

A STUDY ON IMPOSITION OF THE OBLIGATION ON EMPLOYERS TO  
PROVIDE HEALTH INSURANCE FOR EMPLOYEES IN THE PRIVATE  
SECTOR

By

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## ABSTRACT

This is a study on the law and provision of health insurance cover provided by employers to the employees. The main objective of this study is to examine whether there is any law or provision in Malaysian Law that impose an obligation on part of the employer to provide health insurance cover for their employees.

The main issue that will be highlighted in this study is the weaknesses of public healthcare as well as the affordability issue on healthcare in private sector in Malaysia. The affordability issue can be associated with the vital role of health insurance. One of the means to obtain health insurance is from the employer instead of paying from one's own pocket money.

In conclusion, there is a lacuna in Malaysian Law as there is neither law nor statutory provision that imposes an obligation on part of the employer to provide health insurance cover for their employees. A new law needs to be enacted or relevant provisions can be incorporated to any suitable existing law to regulate this matter.

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