



Tien&MeiLing

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To beStrong@fhb.gov.hk

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Subject Opinion

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Urgent

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Dear Dr. Chow,

As a citizen of HK with a small family, I expect to have a good support of my health to my family and myself until the end of our lives. I agree that we cannot solely rely on the government to give very reasonable charge to patients. The concept of health insurance seems a good option. Yet, I'm not sure when I am old, retired and sick, if I am able to to pay the monthly fee, not to say that the charge will increase when we age. Then I will need to rely on the government when I am really having a strong need for medical support....

If we are to opt for insurance, whether voluntary or mandatory or not. I have the following suggestions:

1. Is there a possibility that the charge per month be fixed and be paid to the insurance agent as long as I am employed?
2. Can services from both public and private hospitals be the options? Since there are really good facilities and personnel in public hospital too.
3. Will there be insurance on family basis?

If we are to pot for savings:

1. What if the saving is not enough? Say a major operation is already hundred thousands dollars?
2. What if I'm unemployed?
3. If I'm not young to start with this, how can the system help to make me safe?
4. If I die, and there is saving, can the savings be passed to my family members?

Thanks.

TAM Mei Ling