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STRONGER FINANCES, STRONGER LIVES: BUILDING HEALTH THROUGH ECONOMIC RESILIENCE

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Health is the very essence of life that encompasses physical, psychological, and emotional well-being. Notably, a strong financial status ensures a decent quality of life as well as enables a person to make healthy investments towards achieving optimal health (Dongen, 2022). However, the rise in living costs and decreased access to healthcare can trap a person in a poverty and sickness cycle (Khaw et al., 2024). In Malaysia, inflation is the cause of the escalating cost of living and an increase in the price of goods and services. Consequently, the inflation trend in Malaysia is increasing, with rates recorded at 2.48% in 2021, 3.38% in 2022, 2.49% in 2023, and 1.83% in 2024 (Statista, 2025). This could be attributable to the expansion in key sectors such as housing, water, electricity, gas, and fuel; restaurants and accommodation services; medical care; social protection; and other ancillary commodities and services (Department of Statistics Malaysia, 2025).

The steady rise in inflation, which erodes the purchasing power of citizens, raises the prices of basic commodities, and boosts healthcare services expenses, is more worrying. Thus, poor individuals find it increasingly challenging to receive quality care, ultimately leading to decreased overall health and wellness (Basri et al., 2024). The issue is compounded further, with inflation still rising, causing prices of simple commodities and services like healthcare to increase. As living costs increase, so does the amount of money require for medical attention, medication, and health insurance schemes (Mukshar et al., 2023). Consequently, the poor are increasingly unable to afford necessary treatment, which has negative repercussions on their overall well-being. If such a trend goes unchecked, it will affect people and the country's economy and social development.

Considering these issues, the Ministry of Health Malaysia (MOH) introduced the Malaysia Health White Paper Blueprint 2023 as a step to reform the national healthcare system (Kementerian Kesihatan Malaysia, 2023). Accordingly, the blueprint is intended to ensure access to quality, sustainable, and equitable healthcare services, especially for economically disadvantaged groups. Raising public investment in healthcare, merging health insurance programs, and reducing treatment expenses through enhancing healthcare programs and subsidies are a few of the proposed policies. Furthermore, it is believed that the effective execution of these policies will ensure the overall health of the citizens and overturn the inflation-based rise in healthcare expenditure. In addition, to help make healthcare less of a financial burden to families, the government also encourages citizens to be financially responsible.

These involve greater emphasis on disease prevention instead of waiting for costly medical treatment, having adequate health insurance, and maintaining medical savings (Mukshar et al., 2023). With financial security, individuals not only get away from money stress from rising healthcare costs but also finance their healthy lifestyle through investment in healthy eating, physical exercise, and regular medical check-ups. In line with this, the government also encourages the utilization of existing insurance programs and healthcare subsidies to ensure that medical services are affordable so that the economic burden of accessing medical care is reduced. Additionally, the effect of these measures is anticipated to offer a balance between healthy living habits and cost-inclusiveness so that the well-being of the people becomes more comprehensive. Overall, health and economic security are two basic, interrelated elements that yield a good life. The rise in the cost of living and limited access to good health care are authentic challenges for poor communities, who are stuck in the cycle of poverty and sickness.

However, with the support of the Malaysia Health White Paper Blueprint 2023 and the government's action to promote healthy living and prudent financial planning, the citizens can be offered better opportunities for achieving well-being (Malek et al., 2022). Thus, proper implementation of these policies should be conducted to reduce the burden of healthcare costs and increase access to medical treatment. Through this holistic vision, we can create a better, richer, and more sustainable society in which everyone enjoys a good life free from financial burdens and ill health. In essence, a healthy population guarantees good finances since physical and mental health allows the population to be productive, reduces medicine's burdens, and improves the standard of life. Therefore, through cautious financial management and government support, the people's health can be preserved as the foundation of a more sustainable and prosperous national economy.

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