



04/06/2008 18:38

To beStrong@fhb.gov.hk

cc

bcc

Subject re: 醫療融資六方案諮詢

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Dear sir,

My position on the issue is very simple. Without a comprehensive medical service system plan put forward by the government, I won't commit myself to any plan that requires taxpayers such as me to pay more. So, without such a leap of faith, I would prefer the option of 'encouraging citizens to buy medical insurance on a voluntary basis'. To do so, a means test should be given to determine the level of subsidization the citizens could enjoy, and thus encourage the middle-income group to buy medical insurance. OR, the government could require employers to buy hospitalization insurance for all staff (including the self-employed ones).

For the comprehensive medical service system plan, I would hope that the government would define the commitment and limits of the government support on medical services, and her plan to provide more choices of medical services (at different prices and subsidization) to the citizens. For example, the government should commit to provide free medical services on contagious diseases, comprehensive medical record system and basic medical safety net for all. But premium services should be introduced and encourage competition of private hospitals. In the long run, it is good to introduce consumer subsidy (money follow patients) rather than production subsidy (money go to public hospitals). The government might have to admit that it could only provide 'basic' care at very low cost; but 'extra care' (advanced treatment, better medicines) should be provided at a premium.

At present, I strongly against the idea of establishing a forced saving account for medical purpose, on the ground that administration cost could be very high; there is no way of knowing that the services we buy then is 'value for money'; and government does not tell us what the comprehensive medical service system is like.

Regards
Ma Kam Shing,
a secondary school teacher

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