



13/03/2008 21:18

To bestrong@fhb.gov.hk

cc

bcc

Subject Health supplemental finance feedback

Urgent  Return receipt  Sign  Encrypt

Here is my feedback and contribution to the proposed "health supplement finance" on March 13, 2008.

1) Social health insurance:

I propose to get rid of the term "insurance" and replaced it with the word "tax". For working public to surrender portion of their income to support health care is much easy to accept than to let portion of their income going to general revenue fund. It is due to the fact that one would certainly use this health service during their lifetime. It is also mandatory for employer to contribute their fair share of health tax as part of the "cost of doing business". Government specialists would determine the percentage and income level.

2) Out of pocket payment supplement:

I agree to raise the level of the out of pocket payment. However, I strongly object to use the "means-test" in determine the level of out of pocket payment for each individual. Health care is universal "human rights". It has nothing to do with "have" and "have not". It is like "justice", blind and unbiased. Government specialists would determine the optimum out of pocket payment level.

3) Medical saving account:

This proposal is best to treat it as voluntary. It is a program tailors to individual need similar to MPF. I would prefer the "social health tax" approach, more direct and more effective specifically addressing "risk pooling".

4) Voluntary private health insurance:

I am strongly against this proposal. All it need is to look at USA, what a mess? 232 years after declaration of independence, the US government (Uncle Sam) does not provide health care for every single individual. To make it even worse, over 50 millions American don't have health insurance. No, hell no to private health insurance with all my heart.

5) Mandatory private health insurance:

My objection is the same as number 4 above. Health tax is much better approach.

6) Personal health reserve:

I believe this scheme is too complicate for the general public even to understand the merit of it. Hence, please don't even attempt to sell this idea to them. Keep it simple sir (KISS) principle taught us this won't do.

Sincerely yours,

Mr. Li

-----  
--被-了?网速-慢了...你可能被狗咬了(  
[http://d1.sina.com.cn/sina/limeng3/mail\\_zhuiyu/2008/mail\\_zhuiyu\\_20080310.html](http://d1.sina.com.cn/sina/limeng3/mail_zhuiyu/2008/mail_zhuiyu_20080310.html))

=====  
===  
注-新浪2G免--箱 (<http://mail.sina.com/>)