
Findings of Telephone Survey on Supplementary Healthcare Financing

2 – 8 January 2009

Food and Health Bureau

Hong Kong Special Administrative Region Government

January 2009

Opinion Survey on Supplementary Healthcare Financing (2 – 8 January 2009)

(A) Key findings

- Similar to the previous round conducted in December 2008, voluntary healthcare financing scheme has the highest percentage of support (62%) among the three supplementary healthcare financing options asked in the survey, which is followed by healthcare financing scheme involving employer-employee contribution (50%) in the present January 2009 survey round. [[Chart 1](#)]
- On the other hand, a higher percentage (35%) of respondents disagreed or strongly disagreed to implementing mandatory healthcare financing scheme, which is followed by healthcare financing scheme involving employer-employee contribution (27%). [[Chart 1](#)]
- It is observed that there is a higher support to voluntary healthcare financing scheme from the younger, higher education and higher income groups whereas a lower support in the older, lower education and lower income groups. Also, relatively higher proportions of respondents in the older, lower education and lower income groups oppose to mandatory scheme. [[Charts 1a – 1c](#)]
- On the whole, 74% of respondents agreed or strongly agreed to the government continuing with public consultation on supplementary healthcare financing within the next 6 months. Another 10% (among all respondents) agreed or strongly agreed to it if the government defers implementation of the supplementary financing scheme until the economy recovers. Yet another 4% (among all respondents) agreed or strongly agreed with public consultation within the next six months if the government proposes voluntary financing schemes and defers its implementation. These results are similar to the survey conducted in December 2008. A further 3% (among all respondents) agreed to the government continuing with public consultation (with no timeframe specified) even though not agreeing to all of the above. [[Charts 2 – 5](#)]
- For the seven supplementary financing options, the proportion of supportive respondents has decreased for each and every option compared to previous surveys conducted in March to August 2008. [[Charts 6 and 7](#)]
- Among the options, “Voluntary private health insurance” received the largest

proportion (68%) of support, whereas “Tax increase” received the least proportion (30%) of support, similar to previous surveys. Besides, it is noted that there is a higher support for “Voluntary private health insurance” from the higher education and higher income groups. There is also a higher opposition for “Tax increase” from the higher income group. [Charts 6 to 10]

- There is a large drop in proportion of respondents supporting “Out-of-pocket payments”. The proportion supporting has decreased from 47% in previous surveys to 35% in the current survey. [Charts 6 and 7] Though there is a drop in support for “Out-of-pocket payments” in all income groups, there is still higher support and lower opposition in the higher income group. [Charts 10 and 11]
- Though drops in support are recorded for all the supplementary financing options, the patterns when analysed by demographic and socio-economic characteristics of the respondents do not appear to have much change when comparing with those from previous rounds conducted in March to August 2008. In particular, respondents with higher income are still noted to be more supportive to the options that are voluntary in nature (insurance and out-of-pocket payment). [Charts 10 and 11]

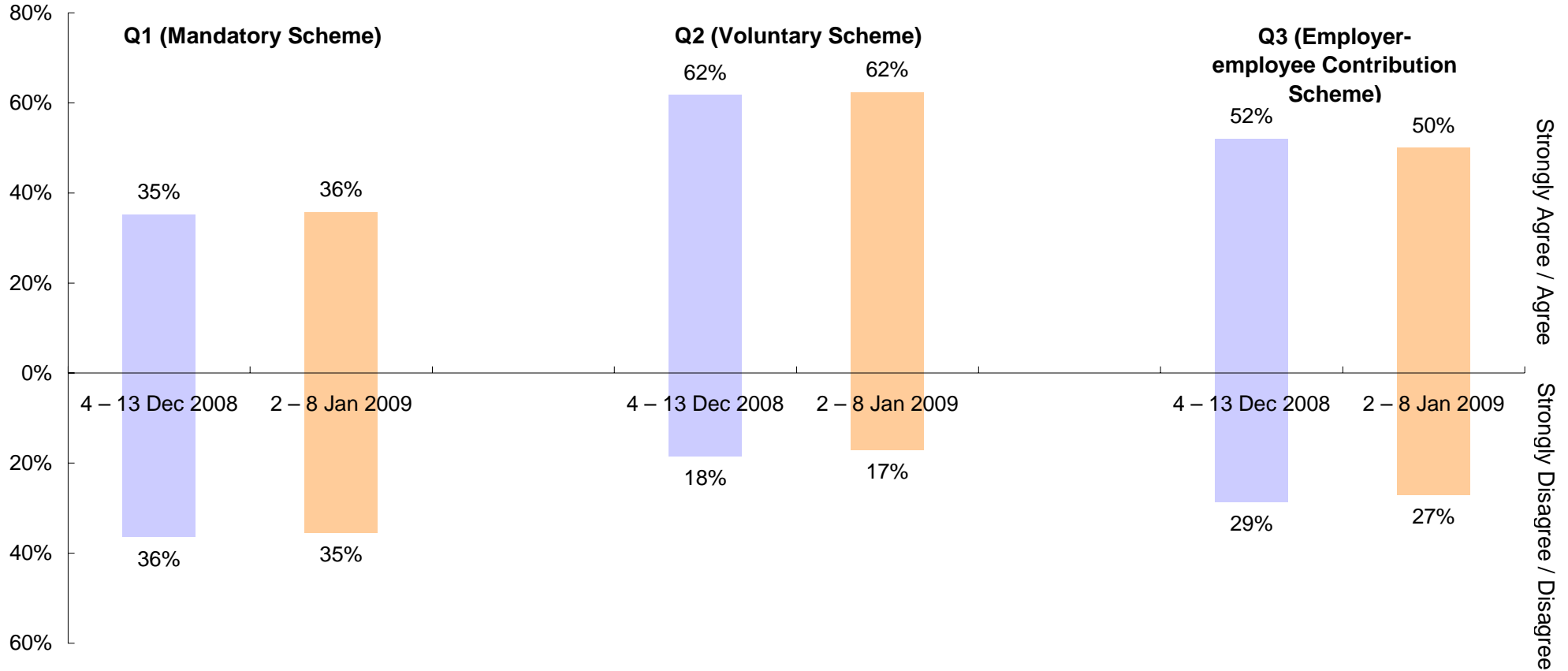
(B) Background

1. The Government commissioned Karl Research Ltd. to conduct an opinion survey on supplementary healthcare financing from 2 to 8 January 2009.
2. The opinion survey was conducted via telephone interview. During the fieldwork period, a total of 1 002 persons were successfully interviewed.
3. The opinion survey solicited the public's views on:
 - (i) the support for conducting stage 2 of healthcare financing consultation in the coming 6 months;
 - (ii) the support for supplementary financing schemes with the following nature:
 - voluntary participation
 - mandatory participation
 - both employer and employee need to contribute
 - (iii) the support for the 7 supplementary financing options:
 - tax increase
 - social health insurance
 - out-of-pocket payments
 - medical savings accounts
 - voluntary private health insurance
 - mandatory private health insurance
 - personal healthcare reserve
4. A response rate of 48% was achieved during the 7 days' fieldwork.
5. The questions asked in the survey (both Chinese and English versions) are given in **Annex I**.

