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To beStrong@fhb.gov.hk

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Subject about the proposal

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Urgent

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Just heard about the admin cost for such proposal. It is way too much to be acceptable. Please those who work in the Government and have ALL medical insured by the Government, don't be so selfish ! 7% of the monthly payment goes to those who need do nothing ? So why the Government has nothing contributed to it at all ? How would those civil servant pay ? It is out from the pocket of the Government, right ? So why do we, the general public, pay for them, those who only care about their own good ? Why would the plan assume every body can afford \$300 to \$500 per month with 7% goes to those who do nothing at all ? And how much will the Government contribute ? My suggestion is : what ever the general public contributed, the Government share the same amount.

And the Government is playing tricks on comparing "voluntary plan" with their "mandatory plan" which is NOT a Good practice ! The market has voluntary plan which whoever has the money can employ it. While for the mandatory plan, we have NO CHOICE ! And the Government use the admin cost for the voluntary plan to compare with the admin cost charged by the mandatory plan is totally unfair. Please also compare what kind of services they will provide -- for example 7x24 on call service -- can the mandatory plan has it ? If not why comparing the 2 which are totally irrelevant ! Just take a lesson from the MPF, all of them admitted there have a huge margin to cut down their admin charges when competition has been introduced.

Please, those who plannig the health scheme, to be a responsible officer ! Don't just sit on their comfortable office and look at those figures. Go to the hospital, the waiting room and ask the patients how much they could afford. Go to the general public, see how much they can pay. Do not give us a "quick and easy but stupid" solution.

Best Regard
Nathan Chung

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