

Healthcare Planning & Dev't office

Food and Health Bureau

Dear Sir/Madam,

My comments on Voluntary Health Insurance
Scheme Consultation Document

I generally support the proposals,
except my views as follows:

Re: Chapter 2 Paragraph 2.40 : Cost-sharing Restriction

I consider practically all healthcare services, in addition to prescribed advanced diagnostic imaging tests, be allowed to be subject to some extent of co-insurance or deductible. If there is no co-insurance or deductible to be paid by policyholder, many policyholders would tend to seek medical treatment which may not be really necessary, causing over-use or misuse of healthcare services since they consider such services as "free of charge"

as long as they are insured.

Re: Chapter 3 paragraph 3.3; Benefit Schedule
of Standard Plan:

I suggest medical drugs be stated
clearly as part of the Benefits. In the
Illustration Outline, this is not so stated. ○

My comments on Regulation of Private Healthcare
Facilities Consultation Document

I generally support the proposals. ○

Yours sincerely,

(Ho Tak On)
A Hong Kong citizen
13 March 2015