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Food and Health Bureau
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Dear Sirs

Healthcare Reform

My name is Wu Wai Yee. I worked in the medical insurance industry for almost 12 years. During this period, I saw the serious abuse of the medical insurance, the patient, the medical service provider and even the insurer are all contributing to the abuse.

It is the human nature to maximize the benefits of oneself, the abuse circumstances cannot be reduced by any control measures, so I do not believe the Health Insurance Models are the right options.

The option Personal Healthcare Reserve seems feasible, and it is the same one currently used in Singapore. However, from my friends in Singapore, the people there are not happy with this model, and the middle class people are using additional insurance cover for better medical service.

Personally I would choose the option 2.2 Medical Savings for its advantages of simple administration and the advocate of sense of responsibility.

I think a small portion of patients may continue to use public healthcare services in order to save expenses, but for the majority with better income, they will use the better private services.

For the concern of no protection before retirement, the model can be changed to be say maximum 30% of savings can be used before retirement.

Hope the above helps.

Yours faithfully


Wu Wai Yee (Miss)

