

11 June 2008

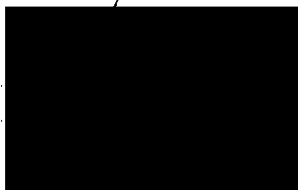
Dear Sir/Madam,

I refer to the Consultation Document on Health Care Reform, regarding the proposed six Supplementary Financing Options.

I agree with Option 3 because:

1. it involves the minimal administrative cost as there is no need for the extra layer of money to be paid to the private insurance companies (which have to make a margin in providing any service to policy holders)
2. it is fair to the person who contributes to the plan as he/she is the one who will benefit from the medical saving account in future, without "sharing" the benefits of his account with other patients
3. The administration costs for the collection of deposit and maintaining of the ~~accounts can be reduced by making use of the established MPF framework.~~

Yours faithfully,



P.S. I wish to remain anonymous if my views are published, thanks!