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# A big help in times of need

AIDS patients welcome EPF scheme as an option to finance treatments

By **AUDREY EDWARDS, LOH FOON FONG** and **FLORENCE A. SAMY**  
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**PETALING JAYA:** Andrew (not his real name) has been living with HIV/AIDS for the past 18 years. Diagnosed in the 1990s, he went without treatment initially because he did not have anyone to turn to then.

For him, withdrawing his EPF savings offers an option should he need the money although he had taken out part of it when he turned 50.

"There are a lot of early 'survivors' who have spent their savings, especially in the early days when the first-line medication was not free. I used to pay RM2,000 monthly and my salary was good at the time," he said yesterday.

"But then, I had to sell my apartment, something which I thought I could keep for my parents so they could at least earn rent from it. Now, I don't own any property."

Since the Health Ministry now gives free medication for first-line drugs, Andrew said there were patients who had developed resistance to some drugs and had to use those from the second-line, which could cost up to RM2,000 monthly.

He is currently on two first-line medications and another from the second line which costs him RM200 monthly, an amount he can still pay for on his salary, which is about RM1,500.

"At least now we have something to fall back on," he said, referring to the EPF's announcement that contributors can withdraw money to seek treatment for an additional 16 illnesses including AIDS. HIV was already on the earlier list of 39 illnesses.

Malaysian AIDS Foundation chairman Prof Dr Adeeba Kamarulzaman said the move by EPF to allow withdrawals for treatment of AIDS would ease the financial burden of many patients.

While the EPF withdrawal would come in handy, Dr Adeeba said she would discourage those who were young and doing well financially

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from taking out the money unless absolutely necessary.

"I see it as a last resort especially if they have a number of years ahead of them," she said.

Malaysian Oncological Society president Datuk Dr Ibrahim Wahid said the withdrawal for support equipment or peripherals would not benefit cancer patients much.

"The main burden is drug cost. It will help if patients get tax relief for the full cost of the drug treatment

they have to undergo," he said.

Kidney cancer treatment for instance, could cost RM20,000 a month, he said.

The Government, he said, should also provide some subsidy to private patients since their EPF funds might not be enough, while government hospitals could not cope with the big number of cancer patients.

However, MTUC has criticised EPF's latest move, saying that

Malaysians should not be encouraged to use their EPF savings for medical treatment as the money was meant for their old age.

MTUC president Mohd Khalid Atan said the Government should instead provide a fund or use current healthcare benefits to help those who could not afford treatment.

The fund, he said, should also provide help to non-working senior citizens who needed medical treatment but could not afford it.