



"HUNG Yu-tak"

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My personal opinion concerning the health care finance reform:

1. Agree extra source of funding is needed.
2. The best source should be from government and self-saving.
3. Strongly object the idea of compulsory insurance run by private companies because: Insurance with inherent administrative cost of the insurance companies, their profits, and the administrative cost in governing the insurance companies will result in around 75% of funding really go into health care.
4. Basic essential, emergency and management of those diseases involving high financial risk should be provided by government. But investment on hospital environment should be strongly discouraged to keep the government health care service really "Basic".
5. Medic-Saving account with 'nuclear-family' as unit should be set up, all the savings will be only used for individual families. All current health care benefit provided by company to staffs, no matter from government to civil servant, Hospital Authority to their staffs, and private companies for health insurance, should be en-cashed in money term to individual family account. The accumulated money can be used to top-up the difference in charges of better service above the "Basic" provided by government.

Advantage of the above suggestions:

1. Every one will be more responsible for one-selves' health.
2. All individual's savings will be only enjoyed by their own family members, which will improve willingness of the citizens.
3. Funding current provided by employers in the form of fringe benefits will be channeled into individual account as seedling money promote acceptance of employees in saving money into their own saving account.
4. Government funding will concentrate on only providing safety-net to self guard every citizen will be covered for basic service, emergencies, health care management of public health importance, as well as those disease with high financial risk like transplant for end-organ failure.
5. No profit from health insurance company, no risk of abuse as every one is using their own saving account if they want to top up the basic service provided by government.

Dr. YT Hung

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