Food and Health Bureau
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**Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)**

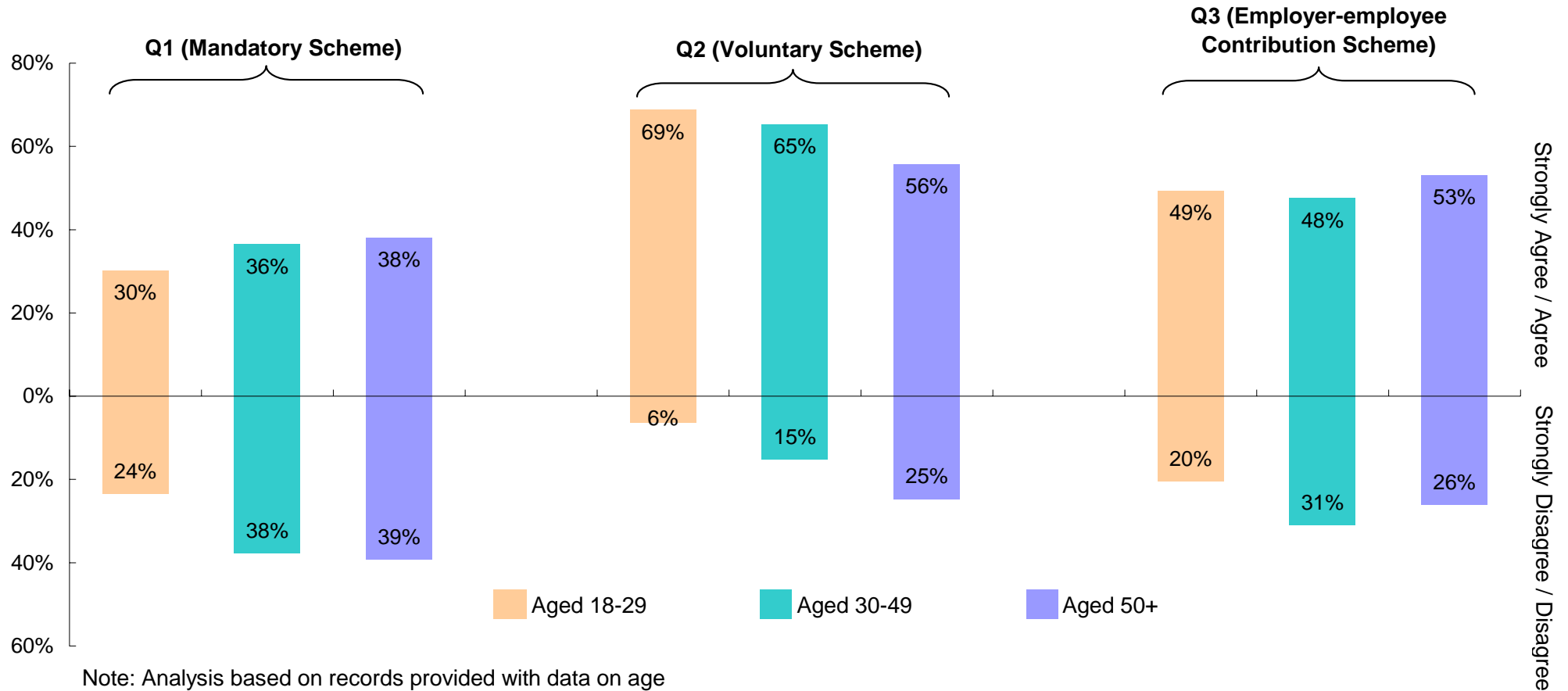
**Chart 1: Comparing views on different supplementary financing options
in Dec 2008 and Jan 2009 survey rounds**



- Q1. 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社保、强制私人醫保、或者强制醫療儲蓄。
 Q2. 你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠鼓勵市民自願購買醫療保險。
 Q3. 你同唔同意政府提出僱主同僱員雙方都要供款嘅醫療融資方案呢？

Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 1a: Comparing views on different supplementary financing options
in Dec 2008 and Jan 2009 rounds by age group

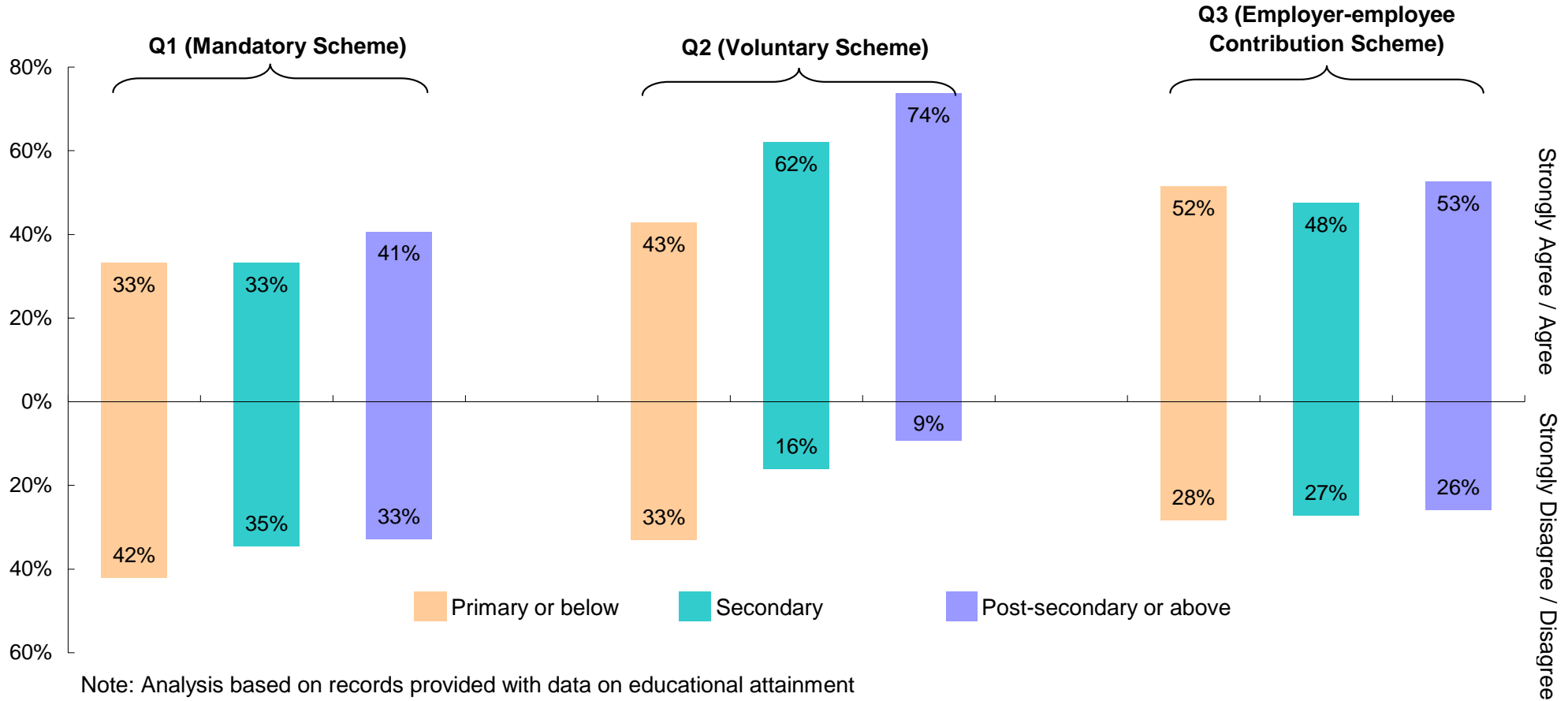


Note: Analysis based on records provided with data on age

- Q1. 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社保、强制私人醫保、或者强制醫療儲蓄。
- Q2. 你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠鼓勵市民自願購買醫療保險。
- Q3. 你同唔同意政府提出僱主同僱員雙方都要供款嘅醫療融資方案呢？

Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 1b: Comparing views on different supplementary financing options in Dec 2008 and Jan 2009 rounds by educational attainment

