

2nd February, 2015

Dr Ko Wing-Man, BBS, JP
Secretary for Food & Health

Dear Dr Ko

Regarding Point 46, P24 'Way Forward' (Chapter 9), my response to your questions a to h, and additional suggestions are detailed as follows:

- a. yes.
- b. should be in line with international best available products.
- c. yes. Group policy must list out clearly the difference (more or less from the Standard Plan), and any additional options if cover is less.
- d. yes.
- e. yes.
- f. yes.
- g. yes.
- h. yes.

DR. Wong Sze Chai, Peter

Additional suggestions:

1. The anticipated annual increase in premium must be fair and affordable. The Government must install a long term mechanism which ensures this is a fair increase for all stakeholders. The Government should also anticipate and prevent the insurance industry from abandoning the VHIS should the operating climate become less favourable. This long term mechanism must be immune from political interference, and best championed by an independent body made accountable to the Hong Kong Government, and the general public.
2. It would be useful to consider a lower age limit for starting VHIS, eg age 25. Like pension, the wealth of the pool needs to be healthy. Although younger people are less vulnerable to serious illnesses, a younger age eg 25 is not too young to raise individual awareness for their long term health, and to make a personal health commitment and contribution. Having a large enough 'healthy' subscriber pool can also potentially contribute to the High Risk Pool.
3. Apart from tax incentive, further incentive can be considered like 'premium free year' after eg. 8 years, in order to stimulate younger people to join, and also as an incentive for existing members to stay healthy (through other government or private health promotion or awareness schemes).
4. If the government decides to regulate private doctors, procedures and operation fees, apart from instigating a fair system for reimbursement, the Hong Kong Government should also consider regulating the rents of private clinics in commercial buildings, as this has a strong impact on the operational expenses and profits for any practitioner requiring the use of a commercially available premise.

If there are transparent private doctors, procedures and operation fees, coupled with a long term sustainable clinic cost base, it can only be good for the patients and doctors. This shall help to construct a more stable Hong Kong economy, less vulnerable to a cyclical boom and bust, and prevent the private clinics in commercial buildings from being priced out and unaffordable, and already losing out to other Asian cities eg. Singapore.

DR. Wong Sze Chai, Peter

With best regards

Dr Wong Sze Chai Peter

Specialist in Cardiology

DR. Wong Sze Chai, Peter