



Association For Consumer Rights (Malta)

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Proposed Resolution AGM 2025

Title of Resolution:

Subsidies for Private Health Care for Maltese Citizens

Name of individual submitting the Resolution:

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Current situations, reasons and justifications to be addressed

The Aim

To provide Maltese and Gozitan entitled residents with a pre-determined subsidy on or rebate of expenses for justified private health care of their choice, as and when needed and without delay.

Introduction

The Association for Consumer Rights has broadened its scope in defending the rights of consumers. As an association we have both the right and the obligation to voice concerns in order to strength human rights. We are involved in day-to-day consumer conflicts, consumers' general well-being, the environment, finance, pensions and current affairs. Citizens' rights, patients' rights fall within our portfolio. As European citizens, we strive to ensure that rights are affirmed and put into practice effectively and efficiently.

Current situation

Malta has enjoyed a reputation for a high quality of health care. Health centres are available around the various towns offering free limited medical services on a daily basis. General and intensive medical care are available at Mater Dei Hospital in Malta and Gozo General Hospital in Gozo, which are the only two state general hospitals servicing the whole population on a free basis. It is generally agreed that this, along with the reality of the booming population, is putting a tremendous strain on the services, staff and equipment available. A foreign study shows that this situation is not unique to Malta but that it is being addressed:

“Problems related to patient scheduling and queueing in emergency departments are gaining increasing attention in theory, in the fields of operations research and emergency and healthcare services, and in practice. (Queueing Problems in Emergency Departments: A Review of Practical Approaches and Research Methodologies) (Elalouf A, Wachtel G. Queueing Problems in Emergency Departments: A Review of Practical Approaches and Research Methodologies. Oper. Res. Forum. 2022;3(1):2. doi: 10.1007/s43069-021-00114-8. Epub 2021 Dec 30. PMID: PMC8716576.)

It has become expected that patients have to wait long hours for medical attention when attending the Emergency Room at Mater Dei hospital. The situation is no better for out-patients departments in the general hospitals. It becomes even graver when surgical intervention is required, and appointments are given months and years in the future. The Health Minister Jo Etienne Abela understands that the situation has to be improved: “The minister’s vision is part

of his broader plan to maximise clinical floor space at Mater Dei Hospital, which is now struggling to keep up with the demands of Malta's larger population". (March 3, 2024 | [Bertrand Borg, Giulia Magri, Minister wants to free Mater Dei of outpatient services, as pressure grows \(timesofmalta.com\)](#))

The only alternative to expedite relief is for patients to opt for private health care at their own expense.

History of Subsidies

In addition to State hospitals and health clinics, state schools in Malta offer free education to residents of Malta and the EU as well as others who have residency permits in Malta. Starting from day care centres and continuing through to tertiary education, education is offered free of charge. In addition, a number of Church schools and independent schools offer their services against payment or donation. Church schools have a special arrangement with the government of Malta allowing concessions such as the payment of teachers' salaries. The more expensive independent schools, referred to as private schools, also enjoy financial subsidies in the form of tax credits to parents who choose this option and to the schools themselves. Non-state schools offer an important alternative which relieves the State of the burden of offering every single child free education. So important is this option that at the time when these subsidies were introduced in a National Budget to private school tuition, the Finance Minister was reported to have stated:

"In a press briefing, the Finance Minister Tonio Fenech said the government recognised the contribution given by independent schools which unlike Church or state schools do not receive any direct subsidies but offer parents a valuable option for their children's education." (October 26, 2010, Times of Malta) ([Bigger tax rebate on private school fees \(timesofmalta.com\)](#)).

Private residential Homes, as well as some charitable institutions, also benefit from State subsidies for the service they provide. The Senior Citizen Grant is awarded to those persons who are 75 years or older and are:-

- still living in their own home or with relatives, or

- living in a private residential home, which is outside the Public Private Partnership scheme. [Senior Citizen Grant - Social Security \(gov.mt\)](#)

Area of Concern

Numerous patients choose private medical services and private medical consultation because they feel that their well-being would be jeopardised if they are left on the public waiting list for a very long time. Examples of this are patients of the public hospitals whose condition is not determined to be life-threatening, such as someone who needs a cataract removed, a patient who needs their hearing improved or a patient requiring a hip replacement. These are quite normally relegated to a waiting list in the region of a year and a half, because their condition is deemed not life-threatening.

