



## Hong Kong Psychogeriatric Association

## 香港老年精神科學會

c/o Psychogeriatric Team, Castle Peak Hospital, Tuen Mun, N.T. HONG KONG

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Date : 4 June 2008

Dr. York CHOW  
Secretary for the Food and Health  
Food and Health Bureau  
19/F Murray Building  
Garden Road  
Central  
Hong Kong

Dear Dr. Chow,

**Re : Healthcare Reform Consultation Document – “Your Health, Your Life”**  
**Views from Hong Kong Psychogeriatric Association**

I am writing on behalf of the Hong Kong Psychogeriatric Association.

Our Council has deliberated on the Healthcare Reform Paper and our positions are :-

1. Our basic position is to endorse the option that will benefit our elderly the most.
2. Base on this basic position, we will reject out-of-pocket payments, medical saving accounts, voluntary private health insurance and mandatory private health insurance.
3. **We concluded that social health insurance is the best option** for the elderly and would recommend the Government to adopt option.
4. We support the social health insurance option as this will ensure good access and fairness. This is also easy to administer and so administrative fee should be low. This will also make sure healthcare remains a top priority for the Government.
5. We would, *with some reservation, also accept the personal healthcare reserve option.*

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6. However, if personal healthcare reserve is chosen by the Government, major areas need to be re-examine. Several areas are of particular concern from our perspective. These included coverage of mental disorders in the elderly including dementia, depression and psychosis. Also of concern are coverage of rehabilitation and longer-term care (as many of the illness in the elderly are chronic, lasting for years). Finally, the amount of insurance benefit. We do not want to see insurance company setting ceilings of benefit too low for many conditions.
7. We reject the option of out-of-pocket payment because we felt that, even in 10-20 years time, elderly will remain the poorer lot of the population. They will not be able to pay. The most affected will be those who just is not poor enough to meet CSSA standard.
8. We do not like medical saving accounts because we fear that the savings will not be able to cover bills once illness, particularly serious illness or chronic illness (which is often the case in the elderly) set in.
9. Mandatory private health insurance is better in that insurance company would be compelled to cover medical and mental conditions of the elderly but still we fear that the premium may still be too high for the elderly.

Yours faithfully,



(Dr. LI Siu Wah, M.H.)

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President

Hong Kong Psychogeriatric Association