



To: Food and Health Bureau
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Central, Hong Kong
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Opinion on the Consultation on Health Care Reform

Dear,

I am writing my opinion on the Consultation Document on Health Care Reform. I agreed that the Health Care Reform is urgent and necessary. Therefore I would like to contribute my opinion to the Bureau when considering the views of public.

Firstly, I agree that the health care budget is a huge burden for the HK Government and therefore we need a solution to relief this burden permanently. I will prefer the Government charge a proportional tax on the health care service. The tax can be imposed on both individuals and corporate. As the health care service ensure the corporate to have healthy labor for them, therefore corporate should bear the cost of health care in Hong Kong society too. The Social Health Insurance Scheme is common and successful around the developed countries. The public may oppose this scheme as it will reduce their income at the beginning, however there will be a long term benefit in the future. I am the supporter of the Social Health Insurance (Option 1).

Secondly, I am totally disagreed with the Mandatory Private Health Insurance (Option 5). The main reason is the HK Government has no regulations or monitoring system on the insurance sector, especially the medical care insurance. Insurance companies are just profit maximizing companies, the less they paid to clients, the more profit they have. For the especially needed

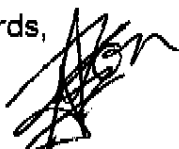
medical care people, insurance companies will usually reject their applications and claims. As a result, the insurance companies will just receiving money from the health people; while rejecting to help the ill people in order to maximizing the profit of the insurance company. That is an adverse selection situation for the Hong Kong society while the real patient is not served.

Taking the example of the US, the US Government put the health care burden to the insurance companies and there are still few millions of US citizens are out of the insurance coverage. I afraid this will happen in Hong Kong again when the health care service is funding by Mandatory Private Health Insurance (Option 5). Moreover, there are lots of exclusive diseases which are excluded from the insurance policies such as mental illness, AIDS, pre-conditional illnesses. It is difficult to expect the coverage of Private Health Insurance can perform as well as government health care service and there will not be any . Private Health Insurance is not a good option for providing a comprehensive solution to the public health care.

In case of imposing the Social Health Insurance (Option 1) as the final decision, I think the impose of new scheme will provide sufficient funding for the health care system, therefore the public expectation on the quality of medical service will be higher than current status. The queuing time, and the quality of medical services are expected to be improved under the new scheme. Moreover, for the abuse of ambulance and pregnancy women from mainland are the unsolved issue for the current health care system.

Here is my opinion for the Consultation Document for the Health Care Reform.
Thank You.

Regards,



Jason C.Y. Li