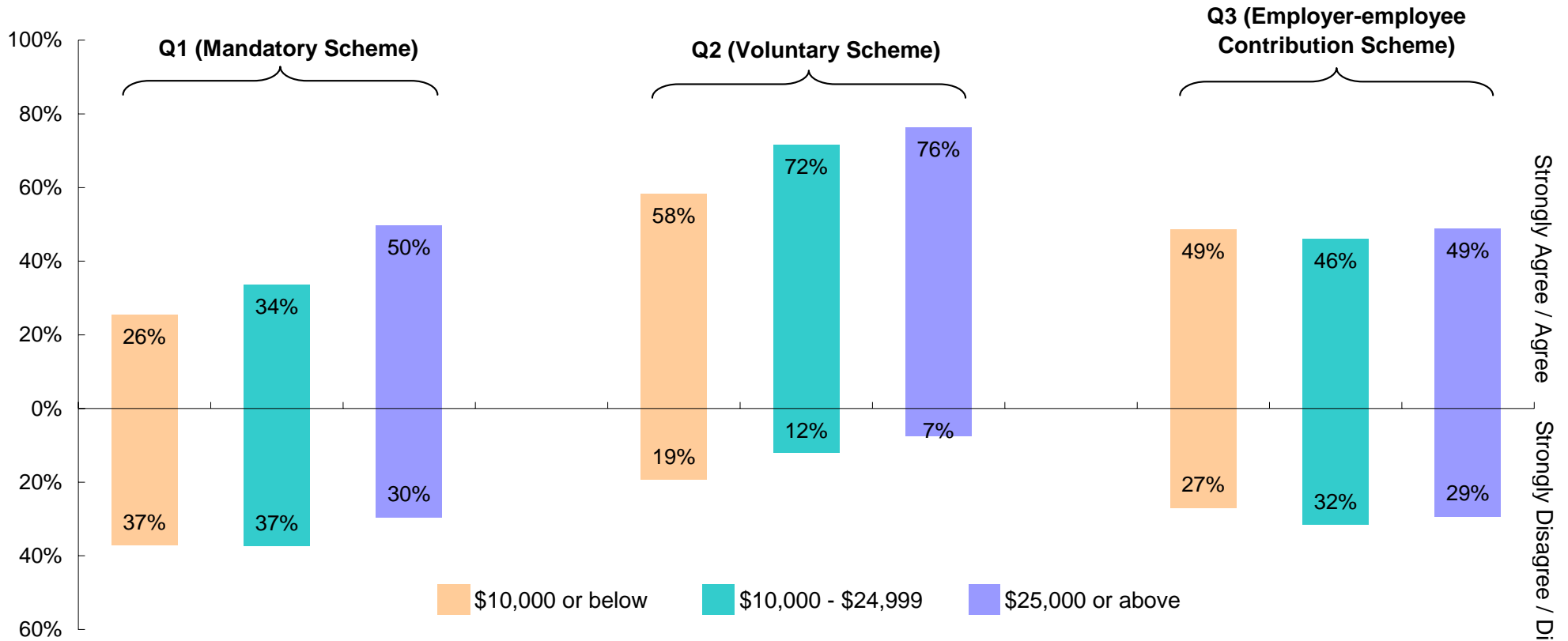


Note: Analysis based on records provided with data on educational attainment

- Q1. 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社保、强制私人醫保、或者强制醫療儲蓄。
- Q2. 你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠鼓勵市民自願購買醫療保險。
- Q3. 你同唔同意政府提出僱主同僱員雙方都要供款嘅醫療融資方案呢？

Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 1c: Comparing views on different supplementary financing options
in Dec 2008 and Jan 2009 rounds by monthly personal income

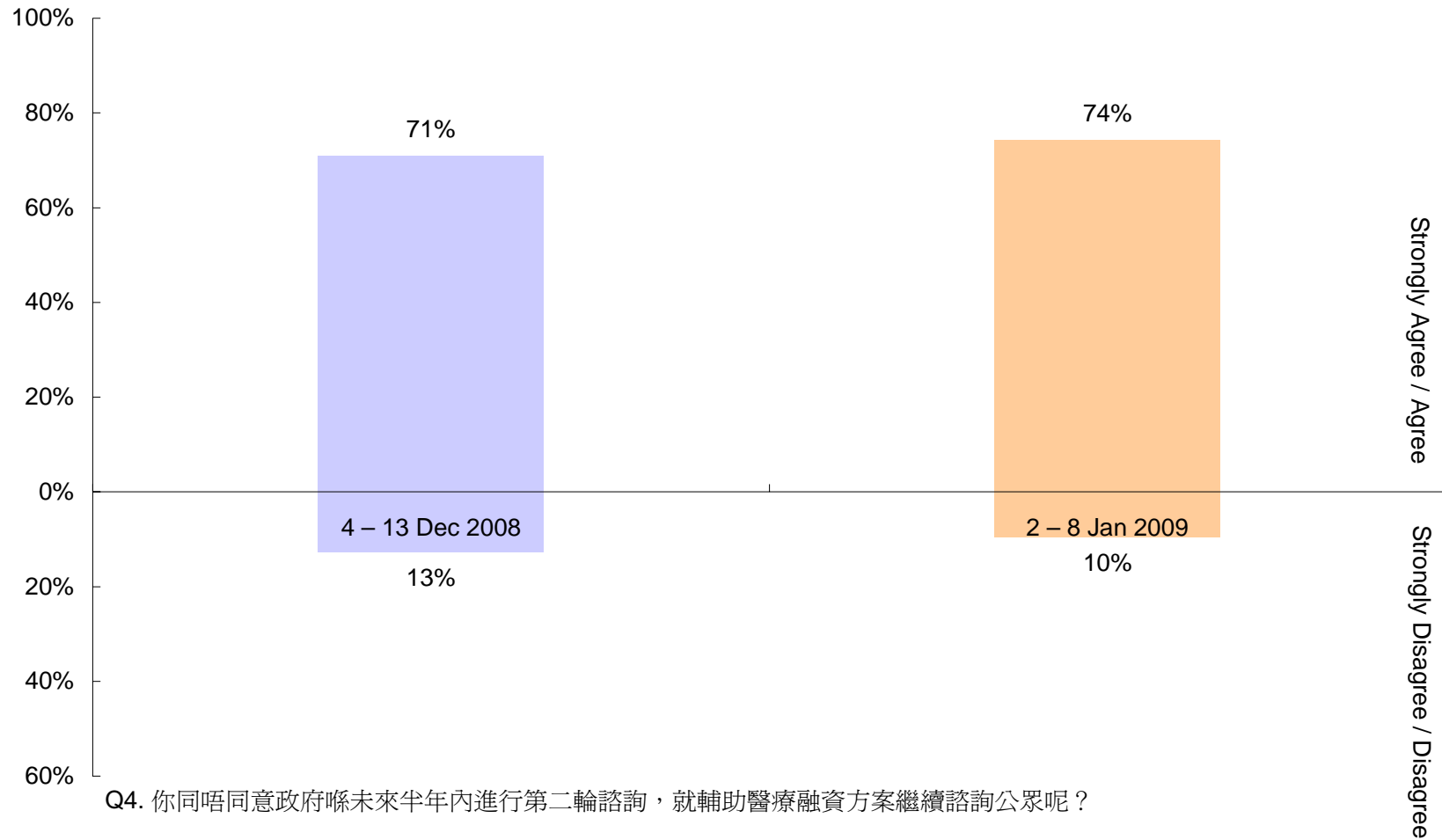


Note: Analysis based on records provided with personal income data

- Q1. 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社保、强制私人醫保、或者强制醫療儲蓄。
- Q2. 你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠鼓勵市民自願購買醫療保險。
- Q3. 你同唔同意政府提出僱主同僱員雙方都要供款嘅醫療融資方案呢？

