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mySalam to cover critical illnesses from Jan 1

PUTRAJAYA: The mySalam insurance protection scheme for the B40 will cover those who are diagnosed with critical illness from Jan 1, said Finance Minister Lim Guan Eng.

Those with pre-existing conditions will not be covered and neither should those with good health register for the scheme.

"We have to set a time-frame for those who can sign up. It has been decided that it should be from Jan 1.

"Those who do not have any medical condition also cannot pre-register but if they fall ill later, they can be part of the scheme," he said.

He said this at a joint press conference with Health Minister Datuk Seri Dr Dzulkefly Ahmad to announce that the mySalam scheme official website was now running, and claims for the benefits can be submitted via online.

The scheme was launched in January and is set to benefit some 3.69 million people nationwide.

The scheme was announced during the tabling of Budget 2019 with an initial fund size of RM2bil contributed by insurance company Great Eastern.

The 36 critical illnesses covered by the scheme include cancer, heart attacks and Alzheimer's.

Recipients will receive a one-off payment of RM8,000 if they are diagnosed with one of the illnesses.

Each will also receive daily payments of RM50 for up to 14 days as income replacement.

Lim said there is no limit on how many people in the family could claim for mySalam benefits.

"If more than one person in a family has been inflicted with critical illness, how can we turn them down?" he said.

He also said while some were of the opinion that the money for this scheme could be used to improve health facilities, the minister said that the financial benefits go a long way for those in the B40.