



Yung Siu-yee

To bestrong@fhb.gov.hk

cc

bcc

Subject consultation on health care reform

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Dear Sir/Madam

Regarding the consultation document on health care reform, I would like to express the following opinion:

1. I strong OPPOSE the idea of medical saving accounts. The presumption of such accounts is that people will not plan ahead and save for their medical expenses in the future and so the establishment has to force them to do so for their own good. The very rich may not need such saving accounts and the low-income would not be able to save enough for sickness which requires expensive treatment anyway.

The idea that the money locked in the account could not be used until you get very old and sick or until you died is not very comforting either. The money LOCKED would not be used to improved the health care system either.

2. I support raising tax rate (or introduction some sort of specific tax) to cover the increase in demand for medical services. It sounds politically incorrect but unlike medical saving, the money raised could be used to improved the system and would bring the benefits of pooling.

3. No matter which funding schemes is accepted eventually, HA should put in more resources on treatment which otherwise not affordable by even middle class patients. The current system seems to deprive patients of their survival rights by providing only sub-standard, minimal treatment to serious sickness while on the other hand allowing non-residents to abuse the system. To this end, I also support proportionate increase of medical fees for less severe diseases.

Looking forward to the second consultation.

Yung Siu-yee

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