



Michael Chau

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To <bestrong@fhb.gov.hk>

cc

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Subject HK Medical reform

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I refer to your proposal to reform the medical healthcare.

I strongly DISAGREE with your proposals (all) for the following reasons:

1/. Rich people need not to rely on medical treatment in public hospital;

2/. The middle class people (most are still suffering the aftermath of the market collapse of 1998) are still struggling to keep their head above water - they have to pay tax, mortgage or rent, MPF, living expenses, travelling expenses. With the rising food costs, another 5% is hardly affordable.

3/. By contributing another 5% of their earnings to a fund run by the financial institutions, is a bad idea. Look at the MPF, how much service fee the fund managers are charging - it is a total rip-off.

4/. Those earning below \$5000 a month can hardly afford to spare a single dollar for the medical insurance.

5/. Your proposal said the Insurance Company will be made to provide medical cover irrespective of one's medical history - of course but at what premium.

6/. What happen to those unemployed, those on welfare benefit, and those below the poverty line? They don't contribute to these new medical scheme so they will be left to die without any care?

The happiest people are those financial and insurance companies because they can make billions of dollars every year from us the poor soul.

Regards,  
Michael Chau

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