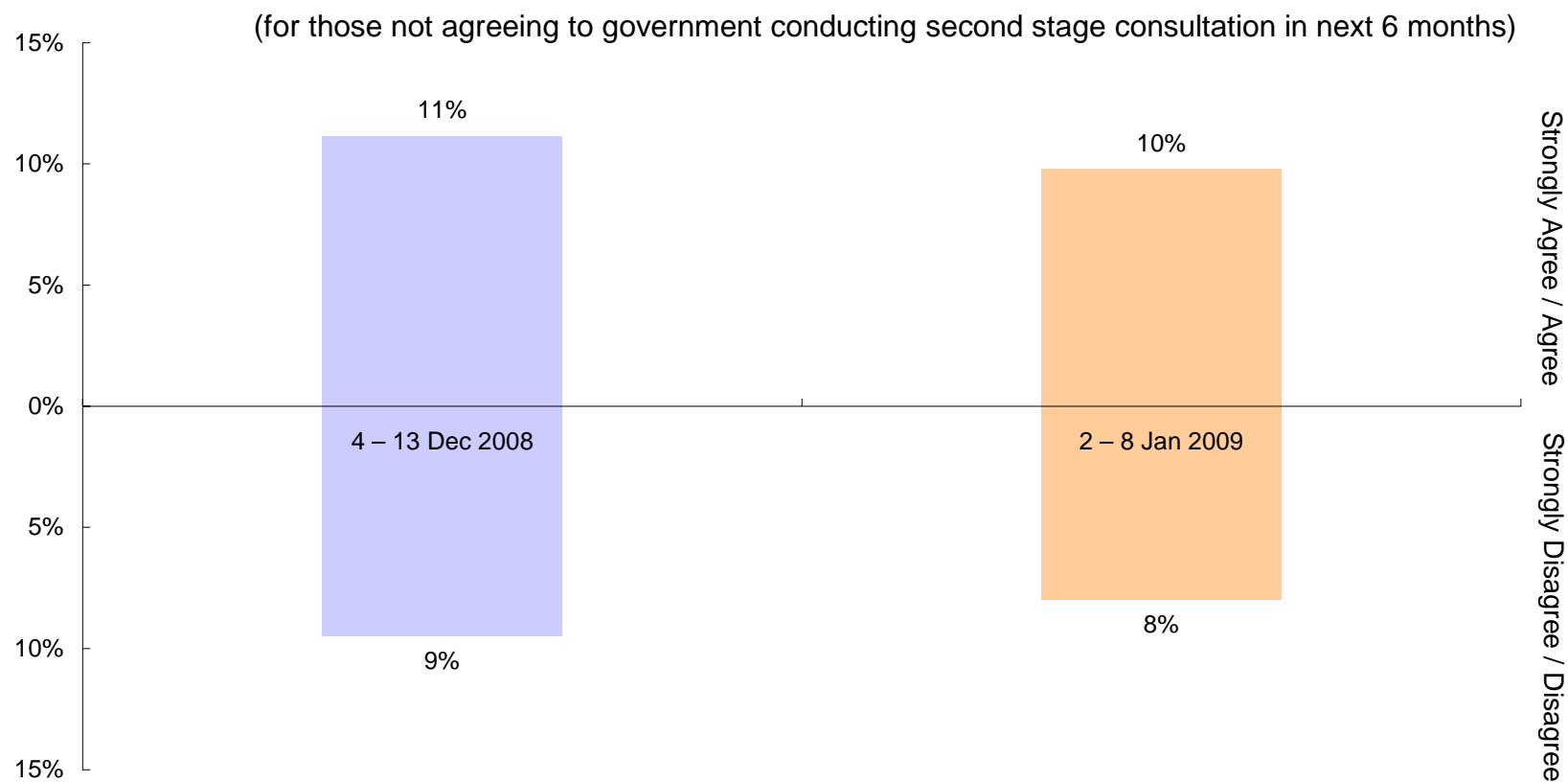
Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 2: Comparing views on continuing with second stage consultation on supplementary healthcare financing within next six months in Dec 2008 and Jan 2009 survey rounds



Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 3: Comparing views on continuing with 2nd stage consultation within next 6 months if government defers implementation of any supplementary financing scheme until the economy recovers in Dec 2008 and Jan 2009 survey rounds



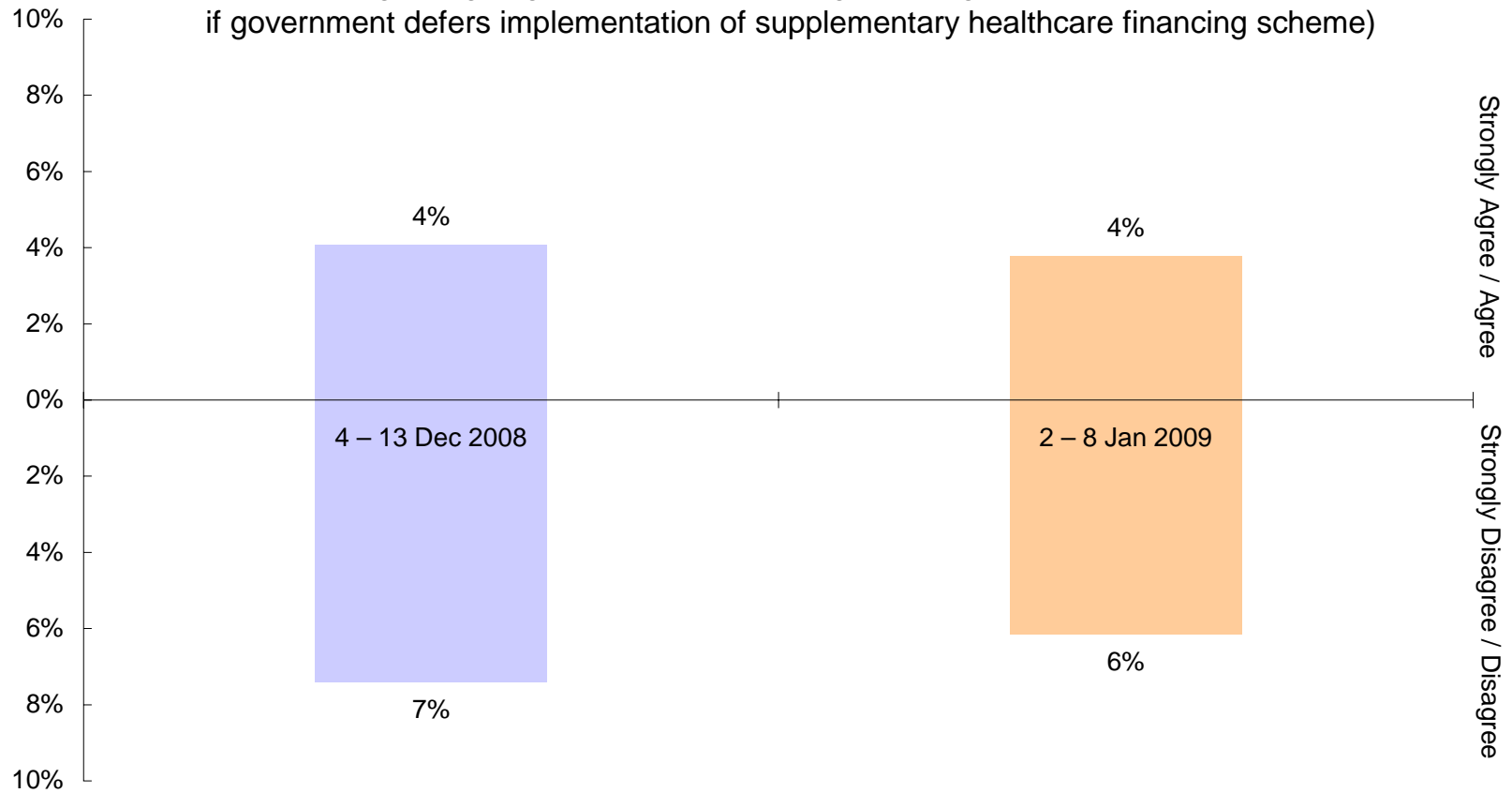
Base: All respondents

Q5. (如果非同意政府於未來半年內進行第二輪諮詢) 若果政府承諾會押後推行任何輔助醫療融資方案，直至經濟環境好轉，咁你同唔同意政府喺未來半年內，仍然就輔助醫療融資方案同推行細則繼續諮詢公眾，以爭取時間尋求共識？

Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 4: Comparing views on continuing with 2nd stage consultation within next 6 months if government proposes voluntary financing scheme and defers implementation until the economy recovers in Dec 2008 and Jan 2009 rounds

(for those not agreeing to government conducting 2nd stage consultation in next 6 months if government defers implementation of supplementary healthcare financing scheme)



