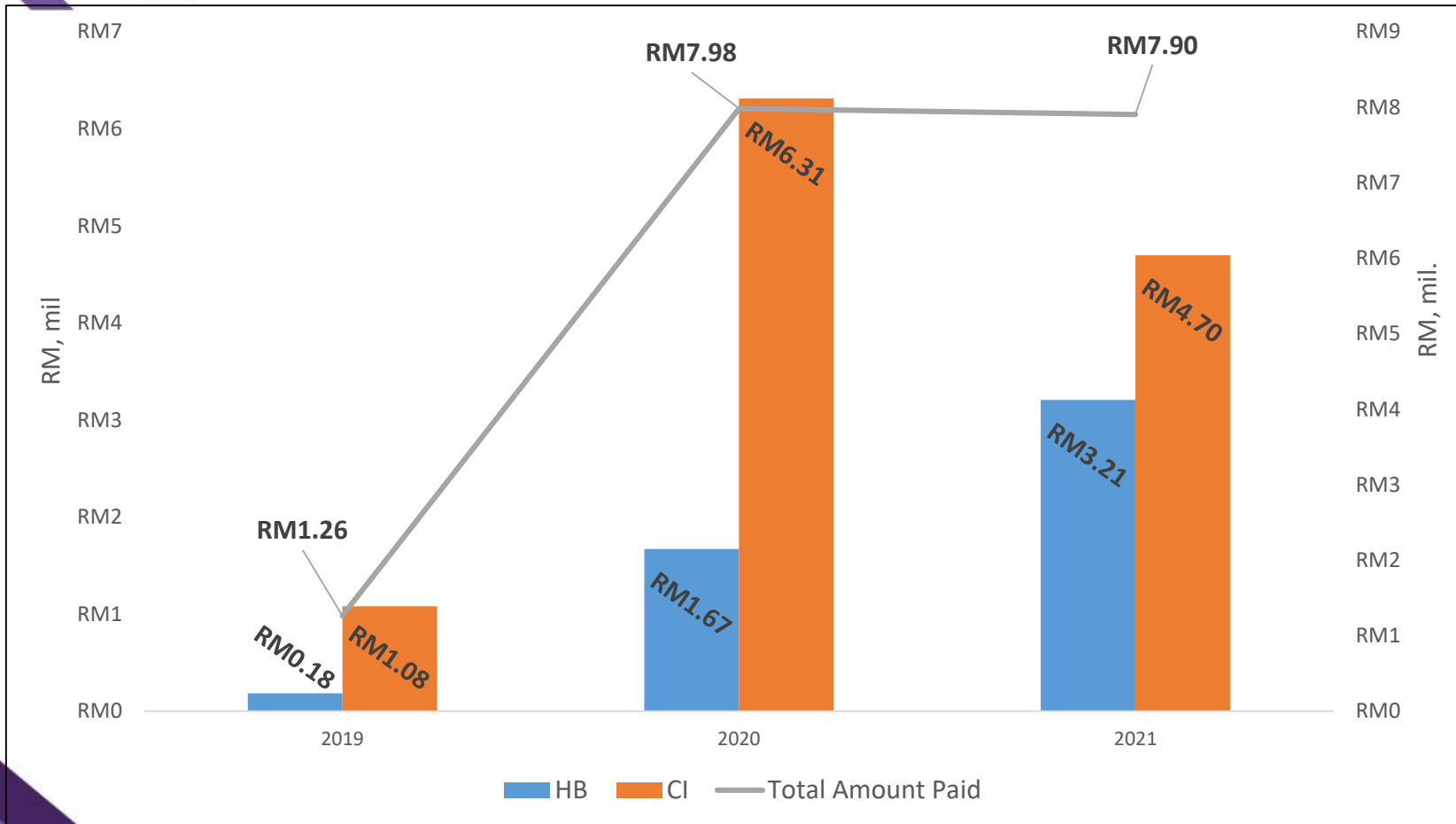


MILESTONES HIT SINCE SCHEME INCEPTION IN 2019



- ✓ mySalam scheme was launched in 2019 with 30 active kiosks in Government and University Hospitals throughout Malaysia.
- ✓ 2020 saw an exponential increase in paid claims with more kiosks setup along with increased coverage for Covid-19 and PUI
- ✓ Currently there are 141 active kiosks in 2021 along with increasing claims. Our target for this year is to pay out **RM250 million** by 31st December 2021.

