

From: "KPNgai"
To: <ceo@ceo.gov.hk>
Sent: Thursday, March 13, 2008 10:35 PM
Subject: HealthCare Reforms

Sir,

Items to cover :

1. Too much in-needed Medi-care not being covered.
2. Insurance premium too high - need community rate.
Will there be PRIVATE HEALTH INSURANCE COVERAGE WITH ONLY 1% EXTRA.
Unemployment coverage.
Grace period for missed contribution due to financial situation.
3. Medi-charge too high
Reasonable pricing control - too high PRIVATE Medi-charge drive people to go for public medi-care.
High-cost equipment rental or subsidize plan to encourage lower charge.
4. Still need to pay the gap between public and private charge.
5. No Medi-management improvement.
Cost-effectiveness of the healthcare system.
Public healthcare awareness improvement.
Incentive on Employer/Employee joining regular community exercise plan.
Penalty charge on High Risk Job Nature Employer.
6. No Medi-quality improvement.
7. How about jobless citizens?
8. What is the commitment with all such system???
Lowering of pharmaceutical expenditure.
Shorten waiting time to access public healthcare services.
Outbound nursing for old public sector.
9. Encourage local Medi-producer to lower the high
Medicine cost and Medical equipment.
10. Funding
Funding on harmful food, beverage, consumer product, shop (MacDonalds, Fast-food) - a bias GST.
Too much low income and jobless population would mean a pretty small amount contribution.
Funding on deluxe goods.
11. Oversea coverage of the system and handling those immigrated or non-local citizen.
12. Who is going to management the FUND?
13. How to align with China Society Insurance 40 years later???
Any agreement with China?
14. Exception handling.
 - 14.1 Parents live and work oversea with elder and youngster locally.
 - 14.2 Kids studying aboard.
 - 14.3 Medical care to cover travel aboard.

- 14.4 Expatriate working locally.
- 14.5 Foreign student.
- 14.6 Personal Finance difficulties.
- 14.7 How to handle Family UNIT?
- 14.8 How to handle Family with too much unemployed members.

Regards, KP Ngai