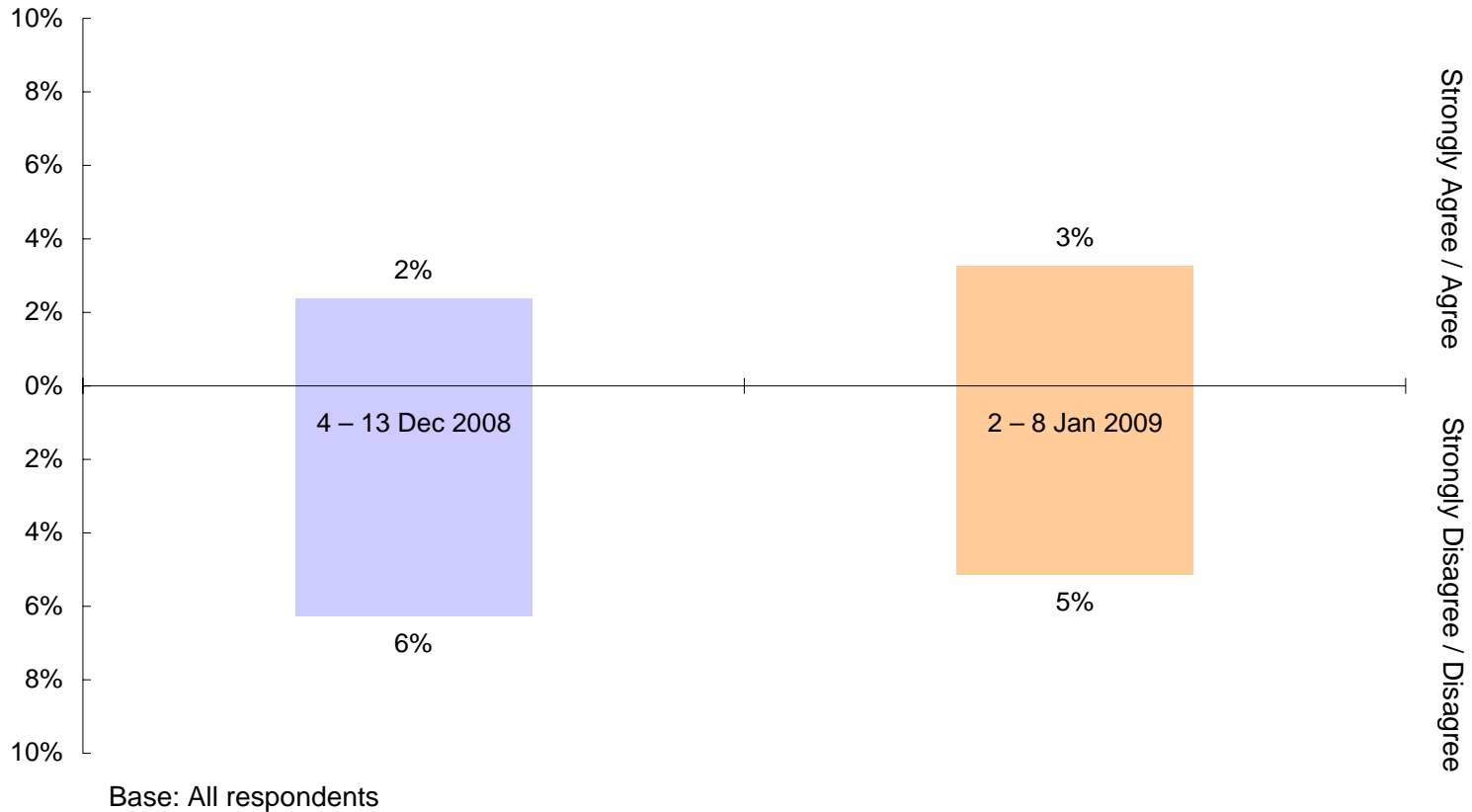
Base: All respondents

Q6. (如果非同意若政府承諾押後推行輔助醫療融資方案，但於未來半年內繼續諮詢公眾) 若果政府建議推行自願性嘅醫療融資方案，並且承諾會押後推行直至經濟環境好轉，你同唔同意政府喺未來半年內就自願性醫療融資方案嘅細則諮詢公眾呢？

Opinion Survey on Supplementary Healthcare Financing
(2 to 8 January 2009)

Chart 5: Comparing views on continuing with public consultation on supplementary financing in Dec 2008 and Jan 2009 rounds

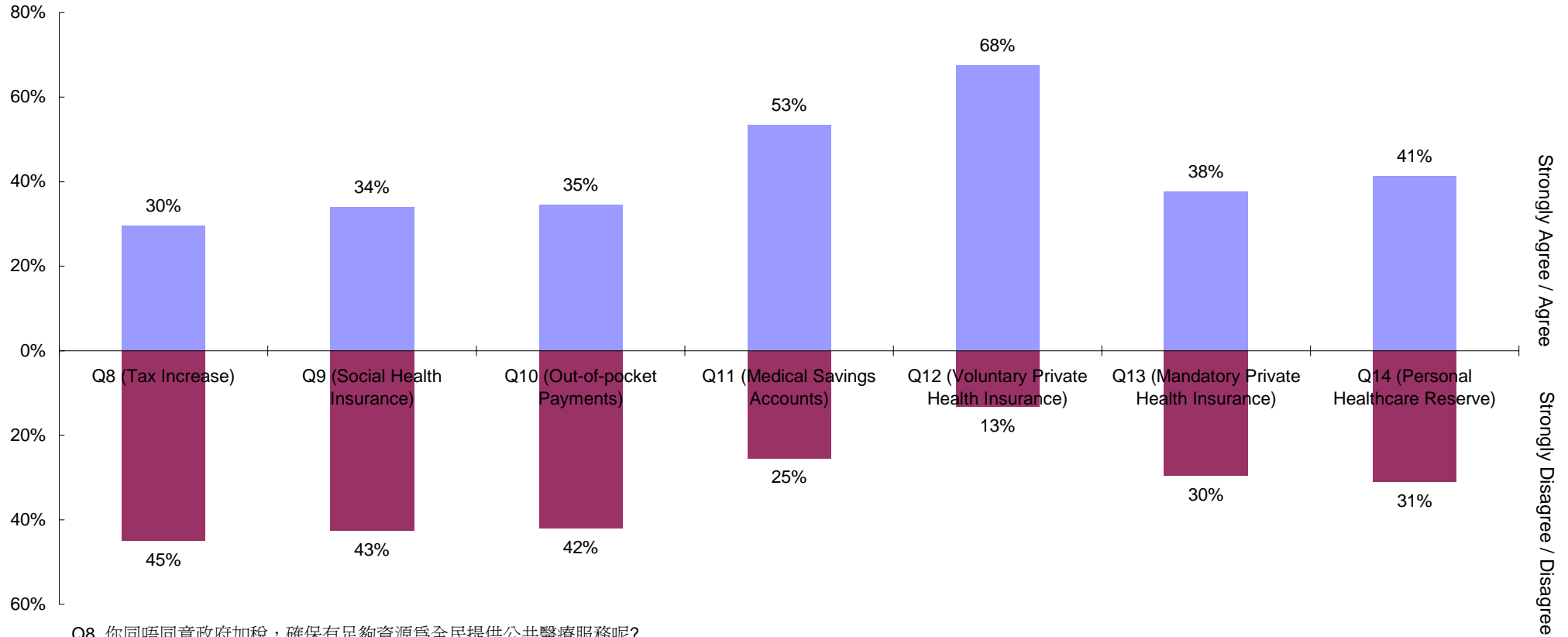
(for those not agreeing to government conducting consultation in next 6 months even if government proposes voluntary financing scheme and defers implementation until the economy recovers)



Q7. (如果非同意若政府建議推行自願性醫療融資方案並承諾押後推行，但於未來半年內繼續諮詢公眾) 咁你同唔同意政府就輔助醫療融資方案繼續諮詢公眾呢？

Opinion Survey on Supplementary Healthcare Financing
(2 - 8 January 2009)

