



"Bonnie Tse"

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cc

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Subject

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May I contributing my believe to your consider. I had been working insurances for almost ten years, during then every year I have gone across about ten or more case of Hospitalization claims from different level of insured. My experiences in those I found the current government hospitalization expenses burden may be release by raise up packages rate of charge per day and in control of dispensary medicine supplies by fixed days of doses in maximum of limited period in order to monitor the inventory give out. Control the staying per visit by presence of doctor.

My believe is to set up a supplementary aid Funding pool to reduce the government financial burden in yearly increment of forthcoming elderly population needs in Medicare. With this pool to be excersise well to be .I think the way is starting healthy and wealthy to help the elderly and sick. Either is set 1% GST levy to all Sales Transaction set a reserve for medicare cliam for all the elderly or weak sick to off set outstanding bills of the hospitalisation stay in all type of hospital in a fixed amount of benefits such as everyday of HKD500. -. With these fixed supplement aid. Government hospital can be mark up a bit higher daily charge to reduce the subsidiaries by government budget. The other side with this mount of fixed aid to who have better own finance or their favour trust to certain doctor by select to stay in better class of private hospital. Under mutual trusted patient may agree with doctor paying their rate of surgery and consultation and miscellinous fee.

So, a fixed supplement aid to all patients in need to stay hospital may be a way to Diversify the amount of need to stay in government hospital.

Then to generate funding pool and monitor the claim. I think if not 1% GST.or be fairness of all populations of 6-55.to be paid a lump sum on their birthday HKDXXX.

My ideas are coming by Funding pool with certain income to settle uncertain of needs, with the time lap to replenish well. The lowest premium of charge is workable

The accurate count of needs in fixed amount of settle. With prove of staying in a hospital together exact register record. Then a fairly proof of claims will not blame on uncertified pay out of any argument.

With announcement of the Supplementary Aid of Funding. Cleared the benefit to all Public will bring all alerts in observation the exact gone and in.

And claims with witness of other party also a point to consider such as the OLD PENSION GRANT TO RETIRED SERVANT. Arousing claim with other witness should not be ignore.