

I am the retired civil servant and encouraged by the Treasury to express views on the 'Healthcare Reform Public Consultation' (IR56C Tax Return of Pension for the year ended 31 March 2008 refers). My viewpoints towards this 'Consultation' are expressed in the following two dimensions:

As a Retired Civil Servant

The HKSAR Government should continue to provide free medical treatments to the retired civil servants and their spouse, that the 'Terms and Conditions of Service' had clearly stated when I joined the civil service in 1974. I do not oppose to pay for the hospital maintenance fee, which is a much reduced rate as compared with the general public, as long as hospitalization is needed. However, with the introduction of the 'Hospital Authority (HA) Drug Formulary', all patients including in service/retired civil servants and their spouse need to purchase the non-HA standard drugs for significant treatments of acute diseases such as oncology. Nowadays, front line drugs of oncology treatment bringing about effective and encouraging medical result that are widely used by western countries, are classified as non-HA standard drugs under the HA Drug Formulary because of their expensive cost. The HA only advises their doctors to use second line drugs that are less significant with unbearable side effects to the patients, for treatment of such acute disease with a view to cost saving. In line with the spirit of the free medical treatments as stated in the 'Terms and Conditions of Service' to the civil servants and the retired officers including their spouses, the HKSAR Government must shoulder the cost of front line non-HA standard drugs for oncology or other acute diseases.

As a Member of the General Public

I support the HKSAR Government to set up compulsory medical insurance scheme for all the citizens of Hong Kong to ease the tension of increased medical expenses inherited from the aging population. In my opinion, a medical account is established for each citizen of HKSAR. As an initial setup, the Government injects a fixed amount into each medical account. Thereafter, all employees including the civil servants have to deposit about 3% of their monthly salary into their own account. Retired civil servants are also required to inject the same proportion of their monthly pension into their account. For the active account holders, i.e. the monthly contributors, they can opt to receive treatments offered by private medical agencies for better attention and service; or to remain in the public medical service for paying less and to saving their money in the account. For those non-active account holders, i.e. those unemployed or receiving public assistance, they can still enjoy free medical service in public sector for basic treatment. As far as I know, a considerable

proportion of Hong Kong citizens have already acquired their own medical insurance in the private marketplace. The Government must work out a plan to tie in with such private medical schemes while implementing compulsory medical insurance scheme. In addition, nearly most of the private insurance agencies exclude diseases from the medical coverage of their clients who have suffered such prior to joining the insurance plans. Under such circumstances, the Government is the final protector for these persons suffering from diseases that are beyond the coverage of their medical insurance scheme, so that they still receive proper treatment in public medical service.

This is the end my views on the 'Healthcare Reform Public Consultation' and I wish the Civil Service Bureau to public my views with my identity being suppressed.