



Ho Yue Tung

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To beStrong@fhb.gov.hk

cc

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Subject Comment on the Healthcare Reform Consultation Document

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Dear Sir/Madam,

As an individual, I would like to express my comments on the consultation document.

Background:

My wife and I are both Chartered Engineers. Based on our earnings, we are sure we can be classified as "middle class". However, in Year 2006, my wife was diagnosed with Multiple Sclerosis (MS), an immunological disease that there is no cure. Eventually, my wife will be disabled and currently her right eye have only 80% capability. As advised by the doctor, there are some injection available to "slow down" the deterioration rate and the cost is about HK\$7500 - \$9000/month. She visit the hosptial every three months. Now she is retired and a full-time housewife.

Comment:

Based on my family situation, I concur with the idea of the healthcare reform and would request to have the reform being implemented ASAP. We don't mind to bear the cost so long as the cost is affordable.. I would like to offer 10% (max.) for the healthcare cost for my whole family. I support and believe the use of insurance could share the risk as no one can guarantee that he/she will be healthy in the whole life. I also share same view from some of the opponents that we need to cap the administration cost / service charge.

Conclusion:

I would support all the proposals that would promote guraranteed renewal insurance policy regardless of pre-existed medical condition, i.e. Mandatory Private Health Insurance or Personal Healthcare Reserve.

Regards,

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