Chart 6: Views on various supplementary financing options



Q8. 你同唔同意政府加稅，確保有足夠資源為全民提供公共醫療服務呢？

Q9. 你同唔同意政府向在職人士徵收入息嘅一個百分比，專門用嚟支付醫療開支，以確保有足夠資源為全民提供公共醫療服務呢？

Q10. 你同唔同意政府提高公立醫院及診所收費，以增加公共醫療服務嘅資源？

Q11. 你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，供退休後支付醫療開支？

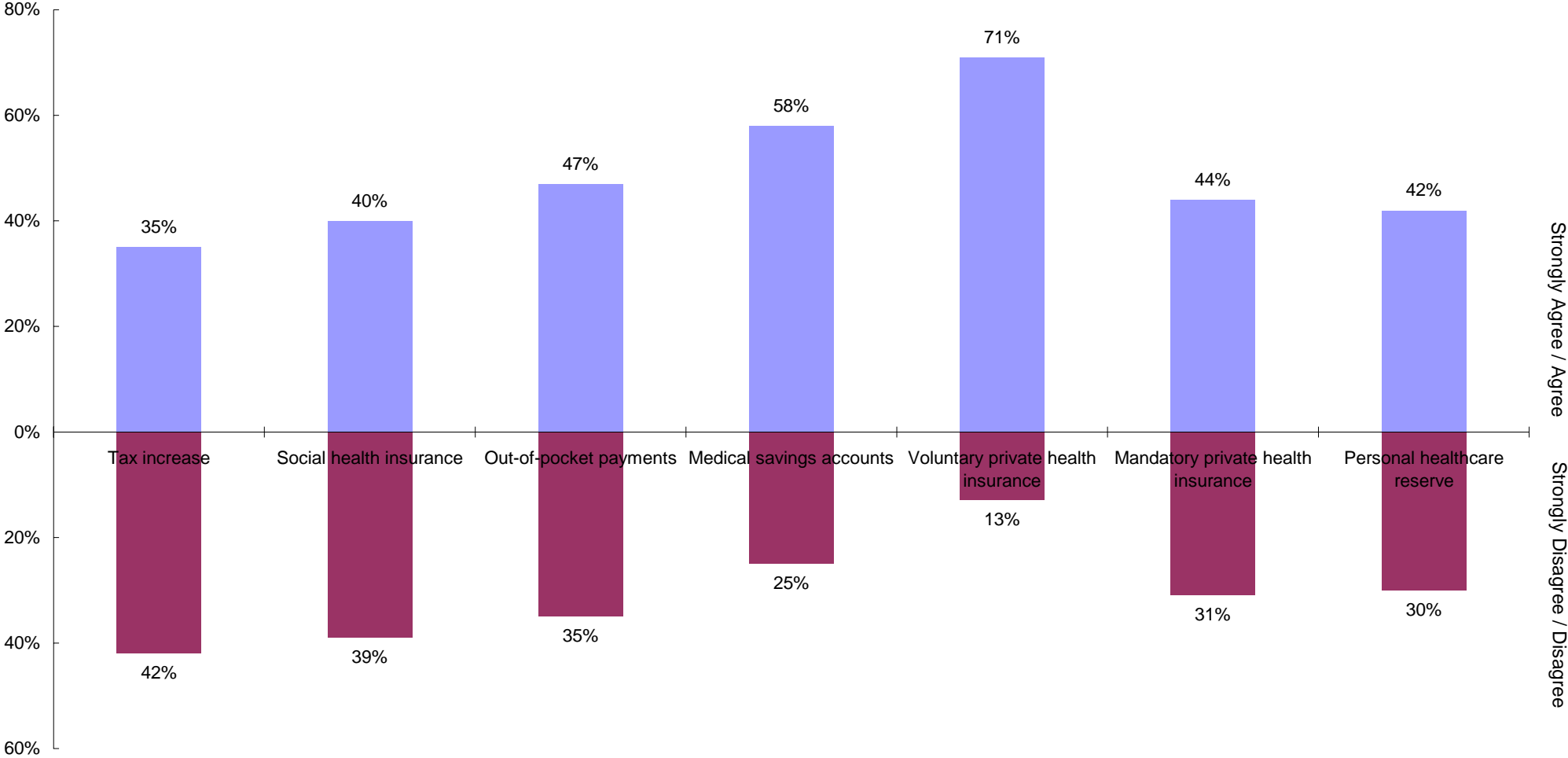
Q12. 你同唔同意政府應該提供稅務或者其他優惠，鼓勵市民購買自願醫療保險呢？

Q13. 你同唔同意政府規定入息某水平以上人士，購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Q14. 若果唔加稅，你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，而其中一部分嘅錢用嚟購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

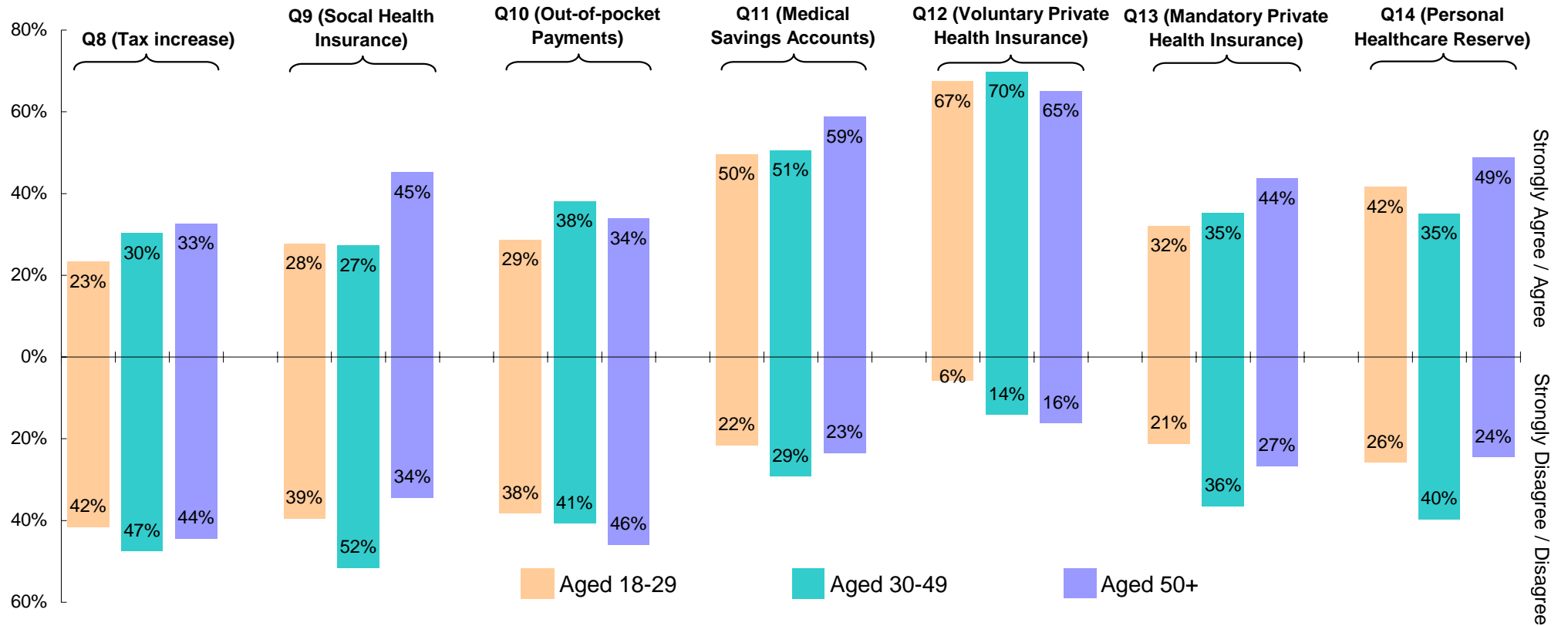
Opinion Survey on Supplementary Healthcare Financing

Chart 7: Views on various supplementary financing options
Overall Results (March to August 2008)



Opinion Survey on Supplementary Healthcare Financing
(2 - 8 January 2009)

