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cc

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Subject Opinions on Health Care Reform

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Opinions on Health Care Reform

The option of social healthcare insurance for overall population is more preferable as the risk could be shared.

(A) Source of Funding:

(i) The funding needs NOT necessary from Extra contribution by HK general working population. In the past few years, our experience is that HK have extra tax surplus in good economy time. Although this situation may not occur every year, but the government can establish a Reserve and allocate fund to it in the year with Surplus. The fund could be invested in Share Price Index ETF Funds so as to AVOID high mutual fund management / administration fee (avoid the same situation as for the MPF). The earning from the fund investment could be used to subsidize medical services

(ii) Many large enterprises in HK provides Company Medical Benefit Scheme to the staff. If the government can form agreement with these enterprise, say, to use the company contributed premium to finance the social healthcare insurance, then this could eliminate or reduce the extra burden to individual tax payers.

(iii) If the social healthcare insurance can provide flexible medical services e.g. different level of services for people affordable to different level of fees, then taxpayer might be more willing to substitute the voluntary private health insurance by mandatory social healthcare insurance.

(iv) provision of healthcare service to non-HK citizen could also contribute to funding source

(B) Areas not covered enough in the Reform Consultation Documents

The document itself focuses primarily on the funding part, with inadequate insight

(i) on the service levels (improvement) targeted for.

(ii) flexibility allowed for people with different financial situation

(iii) how to increase the co-operation of public and private healthcare organization

(iv) last but not least, fund management / administration arrangement of medical insurance contribution