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cc

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Subject medical reform: re abuse by outdated insurance policy

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PPI accepts cataract centre as a legitimate location for service provided by the private eye doctors, however the majority of the current insurance policies would only process claims of cataract surgery in an inpatient setting at a private hospital. Such policy is obviously outdated. The excuse that private hospital running cost is higher is also unfounded, since some of the private hospital would charge a much lower rate, in par with the cataract centres, if the cataract surgery is performed on an outpatient basis for uninsured patients.

The average cost of a cataract surgery is \$12000 to \$15000 in a cataract centre, and the cost doubled to \$24000 to \$28000 for an insured patient.

If we are going to have universal insurance coverage, how can you assure that such wastage of resources does not happen?

The market force would eventually set the price of a cataract surgery to a reasonable level, but a single outdated insurance policy can double the cost.

How do you answer to that?

Many thanks!

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