



**Nathan Chung**  
13/03/2008 14:29

To beStrong@fhb.gov.hk  
cc  
bcc  
Subject re : Consultation Document on Health Care Reform

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Are reading the executive summary (actually it just too lengthy to read the whole document). It is pretty clear that it do need some form of "insurance" for future health care. As my experience from living in Ontario Canada, everyone who lived there would need a provincial health insurance. They will charge a fixed p.a. amount with special arrangement for people who are under welfare or not employed (student, retired, etc. Student will have a discounted rate and retired will be free of charge provided they was being insured before.) We may take a similar approach.

And my personal point of view is there will be a combination of "Social health insurance" and "Mandatory private health insurance" models. I personally support those who get more from the society did need to pay more. Just like MPF. However, I do believe that everyone in the society do need to have their contribution to it, even for the welfared family (they will be paid by government directly to the insurance scheme). But since there has no history of previous payment, for the retired person, they may join the insurance voluntarily.

And of course, there is always an "exemption policy" for a such a social matter.

Yet there is a much important questions to ask before think about "money" matter : the level of services that every insured person could get ? What about people who "abuse" the services ? Charge for those who are "outsider" of the insured policy (such as new immigrants, non-residents who come for give birth, visitos, tourist, etc). Resource distribution : who will get the "first class ward", "second class ward" ? About prioritizing : who will be taken care of first ? About choice : can we choose the hospital to go ?

Its all about administrative policy rather than financing ! Hopefully, the executives will consider these issues prior to "\$".

Regard  
Nathan Chung

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