



David

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To beStrong@fhb.gov.hk

cc

bcc

Subject Health Care Reform

Urgent Return receipt Sign Encrypt

Dear Sir/Madam,

I support the need for health care reform in Hong Kong. However I believe the public education campaign for the current consultation exercise is not widespread enough for the public to make an informed choice. Notwithstanding this, I believe any insurance scheme which does not discourage health care use, or encourage individuals to look after their own health, is unsustainable. Therefore of all the suggested financing schemes, I prefer the "out of pocket payments" scheme, with the "medical savings account" scheme as a second choice. I would suggest implementing some form of means testing for users of public health care to ensure more subsidization for low income groups, and less for high income groups. If a medical savings account scheme is implemented, employers must also contribute to it. Additionally, some tax incentive to encourage take up of private health insurance should also be implemented.

Thank you.

Lim Tuc Hwai David