

立法會
Legislative Council

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(These minutes have been seen
by the Administration)

Panel on Health Services

**Minutes of special meeting
held on Saturday, 11 December 2010, at 9:00 am
in the Chamber of the Legislative Council Building**

- Members present** : Dr Hon LEUNG Ka-lau (Chairman)
Dr Hon Joseph LEE Kok-long, SBS, JP (Deputy Chairman)
Ir Dr Hon Raymond HO Chung-tai, SBS, S.B.St.J., JP
Hon CHEUNG Man-kwong
Hon Andrew CHENG Kar-foo
Hon LI Fung-ying, SBS, JP
Hon Audrey EU Yuet-mee, SC, JP
Hon Cyd HO Sau-lan
Hon CHAN Hak-kan
Hon CHAN Kin-por, JP
Hon CHEUNG Kwok-che
Hon IP Kwok-him, GBS, JP
Dr Hon PAN Pey-chyou
Hon Alan LEONG Kah-kit, SC
Hon Albert CHAN Wai-yip
- Members attending** : Hon LEUNG Yiu-chung
Hon WONG Kwok-hing, MH
- Members absent** : Hon Albert HO Chun-yan
Hon Fred LI Wah-ming, SBS, JP
- Public Officers attending** : Professor Gabriel M LEUNG, JP
Under Secretary for Food and Health

Mr Thomas CHAN Chung-ching, JP
Deputy Secretary for Food & Health (Health) 2

Mr Chris SUN
Principal Assistant Secretary for Food and Health
(Health) 3

Attendance by invitation : The College of Nursing, Hong Kong

Ms June LUI Wing-mui
President

Hong Kong Academy of Medicine

Professor Raymond LIANG Hin-suen
President

Hong Kong Chiropractors' Association Ltd.

Dr Stanley CHIK
Representative

The Hong Kong College of Family Physicians

Dr Gene TSOI Wai-wang
President

The Hong Kong Medical Association

Dr CHOI Kin
President

Hong Kong Radiographers' Association

Mr Edward CHAN Hung-tat
Chairman

The Hong Kong Society of Professional Optometrists

Ms May WU
Optometrist

The Society of Hospital Pharmacists of Hong Kong

Mr William CHUI Chun-ming
Vice-President

Hong Kong Association of Medical Laboratories
Limited

Mr LI Wai-chun
Vice-President

The Hong Kong Association of the Pharmaceutical
Industry

Dr Anthony CHAN
President

The Hong Kong Private Hospitals Association

Dr Alan K L LAU
Chairman

Pok Oi Hospital

Mr WONG Fan-foung
Chairman

United Christian Nethersole Community Health
Service

Dr Joyce TANG
Medical Director

Yan Chai Hospital

Professor Edwin CHENG Shing-lung
Vice-Chairman of Yan Chai Hospital Board

Association of Hong Kong Nursing Staff

Mr PANG Chak-hau
Vice-Chairman

Hong Kong Doctors Union

Dr YEUNG Chiu-fat
President

Hong Kong Chinese Medicine Practitioners' Rights
General Union

Mr YU Kwok-wai
Director

General Agents and Managers Association of Hong
Kong

Mr Albert KWOK Chun-kwong
President

Hong Kong Chamber of Insurance Intermediaries

Mr Patrick HO
President

The Hong Kong Confederation of Insurance Brokers

Mr Ronald LAI
Acting Chairman

The Hong Kong Federation of Insurers

Mr Leo MA
Chairman of the Task Force on Healthcare Reform

Hong Kong Society of Certified Insurance
Practitioners Ltd.

Mr Tony MAK Wing-kwong
President

Hong Kong Women Professionals & Entrepreneurs
Association

Mrs Agnes KOON WOO Kam-oi
President

Alliance for Patient Mutual Help Organizations

Mr CHEUNG Tak-hei

Circle of Friends

Ms CHAN Suk-yin
Chairman

Ms LEUNG Gay-hung
Representative

Concord Mutual-Aid Club Alliance

Mr HUI Wai-chun
Executive Officer

Heart To Heart

Miss TSANG Lok-yan
Project Officer

Hong Kong Adult Blood Cancer Group Ltd.

Mr CHAN Wai-kit
Chairman

The Hong Kong Asthma Society

Mr CHAN Wing-kai
Honorary Secretary

Consumer Council

Ms Connie LAU
Chief Executive

Professor CHAN Wai-sum
Professor of Finance and Director, Insurance
Financial & Actuarial Analysis Program Faculty of
Business Administration, The Chinese University of
Hong Kong

Professor FOK Tai-fai, SBS, JP
Dean, Faculty of Medicine, The Chinese University
of Hong Kong

Professor LAM Tai-hing
Head of Community Medicine and Director of
School of Public Health, Li Ka Shing Faculty of
Medicine, The University of Hong Kong

Professor Su LIU
Assistant Professor, School of Public Health and
Primary Care, The Chinese University of Hong
Kong

Tung Wah Group of Hospitals

Mr Billy LEUNG Ting-yu
Chairman

The Chinese General Chamber of Commerce

Mr Vincent FAN Chor-wah
Standing Committee Member

Employers' Federation of Hong Kong

Mr Victor Stanley APPS
Chairman of the Task Force on Health Care Reform
and Financing

The Hong Kong General Chamber of Commerce

Mr Alex FONG
Chief Executive Officer

Chinese Grey Power

Ms WONG Ling-hei
Committee Member

Labour Rights Commune

Ms LEE Tsui-king
Committee Member

Association for the Promotion of Family Harmony

Mr Wilhelm TANG Wai-chung
Member

Bauhinia Foundation Research Centre

Ms Jade LAI
Senior Manager, External Affairs

The Business and Professionals Federation of Hong Kong

Mr Michael SOMERVILLE
Consultant

Caring Hong Kong

Mr LEE Ka-ho
Committee Organizer

Central and Western Democratic Power

Miss CHENG Lai-king
Member

Charter 10

Mr CHIN Wai-lok
Member

The Chinese Manufacturers' Association of Hong Kong

Mr Joseph LAU Man-wai, BBS, JP
Executive Committee Member

Civic Party

Mr KWOK Ka-ki
Member

Democratic Party of Hong Kong

Mr Mark LI
Spokesmen of Health Policy

Economic Synergy

Mr Peter CHOY
Member

eHealth Consortium Limited

Mr Joseph LAW
Executive Director

The Federation of Hong Kong & Kowloon Labour
Unions

Ms CHAN Hoi-pui
Associate Policy Research Officer

Fortresshill Research Institute - Injection with Interest
Concern Group

Mr AU Nok-hin
Volunteer

Hong Kong Christian Institute

Mr TANG Wing-fai
Programme Secretary

Hong Kong Public Hospital Cardiologists
Association

Dr LAU Yuk-kong
Consultant Cardiologist

Justice & Peace Commission of the Hong Kong
Catholic Diocese

Miss YIP Po-lam
Project Officer

Momentum 107

Mr NG Kin-wah
Member

Neighbourhood and Worker's Service Centre

Mr LAI Chi-po
Representative

Patients' Alliance on Healthcare Reform

Mr HO Yin-ming
Spokesman

Sham Shui Po Community Association

Mr LAU Cheuk-kei
Director

Society for Community Organization

Mr PANG Hung-cheong
Community Organizer

United Social Service Centre Ltd.