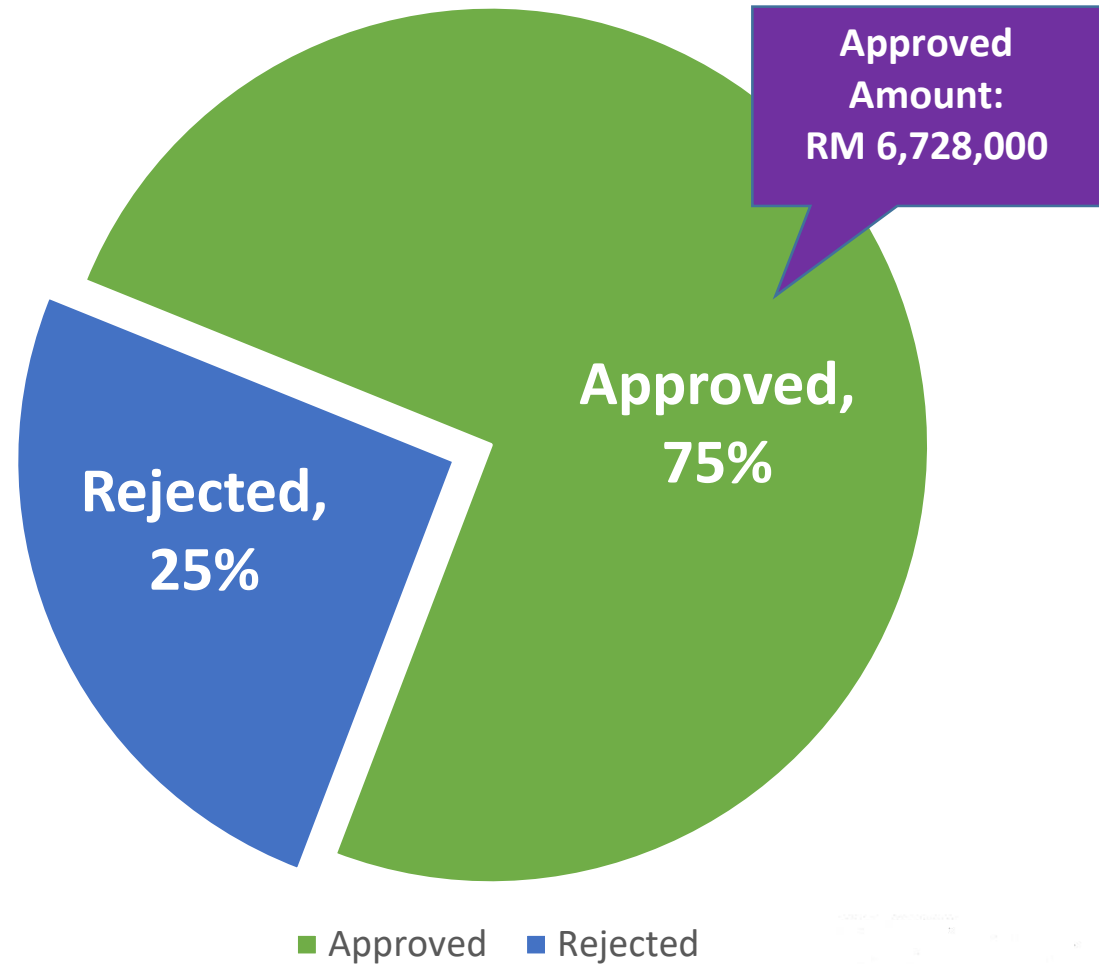
Claims Paid: Sarawak 2019-2021



- ✓ mySalam total claim paid out in Sarawak from 2019-2021 is RM17.2 mil'.
- ✓ 2020 saw an exponential increase in paid claims with more than 5 fold increment at **532% (HB & CI)**.
- ✓ Factors contributing to this increase:
 - ✓ Greater awareness
 - ✓ More engagements & collaborations
 - ✓ Higher no. of service kiosks

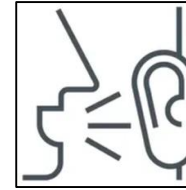
Cancer Claims Paid (Sarawak)

Reason	No. of Claims
Certificate Exclusion	181
Duplicate Submission	56
Insufficient Documentation	46
Exceed Lifetime Limit	2
Total Rejections	285



What We Can Do, Together

- ✓ *Spread the word*
- ✓ *Check members' eligibility*
- ✓ *Briefing sessions (online/offline)*
- ✓ *mySalam Flyers at your HQ*
- ✓ *Pocket events during weekends*
- ✓ *Outreach programmes*



...and so much more!



For any feedback or enquiries, please contact:

Daniel Adam

Assistant Manager, mySalam Scheme Development
(Borneo)

MuhammadDanielAdamJanudin@greateasterntakaful.com

+60 17 410 3563

Alif Zulhilmi

Associate, mySalam Scheme Development (Borneo)
MuhammadAlifZulhilmiKhalid@greateasterntakaful.com

+60 19 448 8401