



02/06/2008 17:07

To beStrong@fhb.gov.hk

cc

bcc

Subject Healthcare System Reform

Urgent Return receipt Sign Encrypt

Dear Sir,

It is good to have a system that will take care of people's health right away, and is sustainable for the future. The one that I am proposing will need to meet the following criteria:

- Stable, with wide choice of services
- Judicious use of services
- balance use of services
- lifetime protection for both before and after work life
- affordable

It is a mandatory insurance savings scheme. But it is not like the Personal Healthcare Reserve mentioned in the consultation paper in that the premium paid will be wholly contributed to the insurance coverage. The problem with the proposed PIR is that it is already difficult to set a premium amount to cover the insured comprehensively. Set out part of the premium to use for other private healthcare expenses is kind of impractical.

Such mandatory insurance savings scheme will have the characteristics mentioned in the consultation paper, and will also have the followings:

- Voluntary premium contribution is also allowed
- Premium waiver is possible
- Withdrawal of savings is allowed with conditions

At the end, everyone hopes that he will have a healthy tomorrow. It is possible if we start building one now.

Yours truly,

Steve Lau
Hong Kong