

"Harry" < >
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Please respond to
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To <hmdac@fhb.gov.hk>
cc
bcc
Subject Questions

I would appreciate your answers to the following:

1. Is there a time table for implementing the new system i.e. do we have a target date for end of consultation period?
2. What will happen to seniors, over 65?
3. I understand that the present thinking is to have insurance companies provide basic coverage to ALL residents on a nonprofit basis. But the insurance companies will be allowed to profit from "top up" insurance. Think this is a good idea. Will top up insurance be provided for existing medical problems i.e. on a universal basis? Example, If one wants to be treated at private hospitals and is willing to buy top up insurance will the premium be the same for everyone?
4. Will top up insurance premium be different for seniors?

I think you are doing a great job and putting in a lot of effort, would like to see an establishment of implementation date. There can be no such thing as a perfect system. Suggest we implement a system which has been well researched and be open to subsequent fine tuning.

Best Regards

Harry