

## Complaint : AIA Unfair Policy

Written by Administrator

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I was admitted to Sunway Medical Hospital for a small surgery on 1st of April 2008 and can't use AIA health care medical card. I don't know why they reject this case luckily I have another medical card (which is my company one) to use it to cover my medical bill which is RM7000. I don't understand why other insurance company can pay my medical bill but my own AIA insurance doesn't cover this case.

I have been paying this medical card for the past 6 years (since Aug 2002) and feel very disappointed that I can't use it when I need it. What is the point having insurance medical card which cannot protect me?

After I made complain to Bank Negara then only AIA reply me saying that they didn't decline my case just that I have to pay cash first then only see how to claim. How can I, a middle incomer, manage to take out RM7000 for the surgery?! I cannot afford to bear expensive medical fees that why I equipped myself with this medical card.  
If I know this will be happen, I shouldn't have purchase AIA medical card.

I heard a lot of bad reputation about them. I should have save the money or get other insurance. AIA seem choose to ignore these issues, twisting of words and beating around the bush, a clever way of avoidance. I have lost confident and faith with AIA. I can't believe that AIA can protect me in the future if I admitted to hospital again since they have failed in this case, which is considered to be only a minor operation.

AIA should be held responsible for my compensation and my lost. I wish to terminate the medical card and get back the full refund and compensation from AIA which I have been consistently paid for the past 6 years. Bear in mind that this will affect me in buying new medical card as such I have the history of this surgery already.