



"Albert POON"

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24/04/2008 10:32

To beStrong@fhb.gov.hk

cc

bcc

Subject Health Care Reform Consultation

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Dear Sir,

With reference to the above subject, I would be in favour of option (5) : Mandatory Private Health Insurance with the following suggestions:

- (1) Insurees should be free from any deductibles/co-payments imposed by insurers;
- (2) Premium for the low-income and under-privileged should be subsidized by the Government on a means-tested basis;
- (3) It is a must for the designated Insurance companies to accept all insurees, irrespective of their pre-existing medical conditions and kinds of illnesses or hereditary diseases inflicted, such as cancers or Marfan, which are not insured by insurers as they do now; and
- (4) Regulatory mechanism/Complaint channels should be in place to protect the rights of insurees and guard against any unscrupulous practices of insurance operators.

Albert POON