



Kent Wong

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Subject Comment on Consultation Document on Health Care Reform

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Dear Mr Secretary,

I personally think the HK Government should kept the Health Care System as it is under Government Spending, until laws & legislation and judicial hearings are mature enough such that the general public can have more influence to the medical insurance companies. Current medical insurance policies provided through employer or self acquired have asymmetrical advantage towards the insurance companies and medical service providers. Simply because the insurance companies have the sole discretion as to the frequency of its use, the ability to downgrade the seriousness of treatment such that patients themselves having to bear for larger costs.

Based on experiences I am at the impression that insurance companies would not communicate such guidelines explicitly and it would be up to their "professional judgement" to determine the seriousness of a claim on a case basis. Yet I would feel that such professional judgement is not independent and would lean towards the advantages for the insurance companies to pay for less, leading to patients having to pay for the shortfall.

Therefore, whether it is for the sake of distributing wealth to help out the need as an service ideal, or to harmonise the society by shortening the gap of wealth, it is my opinion that the HK Government should continue to take up the responsibility of funding the healthcare system and be the custodian of any medical insurance coverage for the general public.

The reasons that the Government should continue to fund the healthcare system or be the custodian for medical insurance coverage includes:

1. Government have a bigger influence to represent the general public with healthcare providers and insurance companies.
2. Government be in a better position to listen to the needs of the general public, and have a more service ideal as to provide a good healthcare system whereas companies are profit-driven.
3. Government has a responsibility towards the general public, and to represent them for a greater good. As many people in HK would still have to "count the beans" on spending even having a monthly salary of HK\$20,000, I believe the government would be acting irresponsibly by asking the general public to seek or to pay for its own medical insurance directly from its salary.
4. As it is easy for professionals and experts to move around the world for employment, it is not very attractive to seek employment or stay in HK if government is on a hands-off approach as compared with other industrialised countries as Canada and Australia, and requiring employee to pay a portion on top of the pension plan for medical insurance. And that would lead to a slowdown in economic production as companies would locate their operation to places where they are able to locate professional staff members more easily.
5. Given the reputation of MPF fund custodian, their hands-off approach in looking after the investment while earning their high commission, it is generally believed that the medical insurance companies would be acting in similar ways.
6. As medical insurance policies are aimed at driving profits for the insurance companies, the needs of the patients for healthcare service is more or less neglected.

7. Litigation would be high if medical insurance are left unchecked by legislation, and government might need to provided more funding into the administration area to keep the medical insurance companies in check.

8. Furthermore, if insurance companies gone bankrupt as in the case of HIH insurance in Australia, many people would lose their hard-earn money without medical coverage. Social unrest would occur and government is most likely having to step in to deal with the situations again.

Therefore, I believe the HK Government should be taking a more active role in the funding of healthcare service. It would be wiser and more justified for government to look for funding from indirect means, such as a more developed and fair tax system that would look after the needy and working poor. Such that it would not be seen as having government programs that is for the benefit of the few rich and powerful, as the impression that I am having with the proposed healthcare reform right now.

Yours truly,
Kent Wong

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