

Getting Admitted to The Hospital? This Is What You Need to Know.

1. Is admission to the hospital necessary?

There are times you may feel a little under the weather and require some medical attention. However not all medical conditions require hospitalisation for treatment and recovery. In fact, most conditions can be taken care of at home or with visits to the GP, or maybe with a specialist as an outpatient consultation.

2. How do I determine if I need to be admitted?

You will probably need to discuss and get evaluation of the severity of your condition with your doctor. Is your illness severe enough that it needs inpatient treatment and the hospital is the only place you can safely receive treatment? If this is not the case, you can opt for outpatient treatment and recover in the comfort of your own home.

3. Is the hospital environment as safe as you think it might be?

A hospital is a place where many people with many different illnesses go to, including many infectious diseases. Therefore, staying in the hospital unnecessarily beyond the needed time, can pose a threat of Hospital Acquired Infection (HAI); an infection people can get while they are receiving health care for another condition. In 2015, it was found that the pooled incidence density of HAI in South East Asia is at every 20 cases per 1000 intensive care unit per day.

Moreover, being in a hospital for a long period of time may lead to a higher exposure to super bugs (Multidrug-Resistant Bacteria) which are very difficult to treat. Therefore, until and unless hospital stay is necessary, one should not risk oneself by staying in the hospital. You may get more information on this from: <https://www.prudential.com.my/en/our-company/health-wellbeing/hospital-acquired-infection/>

4. Am I covered for an admission for Minor Illnesses?

Most Medical Insurance products only cover major medical conditions or certain simple diseases when they are severe or are with complications. Medical Insurance products would not cover minor illnesses or conditions which are easily treated on an outpatient basis or at any GP clinics.