## Creating a wider safety net

What key elements should MediShield Life and, more broadly, the proposed national healthcare programme include? How can this programme be funded?

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IMPROVEMENTS in living conditions and medical advancements have led to increase in life spans globally. It is certainly timely to relook our national healthcare programme to align with modern-day needs specifically catered to a developed nation with greying concerns. There are many factors to consider and fair play should form the basis of any elements covered in the programme. It is important to ensure the programme serves practical needs that may not be currently addressed by private insurance schemes so as to avoid duplication of coverage. By that, we could study the possibility of covering outpatient treatments based on a set of criteria to prevent overconsumption of healthcare services and unmindful exhaustion of claims. The underlying objective of this programme should be to encourage people to be responsible for their health and to know that they are reasonably shielded should justifiable medical costs rise beyond their means.