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MALAYSIA is set to become an aged nation by 2040, with 14.5% of the population expected to be 65 years and above.

More seniors are living with chronic and age-related health conditions that do not qualify for traditional insurance coverage, so longer life expectancy can be a double-edged sword. However, there are not enough skilled, experienced geriatric healthcare professionals and limited facilities to care for them that are affordable and of high quality.

To deliver the holistic care our *warga emas* deserve, we must re-imagine aged care, focusing on a seamless patient journey that meets seniors' needs and expectations. Through the right combination of services, technology and partnerships, we can strive to make aged care services more accessible and affordable.

### Preparing for inevitable ageing

In Malaysia, elderly people rely heavily on familial support, caregivers and domestic helpers, affirming the cultural norm where families are still often seen as primary caregivers.

Australia's "ageing in place" philosophy encourages the elderly to age at home, where government-provided community nurses deliver in-home care. Up to 81% of older Australians prefer ageing at home as it offers proximity to family, neighbourhood familiarity and greater independence.

We can do the same, but Malaysia must first address the shortage of geriatrics care professionals. Deputy Health Minister Datuk Lukanisman Awang Sauni has suggested an ideal ratio of one specialist per 10,000 people. However, we currently have only 0.18 experts per 10,000, with the majority in the Klang Valley.

Alongside geriatricians, aged care requires support from nurses and care workers. Hence, we need to advocate for greater specialisation in geriatric care and prioritise upskilling caregivers.

Technology plays a pivotal role. Smart home solutions such as fall detection sensors and voice-

# Ageing healthily and happily

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controlled assistants boost confidence in seniors living independently, and make daily tasks easier. Tele-health services provide easier access to consultations where patients can consult with healthcare providers remotely, and can address multiple healthcare issues at once, improving the efficiency of healthcare delivery.

### Securing our financial future

There is an urgent need to ensure Malaysians are financially prepared for retirement. Only 4% of Malaysians could afford to retire last year. The Employees Provident Fund recommends a minimum retirement savings target of RM240,000 by age 55, but 58% of 54-year-olds have less than RM100,000 saved.

With many Malaysians unprepared for a financially secure retirement, how will they cover future healthcare expenses?

Japan's Long-Term Care Insurance provides universal coverage for those aged 65 and older. It is funded by mandatory premiums and government subsidies, ensuring that even low-income seniors have access to essential care.

This inclusive system encompasses home care, nursing homes and community support services, with beneficiaries contributing only around 10% of care costs. The central government oversees regulations and funding, while local governments manage service provision, integrating a mix of for-profit and non-profit providers.

This approach simultaneously drives competition amongst providers and ensures equitable access to long-term care, giving seniors and their families peace of mind as they age — without the looming burden of financial strain.

### Prevention for healthy ageing

"Living longer holds little value if it's not spent in good health." While Malaysia's life expectancy has risen to 75 years, only 66 of these years are spent in good health.

Investing in preventive health measures can mitigate the rise in age-related diseases, reducing the need for extensive treatments. Promoting awareness of healthy habits from a young age and encouraging regular screenings for early detection of diseases are critical in improving quality of life in later years.

To appreciate the impact of preventive measures on the elderly, we examine "Blue Zones," pockets of the world where people live notably longer and healthier lives.

Studies on these areas point to shared habits: regular physical activity, strong social connections and a deep sense of purpose. These findings suggest that preventive care does not have to be complex — it can be as straightforward as making healthier lifestyle choices. More importantly, they remind us that successful ageing begins well before retirement.

A healthy elderly population also positively impacts the economy through continued workforce participation and increased consumer spending, known as the 'longevity dividend.' Preventive measures not only enable this dividend but reduce the financial and operational strains on healthcare infrastructure and service delivery.

### Building a holistic aged care ecosystem

Addressing the challenges of an ageing society requires collaborative effort within our health ecosystem. The private sector alone cannot meet these demands, making public-private partnerships crucial for the provision of sustainable elderly care services by adequate physical and social infrastructure.

Alongside this, prioritising preventive health measures and empowering individuals to take control of their health, so that "we all live well and age better, and help relieve the strain on our healthcare system."

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