Mr Billy YONG Chak-cheong
Representative

葵涌邨醫療融資關注組

Mr LEUNG Kam-wai
Representative

支持全民受保大聯盟

Mr Holden CHOW
Convenor

歷史青年聯盟

Mr LO Kin-hei
Convenor

Mr Raymond HO Man-kit
Sai Kung District Council Member

Ms LEUNG Yuk-fung
Kwai Tsing District Council Member

Mr MAK Kwok-fung
Wan Chai District Council Member

Mr Ivan WONG Yun-tat
Kwai Tsing District Council Member

Mr WU Chi-wai
Wong Tai Sin District Council Member

Alliance for a Better Caring and Decent Society in
Tin Shui Wai

Ms LEUNG Choi-kam
Chairman

Clerk in attendance : Ms Elyssa WONG
Chief Council Secretary (2) 5 (Des)

Staff in attendance : Ms Maisie LAM
Senior Council Secretary (2)6

Ms Priscilla LAU
Council Secretary (2) 5

Ms Sandy HAU
Legislative Assistant (2)5

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- I. Healthcare Reform Second Stage Consultation - Health Protection Scheme**
(LC Paper Nos. CB(2)505/10-11(01) to (16), CB(2)541/10-11(01) to (15) and CB(2) /10-11(01) to (02))

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Views of deputations

At the invitation of the Chairman, the following deputations presented their views on the proposed Health Protection Scheme ("HPS") as set out in the Healthcare Reform Second Stage Public Consultation Document published by the Government on 6 October 2010 -

- (a) The College of Nursing, Hong Kong;
- (b) Hong Kong Academy of Medicine;
- (c) Hong Kong Chiropractors' Association Ltd;
- (d) The Hong Kong College of Family Physicians;
- (e) The Hong Kong Medical Association;
- (f) Hong Kong Radiographers' Association;
- (g) The Hong Kong Society of Professional Optometrists;
- (h) The Society of Hospital Pharmacists of Hong Kong;
- (i) Hong Kong Association of Medical Laboratories Limited;
- (j) The Hong Kong Association of the Pharmaceutical Industry;
- (k) The Hong Kong Private Hospitals Association;
- (l) Pok Oi Hospital;
- (m) United Christian Nethersole Community Health Service;
- (n) Yan Chai Hospital;
- (o) Association of Hong Kong Nursing Staff;
- (p) Hong Kong Doctors Union;
- (q) Hong Kong Chinese Medicine Practitioners' Rights General Union;
- (r) General Agents and Managers Association of Hong Kong;

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- (s) Hong Kong Chamber of Insurance Intermediaries;
- (t) Hong Kong Confederation of Insurance Brokers;
- (u) The Hong Kong Federation of Insurers;
- (v) Hong Kong Society of Certified Insurance Practitioners Ltd;
- (w) Alliance for Patient Mutual Help Organizations;
- (x) Circle of Friends;
- (y) Hong Kong Women Professionals and Entrepreneurs Association;
- (z) Concord Mutual-Aid Club Alliance;
- (aa) Heart to Heart;
- (bb) The Hong Kong Adult Blood Cancer Group Ltd;
- (cc) The Hong Kong Asthma Society;
- (dd) Consumer Council;
- (ee) Professor CHAN Wai-sum;
- (ff) Professor LAM Tai-hing;
- (gg) Professor Su LIU;
- (hh) Tung Wah Group of Hospitals;
- (ii) The Business and Professionals Federation of Hong Kong;
- (jj) Professor FOK Tai-fai;
- (kk) The Chinese General Chamber of Commerce;
- (ll) Employers' Federation of Hong Kong;
- (mm) The Hong Kong General Chamber of Commerce;

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- (nn) Chinese Grey Power;
- (oo) Labour Rights Commune;
- (pp) Association for the Promotion of Family Harmony;
- (qq) Bauhinia Foundation Research Centre;
- (rr) Caring Hong Kong;
- (ss) Central and Western Democratic Power;
- (tt) Charter 10;
- (uu) The Chinese Manufacturers' Association of Hong Kong;
- (vv) Civic Party;
- (ww) Democratic Party of Hong Kong;
- (xx) Economic Synergy;
- (yy) eHealth Consortium Limited;
- (zz) The Federation of Hong Kong & Kowloon Labour Unions;
- (ba) Fortresshill Research Institute – Injection with Interest Concern Group;
- (bb) Hong Kong Christian Institute;
- (bc) Hong Kong Public Hospital Cardiologists Association;
- (bd) Justice & Peace Commission of the Hong Kong Catholic Diocese;
- (be) Momentum 107;
- (bf) Mr Wu Chi-wai;
- (bg) Mr Ivan Wong Yun-tat;
- (bh) Patients' Alliance on Healthcare Reform;

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- (bi) Sham Shui Po Community Association;
- (bj) Society for Community Organization;
- (bk) United Social Service Centre Ltd;
- (bl) 葵涌邨醫療融資關注組;
- (bm) 支持全民受保大聯盟;
- (bn) 歷史青年聯盟;
- (bo) Mr Raymond Ho Man-kit;
- (bp) Ms Leung Yuk-fung;
- (bq) Mr Mak Kwok-fung;
- (br) Neighbourhood and Workers' Service Centre; and
- (bs) Alliance for a Better Caring and Decent Society in Tin Shui Wai.

2. Members also noted the written submissions from the following organizations/individuals -

- (a) a member of the public;
- (b) Hong Kong Familylink Mental Health Advocacy Association;
- (c) Mr YEUNG Wai-sing; and
- (d) Kwai Chung Estate Residents' Right Concern Group.

A summary of the views of deputations is in the **Appendix**.

Discussion

3. Ms Audrey EU sought the views from deputations of the insurance sector on the following -

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- (a) whether the proposal of the Government to require insurers participating in HPS to accept high-risk individuals, i.e. the elderly and those with pre-existing medical conditions, with a high-risk loading of not more than 200% of the published premium for Standard Plans was feasible;
- (b) whether the proposed HPS could be sustainable, given that in some overseas countries which encouraged voluntary private health insurance ("PHI") as a means of reducing demand on public hospitals, future premium escalation had driven the insured to abandon their health insurance policies; and
- (c) what would be the percentage increase in the premium level if out-patient services were to be included as part of the basic coverage required for the Standard Plans under HPS.

4. Mr Leo MA of The Hong Kong Federation of Insurers responded that the Administration had taken into account the views of the insurance sector on the formulation of the proposed HPS. The Federation believed that the proposed HPS would be feasible and sustainable, provided that it could attract a large population of young and healthy people to join HPS in order to enable effective risk pooling. It should however be noted that insurers would have to calculate the exact premium level when the scheme was rolled out, as medical costs would likely increase in view of medical inflation.

5. Mr Leo MA advised that the Federation had not assessed the additional premium required if out-patient services were to be included as part of the basic coverage required for the Standard Plans under HPS. Professor CHAN Wai-sum advised that the amount of additional premium incurred as a consequence of such inclusion would mainly depend on the actual coverage of the out-patient services.

