



"Gary Tai"

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Subject Comments on the Healthcare Reform consultation paper

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Dear Sir/Madam,

After reading the healthcare reform consultation paper, I fully support the idea that there is an urgent need for us to reform the healthcare system in Hong Kong. I basically agree with all the suggestions as laid down in Ch. 2 to Ch. 5 (Enhance Primary Care, Promote PPP in Healthcare, Develop Electronic Health Record Sharing, Strengthen Public Healthcare Safety Net) of the consultation paper.

Regarding the Healthcare Financing Arrangement reform, I support the Supplementary Financing Option (5) most (Mandatory Private Health insurance). I think it is the best option because of its guaranteed acceptance and continuity nature which would cover the elderly and people with chronic illness. One of the reason for this healthcare reform is to tackle the aging problem of our population. As such, it is of vital importance that the selected option should cover the protection of the elderly.

I understand that the Sixth Option - Personal HealthCare Reserve, could also achieve the same. However, I quite disagree with its concept of bundling the mandatory health insurance with medical saving. Our government has already enforced the MPF scheme which forced people to make a saving for their own future. Till now, it is still a controversial issue that the investment return of some MPF schemes are not good enough and people are arguing that they can make a better return with their own investment. I afraid that Hong Kong people, especially those middle classes, would oppose to this option simply because of this kind of additional compulsory saving enforced by the government

Thanks and Regards,
Tai Ming Hin Gary