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Tel. No.: 2388 2728 Fax: 2385 5275

Our ref.: HKDU/134/2011

1st August 2011

By fax and mail

Dr. Leung Ka Lau
Chairman
Panel on Health Services
Legislative Council
Legislative Council Building
8 Jackson Road
Central, Hong Kong

Dear Dr. Leung,

Healthcare Financing in Hong Kong
Submission by Hong Kong Doctors Union (HKDU)

We must reiterate our Union's stand that in order to sustain the public healthcare system the Government should and the Hospital Authority must contain health expenditure by concentrating on the four main targets of providing acute emergency medical care, medical care for the needy and sick, to provide highly complicated and expensive treatment technologies and to provide training for medical personnel.

Subsidies for the needy have to be increased simultaneously in order to provide a safety net. What we do not want to see is socialized medicine along with its evils. We do not want a health tax. We oppose an employment-based levy. We do not support any measure to extend control of costs of public medical care to include private medical care. Market forces and competition within the private medical profession will lead to its own control and no negative influence or unfair competition by the public medical system should exist.

We are pleased that the Government has heeded our calls in previous submissions including emphasis on and promotion of family medicine. Our past surveys indicated that the majority of our members (70%) supported voluntary health insurance and so we are happy with the promotion of private health insurance now contained in the Health Protection Scheme (HPS) proposed by the Government. Our concerns on the HPS are as follows:

1) To encourage citizens subscribing to the proposed HPS, we have the following suggestions:-

- Tax rebates for HPS premiums paid should be introduced;
- No claims bonus should be up to 50% regarding HPS premiums; and
- A grace period of three years for subscribers of HPS to be offered to persons over 65 years old and those with chronic illnesses but that is the limit beyond which they will not be accepted.

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- 2) We agree on closer supervision of the services offered by the private hospitals and public hospitals. Towards such end, a supervisory body composing of the hospitals, doctors and patient groups has to be established.

We agree on the proposed transparency of medical insurance products including HPS. Since Health Maintenance Organisations (HMOs) are more aggressive in profiteering than the insurance companies and offer low cost but not necessary up to standard service in contract medicine providing out patient services, we call on the Government to honestly tackle the rising problems of uncontrolled and unsupervised HMOs exploiting patients and doctors. For this reason HKDU calls for greater transparency in the running, costs and charges in all forms of contract medicine or treatment packages offered by whatever institutions including insurance firms, private hospitals, public hospitals, out-patients departments or HMOs' associated doctors.

Yours sincerely,



Dr. Ho Ock Ling
Hon. Secretary
Hong Kong Doctors Union

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