6. Mr CHAN Kin-por pointed out that in most cases, health insurance for out-patient services was a form of pre-payment for future services where premium paid upfront would be mostly and eventually reimbursed over the insured period. It should not be considered as true risk-pooling to hedge against catastrophic expenses. The inclusion of out-patient services in a health insurance scheme might therefore double the premium in order to reflect the expected expenses due to the much higher certainty of claims by the insured.

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7. Mr Alan LEONG sought clarification from Mr Leo MA on whether the insurance sector had been consulted on the operation of the high-risk pool ("HRP") which was aimed to help insurance companies share out risks and hence enabling them to accept high-risk subscribers.

8. Mr Leo MA responded that there were a number of issues relating to the operation of the HRP reinsurance mechanism that required further discussion with the Administration. For instance, whether the mechanism would be in the form of a stop-loss policy so that the insurance companies concerned would not be liable for losses that exceeded certain limits; and the mode of injection by the Government into HRP if it could not be self-sustaining due to a higher than normal proportion of high-risk individuals joining HPS.

9. The Chairman remarked that the Administration should provide more information on the operation of HRP when the Panel discussed the proposed HPS at its meeting on 13 December 2010.

10. Mr Alan LEONG noted that one reason for the Consumer Council to support the proposed HPS was its guaranteed acceptance of all applicants, including the high-risk groups such as the elderly and those with pre-existing medical conditions who were usually denied health insurance and considered uninsurable. He asked whether the Consumer Council had in hand additional information from the Administration which demonstrated that making high-risk groups insurable could only be achieved with the implementation of the proposed HPS.

11. Ms Connie LAU of the Consumer Council clarified that the Consumer Council had not been provided with any additional information from the Administration on the proposed HPS. The Consumer Council welcomed the proposed HPS on the ground that participation was voluntary and it was government-regulated, thereby improving some shortcomings of the existing private insurance market. Having said that, the Consumer Council was concerned about whether the proposed thresholds were set at too high a level to hamper people who were most in need of healthcare protection from accessing HPS.

12. Mr CHAN Kin-por requested the Administration to provide at the meeting on 13 December 2010 information on problems encountered by Australia in encouraging voluntary private PHI as a means of reducing demand on public hospitals and thereby diminishing cost pressures on the public healthcare system. Mr CHAN remarked that while different quarters of the community, including the insurance sector, had grave

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concern about the proposed HPS, its implementation would no doubt help enhance the sustainability of the healthcare system.

13. Dr PAN Pey-chyou sought the views from Professor FOK Ta-fai and The Hong Kong Medical Association on the additional healthcare manpower required to meet the increasing demand for public and private healthcare services arising from the implementation of the proposed HPS.

14. Professor FOK Tai-fai considered that the recent projection of the Hospital Authority ("HA") on healthcare manpower demand had failed to take into account the future expansion of the private healthcare sector. Pointing out a serious shortage of medical staff in public hospitals, in particular doctors for the Radiology Department and the Anaesthesia Department as well as nurses for the intensive care units and the operation theatres, Professor FOK called on the Administration to ensure the sufficiency of manpower training in these specialties when devising the long-term healthcare manpower plan.

15. Dr CHOI Kin of The Hong Kong Medical Association criticized the Administration for not conducting healthcare manpower survey over the years to accurately assess its requirements for the healthcare workforce. Holding the view that there was no indication of manpower shortage in the private sector at this stage, Dr CHOI perceived that the inability of HA to retain experienced staff was the main reason for the persistent manpower shortage, particularly senior grade doctors, in public hospitals.

16. In response to Mr Albert CHAN's enquiry about the views of the private healthcare service providers on the proposed HPS, Dr CHOI Kin said that the private healthcare sector was in support of the introduction of a government-regulated PHI scheme. However, they held a strong view that the requirement to provide services at packaged charging based on the diagnosis-related groups structure would affect their service quality in order to contain cost. Mr CHAN Kin-por remarked that it was incumbent on all healthcare professionals to comply with the requirements of professional conduct and act in the best interest of their patients.

17. Ms Audrey EU invited the views of Dr LAU Yuk-kong of the Hong Kong Public Hospital Cardiologists Association on the reason put forward by many deputations supporting the proposed HPS that there was no other better alternative to enhance the long-term sustainability of the healthcare system.

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18. Dr LAU Yuk-kong of the Hong Kong Public Hospital Cardiologists Association said that he did not agree with the Administration's views on the seriousness of the problem of sustainability of the public healthcare system by 2033. According to the Healthcare Reform First Stage Public Consultation Document published in 2008, Hong Kong ranked the second lowest among the selected economies (i.e. just higher than Singapore) in terms of the per capita public health expenditure as a percentage of per capita Gross Domestic Product ("GDP") in 2004. It was projected that, if the current healthcare system remained unchanged and after having taken into account both the factors of ageing population and medical inflation, Hong Kong's per capita public health expenditure as a percentage of per capita GDP would still rank the third lowest among these economies (i.e. just higher than Singapore and Korea) in 2033, albeit that there would be a significant increase in the health expenditure by that time in order to meet the increasing healthcare needs for the whole population. Dr LAU further said that a study of the Organization for Economic Cooperation and Development ("OECD") revealed that PHI was found to have limited contribution to total or public cost-containment efforts in the OECD countries, as the implementation of PHI had not resulted in any significant shift in cost from the public to the private healthcare sector. The high administration cost of PHI also tended to increase the overall healthcare expenditure. In his view, the Administration should not proceed with the proposed HPS. Instead, it should make use of the \$50 billion fiscal reserve earmarked to support healthcare reform as a long-term funding arrangement for healthcare services.

19. The Chairman informed members of his decision to extend the meeting for five minutes beyond its appointed time to allow more time for discussion.

20. Ms Cyd HO noted from Appendix D to the Healthcare Reform Second Stage Public Consultation Document that in most countries with PHI playing a prominent role in healthcare financing, PHI had resulted in higher public and total health costs as a result of higher medical prices, increased utilization, or both. The findings of the OECD study reflected that the desirability or acceptability of such cost increases depended on the types of benefits brought about by such a higher healthcare expenditure. Ms HO invited the views of Dr LAU Yuk-kong on whether the Administration's proposal to make use of the \$50 billion to incentivize the public to participate in the proposed HPS and use private healthcare services could benefit those patients who depended on the public system for their healthcare needs.

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21. Dr LAU Yuk-kong considered that the imbalance between public and private healthcare system had improved in recent years, as evident by the fact that the share of public health expenditure in total health expenditure had decreased from 58% in 2001/2002 to 50% in 2006/2007. Furthermore, the expenditure on public in-patient services as a percentage of all in-patient expenditure had dropped from 79% in 2004/2005 to 73% in 2006/2007 although over 90% of all in-patient services in terms of bed-days were provided by the public healthcare sector. These figures demonstrated an improvement in the efficiency in the use of resources. Holding the view that private healthcare services were profit-driven and the implementation of PHI could hardly result in a shift in cost from the public to the private healthcare sector, Dr LAU urged the Administration, as a responsible Government, to put in more financial resources in the public sector to ensure provision of quality healthcare services to the entire population.

