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To beStrong@fhb.gov.hk

cc

bcc

Subject Discussion on Help to reform our healthcare system

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Dear Sir,

I would like to discuss the 6 options to reform our healthcare system.

1. The general public in this discussion paper is not well define.
 - i) Is the general public just define as the Hong Kong residents?
 - ii) How to define Other members of the community in need?
 - iii) Is the contribution from Hong Kong residents subsidize non-Hong Kong residents under the proposed options?
2. Medical Savings
 - i) How can the one pay for one's medical expenses after retirement if one's personal medical savings account does not have enough reserve?
 - ii) How can the participants ensure their investment returns? Investment can also be deficit like our MPF!
3. Mandatory Health Insurance
 - i) How can we sure that premium can be minimize for participants regardless of age and health condition?
 - ii) Is this suggestion only by theory?
 - iii) Any concrete investigation have been made to support this theory?
 - iv) How to minimize the additional administrative cost incurs?
 - v) How to minimize premium over time as the insured population gets older and utilisation of healthcare services increases?
4. Personal Healthcare Reserve
 - i) How to minimize the additional administrative cost incurs?
 - ii) How to minimize premium over time as the insured population gets older and utilisation of healthcare services increases?
5. The Food and Health Bureau always emphasis that the 6th option benefit the mid-class with more choice.
 - i) How about their choice in the 2nd class room and private room in public hospitals? As I learnt from news private room in public hospitals mostly serve the prominent and rich one.
6. How to make sure the pace of building hospitals and training of healthcare personnel can meet the needs of our healthcare reform?

Thank you for your attention.

Amy

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