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5th February 2015

By fax & email

Dr. Leung Ka Lau
Panel on Health Services, Chairman

Dear Dr. Leung,

**Re: Hong Kong Doctors Union Submission on
Government proposed Voluntary Health Insurance Scheme**

Hong Kong Doctors Union (HKDU) is the unique trade union with doctor members in both public and private services. Registered with the Trade Union Registry to look after the interests and rights of doctors in their employer employee relationship, HKDU is committed to upgrade the standard of medical doctors to cater for the health of the Hong Kong community.

HKDU supports the Government initiative to introduce a regulatory regime for individual Hospital Insurance so that such products must comply with the twelve minimal standards as proposed for the benefits of all patients. **However, we only support such initiative when the following conditions are in place:-**

1. **The Government should not interfere the insurance market. We are of the opinion that the existing policies or grandfather policies that do not comply with the minimal standards should continue to accept clients and compete in the market. We believe that the existing policy holders should not be penalized just because they have been helping the Government by shouldering medical expenditure themselves already.**
2. To extend the grace period of joining the Scheme from one year to three years as to give ample time for the citizens, especially those senior ones, to reckon its feasibility.

Thank you for your kind attention.

Yours sincerely,

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