



CTYEUNG CTYEUNG

06/06/2008 13:46

To beStrong@fhb.gov.hk

cc

bcc

Subject Re: My opinion on Health Care Reform

Urgent

Return receipt

Sign

Please respond to

Encrypt

Dear Mr. Chow,

I would like to suggest my opinion as follow:

1. To enforce all employee who earn 10K (review from time to time) or above to make the 2 % of their salary (max 30K) to the personnel medical fund. The mechanism of the fund is similar to the MPF.

2. To change the law for any new MPF contribution, to reduce the employer 's contribution from 5% to 4% of the salary. Employer is required to contribute 1 % to the medical fund. It apply to the employee's salary is 4K or above. I think the MPF's range should be adjusted from "4K TO 20K" to "4K TO 30K" at the same time.

3..The fund can be withdrawn if and only if the contributor is above age of 50 AND has suffered with disease which is required to live in the hospital or any critical medical lab exam outside the hospital. (A committee consist of general public, medical expertise and government official should be set up to review the creteria of applying claim from time to time).

5. The fund can be withdrawn if it fits the following conditions even the contributor's age is not over 50.

a. Any critical illness is certified by the government doctors.

b. Leave Hong Kong and living in other places. (But can only withdraw 1 time per life)

c. The contributor is dead.

6. The contribution is non taxable.

7. To give tax allowance (around \$1000 per year per person) for the tax payer to buy personnel medical insurance for themselfe, their spouse,children and their pararent. I think this will greatly encourage more able people to use private health service.

Hope that my opinion can give you some help to formulate the policy.

Thanks.

B.Regards,

Wilson Yeung.

Yahoo! Mail具備一流的網上安全保護功能![了解更多](#)