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### **Healthcare Reform Consultation Document**

#### **Social health insurance: NOT supported**

Income-linked is unfair to the higher income group. Tax is already income linked. Higher income group is excluded from many benefits. Higher income may have more health problem as a result of earning the higher income.

#### **Out-of-pocket payments: NOT supported**

This is a free market system which does not have any benefits as a result of absence of a healthcare structure.

#### **Medical savings accounts: may consider and may be in combination with one or more of the options below**

There are no suggestions in the document of what to do if a) savings are insufficient b) there are left-overs c) those who don't have savings

#### **Voluntary private health insurance: may support**

Government needs to provide incentives, e.g., tax rebate

#### **Mandatory private health insurance: may consider and may be in combination with one or more of the other feasible options**

A system must be in place whereby the government can ensure that both the insurance offered and the administration of the insurance are proper

#### **Personal healthcare reserve: may consider and may be in combination with one or more of the other feasible options**

This is a combination of 3<sup>rd</sup> and 5<sup>th</sup> options above. It has the disadvantages and shelter offered by both.

My rating (higher preference > lower): voluntary private insurance > saving, mandatory insurance, personal healthcare reserve