



"Andrew"

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Subject Objection to the Insurance Scheme

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I am writing to object totally the idea of public insurance system recommended by the Hong Kong SAR government.

The reasons are as follows:

(1) Under the current system, the middle class and the sandwich class of Hong Kong has almost nearly zero benefits from the government other than the healthcare benefits of Hong Kong, and it is extremely unfair that Hong Kong government is taking this away as well.

(2) Before the government asks us for money, the government has not done enough to trim the fat management system of the current healthcare structure, (please do not get it wrong, it is the FAT administration level that is not being cut enough, not the amount of doctors and nurses level which is totally not enough for the amount of patients they are facing.)

(3) Our medical healthcare has been constantly abused by foreign users like mainland Chinese, Philippine maids.... etc. The government should set up a even more stringent admission rules than what they offer now to these people. Even in place like the USA, if a Hong Kong citizen goes to any hospitals there, we have to pay first and get admitted later.

(5) With this new insurance healthcare system suggested by HKSAR, the government has not said anything about how are we are going to pay, and what would we get from the system. The fact is even the government will forcefully put through this insurance, like what it has done in the past on a lot of things, the government should administrate this itself. Why the government has to set up some scheme that pushing all their citizens to purchase something from the private sector (i.e. insurance companies). Insurance companies are out there to make money. They have not done anything fair to their insurance buyers, people were thrown out of the scheme the next day they claim for any big amount of money. And honestly speaking, I have a lot of doubt of their way of calculating the price of their products, an obvious doubtful question is as everybody knows Hong Kong's male has the longest age in the world, theoretically speaking, Hong Kong's male life insurance should be the cheapest in the world, but is it?

As a conclusion, Hong Kong should just keep the medical system as it is. Please do not threat us with any phrase like the government is running out of money. The government has false alarmed us the last few years about the budgets so you could raise tax on us (which together with the pension scheme contributed to the slow down of consumer power and eventually, with some external shocks, led to the recession of Hong Kong.) Now here you go again, doing the most stupid thing, put another burden on our already chocking consumption power.

Andrew Lam