

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 2014 to 2018 MOH report a rise in immigrant patient debt, from RM16 to RM49 million. The debts are mainly due to UNHCR patients being covered 50%, and SPIKPA exclusions include undocumented workers, domestic workers, pregnant mothers, and cases of suicide or self-harm. **Objectives:** To analyze the profiling of immigrant inpatients with debt to billing at Hospital Kajang. **Materials and Methods:** Retrospective data from patient notes (1 January 2022 to 31 December 2023) were analyzed using SPSS v2022. **Results:** Debt-incurring immigrant patients were 35% Myanmar, 27% Indonesia, 14% India, and 12% Bangladesh ($p<0.05$). The average age was 25 years old (0-95 years old), showing a significant correlation between older age and total debt ($p<0.05$). The average hospital stay was 4 days, with a maximum of 298 days in pediatrics, ($p<0.05$). Departmental distribution included: General Medicine 36%, Pediatrics 24%, Obstetrics 22%, Surgery 12%, Orthopedics 4%, and Psychiatry 1%. From obstetric admissions, 22% were pregnant, averaging RM4,574 in total debt ($p<0.05$). An analysis of 5,740 immigrant inpatients, 17% ($n=963$) were under SPIKPA, 16% ($n=894$) under UNHCR, with 67% documented without insurance coverage and undocumented. Total hospital debt for immigrant patients was RM7,336,678, including RM212,380 (3%) exceeding UNHCR coverage and RM791,905 (11%) exceeding SPIKPA coverage, with RM6,332,393 attributed to uncovered documented and undocumented immigrants. Among these, 9% needed lifesaving admissions without deposits, requiring Appendix A forms. 53% were discharged with guarantor forms (Appendix F), contributing RM396,005 to total debt ($p<0.05$). The average out-of-pocket payment was RM1,300, with a maximum RM737,024. Additionally, 38 patients had tuberculosis, and 114 were undergoing dialysis. **Conclusion:** The majority of immigrant inpatients were from Myanmar and Indonesia, with one-third requiring care from medical department, while a quarter needing obstetric and pediatric care, and over half being undocumented or documented without coverage.