



lee Ray

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To beStrong@fhb.gov.hk
cc
bcc
Subject Health Care Reform

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Dear Sir or Madam

I here is to give my personal opinion about the health care reform options. I earn 10000 HKD per month and if the government recomment to go forward with the idea of having the cost of the health care befalls on the middle age group would be unfair and unreasonable. As health care will very likely to be over used by those who is not in real need. I prefer the option [Supplementary Financing Option \(2\) - Out-of-Pockets Payments](#) and **strongly against** [Financing Option \(6\) - Personal Healthcare Reserve](#) as the pressure on that work group would be too much and i believe the idea of user pay for their own is just normal.

Ray Lee