22. Mr Alan LEONG said that the Civic Party did not agree that the Government should shift to private insurance and healthcare sectors its responsibility for providing affordable and quality healthcare services to the public. Mr LEONG also doubted whether the proposed HPS could be successfully implemented given the uncertainties in the HRP reinsurance mechanism. Pointing out that the hospital beds of existing private hospitals had already reached their full capacity, Mr LEONG expressed concern that the implementation of the proposed HPS would drive subscribers to HPS Plans to procure private services at public hospitals instead of choosing services from the private hospitals, thereby creating a two-tier service structure in the public healthcare system, where the low-income and under-privileged groups would likely be mostly affected.

23. At the invitation of Mr LEONG, Mr PANG Hung-cheong of the Society for Community Organization said that the implementation of the proposed HPS was expected to result in an increase in the demand for private services provided by public hospitals. This would stretch the resources of the public system and undermine its ability to cater for needy patients who had to depend on the public system for their healthcare needs. To facilitate the public's consideration on the feasibility of the proposed HPS, Mr PANG urged the Administration to provide the operation details of HPS as early as possible.

24. Dr LAU Yuk-kong opined that reforming the PHI and the private healthcare service markets could be achieved by enhancing Government regulation and supervision to ensure transparency and reasonable pricing for better consumer protection, rather than through the implementation of

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the proposed HPS with the support of \$50 billion fiscal reserve. Pointing out that the malpractice of private healthcare services providers such as unnecessary procedures had depleted the public's confidence in the private system, Dr LAU reiterated that it was of utmost importance for the Administration to continue providing equitable quality public healthcare services to the whole population.

25. Referring to Dr LAU Yuk-kong's concern about the shortcomings of the private healthcare system, Mr Holden CHOW of 支持全民受保大聯盟 considered that the lack of competition had resulted in the problems of moral hazard and low price transparency in the private healthcare services.

The Administration's responses

26. Under Secretary for Food and Health thanked the deputations for presenting their views on the proposed HPS and made the following response -

- (a) public healthcare was and would remain the cornerstone of our healthcare system. The Government would only increase and not reduce its commitment to public healthcare services. The annual recurrent expenditure on health had already increased from \$30.5 billion in 2007-2008 to \$36.9 billion in 2010-2011. An additional non-recurrent funding of about \$15 billion had been invested for healthcare infrastructure and safety net. Another \$5 billion had been earmarked to take forward the service reform proposals on enhancing primary care and developing electronic health record sharing;
- (b) at present, about 2.4 million or 34% of the population had PHI cover purchased individually or by their employers, with the total PHI premium amounted to \$10 billion. One of the aims of the proposed HPS was to improve the shortcomings of the PHI market to ensure that those who already had PHI cover, as well as the high-risk groups including the elderly and patients with pre-existing medical conditions who were usually denied health insurance and considered uninsurable, would be provided with affordable and value-for-money choice of PHI; and

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- (c) the Administration had established a Consultancy Group on Voluntary Supplementary Financing Scheme in November 2009 involving stakeholders of relevant sectors including the consumer representatives and patient groups, medical profession, insurance sector, and employer groups to advise on the proposal of a voluntary supplementary financing scheme before drawing up the Healthcare Reform Second Stage Public Consultation Document. Since the launch of the consultation exercise on 6 October 2010, the Administration had attended many forums, seminars and meetings to gauge the views of the general public and the stakeholders on the proposed HPS. The Administration looked forward to receiving views from the public on the way forward to enhance the long-term sustainability of the healthcare system including any specific proposals to be taken forward in the remaining consultation period.

27. There being no other business, the meeting ended at 1:45 pm.

Council Business Division 2
Legislative Council Secretariat
4 October 2011

Panel on Health Services

**Special meeting on Saturday, 11 December 2010
on the Healthcare Reform Second Stage Consultation – Health Protection Scheme**

Summary of views and concerns expressed by deputations/individuals

Organization / individual	Major views and concerns
Scheme concept of the Health Protection Scheme	
<ul style="list-style-type: none">• Bauhinia Foundation Research Centre• The Business and Professionals Federation of Hong Kong• The Chinese General Chamber of Commerce• The Chinese Manufacturers' Association of Hong Kong• Employers' Federation of Hong Kong• Hong Kong Academy of Medicine• The Hong Kong Association of the Pharmaceutical Industry• Hong Kong Chiropractors' Association Ltd.• The Hong Kong College of Family Physicians• Hong Kong Chamber of Insurance Intermediaries• The Hong Kong Federation of Insurers• The Hong Kong General Chamber of Commerce• Hong Kong Society of Certified Insurance Practitioners Ltd.	<ol style="list-style-type: none">1. The deputations express support for the Health Protection Scheme ("HPS") as it is voluntary, government-regulated, flexible and accessible to the elderly and patients with pre-existing medical conditions; HPS also provides value-for-money of private healthcare services and private health insurance, and hence, more choices of health insurance plans for members of the public.2. The deputations also consider that HPS can relieve the existing problem of over-reliance on the public healthcare system by encouraging those who are able and willing to pay for private healthcare to subscribe to private health insurance, thus enabling the public healthcare system to focus on serving the under-privileged.3. HPS promotes the concept of cost-sharing which encourages judicious use of healthcare services and reduces the possibility of moral hazard.

Organization / individual	Major views and concerns
<ul style="list-style-type: none"> • Hong Kong Women Professionals and Entrepreneurs Association • Pok Oi Hospital • The Society of Hospital Pharmacists of Hong Kong • Tung Wah Group of Hospitals • United Christian Nethersole Community Health Service • Yan Chai Hospital • 支持全民受保大聯盟 • Prof FOK Tai-fai, SBS, JP, Faculty of Medicine, The Chinese University of Hong Kong • Prof LAM Tai-hing, Li Ka Shing Faculty of Medicine, The University of Hong Kong 	
<ul style="list-style-type: none"> • Alliance for Patient Mutual Help Organizations • Consumer Council • Economic Synergy • eHealth Consortium Limited • Heart to Heart • Hong Kong Doctors Union • Prof Su LIU, School of Public Health and Primary Care, The Chinese University of Hong Kong 	<ol style="list-style-type: none"> 1. The deputations welcome HPS. HPS is accessible to all, and it provides guaranteed renewal and a claims arbitration mechanism. However, the details of HPS need to be worked out. There are concerns about the affordability of subscribers to keep up with the insurance premium in the long run; the insufficient coverage in the Standard Plans of HPS which do not include out-patient services; and the sustainability of HPS.
<ul style="list-style-type: none"> • Prof CHAN Wai-sum, Faculty of Business Administration, The Chinese University of Hong Kong 	<ol style="list-style-type: none"> 1. The deputation considers that HPS is feasible from an actuarial point of view, although adjustments are needed during its implementation. The deputation also expresses support for reforming the existing

