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I think it is **unreasonable to have the mandatory contribution** on **neither Medical saving account nor Private Insurance**. Currently, we are having the MPF contribution. The MPF are for our retirement life, including necessary medical expense already. So, I **don't think** another mandatory contribution scheme is necessary as it will be a **big burden on our daily life**. If the standard of our present daily life still cannot be maintained, how come we can prepare for our future? I think the decision of joining any medical scheme should be left to each individual citizen. That's our right!

To conclude, I **strongly disagree any mandatory contribution or mandatory insurance scheme.**

Regards,

***Iris Cheung***

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