



"Cheng Hing Ming"

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To <beStrong@fhb.gov.hk>

cc

bcc

Subject Opinion for Health Care Reform

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Dear Sir

As a healthcare professional who cares about health care reform. I am the Personal Healthcare Reserve scheme and the way the consultation is being carried out

1. The Personal Healthcare reserve scheme - extra money is being directed towards healthcare but one would wonder what about the tax paid. Why should we pay double for the healthcare - in tax and in the reserve scheme.
2. The consultation is biased towards selling the Personal Healthcare scheme though Dr. York Chow tried to appear otherwise. This scheme gets more coverage in the government consultation material. In any proper and fair consultation, there should not be any biased towards the amount of effort in selling the material.
3. The Personal Healthcare scheme means payment towards private insurance companies. It was assumed that private companies had better utilisation of resources. This is of course the popular Anglo-Saxon way of handling the economy. But Britain still got the public- run NHS. The privatised rail system ended up in disastrous crashes and the new Heathrow Terminal was not better off than the opening of Hong Kong's Airport. The US healthcare system is privatised but expensive and inefficeint, not to say leaving a huge chunk of the population uninsured. So the assumption of privatised healthcare can be more efficient is not well-substantiated. There is also the question of the profit for the insurance company which of course needed to be paid for by us.
4. The scrutiny and monitoring of the private insurance scheme would be more difficult than the monitoring of the public services. Just look at the way the Mandatory provident fund charges the subscibers and the hapless effort from the govermemnt to push down the fees of MPF.
5. I would prefer the current public healthcare system with the built-in monitoring by the Legislative Council and the redistribution of wealth by the govenment. I would pay higher tax if healthcare mandates.

Thank you.

Dr. Cheng Hing Ming

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