Organization / individual	
	healthcare system in order to ensure its sustainable development.
<ul style="list-style-type: none"> • Association of Hong Kong Nursing Staff • Association for the Promotion of Family Harmony • Democratic Party of Hong Kong • General Agents and Managers Association of Hong Kong • Hong Kong Association of Medical Laboratories Limited • Hong Kong Familylink Mental Health Advocacy Association • Yan Chai Hospital 	<ol style="list-style-type: none"> 1. The deputations have reservations about HPS. They express concerns about the escalation in the health insurance premium, the financial ability of subscribers to afford HPS and the transparency of HPS. They consider that more details and greater transparency of HPS should be provided. HPS may not be able to relieve the pressure on the public healthcare system because patients might still have to rely on it as they cannot afford the insurance premium. 2. There is also a view that large insurance companies may have a competitive advantage over market competition. HPS might lead to an oligopoly market structure.
<ul style="list-style-type: none"> • Alliance for a Better Caring and Decent Society in Tin Shui Wai • Caring Hong Kong • Central and Western Democratic Power • Charter 10 • Chinese Grey Power • Circle of Friends • Civic Party • Concord Mutual-Aid Club Alliance • The Federation of Hong Kong & Kowloon Labour Unions • Fortresshill Research Institute – Injection with Interest Concern Group • Healthcare Policy Forum • The Hong Kong Asthma Society 	<ol style="list-style-type: none"> 1. The deputations object to HPS. The elderly and chronically ill persons, who are classified as the high-risk group and subject to extra loading on the premium, cannot afford the high premium. The benefit coverage of Standard Plans does not meet the general public's medical needs as out-patient services, specialized out-patient services, drug expenses and Chinese medicines are not covered. 2. In the deputations' view, it is inappropriate to use public funds to promote private healthcare insurance, as it would only benefit the insurance companies. HPS will only facilitate the development of private hospitals and compromise the quality of public healthcare services. It will also drive up the overall healthcare cost. The low-income and under-privileged groups who cannot afford to take out private health insurance might obtain “second-class” public healthcare services.

Organization / individual	Major views and concerns
<ul style="list-style-type: none"> • Hong Kong Chamber of Insurance Intermediaries • Hong Kong Chinese Medicine Practitioners' Rights General Union • Hong Kong Christian Service • Hong Kong Medical Association • Hong Kong Public Hospital Cardiologists Association • Hong Kong Radiographers' Association • Justice & Peace Commission of the Hong Kong Catholic Diocese • Kwai Chung Estate Residents' Right Concern Group • Labour Rights Commune • Momentum 107 • Neighbourhood and Workers' Service Centre • Patients' Alliance on Healthcare Reform • Sham Shui Po Community Association • Society for Community Organization • United Social Service Centre Ltd • 葵涌邨醫療融資關注組 • 歷史青年聯盟 • Ms LEUNG Yuk-fung, Kwai Tsing District Council Member • Mr MAK Kwok-fung, Wan Chai District Council Member • Mr WU Chi-wai, Wong Tai Sin District Council Member • Mr Ivan WONG Yun-tat, Kwai Tsing District 	<ol style="list-style-type: none"> 3. There is also a view that most of the working population cannot afford HPS, which will add another financial burden to the working population in addition to the Mandatory Provident Fund. 4. Some deputations worry that HPS will pave the way for the privatization of healthcare services.

ation / individual	Major views and concerns
Council Member • A member of the public	
Benefit coverage of HPS Standard Plans	
<ul style="list-style-type: none"> • Circle of Friends • Consumer Council • The College of Nursing, Hong Kong • The Hong Kong Association of the Pharmaceutical Industry • Hong Kong Chiropractors' Association Ltd. • The Hong Kong College of Family Physicians • Hong Kong Nutrition Association • The Hong Kong Society of Professional Optometrists • Tung Wah Group of Hospitals 	<ol style="list-style-type: none"> 1. The depositions suggest that the benefit coverage of the Standard Plans under HPS be extended to cover out-patient services, specialist out-patient services, drug expenses as well as health screening programmes. 2. Other suggestions of benefit coverage include Chinese medicines, optometrist services, chiropractic services and services provided by nutritionists.
<ul style="list-style-type: none"> • The Hong Kong Confederation of Insurance Brokers 	<ol style="list-style-type: none"> 1. The deputation suggests that HPS plans be extended to cover treatments at public hospitals, including those provided under the public services or private services of the Hospital Authority.
<ul style="list-style-type: none"> • Hong Kong Women Professionals and Entrepreneurs Association 	<ol style="list-style-type: none"> 1. The deputation suggests that the benefit coverage of HPS plans be adjustable and go in line with medical inflation.
<ul style="list-style-type: none"> • Heart to Heart • The Hong Kong Asthma Society • Mr Ivan WONG Yun-tat, Kwai Tsing District Council Member 	<ol style="list-style-type: none"> 1. The depositions are concerned that although HPS plans would cover medical conditions requiring hospital admissions, the benefits offered by HPS plans might not be sufficient to cover the high medical charges by private hospitals.

Organization / individual	Major views and concerns
Scheme features	
<ul style="list-style-type: none"> • The Chinese Manufacturers' Association of Hong Kong • Economic Synergy • Hong Kong Women Professionals and Entrepreneurs Association • Tung Wah Group of Hospitals 	<ol style="list-style-type: none"> 1. The deputations suggest that people aged 65 or above should be allowed to join HPS even one year after its launch. Their premium should be capped and subsidized by the Government. As regards the 1-year waiting period and partial reimbursement in the second and third year for the high-risk group, there is a suggestion of relaxing such restrictions or increasing the reimbursement rate in order to benefit the high-risk group.
<ul style="list-style-type: none"> • Bauhinia Foundation Research Centre • The Chinese Manufacturers' Association of Hong Kong 	<ol style="list-style-type: none"> 1. The deputations support the savings component of HPS which requires the subscribers to pay a higher premium at a younger age to offset the premium increase at the older age.
<ul style="list-style-type: none"> • The Hong Kong Federation of Insurers 	<ol style="list-style-type: none"> 1. The deputation has reservations about the savings component in HPS. If savings have to be built in as an integral part of HPS, necessary amendments in the licensing requirements will be needed to ensure that all medical insurers can participate in HPS.
<ul style="list-style-type: none"> • The Business and Professionals Federation of Hong Kong 	<ol style="list-style-type: none"> 1. In the deputation's view, savings should not be a core component in HPS because it contradicts the idea of a voluntary option. Nevertheless, the deputation does not object to any voluntary top-up savings.
<ul style="list-style-type: none"> • Economic Synergy 	<ol style="list-style-type: none"> 1. The deputation objects to the savings component in HPS which will turn HPS into an investment product.
<ul style="list-style-type: none"> • Hong Kong Radiographers' Association • Mr Wu Chi-wai, Wong Tai Sin District Council 	<ol style="list-style-type: none"> 1. The deputations propose that Standard Plans should be operated by a public body to ensure compliance with HPS requirements, while the

