



"Mr TONG, Man Chung
Jacky"

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26/04/2008 08:00

To bestrong@fhb.gov.hk

cc

bcc

Subject My advice in word document

Urgent Return receipt Sign Encrypt

Dear Sir/Madam,

Please read the attachment (word document) for my advice.

Thank you very much!

The Chinese Foundation Secondary School
Mr TONG Man Chung Jacky



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Dear Sir/Madam,

Among the six different schemes, The 'second scheme 用者付費 plus adding tax' is the best. It is because the mechanism and the administration does not involve a lot for third party. (It just involves 2 parties: the clinic/hospital and the patient.) Any introduced third party, such as insurance company (no matter if it is voluntary or compulsory) OR personal health insurance account (個人康保儲蓄), will make the whole structure more complicated.

Simply speaking, the clinic/hospital provides services. Patients have the responsibility to pay for them. The structure just involves two parties. (Any introduction of additional party will increase the administration cost.)

Moreover, any private company (certainly including insurance company) MUST earn! So citizen will earn less (or even lose). Unfairly, private company will earn quite a lot by actively changing the policies of their own companies, but the citizen will earn too little because they are passive. Any schemes that will let any third party (private company) to earn from the asset of citizen will not be welcomed, especially if the schemes are compulsory.

In short, if the medical cost is skyrocketing continuously, INCREASING THE FEES AND INCREASING THE TAX could effectively ease the problem. I don't mind to pay for the increased cost, but most citizens will mind additional parties will earn more before we get sick!

Yours faithfully,

Mr TONG, Man Chung Jacky