



# YOUR OPINION

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## A call for long-term care coverage

WE refer to *The Star's* article dated June 17 and titled "Ageing society will deeply affect healthcare and workforce, says EPF chairman" (online at bit.ly/3HWukKA). The concerns raised are timely and urgent – Malaysia is rapidly ageing, and our current healthcare and retirement systems are not adequately prepared.

Healthcare costs are rising at an unsustainable pace. Healthcare inflation is currently estimated at 6%-10% annually, and out of pocket expenditure remains high at around 36%, based on World Bank and World Health Organisation (WHO) estimates. Malaysians spend an average of 9.5 years in poor health, and non-communicable diseases cost the Health Ministry nearly RM9.65bil annually. All this leaves many older Malaysians financially vulnerable, especially after retirement.

While we commend the Health Ministry's proposal to allow EPF withdrawals for voluntary medical insurance, we believe this only addresses part of the problem. Just providing for healthcare without consideration for long-term care is not keeping pace with the needs of an ageing popu-



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lation. The government needs to also consider long-term care insurance systems. In addition, there also needs to be the consideration that financial provisions are only one part of preparing for ageing, and hence saving up for old age should also consider investments in the physical, mental, social, and spiritual aspects of life.

Today, transitional care services (eg post-discharge rehabilitation, home nursing) are 100% out of pocket, with practical help pro-

vided almost exclusively by unpaid family caregivers. These individuals are potentially eligible for caregivers' allowance, and the Finance Ministry has provided tax rebates for payment for long-term care which do soften the blow. However, it still remains a huge burden, and with limited access to caregiver training, such situations often lead to major strains on individual and family relationships.

Nursing home care and home care services remain fragmented,

largely unregulated, and financially inaccessible. Few older adults have EPF savings left by the time they require long-term care.

On behalf of the Malaysian Society of Geriatric Medicine, we would like to provide the "cup half full", viewpoint.

Population ageing should never be viewed as a calamity but rather, as an opportunity. After all, it has undeniably been through improvements in education, hygiene standards, nutrition, and healthcare that the Malaysian born today enjoys the privilege of expecting to grow old, since life expectancy has increased by 20 years over the past 50 years.

We should bask in this success – but to do so, a sea change is needed in the way we view old age. We have no option but to extend working lives and reduce the healthcare burden through healthy ageing.

The United Nations' Decade for Healthy Ageing began in 2021 and will continue to 2030. The decade's action areas include removing ageism, creating age-friendly environments, integrating care, and supporting long-term care. In addition, the WHO also released a report in March

2024 stating the need to integrate health and social care, and to incorporate long-term care into universal health coverage. Hence, unless provisions are made for long-term care in Malaysia, we will no longer have universal health coverage.

We fully support EPF's efforts to rethink retirement adequacy in the face of population ageing. Retirement security, however, must go beyond financial security and take into consideration holistic preparations through the building of physical, mental, social, and spiritual resilience. Furthermore, one must not forget that workforce and healthcare issues can only be addressed by extension of working lives and shrinking the number of years lived with ill health and disability.

Let us act now to build a fair, sustainable, and caring system, "adding life to years for the older Malaysian".

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THE relentless hostility between Iran and Israel has not only escalated violence in the region but has also deepened global economic instability and heightened geopolitical tensions. These attacks are fuelling fear, uncertainty and human suffering, impacting not only the Middle East but also threatening peace and prosperity worldwide.

Behind the public rhetoric of promoting peace, the actions of global powers have often added fuel to the fire. Rather than acting as neutral mediators, they are increasingly coming across as provocateurs.

If the world's most powerful leaders continue to pursue narrow self-interest, vengeance and political dominance under the guise of defence or diplomacy,

## Conflict anywhere is a concern everywhere

they risk pushing the world into irreversible devastation.

It is time for all world leaders, regardless of nation or ideology, to pause, reflect, and act with wisdom and conscience. If they are unable or unwilling to act responsibly, they must be held accountable and removed from power.

The past is filled with painful and costly lessons. World War I (1914-1918) and World War II (1939-1945) were the consequences of unchecked ambition, pride, hatred and rage.

While destruction took moments, rebuilding lives, nations and trust took genera-

tions. What humanity has painstakingly built through science, cooperation and diplomacy over almost a century can be destroyed in an instant by missiles, misinformation, and madness.

Whether in families, workplaces, communities, or international affairs, the roots of conflict are often the same: greed, anger and ignorance. When these destructive traits are allowed to govern decision-making, they transform into harmful ideologies, oppressive policies, and ultimately, war.

In our interconnected world, no nation exists in isolation. The consequences of war are far-reach-

ing. They definitely will be triggering surges in oil prices, disrupting global supply chains, accelerating inflation, displacing millions through refugee crises, and placing additional strain on our already fragile climate.

These ripple effects cross borders, affecting the everyday lives of people far removed from the battlefield. In such a world, conflict anywhere becomes a concern everywhere.

We urge every leader, in the East or West, powerful or emerging, to set aside egos and work together in pursuit of real global peace. True leadership demands

moral courage, humility and a commitment to human dignity. National interests must never come at the expense of innocent lives. No leader should be allowed to gamble with global peace for personal or political gain.

Let this be a moment of reckoning, not another chapter of destruction. Let the 21st century be remembered not for war and division, but as the turning point when humanity finally chose peace over pride, wisdom over ego, and collaboration over chaos.

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## Educators must reach students through their screens

SOCIAL media is rapidly becoming the new "blackboard" for Gen Z. According to our survey involving 345 Gen Z university students (275 female and 70 male students), platforms like TikTok and WhatsApp status updates are emerging as primary sources from which students receive important reminders and educational content in their daily lives.

Over 90% of participants said they spend more than three hours a day on social media. TikTok, WhatsApp status updates and Instagram are the platforms they use most often.

It is vital that educators engage students directly through these platforms. Used wisely, the screen can touch both hearts and minds, in line with the holistic aims of

education to nurture both intellect and character.

Notably, over 80% of participants said they adopt positive linguistic behaviours modelled by influencers or speakers online. This suggests that social media not only informs but also shapes individual behaviour.

Several students shared how social media helps them stay grounded and reflective.

One participant stated: "I spend a lot of time scrolling through social media, especially TikTok. I don't have the time or the attention span to watch long lectures or religious talks on TV or YouTube. So watching content on TikTok is very beneficial for me. I actually watch it to the end."

"Plus, TikTok's algorithm seems

to understand what I need. On bad days, when I lack the courage to keep going, it often shows me the religious content I need to hear the most during those difficult times."

Another noted: "When you watch good content, you start to develop a sense of self-awareness and even shame over your bad habits, like frequently using curse words."

However, students also raised concerns about misinformation.

One participant said: "Sometimes, I feel confused about whether to believe the content or not, because those who share it don't even check the facts before spreading it."

Social media isn't going away, and that is exactly why it should

be embraced as an educational tool. It is a dynamic space filled with experimentation, where celebrities, influencers, and content creators compete for attention.

However, many of these voices lack the depth and accuracy needed to educate effectively, and there are often grave concerns about misinformation. This makes it even more important for educators to step into the digital space and engage meaningfully with their students – while balancing substance with style. Educational content that lacks creativity will struggle to capture attention. To make an impact, educators must be both proactive and innovative.

As one student put it: "Content

on social media needs to be more interactive and feature aesthetic elements, which appeal to Gen Z. We enjoy watching videos with engaging themes and creative concepts."

If educators are willing to meet students where they already are, on their screens, then meaningful learning can happen one scroll at a time.

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