Organization / individual	
Member	top-up coverage can be provided by private insurance companies.
<ul style="list-style-type: none"> • The Hong Kong Federation of Insurers 	<ol style="list-style-type: none"> 1. In the deputation's view, the details and the mechanism of the proposed High Risk Pooling need to be ironed out and agreed upon by the parties involved in order to make it financially sustainable and acceptable by the insurance industry.
Incentives and subscription of HPS	
<ul style="list-style-type: none"> • The Business and Professionals Federation of Hong Kong • The Chinese Manufacturers' Association of Hong Kong • General Agents and Managers Association of Hong Kong • Consumer Council • The Hong Kong Association of the Pharmaceutical Industry • Hong Kong Chamber of Insurance Intermediaries • The Hong Kong College of Family Physicians • The Hong Kong Federation of Insurers • Hong Kong Doctors Union • Hong Kong Society of Certified Insurance Practitioners Ltd. • Hong Kong Women Professionals and Entrepreneurs Association • Tung Wah Group of Hospitals • United Christian Nethersole Community 	<ol style="list-style-type: none"> 1. The deputations support the provision of incentives to encourage subscription to HPS plans. Suggestions of incentives include tax deduction for HPS premiums, one-time discount for new joiners, 30% discount in the form of a welcome bonus, no-claim discount and subsidy for high-risk patients. To encourage the enrolment of young families, it is proposed to provide family insurance package and offer premium subsidy for children. 2. There are also suggestions of providing premium rebates or offering complimentary body check for long-stay subscribers in HPS.

ation / individual	Major views and concerns
<p>Health Service</p> <ul style="list-style-type: none"> • Yan Chai Hospital • Prof LAM Tai-hing, Li Ka Shing Faculty of Medicine, The University of Hong Kong • Mr YEUNG Wai-sing, Eastern District Council Member 	
<ul style="list-style-type: none"> • The Business and Professionals Federation of Hong Kong • Consumer Council • The Hong Kong Confederation of Insurance Brokers 	<ol style="list-style-type: none"> 1. The deputations have reservations about the no-claim discount which is considered as a penalty on the unfortunate and may constitute a disincentive for patients to seek medical treatment or make subsequent claims when they are sick. It may not be viable for the group medical insurance market.
<ul style="list-style-type: none"> • The Hong Kong Federation of Insurers • The Hong Kong General Chamber of Commerce • Prof Su LIU, School of Public Health and Primary Care, The Chinese University of Hong Kong 	<ol style="list-style-type: none"> 1. The deputations point out that the sustainability of HPS will require an adequate mass participation, in particular the enrolment of young and healthy people to share out the risk. To ensure HPS is financially sustainable and actuarially sound from the risk pooling point of view, at least 500 000 young and healthy people who currently do not have any form of medical insurance should subscribe to HPS plans as a start. 2. The offer of incentives should be effective and efficient in order to encourage additional new take-up of private health insurance and encourage people who are currently uninsured to join HPS instead of subsidizing people who are already insured.
<ul style="list-style-type: none"> • The Hong Kong Medical Association 	<ol style="list-style-type: none"> 1. The deputation suggests promoting HPS to the civil servants and encouraging them to use private healthcare services.

Organization / individual	Major views and concerns
Packaged charging	
<ul style="list-style-type: none"> • Hong Kong Doctors Union • The Hong Kong Private Hospitals Association • Mr YEUNG Wai-sing, Eastern District Council Member 	<ol style="list-style-type: none"> 1. The deputations object to the proposal of private healthcare services at packaged charging based on Diagnosis-Related Groups. Private hospitals usually levy their charges on an itemized and actual utilization basis. Packaged charging may restrict the range of treatments available for treating complications and ultimately affect the interests of patients.
<ul style="list-style-type: none"> • The Chinese General Chamber of Commerce 	<ol style="list-style-type: none"> 1. The deputation opines that the Administration should discuss further with the medical sector and the insurance industry on packaged charging and the arrangements of insurance claims.
<ul style="list-style-type: none"> • The Chinese Manufacturers' Association of Hong Kong • Economic Synergy • The Hong Kong Federation of Insurers • The Society of Hospital Pharmacists of Hong Kong • Prof FOK Tai-fai, SBS, JP, Faculty of Medicine, The Chinese University of Hong Kong 	<ol style="list-style-type: none"> 1. The deputations welcome packaged charging which would enhance transparency of medical fees at private hospitals.
Migration of existing health insurance to HPS	
<ul style="list-style-type: none"> • The Chinese General Chamber of Commerce • College of Nursing, Hong Kong • Consumer Council • Economic Synergy 	<ol style="list-style-type: none"> 1. The deputations express concern about the migration of existing health insurance policies to HPS plans. They consider that the details provided are insufficient, especially the information on the migration of employer-provided health insurance plans to HPS plans in respect of

Organization / individual	
<ul style="list-style-type: none"> • Employers' Federation of Hong Kong • Patients' Alliance on Healthcare Reform • The Society of Hospital Pharmacists of Hong Kong 	<p>the administration cost, procedure, coverage of overseas insurance for employees and the arrangement for the outgoing and retiring employees.</p> <p>2. They urge the Administration to ensure that the employees' healthcare coverage under HPS should not be less than that provided under the existing employer-provided health insurance.</p>
Premium level	
<ul style="list-style-type: none"> • Chinese Grey Power • College of Nursing, Hong Kong • Consumer Council • Heart to Heart • The Hong Kong Association of the Pharmaceutical Industry 	<p>1. The deputations express concern about the escalation in the premium and the financial ability of the high-risk group, particularly those chronic patients and the elderly. They point out that the high-risk group is required to pay higher premium (three times of the published premium), and there is no cap on the premium for the elderly aged 65 or above. In addition, HPS may not be attractive to the young people.</p> <p>2. The deputations also point out that HPS would become less affordable when the insured get older as the premium is bound to increase sharply with the age of the insured. They urge the Administration to adopt appropriate measures to contain the increase in the premium and enhance transparency of the premium.</p>
Supervision of HPS	
<ul style="list-style-type: none"> • General Agents and Managers Association of Hong Kong • Hong Kong Chamber of Insurance Intermediaries 	<p>1. The deputations remind the Administration to avoid excessive regulatory intervention in the insurance industry. They object to the proposal of imposing a cap on the profits of insurance companies. They consider that market competition will ensure a reasonable</p>

Organization / individual	and concerns
<ul style="list-style-type: none"> • The Hong Kong Confederation of Insurance Brokers • The Hong Kong Federation of Insurers • Hong Kong Society of Certified Insurance Practitioners Ltd. 	<p>premium and commission level.</p> <p>2. Noting that a new dedicated agency is proposed to be established to supervise the implementation and operation of HPS, the deputations hold the view that the role of the proposed dedicated agency should not be overlapped with that of the Office of the Commissioner of Insurance.</p>
<ul style="list-style-type: none"> • Consumer Council 	<p>1. In the deputation's view, the proposed regulatory body should be responsible for monitoring premium adjustment and providing the public with readily understandable analytical data on the health insurance scheme.</p>
<ul style="list-style-type: none"> • Civic Party • Society for Community Organization 	<p>1. The deputations express concern that the establishment of the dedicated agency would only increase further the financial expenditure of patients.</p>
<ul style="list-style-type: none"> • Association for the Promotion of Family Harmony • Association of Hong Kong Nursing Staff • Bauhinia Foundation Research Centre • Caring Hong Kong • Central and Western Democratic Power • Chinese Grey Power • College of Nursing, Hong Kong • Civic Party • Democratic Party of Hong Kong • General Agents and Managers Association of Hong Kong 	<p>1. The deputations support the Government to increase the transparency of fees and charges of private healthcare services and strengthen the regulation on private healthcare services providers and insurers. They consider it important to have a sound mechanism to avoid any misuse of medical services and abuse of claims. The deputations also support the introduction of a claims arbitration mechanism since the number of subscribers of the private healthcare insurance is increasing.</p> <p>2. The deputations cast doubt on the ability of the Government to implement an effective regulatory framework for private insurers and private healthcare service providers. They suggest that the Government should formulate key performance indicators to assess the</p>

