

立法會
Legislative Council

LC Paper No. CB(3) 424/16-17

**Paper for the House Committee meeting
of 24 March 2017**

**Questions scheduled for the
Legislative Council meeting of 29 March 2017**

Questions by:

- | | | |
|------|---|----------------------------|
| (1) | Hon Paul TSE
<i>(Replacing his previous question)</i> | (Oral reply)(New question) |
| (2) | Dr Hon CHENG Chung-tai | (Oral reply) |
| (3) | Hon Tanya CHAN | (Oral reply) |
| (4) | Hon Kenneth LEUNG | (Oral reply) |
| (5) | Hon Holden CHOW
<i>(Replacing his previous question)</i> | (Oral reply)(New question) |
| (6) | Hon CHAN Han-pan | (Oral reply) |
| (7) | Hon Kenneth LAU | (Written reply) |
| (8) | Hon Starry LEE | (Written reply) |
| (9) | Hon James TO | (Written reply) |
| (10) | Dr Hon Priscilla LEUNG | (Written reply) |
| (11) | Hon Mrs Regina IP | (Written reply) |
| (12) | Dr Hon YIU Chung-yim | (Written reply) |
| (13) | Hon Dennis KWOK | (Written reply) |
| (14) | Hon CHAN Hak-kan | (Written reply) |
| (15) | Dr Hon Elizabeth QUAT | (Written reply) |
| (16) | Hon LEUNG Yiu-chung | (Written reply) |
| (17) | Dr Hon CHIANG Lai-wan | (Written reply) |
| (18) | Dr Hon Pierre CHAN | (Written reply) |
| (19) | Hon Andrew WAN | (Written reply) |
| (20) | Dr Hon KWOK Ka-ki | (Written reply) |
| (21) | Dr Hon Fernando CHEUNG | (Written reply) |
| (22) | Hon WU Chi-wai | (Written reply) |

註 :

NOTE :

議員將採用這種語言提出質詢

Member will ask the question in this language

Protecting the rights and interests of policyholders of medical insurance

(1) Hon Paul TSE (Oral reply)

On 27 January this year, a large insurance company issued letters to private doctors, stating that policyholders of medical insurance who had undergone medical procedures (e.g. colonoscopy, oesophago-gastro-duodenoscopy and cataract surgeries) which were, albeit not “medically necessary”, performed on them as inpatients, might not be eligible for reimbursement of such hospital confinement. The medical profession has reacted strongly to such a move, criticizing that company for interfering with doctors’ professional judgment and putting patients in a difficult dilemma, thereby undermining patients’ rights and interests, and stated that doctors may disregard that company’s stance. In this connection, will the Government inform this Council:

- (1) of the follow-up work undertaken so far by the Office of the Commissioner of Insurance in response to the move made by the aforesaid insurance company; whether it has assessed if such move involves unilateral narrowing of policy coverage by that insurance company, thereby undermining the rights and interests of the insured, and if this will result in a significant increase in the number of disputes over claims; if it has, of the details; in future, how the insured may lodge complaints about disputes with insurance companies over the terms of insurance policies and claims arising from the aforesaid move, and of the relevant complaint handling mechanism;
- (2) as it has been reported that when selling medical insurance, quite a number of salespersons of medical insurance have claimed that the insured will be fully reimbursed of inpatient surgery expenses, whether the authorities have assessed if the insurance company’s move of unilaterally imposing the “medically necessary” criterion in the conditions for claims is contradictory to the reasonable expectations of the insured, and if this has contravened the Trade Descriptions Ordinance; if they have assessed and the outcome is in the affirmative, of the measures that the authorities have put in place to protect the rights and interests of the insured of medical insurance; and
- (3) as it has been reported that about 4 million people in the territory have taken out medical insurance, involving a total premium of as high as \$17.4 billion, and as some academics have pointed out that the medical insurance market is currently divided up by several insurance companies resulting in an oligopoly, whether the Competition Commission has uncovered any situation where various insurance companies have colluded to impose or have imposed one after another more stringent conditions for claims in respect of inpatient medical procedures, thereby reducing the public’s choices of medical insurance or even making them decide to take out medical insurance out of no choice, and whether the Commission will closely guard against such situation?

Tap water supply for residents in remote areas

(5) Hon Holden CHOW (Oral reply)

While tap water supply is at present available to 99% of the population in Hong Kong, quite a number of residents in remote areas (including Tai Long Village and the Sea Ranch on Lantau Island) are not yet supplied with tap water. They need to rely on stream water or well water in their daily lives, which will be affected whenever the water source is contaminated or dries up. In this connection, will the Government inform this Council:

- (1) of the names of the villages yet to be supplied with tap water, and the number of households and population of each of such villages, and set out the information by District Council district;
- (2) of the number of times that the authorities transported, on an ad hoc basis, potable water to such remote villages in the past three years and the expenditures involved, broken down by village name; and
- (3) whether it has plans to provide tap water supply systems for Tai Long Village and the Sea Ranch; if so, of the timetable; if not, the reasons for that?