

UCMG 聯康醫療

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Regulation of Health Maintenance Organizations

1. There is no American style Managed Care - Health Maintenance Organizations (HMO) in HK.
2. There are roughly 5 kinds of medical organizations in the market :

I. Corporate Medical Administrator

Acting as an administrator for corporations and insurance companies regarding Employee Benefits and Employee Working Compensation. The business nature is mainly B to B (Business to Business).

II. Multi-Specialists Centres / Multi-Para-medical Centres

- i. One or more than one medical centres operated by Medical Practitioners from various specialties;
 - ii. One or more than one medical centres operated by Medical Practitioners and/ or Para-medical professionals e.g. Physiotherapists, Occupational Therapists.
- They may provide medical services to corporates directly or through Type I, Corporate Medical Administrator.

III. A Holding Group which operates multiple clinics

Offering out-patient services direct to the public.

IV. Discount Card : enjoys preferential rate at assigned clinics

Discount Card: It could be in the form of complimentary gifts given by insurance companies to their insurance policyholders or membership cards of any registered company.

V. Medical Groups which promote Alternative Treatment/s

Operated by people not being registered medical professionals but providing alternative treatment/s.

3. Recommendations

Regarding Type I & II, which mainly concerns with business agreements between employers and other corporates. In order to avoid the breach of Regulations, we recommend the relevant government department or the regulatory body to establish clear guidelines for Type I & II to follow.

Regarding Type III, which concerns with business activities and the code of practice of doctors, we recommend the relevant government department or the regulatory body to establish clear guidelines for Type III to follow and to investigate the need for regulation(s).

Regarding Type IV:

- i. Business activities in nature;
- ii. Involving the participation of doctors/ clinics: -
 - a. who join actively;
 - b. who join by invitation;
 - c. after joining the group, the name of the doctor has been used for soliciting business without prior notification; or
 - d. the name of the doctor is included in the groups' network without prior notification to the respective doctor at all.

Since this has an extensive consequence to the interest of public and doctors' code of practice, we recommend the relevant government department or the regulatory body to establish clear guidelines for Type IV to follow, regulate its activities and, to a certain extent, consider the abolition of the related activities.

Regarding Type V, involving business activities of individual level and the interest of public, there might be some misleading components in their publications every now and then. We recommend the relevant government department or the regulatory body to investigate the need for regulation.

For UCMG, we are belonging to the Type I of the above classification.

Thank you !

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