



6 statistically supported risks to your health and finances

As people lead busy lives, it is to forget the importance of looking after oneself. Health risks are associated with a hectic and stress-filled life. Apart from being tough on one's physical, mental and emotional wellbeing, dealing with health problems takes a toll on your finances.

Here are some prevalent health issues faced by Malaysians, based on data by the Department of Statistics Malaysia (DOSM).

1. Heart disease

Heart disease is the top cause of deaths in Malaysia, contributing 18,267 deaths at its peak in 2018 in the last five years and 16,325 deaths in 2019. It constituted about 15% of medically certified deaths in 2019, and also grew at a rapid rate of 10.3% annually from 2015 to that year.

DOSM keeps track of ischemic heart disease, which is defined as problems arising from the narrowing of the heart arteries. When this happens, less blood and oxygen reach the heart and muscles, leading to a heart attack.

Heart disease is more prevalent among males, causing 69.4% of deaths in 2019. This situation is worse for those in urban areas who experience greater stress.

Treatment is possible when administered in time, but it is costly. In private hospitals, an angiogram or one-stent angioplasty costs RM15,000 to RM45,000, while a coronary bypass costs RM25,000 to RM80,000.

Undergoing similar procedures at a government hospital is more affordable at RM50 to RM4,000, but you may not want to take a chance on the waiting time as delayed treatment would be a matter of life or death.

2. Pneumonia

Pneumonia claims about 12,081 Malaysian lives on average every year. It reached a peak of 13,804 deaths in 2018, while there were 13,356 deaths in 2019.

It currently constitutes about 12.2% of deaths in Malaysia and has been steadily growing by 7% every year.

Pneumonia is characterised by severe coughs and difficulty breathing that leads to chest pain. (Freepik pic)

Pneumonia is defined as the swelling or inflammation of tissues in the lungs and is usually caused by bacterial infections. It can also be caused by viral infections such as Covid-19.

This illness is the highest cause of female deaths in Malaysia, constituting 13.2% of deaths in 2019. It is the second-highest contributor to male deaths at 11.6%.

The cost of a pneumonia vaccine is RM200 to RM300 but the bulk of costs actually come from hospitalisation, as patients are normally warded for 10 days.

3. Cerebrovascular disease

Cerebrovascular disease caused 9,154 deaths at its peak in 2018 and was responsible for 8,691 fatalities the following year. It comprised 8% of total deaths in 2019, and has grown at a strong rate of 11.2% every year since 2015.

Cerebrovascular disease refers to problems related to blood flow in the brain, and includes stroke, carotid stenosis, vertebral stenosis, intracranial stenosis, aneurysms and vascular malformations.

Ischemic stroke is closely related to heart disease, where the artery that supplies oxygenated blood becomes blocked.

Deaths from cerebrovascular disease are more common among females, with 8.7% of total female deaths in 2019 compared with 7.5% of male fatalities. While males have a higher risk of heart disease, cerebrovascular disease actually causes more deaths proportionate to the female population.

The cost of treating acute major stroke per admission is about RM9,000, and for a minor stroke about RM3,353. On average, stroke patients require about 10 days of admission, which adds to the overall expenditure.

4. Transport accidents

Before the pandemic, there would be a significant increase of road accidents during festive seasons as people travelled back to their hometowns. (Rawpixel pic)

Transport accidents constitute about 3.8% of total deaths in Malaysia, with 4,640 fatalities in 2016 and 4,198 in 2019.

2019 was the most dangerous year for Malaysian drivers, with the highest number of accidents at 567,000. In fact, road accidents are the leading cause of death for Malaysians up to 40 years old, while heart disease is the primary cause for those 41 and above.

Drive safely and defensively, and invest in adequate insurance to protect yourself.

5. Malignant neoplasm (cancer)

Malignant neoplasm refers to a cancerous tumour that spreads within your respiratory system – your trachea, bronchus and lungs.

This contributed to 2,602 deaths in 2019 or about 2.4% of total deaths, and has also been one of the fastest-growing causes of death among Malaysians at an average growth rate of 9.5% since 2019.

Cancer constitutes one of the biggest health concerns in the 21st century. If you are afflicted with cancer, the most common form of treatment is surgery, chemotherapy and radiation.

Lung cancer surgery typically costs about RM56,000 in Malaysia, not including supporting treatment such as chemotherapy and radiation, which are also costly.

6. Chronic lower respiratory disease

Respiratory disease contributed to 3,074 deaths in 2018 and 2,312 deaths in 2019. It constitutes about 2.1% of total deaths in Malaysia and has grown at an average of 15.3% every year since 2015.

The most common type of lower respiratory disease is asthma, but others include chronic obstructive pulmonary disease (COPD), chronic bronchitis, pulmonary hypertension, and occupational lung diseases.

If you are a heavy smoker or work in hazardous environments, be aware of risks to your health.

Many potential issues can be better managed with early intervention. Here are some things you can do:

Make your health a top priority. Exercise regularly, eat well, and schedule annual full-body checkups.

Learn what symptoms to look out for and always see your doctor when you have concerns. Practise safe driving and keep your seatbelt on.

Obtain sufficient insurance coverage to help you and your family through tough times.

<https://www.freemalaysiatoday.com/category/leisure/money/2021/10/11/6-statistically-supported-risks-to-your-health-and-finances/>