



"Yau, Vivian"

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To beStrong@fhb.gov.hk

cc

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Subject Comments on the healthcare reform

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Dear Officer,

As a Hong Kong citizen, I would like to express my appreciation of the proposed healthcare reform. Below are some of my suggestions:

- A lot of employees in HK are covered by medical insurance during the life of employment. I suggest a continuation of medical insurance after a persons retires, as long as the retired person pays for his/her insurance premium. This is a common practice in North America, but unfortunately unavailable in HK.
- I suggest to be granted an option so that insurance premium can be paid from the MPF account.
- To encourage employees to to pay insurance premium on their own, I suggest the government to grant a tax deduction on medical insurance premium.
- I suggest a variety of medical insurance plans, including
 - those with shorter premium paying terms (e.g. paid till age 65, but coverage up to 100)
 - with saving elements (e.g. premium can be kept in a "savings plan" for those that have not requested claims in earlier years), and
 - limit per claim can be set at the maximum of all the premium contribution over past years. FYI - Current private medical plans normally place a fix limit per claim or per surgery, and those limits may not meaningful due to inflation and policyholders can hardly claim the amount they contributed over years, unless the person got a multiple surgeries or sickness in one's life.
- For those that are already passed age 50 and have been working in HK for more than 7 years, I suggest the HK government to provide them an one-off insurance premium subsidy.

Your sincerely,
Vivian Yau