



"Peter Pin"

<>

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To <beStrong@fhb.gov.hk>

cc

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Subject Comment on Healthcare financing

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Dear Sir,

Here is my comment on Healthcare Financing.

1. It is not fair to ask everyone to make compulsory saving/investment. Some good companies have already bought very good medical plan for employees. If compulsory saving/investment is needed, employers may need to rethink to reduce the existing medical plan for employees and just meet government's minimal requirement. Also, some people may have already bought medical insurance. The compulsory saving/investment will cause overlap of insurance and adding unnecessary burden for responsible people who made plan for their own medical assurance.
2. Government should ask people who haven't got any medical insurance to buy a "minimal level" plan. Such plans should be approved by the government. The government should also set a grading scheme for medical insurance plans so that people who have already subscribed a "more than minimal" level plans do NOT need to buy any new medical insurance plans. There must be options in each insurance company to transfer any existing plans to meet at least minimal level requirement. By using such method, the government only needs to review the grading scheme and the content of each level periodically and no need to touch the administration of each person's medical plan.
3. It is extremely important to review the existing organization of Hospital Authority. The level and structure for administrative people and cost should be reduced. We don't really need too high-paid people to handle the coordination of resources among districts. Of course, we need to pay them reasonably to fit to the market. Most of the funding should make good use to hire doctors and medical staff and improve their working conditions. The government should review their paid on quarterly basis against private sectors of the same industry and make sure their paid are competitive. We need good front line medical staff. The other good use is to add more beds, open 24 hour clinic to offload A&E and buy medicine.
4. For people who cannot afford to pay for the "minimal level" medical plan, government should review their finance condition and provide subsidiary.
5. Government may consider buying insurance for all the Hong Kong people on long-term illness and extremely expensive medical treatment. Considering the % of people actually needed. The large pool consists of millions of people to facilitate the use of the fund by a small number of people each year. It spreads out the risk and makes the amount need in a more or less steady level. The government then can have more room to ask for the reduction in the premium to pay. Of course, government may consider to spread out the cost to the "minimal level" plan each citizen has through each insurance company.
6. Anyone can be sick at anytime. The medical plan should be available to use at anytime. It doesn't make sense to wait till old ages like 65.

Thanks,
-Peter Pin.