Chart 8: Views on various supplementary financing options by age group



Note: Analysis based on records provided with data on age

Q8. 你同唔同意政府加稅，確保有足夠資源為全民提供公共醫療服務呢？

Q9. 你同唔同意政府向在職人士徵收入息嘅一個百分比，專門用嚟支付醫療開支，以確保有足夠資源為全民提供公共醫療服務呢？

Q10. 你同唔同意政府提高公立醫院及診所收費，以增加公共醫療服務嘅資源？

Q11. 你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，供退休後支付醫療開支？

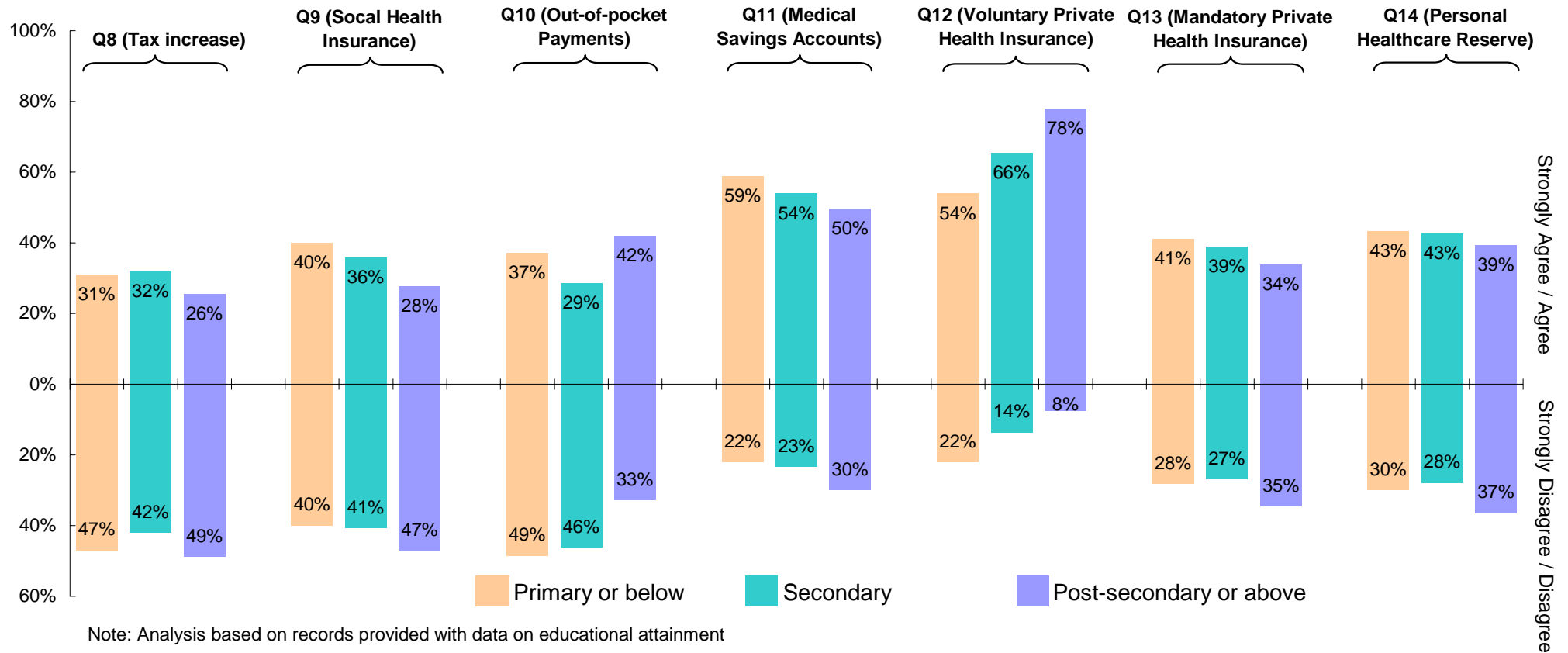
Q12. 你同唔同意政府應該提供稅務或者其他優惠，鼓勵市民購買自願醫療保險呢？

Q13. 你同唔同意政府規定入息某水平以上人士，購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Q14. 若果唔加稅，你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，而其中一部分嘅錢用嚟購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Opinion Survey on Supplementary Healthcare Financing
(2 - 8 January 2009)

Chart 9: Views on various supplementary financing options by educational attainment



Note: Analysis based on records provided with data on educational attainment

Q8. 你同唔同意政府加稅，確保有足夠資源為全民提供公共醫療服務呢？

Q9. 你同唔同意政府向在職人士徵收入息嘅一個百分比，專門用嚟支付醫療開支，以確保有足夠資源為全民提供公共醫療服務呢？

Q10. 你同唔同意政府提高公立醫院及診所收費，以增加公共醫療服務嘅資源？

Q11. 你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，供退休後支付醫療開支？

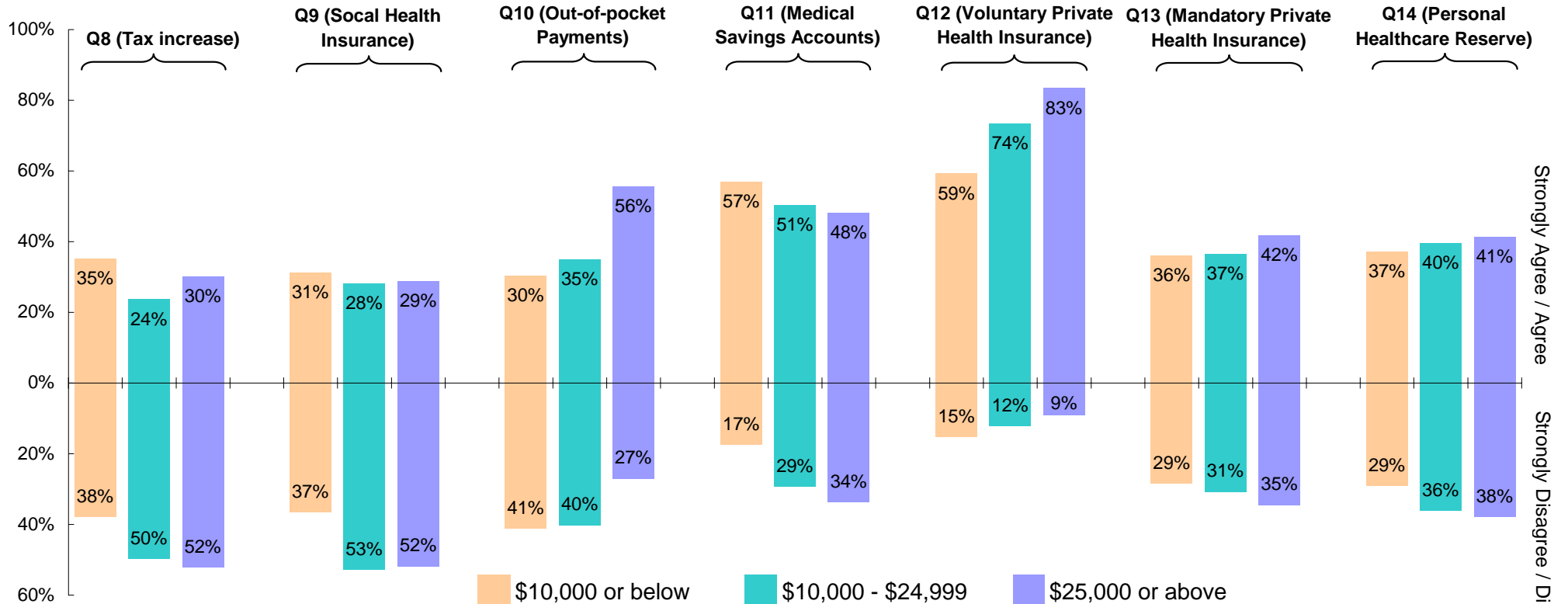
Q12. 你同唔同意政府應該提供稅務或者其他優惠，鼓勵市民購買自願醫療保險呢？

Q13. 你同唔同意政府規定入息某水平以上人士，購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Q14. 若果唔加稅，你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，而其中一部分嘅錢用嚟購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Opinion Survey on Supplementary Healthcare Financing
(2 - 8 January 2009)

Chart 10: Views on various supplementary financing options by monthly personal income



