



JH

11/06/2008 09:59

To beStrong@fhb.gov.hk

cc

bcc

Subject Public consultation on health care reform

Urgent Return receipt Sign Encrypt

Dear Sir/Madam,

I refer to captioned subject.

I would suggest to retain the existing public health care system, which has proved to serve the society well for decades. On the other hand, I also suggest to implement a "regulated voluntary health insurance scheme" as follows:

- anyone below 60 years old can choose to join the scheme
- once joining the scheme, he/she has to pay premiums for, say, 10 years if he is 45 years or above, and longer if he is younger.
- the premiums are regulated by the government
- the government will also provide matching contributions, i.e. for every dollar the participant contributes (in the form of premium), the government will also contribute X dollars
- the participant can use private health care services joining the scheme, while he can still use the public health care system as usual
- if he uses the public health care system, some charges/costs will be waived
- standards of private health care services are overseen by the government
- for chronic illness cases, the government will provide subsidy to the private health services joining the scheme
- the government will provide a "start-up fund" for the scheme

The advantages of this scheme are:

- it uses incentive to encourage participation in the form of matching contributions from the government
- premiums are regulated by the government
- standards of private health care services are overseen by the government, providing confidence in the scheme
- risks borne by the private sector are capped (with subsidies for chronic illness cases)
- participant can still use public health care services, providing a "safety net" in case he/she is dissatisfied about the private health care services
- participation is entirely voluntary

Since this is a voluntary scheme, the monthly premium can be, say, \$500 or \$1000 per month. For 10 years, \$500 per month will be equal to \$60,000. With matching contribution from the government, total contribution will be \$120,000. With \$1000 per month, total contribution can be \$240,000 per person. The scheme might work under such premium level.

Mr W W Hui

Hong Kong Citizen

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