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To <bestrong@fhb.gov.hk>

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Subject My view on the Consultation of Health Care Reform

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Hi,

I am a middle class citizen and would like to express my views on the consultation of health care reform.

1) I strongly disagree on any kind of mandatory contribution like Social health insurance, Medical Saving Accounts or option 6, Personal Health Care Reserve. Such kind of contribution increase the burden of citizens again but the return on investment is very unsatisfactory, just like current MPF scheme.

If anyone who retire after 30 years will only have about HK\$600,000 in his/her account, such amount is still insufficient and the buying power of medical service become very limited, due to inflation. Such mandatory contribution only creates unnecessary administrative cost and do not effectively manage and invest the pool of money.

2) I conditionally agree the option of mandatory private health insurance provided that the Government must comprehensively monitor those insurance companies such as:

- make sure those who buy insurance can enjoy the medical service without much cost. Many insurance companies use technical/medical terms to reject such medical claims;

- Do not allow those insurance companies which use tedious administrative procedure to defer/delay/discourage the claim process.

When mandatory private health insurance is implemented, this is a large market and the Government must make sure that the interests of citizens are comprehensively protected.

Thanks

Cheung Chi Keung