



29/05/2008 11:55

To <beStrong@fhb.gov.hk>

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Subject comment on recent consultation paper

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Dear Sir,

I write to support the Government's decision to seek supplementary financial sources for HK's medical system, provided that some conditions are met.

Of the 6 alternatives, I prefer the sixth one which combines an involuntary medical saving account and medical insurance for severe illness. However, the proposal is too crude now for me to give it whole hearted support.

For the proposal to work, the Government must provide more spaces for the private sector to build more hospitals. It must also train more doctors to meet the demand for better services. Otherwise, all the additional funds will just go to the pockets of hospital owners and doctors who are perceived to be unreasonably rich already. No one would want to see richer medical personnel, at least not without much improved services.

It is also wise to ask employers to contribute to the saving and insurance accounts too. The employers will definitely oppose this. But we all know that within a few years, the extra expenses of employers will be absorbed by lowered annual salary increases. At the end, the employees pay. It is true that few employees will see things this way. Yet the employers should know it. So why not ease the opposition by asking employers to pay too? This way, it appears to be fairer.

Lastly, the proposal does not offer enough incentives for people to adopt a healthier living style. For example, smokers and crazy drivers could be asked to pay more for their health insurance. If the Government is daring enough, it could even ask obese people to pay more too. On the other hand, those who pay for regular medical checks could pay less insurance. If there is a way to identify people who exercise regularly, they could pay less too.

The rapid increase in medical costs is an urgent problem to be solved. I hope the present Government has the courage to push through the reform this time around. Otherwise, future Governments with more democratic element will find it even more difficult to reform. Witness the situation in the United States. It has been trying to improve its medical system for decades to no avail. I hope Hong Kong can do better. Try to convince those affected that they can get better service. Don't just let them feel that they just have to pay more. Try to convince them they can help their kids and their elders from the day the insurance system operates. Try to convince them that they can help the poor too, although indirectly. Without these measures, the proposal is unlikely to be accepted.

Name Withheld.