Organization / individual	
<ul style="list-style-type: none"> • The Hong Kong Association of the Pharmaceutical Industry • The Hong Kong Asthma Society • Hong Kong Familylink Mental Health Advocacy Association • Society for Community Organization • Justice & Peace Commission of the Hong Kong Catholic Diocese • 支持全民受保大聯盟 • Mr MAK Kwok-fung, Wan Chai District Council Member • Mr WU Chi-wai, Wong Tai Sin District Council Member • Mr YEUNG Wai-sing, Eastern District Council Member 	<p>effectiveness of HPS and consult the stakeholders regularly.</p>
\$50 billion fiscal reserve	
<ul style="list-style-type: none"> • Bauhinia Foundation Research Centre • Caring Hong Kong • The Chinese General Chamber of Commerce • Circle of Friends • Civic Party • Democratic Party of Hong Kong • Healthcare Policy Forum • Heart to Heart • The Hong Kong Adult Blood Cancer Group Ltd • Hong Kong Association of Medical 	<ol style="list-style-type: none"> 1. The deputations express concern on the effective use of the \$50 billion fiscal reserve earmarked to support healthcare reform and provide financial incentives under HPS. In the deputations' view, public funds should be used directly on improving primary care and providing health education; or on the Samaritan Fund to benefit the needy patients. The deputations suggest that an independent regulatory body should be set up to allocate and supervise the use of the \$50 billion fiscal reserve. 2. The deputations also suggest the set up of a public healthcare fund or a seed fund to ensure the sustainability of the public healthcare system.

ation / individual	
<p>Laboratories Limited</p> <ul style="list-style-type: none"> • The Hong Kong Asthma Society • Hong Kong Chamber of Insurance Intermediaries • Hong Kong Chinese Medicine Practitioners' Rights General Union • Justice & Peace Commission of the Hong Kong Catholic Diocese • Neighbourhood and Workers' Service Centre • Society for Community Organization • 歷史青年聯盟 • Mr Ivan WONG Yun-tat, Kwai Tsing District Council Member 	<p>The fund should be managed by an independent committee comprising representatives from the Legislative Council, patient groups, academics and other professionals.</p>
Healthcare manpower	
<ul style="list-style-type: none"> • Association of Hong Kong Nursing Staff • Central and Western Democratic Power • Circle of Friends • The College of Nursing, Hong Kong • Democratic Party of Hong Kong • Hong Kong Academy of Medicine • Hong Kong Familylink Mental Health Advocacy Association • The Hong Kong General Chamber of Commerce • Pok Oi Hospital • Society for Community Organization • The Society of Hospital Pharmacists of Hong 	<ol style="list-style-type: none"> 1. The deputations express concern on the shortage of healthcare personnel. They request the Administration to ensure an adequate supply of well-trained medical and nursing graduates by formulating a long-term manpower policy to tackle the shortage of healthcare personnel and meet the increasing demand from both the public and private healthcare sectors. 2. Considering that the implementation of HPS might aggravate the wastage of doctors and nurses in the Hospital Authority (“HA”), some deputations call for a review to relax the registration requirements of non-local medical graduates in Hong Kong.

Organization / individual	Major views and concerns
<p>Kong</p> <ul style="list-style-type: none"> • Tung Wah Group of Hospitals • 支持全民受保大聯盟 • Prof FOK Tai-fai, SBS, JP, Faculty of Medicine, The Chinese University of Hong Kong • Mr Raymond Ho Man-kit, Sai Kung District Council Member 	
<ul style="list-style-type: none"> • Circle of Friends • Concord Mutual-Aid Club Alliance • Democratic Party of Hong Kong • Heart to Heart • Hong Kong Chamber of Insurance Intermediaries • Hong Kong Public Hospital Cardiologists Association 	<ol style="list-style-type: none"> 1. There is a concern that an expansion of the private healthcare sector would lead to an increasing number of experienced doctors in HA switching to the private hospitals, thereby adversely affecting the quality of public healthcare services.
<ul style="list-style-type: none"> • Hong Kong Doctors Union 	<ol style="list-style-type: none"> 1. The deputation disagrees that there is a need for increasing the number of practising doctors. It objects to the proposal of increasing the number of medical students and relaxing the registration requirements for those not trained in Hong Kong to practise as doctors in Hong Kong.
Public healthcare services	
<ul style="list-style-type: none"> • Association of Hong Kong Nursing Staff • Prof FOK Tai-fai, SBS, JP, Faculty of Medicine, The Chinese University of Hong 	<ol style="list-style-type: none"> 1. The deputations consider it important for the Government to maintain high quality public healthcare services as the safety net for the needy and the under-privileged groups as well as for those who are unwilling

Organization / individual	and concerns
Kong	to receive private healthcare services.
<ul style="list-style-type: none"> • Circle of Friends • Democratic Party of Hong Kong • eHealth Consortium Limited • 葵涌邨醫療融資關注組 	<ol style="list-style-type: none"> 1. The deputations support the healthcare reform to provide pertinent healthcare services through electronic healthcare record sharing and public-private partnership in healthcare. 2. They also suggest an increase in the stamp duty for the sustainable development of the public healthcare system.
<ul style="list-style-type: none"> • The College of Nursing, Hong Kong • Concord Mutual-Aid Club Alliance • The Federation of Hong Kong & Kowloon Labour Unions • Hong Kong Academy of Medicine • The Hong Kong Asthma Society • Patients' Alliance on Healthcare Reform • Pok Oi Hospital • Sham Shui Po Community Association • Society for Community Organization • United Christian Nethersole Community Health Service • Prof LAM Tai-hing, Li Ka Shing Faculty of Medicine, The University of Hong Kong • Ms LEUNG Yuk-fung, Kwai Tsing District Council Member • Mr MAK Kwok-fung, Wan Chai District Council Member • Mr WU Chi-wai, Wong Tai Sin District Council Member 	<ol style="list-style-type: none"> 1. The deputations consider that primary care is pivotal to the health of the community and the sustainability of the healthcare system in the long run. They urge the Administration to provide financial support to enhance primary care and public health education.

