



"William Tong"

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02/04/2008 14:32

To <beStrong@fhb.gov.hk>

cc

bcc

Subject Re: Comments of the Consultation document on healthcare reform in 2008

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Dear Sir,

I have several comments here, and hope HK government and the related depts can study those points in detail.

Matching between financial part to the hardware of the healthcare system:

In my point of view, the consultation document is mainly focusing on the financial part, but the hardware part is missed. In the existing citizen healthcare system, HK citizen can only consult professional doctors according to the living scope. If they are going out of the living scope, the hospital will block them and advise them going back to their living scope hospital. This strategy is understandable because of the control of the resource. However, if financial part is switched to the HK citizen, HK citizen should be able to select their target hospitals according to their wish. That is because the money is in people's hand! It is totally running the healthcare system opposite to the existing system according to the basic law of supply and demand, so I think government and the related depts need to consider this point with consultation document together.

Tax reduction:

Will government cut the tax because of the change of the new financial healthcare system?

If so, how much percentage from tax?

If not, why not?

Out of money at my financial account:

Except the Social Health Insurance, all options are requesting citizen paying their own fee, which is fair to all people. However, what happens if their account runs out of dollars (at the end of the cure or in the cure)? As we know, medicine price can be very expensive, and it is actually based on the selling price from the medicine factory, so it is not difficult to get into the case of "run out of dollars". Moreover, will government still support our curing process and even after process during the recovering without changing to cheaper medicines?

If government will not support those people, there is no question.

If government will support those people, where is the supporting money from? From the tax again?

Medicinal insurance:

Except the Social Health Insurance, all options are similar to the existing medicinal insurance in the market. Will government help us combine the personal insurance to the compulsory insurance? If no combination, some people are actually supporting 2 insurances at the same time. Anything government can help us?

Emigrant:

If I am decided to leave HK at emigrant, how can I refund my paid insurance back?

Sincerely,
William