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I think it is the right time to reform the present healthcare system.

I think the concept of medical savings accounts is acceptable and workable. It is better to launch as soon as possible to pave the way for better healthcare services in the future.

But I personally do not want to pay too much each month into the accounts. It is acceptable to deposit, say 1% or less, of my monthly income.

I had stayed in New Zealand for a short period of time. They have some gimmick and working quite well. Say, if you keep your health in good condition and just require to visit the doctor for just 1 or 2 times each year, the health insurance companies will award you with some cash coupon. My niece just love to use the cash coupon to buy a nice pair of sneaker each year. And it is an incentive for them to keep themselves fit and to do exercise constantly.

Barry NG  
Siu Sai Wan, Hong Kong.  
17 March 2008

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