



Frederick Poon

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Subject views on consultation document - Health Care Reform

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"Our vision is to achieve a healthcare system that improves the state of health and quality of life of our people, and provides healthcare protection for every member of the community."
Para 4.

Dear Dr. Chow,

I agree to your vision above and below is my views.

- I believe Quality of life is more important than technically extension of life-time. Thus Option "**Personal healthcare reserve**" is the best fit to your vision from my point of view. And I support it.
- To balance the opinion on wealth re-distribution, government can set the taxation policy to do this instead of using health care policy.
- To balance the opinion of the middle class, I would suggest you to work with Home Affairs Bureau and the Insurance expert to see if no-claim discount (NCD) can be increased when there is clear evidence that the contributor has used Leisure and Cultural Services Department sport facilities in a regular basis.
 - For example, if 5%, 10%, 15%, 20%, 25%, 30% are the normal NCD for consecutive 1, 2, 3, 4, 5, 6+ year no claim, then 5% of the each year contribution can be used to book LCDS sport facilities under the contributor's name with priority, and the NCD will be changed to 10%, 20%, 30%, 40%, 50%, 60% gradually if the frequency and duration meet certain standard.
 - The cons of this adjustment may be higher administration fee. But I think LCDS may take this up if this cost can be offset by the increasing utilization of their facilities. You may share part of your 50 Billion fund to invest on their quality improvement program, like sending medical / physical therapy officers to be the consultant of some sport program.
- To balance the low income class need, I think this option has included some measure already. If you believe sport is for everyone, then, you may also consider to subsidize the sport facilities fee for non-peak hours via your 50 Billion fund. Named coupon with limited valid time period could be one of the many options for you.

Finally, please focus on those changes that "Enhance primary care to put greater emphasis on preventive care, reduce the need for hospital care, improve the health of our community, and contain the overall healthcare needs and expenditure of our community in the long run." Para 17.

I can expect a lot of medical tools/equipments, drugs manufacturers will suggest you to try more expensive treatment which can help their R&D pipeline funding. However, I do think we should not change the world balance too much without respecting the nature.

Best regards.

POON, Chi Fai.

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