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Subject Healthcare Reforms

Urgent

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Your consultation documents and all the experts agree that the number of people requiring support from the healthcare system will increase over time and the number of tax payers supporting this system will reduce over the same time.

This is why everyone agrees that the same system used in Europe (whereby current taxpayers pay for the current dependants) is destined for failure.

The only viable, long term solutions to retirement and healthcare are therefore ones where each individual supports themselves.

The best way to achieve this is for everyone who works to pay for their own healthcare costs using private healthcare insurance, with the Government providing only a safety net for those people who are unable to work.

Health insurance companies should be very closely monitored by a Government watch-dog (with more power than the Transport Watch-dog) to ensure this significant increase in the number of policy holders results in a significant decrease in the cost of insurance and to have many of the insurance companies current exclusions removed so that all conditions are covered.

The Government should privatise most of the Public Hospitals to increase efficiency, improve service and enable them to generate extra income by selling specialist services to patients from Asia. As part of their licence, these private hospitals would provide free or heavily discounted care to Government "safety net" patients who are not working and so do not have insurance. This will be significantly cheaper than paying for the running costs of the whole hospital as a public hospital.

Hospitals should be encouraged to expand their facilities to cope with growing demand (and the new high profit business from Asian customers) by making it easier for them to expand their existing facilities (granting new land nearby and allowing them to build taller hospital buildings on existing sites). This is easier and cheaper than build more hospitals and the cost is paid by the private hospital company.

In addition to the private medical insurance, working and non-working people should be able to withdraw a defined percentage or amount of their MPF funds to pay for non-emergency treatment.

Individual personal health insurance is the only long term solution to the problem of an aging population... then an aging population is no longer a problem but something to celebrate (people living longer is actually a good thing).

Thanks, Richard