Note: Analysis based on records provided with personal income data

Q8. 你同唔同意政府加稅，確保有足夠資源為全民提供公共醫療服務呢？

Q9. 你同唔同意政府向在職人士徵收入息嘅一個百分比，專門用嚟支付醫療開支，以確保有足夠資源為全民提供公共醫療服務呢？

Q10. 你同唔同意政府提高公立醫院及診所收費，以增加公共醫療服務嘅資源？

Q11. 你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，供退休後支付醫療開支？

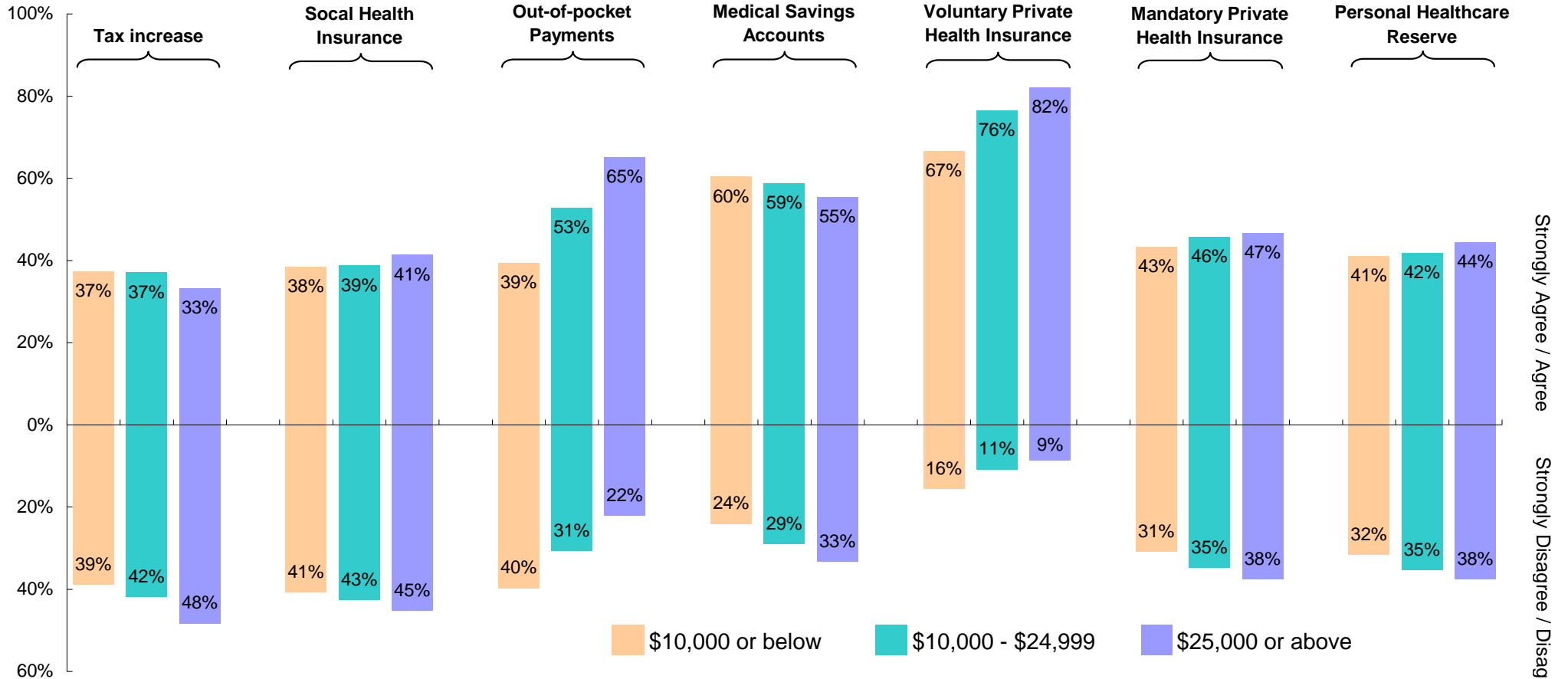
Q12. 你同唔同意政府應該提供稅務或者其他優惠，鼓勵市民購買自願醫療保險呢？

Q13. 你同唔同意政府規定入息某水平以上人士，購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Q14. 若果唔加稅，你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，而其中一部分嘅錢用嚟購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Opinion Survey on Supplementary Healthcare Financing

Chart 11: Views on various supplementary financing options by monthly personal income
Overall Results (March to August 2008)



Note: Analysis based on records provided with personal income data

Opinion Survey on Supplementary Healthcare Financing

(2 – 8 January 2009)

Questions asked in the Survey:

[Q1] 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社保、强制私人醫保、或者强制醫療儲蓄。

Do you agree that the government should implement mandatory healthcare financing scheme; for example, mandatory social health insurance, mandatory private health insurance or mandatory medical savings account?

[Q2] 你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠鼓勵市民自願購買醫療保險。

Do you agree that the government should implement voluntary healthcare financing scheme; for example, providing tax relief to encourage the public to voluntarily take out private health insurance?

[Q3] 你同唔同意政府提出僱主同僱員雙方都要供款嘅醫療融資方案呢？

Do you agree that the government should put forward healthcare financing scheme that requires contribution from both employers and employees?

[Q4] 你同唔同意政府在未來半年內進行第二輪諮詢，就輔助醫療融資方案繼續諮詢公眾呢？

Do you agree that the government should conduct the second stage public consultation within the coming half year to continue soliciting public's views on the supplementary healthcare financing options?

[Q5] (如果**非同意**政府於未來半年內進行第二輪諮詢) 若果政府承諾會押後推行任何輔助醫療融資方案，直至經濟環境好轉，咁你同唔同意政府喺未來半年內，仍然就輔助醫療融資方案同推行細則繼續諮詢公眾，以爭取時間尋求共識？

(For those not agreeing to the government conducting the second stage consultation in the coming half year) If the government pledges to defer the implementation of any supplementary healthcare financing scheme until the economy recovers, do you agree that the government should still continue to conduct public consultation on supplementary healthcare financing within the coming half year in order to gain time for reaching consensus?

- [Q6] (如果**非同意**若政府承諾押後推行輔助醫療融資方案,但於未來半年內繼續諮詢公眾) 若果政府建議推行自願性嘅醫療融資方案,並且承諾會押後推行直至經濟環境好轉,你同唔同意政府喺未來半年內就自願性醫療融資方案嘅細則諮詢公眾呢?
(*For those not agreeing to the government conducting public consultation in the coming half year even if the government pledges deferring implementation of the supplementary healthcare financing scheme until the economy recovers*) If the government proposes a voluntary supplementary healthcare financing scheme and pledges deferring its implementation until the economy recovers, do you agree that the government should conduct public consultation on the details of the voluntary supplementary healthcare financing scheme within the coming half year?
- [Q7] (如果**非同意**若政府建議推行自願性醫療融資方案並承諾押後推行,但於未來半年內繼續諮詢公眾) 咁你同唔同意政府就輔助醫療融資方案繼續諮詢公眾呢?
(*For those not agreeing to the government continuing with public consultation in the coming half year even if the government proposes voluntary supplementary healthcare financing scheme and pledges deferring its implementation*) Do you agree that the government should continue to conduct public consultation on supplementary healthcare financing options?
- [Q8] 你同唔同意政府加稅,確保有足夠資源為全民提供公共醫療服務呢?
Do you agree that the government should increase tax to ensure that there are adequate resources to provide public healthcare services to the whole population?
- [Q9] 你同唔同意政府向在職人士徵收入息嘅一個百分比,專門用嚟支付醫療開支,以確保有足夠資源為全民提供公共醫療服務呢?
Do you agree that the government should levy a certain percentage of income from the working population specifically for financing healthcare spending so as to ensure that there are adequate resources to provide public healthcare services to the whole population?
- [Q10] 你同唔同意政府提高公立醫院及診所收費,以增加公共醫療服務嘅資源?
Do you agree that the government should raise the user fees of public hospitals and clinics in order to increase the resources for public healthcare services?
- [Q11] 你同唔同意政府規定入息某水平以上人士,將入息嘅一個百分比存到個人嘅醫療儲蓄戶口,供退休後支付醫療開支?
Do you agree that the government should require people with income above a certain level to contribute a fixed percentage of their income into a personal medical saving account to support their healthcare expenses after retirement?
- [Q12] 你同唔同意政府應該提供稅務或者其他優惠,鼓勵市民購買自願醫療保險呢?

Do you agree that the government should provide tax relief or other forms of subsidy to encourage people to take out voluntary health insurance?

[Q13] 你同唔同意政府規定入息某水平以上人士，購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

Do you agree that the government should require people with income above a certain level to take out mandatory health insurance that is government-regulated with a standard premium for everyone?

[Q14] 若果唔加稅，你同唔同意政府規定入息某水平以上人士，將入息嘅一個百分比存到個人嘅醫療儲蓄戶口，而其中一部分嘅錢用嚟購買受政府規管、劃一保費及必須承保嘅醫療保險呢？

If there is no tax increase, do you agree that the government should require people with income above a certain level to contribute a fixed percentage of their income into a medical saving account, of which a portion would be used to take out mandatory health insurance that is government-regulated with a standard premium for everyone?

[Questions on the demographic and socio-economic characteristics of the respondents are also asked.]

Note: The Chinese version of the questions was actually used in the survey. The English translation given here is for reference only.