



"Doris Wai"

14/05/2008 01:53

To <beStrong@fhb.gov.hk>
cc
bcc
Subject View on Medical Reform

Urgent Return receipt Sign Encrypt

Hi

I'd like to express my opinion on proposed medical reform. As we have an ageing population in Hong Kong and rapidly increasing of "Poor" population, I think it is essential to redistribute wealth among HK residents.

It is good to think that we pay for our own medical expenses. However, leaving the ageing and poor mass to the Government may not be feasible. Based on that, I think a social health insurance scheme may serve the purpose with some enhancement in enforcing.

Contributions by Employer

- To maintain HK's competitiveness, it is not suggested to set a high rate. I think a 0.5
- 1% based on relevant income will be sufficient.
- This type of contribution will form a pool for basic public health service

Contributions by Employee

- It is suggested to set a minimum of 5% based on salary with salary ceiling in line with MPF.
- Voluntary contribution is acceptable
- This type of contribution is for use of the employee only. This may allow the employee to upgrade his own health service such as being taken care by private hospital or using more expensive medicine.
- The money can be withdrawn for medical use either upon certain age, says 65 or when the employee has medical needs which is deemed to be costly and critical. The Medical Board may help to identify the medical needs.
- The money is deemed to be the property of the employee. In case he deceases, the money goes to his heir in line with the law governing property of the deceased.

Hope you'll consider my opinion when you finetune the medical reform proposal.

regards

Doris Wai
