

11th June, 2008

Food and Health Bureau,
19/F Murray Building,
Garden Road,
Central,
Hong Kong.

Dear Sir/Madam,

Re: Personal Views on the Consultation Paper on "Your Health Your Life-Healthcare Reform Consultation Document"

As a general public, I am writing to express my personal preference and views on the different financing options as described in the above-mentioned consultation paper:

(1) Financing Option 1 – Continue to Rely Solely on Government Funding

I have no objection to this option though this may not be the best option.

(2) Financing Option 2 – Social Health Insurance

I **strongly oppose** the Social Health Insurance option as this is in essence an immediate tax increase. People who choose to use private services still have to pay the additional charges.

(3) Financing Option 3 – Out-of-Pocket Payments

I **oppose** this option. Partial subsidiary has not been considered. Persons using the health care services have to pay all the extra charges, thus placing heavy burden on those not falling into low-income and under-privileged groups.

(4) Financing Option 4 – Medical Saving Accounts

I **strongly oppose** this option. This places heavy burden to the working force, in particular another mandatory is added on top of the Mandatory Provident Fund contribution.

(5) Financing Option 5 – Voluntary Private Health Insurance

I have no objection to this option.

(6) Financing Option 6 – Mandatory Private Health Insurance

I **strongly oppose** this option. This is a form of tax increase.

(7) Financing Option 7 – Personal Healthcare Reserve

I **strongly oppose** this option. This is a form of tax increase.

Yours faithfully,

Joseph Hu