



"albie"

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To <beStrong@fhb.gov.hk>

cc
bcc

Subject health care financing reform

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To whom it may concern,

Here are my few comments and questions.

1/ where is the money going

HA –

So far our money is largely used to support HA. However, HA hasn't proved to be efficient. It is not fair to further increase its funding till a full picture of how and where they've spent the funding is shown. If it cannot show us it is being responsible with the funding, I really cannot see how we should waste our money with HA.

Safety net –

It seems what is going on now is more than a safety net. Rich and poor are all paying a minimal for the service of HA. This is indeed a waste of our resources. Also this is a supply driven demand. So there must be a line drawn somewhere. Everyone knows the system is being abused. But no one is doing anything about it. Sadly this is not a new phenomenon. So who is responsible for the money of our tax payers?

Also, I would like to ask how far shall we go with the safety net. Of course, we need to provide the needy with adequate. But what is adequate. Those who can afford it are responsible for the need of the needy. But should the needy be responsible for themselves? Do they've some kind of responsibility too? How far shall we subsidize them? And who are the needy? We need to help the needy but only the needy!!!

2/ efficient financing

If we are ever going to've another form of health care financing, we need an efficient one. And the out-of-pocket payment method is no doubt the most efficient one. Learn from our experience, people only realized they had not paid till A&E asked for \$100. Out-of-pocket is the most efficient way to stop abuse. But when you are sick, paying \$200 for a consultation is really worth it.

PLUS a voluntary private insurance – it is a free choice for a free world.

3/ personal healthcare reserve

Just a few comments for this option. For those who can afford it, they can afford it regardless. And they would probably like to've some free choice when they can. Afterall, it is their money they are spending, so who are you to tell them where and when to save their money. For those who cannot afford it, they don't've that money to save anyway.

Also, you mentioned the money saved can be left for your kids or your ancestor. But what if I don't've any kids or ancestor? Where is my money going to go when I die.

Thank you for attention.

Regards,
Alberta Lin