Organization / individual	Major views and concerns
<ul style="list-style-type: none"> • Chinese Grey Power • Circle of Friends • Momentum 107 • Labour Rights Commune • Mr Raymond Ho Man-kit, Sai Kung District Council Member 	<ol style="list-style-type: none"> 1. The deputations urge the Government to reform HA with a view to enhancing its transparency and accountability.
<ul style="list-style-type: none"> • The Federation of Hong Kong & Kowloon Labour Unions 	<ol style="list-style-type: none"> 1. The deputation suggests that consideration be given to increasing charges for public healthcare services in order to achieve the user-pay principle and ease the pressure on public hospitals.
Capacity of private healthcare services	
<ul style="list-style-type: none"> • Caring Hong Kong • Civic Party • The Hong Kong Federation of Insurers • The Hong Kong Private Hospitals Association 	<ol style="list-style-type: none"> 1. The deputations express concern on the ability of private hospitals to further expand their services as many of them have already reached their full capacity. They cast doubt on the ability of private hospitals to meet the additional demand for private hospital services from HPS subscribers.
Others	
<ul style="list-style-type: none"> • Consumer Council 	<ol style="list-style-type: none"> 1. The deputation suggests the Administration to construct a website, similar to the one managed by the Australian government (www.privatehealth.gov.au). The website should provide information such as the protection coverage and premiums for all HPS plans so as to help consumers choose a suitable plan that meets their needs.
<ul style="list-style-type: none"> • Heart to Heart 	<ol style="list-style-type: none"> 1. The deputation expresses concern on the privacy of subscribers and patients. A monitoring mechanism is proposed to regulate the

Organization / individual	Major views and concerns
	insurance companies on the use of personal information.
<ul style="list-style-type: none"> • Hong Kong Chiropractors' Association Ltd. • Hong Kong Nutrition Association • The Hong Kong Society of Professional Optometrists 	<ol style="list-style-type: none"> 1. The deputations call for the Administration's recognition of chiropractors, nutritionists and optometrists by incorporating their services in HPS or further strengthening their roles in the public healthcare system.
<ul style="list-style-type: none"> • The Chinese General Chamber of Commerce 	<ol style="list-style-type: none"> 1. The deputation suggests the Administration to study the feasibility of extending the benefit coverage of HPS to the Guangdong Province.

<u>Name of Organization / individual</u>	<u>Submission [LC Paper No.]</u>
Association of Hong Kong Nursing Staff	LC Paper No. CB(2)505/10-11(03)
Bauhinia Foundation Research Centre	LC Paper No. CB(2)541/10-11(13)
The Business and Professionals Federation of Hong Kong	LC Paper No. CB(2)631/10-11(10)
Caring Hong Kong	LC Paper No. CB(2)505/10-11(06)
The Chinese General Chamber of Commerce	LC Paper No. CB(2)541/10-11(12)
Chinese Grey Power	LC Paper No. CB(2)631/10-11(08)
The Chinese Manufacturers' Association of Hong Kong	LC Paper No. CB(2)505/10-11(07)
Circle of Friends	LC Paper No. CB(2)541/10-11(06)
Civic Party	LC Paper No. CB(2)631/10-11(11)
The College of Nursing, Hong Kong	LC Paper No. CB(2)505/10-11(01)
Consumer Council	LC Paper No. CB(2)541/10-11(08)
Economic Synergy	LC Paper No. CB(2)505/10-11(08)
The Federation of Hong Kong & Kowloon Labour Unions	LC Paper No. CB(2)541/10-11(14)
Fortresshill Research Institute - Injection with Interest Concern Group	LC Paper No. CB(2)505/10-11(10)

<u>Name of Organization / individual</u>	<u>Submission [LC Paper No.]</u>
eHealth Consortium Limited	LC Paper No. CB(2)505/10-11(09)
General Agents and Managers Association of Hong Kong	LC Paper No. CB(2)631/10-11(06)
Healthcare Policy Forum	LC Paper No. CB(2)505/10-11(11)
Heart To Heart	LC Paper No. CB(2)541/10-11(07)
Hong Kong Academy of Medicine	LC Paper No. CB(2)674/10-11(01)
Hong Kong Association of Medical Laboratories Limited	LC Paper No. CB(2)631/10-11(02)
The Hong Kong Association of the Pharmaceutical Industry	LC Paper No. CB(2)631/10-11(03)
The Hong Kong Asthma Society	LC Paper No. CB(2)505/10-11(05)
Hong Kong Chamber of Insurance Intermediaries	LC Paper No. CB(2)541/10-11(03)
Hong Kong Chinese Medicine Practitioners' Rights General Union	LC Paper No. CB(2)631/10-11(05)
The Hong Kong Confederation of Insurance Brokers	LC Paper No. CB(2)541/10-11(04)
Hong Kong Doctors Union	LC Paper No. CB(2)505/10-11(04)
Hong Kong Familylink Mental Health Advocacy Association	LC Paper No. CB(2)505/10-11(16)
The Hong Kong Federation of Insurers	LC Paper No. CB(2)541/10-11(05)

<u>Name of Organization / individual</u>	<u>Submission [LC Paper No.]</u>
Hong Kong Nutrition Association	LC Paper No. CB(2)631/10-11(01)
Hong Kong Radiographers' Association	LC Paper No. CB(2)541/10-11(01)
The Hong Kong Society of Professional Optometrists	LC Paper No. CB(2)505/10-11(02)
Justice & Peace Commission of the Hong Kong Catholic Diocese	LC Paper No. CB(2)631/10-11(12)
Kwai Chung Estate Residents' Right Concern Group	LC Paper No. CB(2)631/10-11(14)
Labour Rights Commune	LC Paper No. CB(2)631/10-11(09)
Momentum 107	LC Paper No. CB(2)505/10-11(12)
Pok Oi Hospital	LC Paper No. CB(2)631/10-11(04)
Sham Shui Po Community Association	LC Paper No. CB(2)631/10-11(13)
Society for Community Organization	LC Paper No. CB(2)505/10-11(13)
The Society of Hospital Pharmacists of Hong Kong	LC Paper No. CB(2)541/10-11(02)
Tung Wah Group of Hospitals	LC Paper No. CB(2)541/10-11(11)
United Christian Nethersole Community Health Service	LC Paper No. CB(2)674/10-11(02)
Professor CHAN Wai-sum, Faculty of Business Administration, The Chinese University of Hong Kong	LC Paper No. CB(2)631/10-11(07)

<u>Name of Organization / individual</u>	<u>Submission [LC Paper No.]</u>
Professor FOK Tai-fai, SBS, JP, Faculty of Medicine, The Chinese University of Hong Kong	LC Paper No. CB(2)541/10-11(09)
Professor LAM Tai-hing, Li Ka Shing Faculty of Medicine, The University of Hong Kong	LC Paper No. CB(2)674/10-11(03)
Professor Su LIU, School of Public Health and Primary Care, The Chinese University of Hong Kong	LC Paper No. CB(2)541/10-11(10)
Mr MAK Kwok-fung, Wan Chai District Council Member	LC Paper No. CB(2)505/10-11(14)
Mr WU Chi-wai, Wong Tai Sin District Council Member	LC Paper No. CB(2)674/10-11(04)
Mr YEUNG Wai-sing, Eastern District Council Member	LC Paper No. CB(2)541/10-11(15)
A member of the public	LC Paper No. CB(2)505/10-11(15)

Council Business Division 2
Legislative Council Secretariat
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