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To beStrong@fhb.gov.hk

cc

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Subject some comments on Health Care Financing

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Hello there

I read a lot about the Health Care Financing reform from the media and your website. I fully support the reform and hope it will be carried out sooner rather than later. I hope you can read my email in detail, as this may reflect the poor situation of a lot of middle classes.

I moved back from the USA 2 years ago. I worked there for 10 years and was fully covered by my previous employer's health care insurance policy. I paid some premium every month, but had access to every private health care facility throughout the country. Well, I was very healthy then and didn't really need a lot of health care.

Ironically, I was diagnosed with cancer last year in HK. My current employer (HK based company)'s health policy is not nearly close to those of my ex- US based employers. And like many others, I didn't have private insurance (as I didn't think I needed, and there are many other expenses having 2 young children). So the only choice I had was to be treated at the public hospital.

I should have felt fortunate as HK has low cost public health care. But actually compare to if I were diagnosed in the US (and be covered by my US policy), unfortunately, the health care standard in HK (incl. both private and public) pales compare to the US private health care sector. Of course, low cost means lower standard, but if the reform happened earlier, I should have had more choices and be treated much better.

As you may know, cancer is not something that goes away after treatment. There will be a lot of future checkups and follow ups, and the risk of recurrence. I am completely barred from getting private insurance policy now (at least not at a reasonable premium), so going to public hospital is the only choice.

Having the public financing option, I can be covered again with reasonable premium (hopefully), thus free up some public health care resources for those who can't even afford the public financing option, and I can get better health care. So it's an all-win situation.

I really hope the committee can make this happen soon. As you are reading this email as a healthy person, there are many out there suffering from serious illnesses while not getting the proper treatment they deserve. We are the unlucky few cancer patients who have done so much to the society, but not getting the basic return back in health care. If you put yourself in our shoes, you will understand better. Bad luck can fall on anyone anytime, and we don't want to see one more person suffer because of they are being unlucky.

Sincerely,

A typical middle class and cancer survivor