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To beStrong@fhb.gov.hk

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Subject Public Consultation

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beStrong@fhb.gov.hk

I have read the Public Consultation documents and summary tables and have formulated an opinion to express.

I am exercising this right as a HKID holder and taxpayer.

I have also lived and worked in other countries and experienced other health care funding models which have helped me make a decision.

I support a "Social Health Insurance" model combined with "Voluntary Private Health Insurance". This is similar to the universal health care system available in Canada.

I am in favour of the above because:

-health care should be completely free and available with unlimited access for everyone in society from "cradle to grave" with no fees or user fees

-the funding for this should come from the workforce including income-based scaled contributions from both employees and employers. This is a guaranteed form of financing and although using the "healthy to pay for the ill" also provides for the present and future needs of the contributors and all members of society

-one can never predict one's need to use the health care system as people do not plan disease and accidents; therefore a user-pay system is unacceptable

-mandatory insurance will only enrich the coffers and profits of the insurance companies and administrators. High premiums, exclusionary clauses and medical decisions made by insurance companies and not by medical professionals have proven to be the downfall of this system in other countries

-a personal healthcare reserve is also unacceptable as it has many of the pitfalls of the present

Mandatory Provident Fund. Gaining management and administration fees and profit making are the sole goals for these self-serving funds; the fund does not benefit the end-user

-allowing voluntary private insurance (VPI) gives freedom of choice for those who wish to “upgrade” free basic services. For example, Social Health would guarantee free and full treatment in a public hospital ward but VPI would allow for care in an optional private hospital or private ward in a public hospital.

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