Women, married couples and parents with young children have been encouraged in recent years to join or return to the work force in order to boost the economy. For economic reasons and time constraints, this cohort is the first to turn to private medical care rather than go through the lengthy process of waiting in a health centre to see a doctor for a referral, then waiting for an actual appointment which comes weeks later and finally, waiting again for the first consultation, months later. Even when resorting to private care, this service is not available as promptly as some years ago as more and more patients are opting for this rather than wait. Waiting for health care from the State results in less productivity at work because the system requires various visits to the various centres. Waiting means less time to spend with the family as 'leave' is used up to attend appointments. Charmaine Gauci, the Superintendent of Public Health, when launching the Policy Framework for the Prevention of Non-Communicable diseases and Promotion of Wellbeing (NCDs) along with the Health Minister Jo Etienne Abela, acknowledged that the burden of NCDs was enormous, referring to the economic burden that resulted from direct medical costs and indirect costs as a result of a loss of productivity ([Non-communicable diseases are Malta's main cause of death \(timesofmalta.com\)](#) (Times of Malta 28.6.2024)).

Elderly people placed on the back burner for intervention risk injury or a fatal accident as a result of waiting for the necessary care. Having poor eyesight, poor

hearing or a weak hip could cause several hazards that should be avoided with swift health care.

This goes diametrically against the European Charter of Patients' Rights that states the following:

'7. Right to Respect of Patients' Time

Each individual has the right to receive necessary treatment within a swift and predetermined period of time. This right applies at each phase of the treatment.' [European Charter of Patients Rights england.pdf \(cittadinanzattiva.it\)](#)

The ACR's Position

Article 169 of The Treaty on the Functioning of the European Union protects consumers' "health, safety and economic interests" (European Consumer Law).

In addition, Article 35 of the EU Charter for Fundamental Rights states that:

"Everyone has the right of access to preventive health care and the right to benefit from medical treatment under the conditions established by national laws and practices. A high level of human health protection shall be ensured in the definition and implementation of all Union policies and activities."

A private visit to their family doctor, who is often found in a private clinic or pharmacy conveniently close by, is quick. If further consultation is required, this is followed up through a referral to a specialised consultant. The situation is dealt with reasonably fast but it comes at a huge cost to the private patient, who is a tax-payer like all others.

Recommendations

Financial constraints, however difficult for the State, cannot legitimise denying or compromising patients' rights to timely and conclusive medical care.

We therefore recommend that in line with the above executive decisions which were taken for the general well-being, which include assisted residential living and also academic, sports and cultural education:-

- Patients opting for private medical consultation and private medical services should receive pre-determined financial compensation for relieving the

public sector of an unsustainable burden if everyone demanded from the State all the services they are entitled to;

- For this to succeed, a system will be devised to stamp out any abuse from any sector.

Conclusion

Financial incentives for prompt private medical care will:

Enhance the well-being of more patients;

Draw such patients away from the already over-stretched public health services;

Relieve the latter sector to better serve those patients who rely on them;

Private medical services will in turn be encouraged to expand and offer more services, resulting in further relief to the public sector;

A thriving private health sector will generate more profit, on which tax will be paid to the government;

And foreign employees engaged to work in this sector should enjoy a higher level of salary, on which tax is paid to the government.

Financial subsidies can be formulated:

as a percentage rebate against all official receipts for services rendered at the regular charges or

as a percentage tax credit on the amounts spent on such services.

This measure will ensure not only an efficient health service but as a result, it will offer and “represent a more recent trend inspired by an increased emphasis on ensuring quality and safety in the health sector, but also more generally on responsiveness and efficiency in public service provision.” [3e4c2006-1a5b-43bc-89d2-19b3ccc68e5d_en \(europa.eu\)](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:3e4c2006-1a5b-43bc-89d2-19b3ccc68e5d_en)

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