
Findings of Opinion Survey on Supplementary Healthcare Financing

November 2010 - April 2011

Food and Health Bureau

Hong Kong Special Administrative Region Government

May 2011

Opinion Survey on Supplementary Healthcare Financing (November 2010 - April 2011)

(A) Summary findings

1. On the Government's role in relation to private healthcare services and private health insurance [Chart 1], 70% of respondents agreed that the Government should encourage using private healthcare services for those who could afford it, such that public healthcare services could better focus on serving the low-income families, disadvantaged groups and people with severe illness. [Q1] 67% agreed that the Government should provide assistance to those who had taken out private health insurance so that they could continue to pay the premium and use private healthcare services in their old age so as to relieve the burden on public healthcare services. [Q2] 89% agreed that the Government should regulate private health insurance in order to provide better protection to the consumers. [Q3] 84% agreed that the Government should enhance competition and transparency of the private health insurance market. [Q4] 91% agreed that the Government should regulate private healthcare services in order to provide better protection to the consumers. [Q5] 85% agreed that the Government should enhance competition and transparency of the private healthcare service market. [Q6]
2. Over 60% (63%) of the respondents supported the Government to implement the Health Protection Scheme for voluntary participation. [Q7] Analyzing the findings by monthly personal income of those respondents who were employed, it can be noted there was a higher level of support (68%) for the Scheme from those in the higher income group (\$25,000 or above). [Chart 2]
3. Most of the respondents (almost 70% or above) agreed that under the Health Protection Scheme, insurance companies should comply with the following requirements. [Chart 3]
 - 72% agreed on no turn-away of subscribers and guaranteed renewal for life. [Q8]
 - 68% agreed that insurance companies should cover the pre-existing medical conditions of the insured after the required waiting period. [Q9]
 - 71% agreed that the premium loadings for high-risk subscribers should not be higher than the prescribed upper limit of the Scheme. [Q10]
 - 86% agreed that subscribers could change insurance companies or they would remain insured on switching jobs, leaving employment or upon

retirement, and their original coverage and no-claim discount could be carried over. [Q11]

- 69% agreed that insurance companies should list out the premium for different age groups and make reference to the premium adjustment guidelines for any change in the premium schedule. [Q12]
- 76% agreed that insurance companies should offer specified no-claim discounts to the subscribers. [Q13]
- 78% agreed that insurance companies should submit to the Government all information on insurance costs, including claims, commissions, administrative fees and other expenses, as well as information on profits. [Q14]
- 81% agreed on standardizing the definitions, terms and conditions of the insurance policies in order to minimize any argument arisen from claims. [Q15]

4. As regards views on the other features of the Health Protection Scheme, majority of the respondents (generally above 70-80%) agreed that the Government should take the following actions under the Scheme. [Chart 4]

- 89% agreed on the establishment of a medical claims arbitration mechanism for handling any complaints arising from claims in order to protect the rights of the insured. [Q16]
- 76% agreed on the introduction of packaged charging for private healthcare services so that the public could estimate the total medical charges to be paid when they use private healthcare services. [Q17]
- 84% agreed on stipulating that the insurance industry should set up a risk pooling mechanism for the claims of high risk persons, such as those with chronic disease, so that they could be insured while the premium for other insured persons would not be raised substantially. [Q18]
- 79% agreed on legislating to regulate the premium and profit margin of the participated insurance companies. [Q19]
- 77% agreed on legislating to regulate the medical charges of private hospitals and medical practitioners. [Q20]
- 76% agreed that the Government should provide health insurance if insurance companies could not provide healthcare insurance products that meet the requirements of the Health Protection Scheme. [Q21]
- 75% agreed that the Government should provide private beds and healthcare services if private hospitals and medical practitioners could not provide sufficient healthcare services with packaged charging. [Q22]
- Besides, about 60% (58%) of the respondents agreed that the Government should require the insured who have received incentives under the Health

Protection Scheme to save for paying premium in their old age. [Q23]

5. On whether to subsidize different groups of people to join the Health Protection Scheme, most of the respondents (70% or above) agreed that the Government should provide subsidy to the following groups of people. [Chart 5]
 - 84% agreed to subsidize the elderly subscribers on their premium, and the amount of subsidy to be provided in their old age should be proportional to the length of staying insured under the Scheme. Analyzing the findings by monthly personal income of those respondents who were employed, there was a higher level of support (89%) for this from those in the lower income group (below \$10,000). [Q24]
 - 75% agreed to subsidize the high-risk subscribers on their premium so that the premium of other subscribers would not be substantially increased arising from their participation. Analyzing the findings by respondents' background, respondents from different monthly personal income groups gave similar level of support to this. [Q25]
 - 70% agreed to subsidize the first-time subscribers during the first few years of subscription. There was a higher level of support (76%) from those in the lower income group (below \$10,000) while a lower level of support (56%) from those in the higher income group (\$25,000 or above). [Q26]
6. To support the implementation of the Health Protection Scheme, three-quarters (75%) of the respondents agreed with the Government's proposal on increasing the number of hospital beds in private hospitals. [Q27] Besides, more than 90% agreed on increasing the manpower of doctors (91%) and nurses (92%). [Q28 and Q29] [Chart 6]
7. 73% of the respondents agreed that the Government should allow specialist doctors from places outside Hong Kong, through accreditation, to practise in Hong Kong in order to increase the manpower of doctors. [Q30] In order to enhance doctor manpower, respondents agreed that the Government should allow the following types of people, after passing the accreditation requirements, to practise in hospitals in Hong Kong. 68% agreed to allow Hong Kong residents who had acquired overseas specialist qualification, 66% agreed allowing specialist doctors from places other than the mainland of China, while there were also 52% agreed to allow specialist doctors from the mainland of China. [Q31 to Q33] [Chart 7]
8. On the whole, only 35% of respondents agreed that the Government should increase tax as a means to increase public health funding to ensure adequate

resources for providing the public healthcare services. There was actually a higher proportion disagreeing on tax increase, amounting to 44%. Analyzing by the background of the respondents, it can be seen that relatively higher proportions of respondents in the older age group (aged 50 or above) and lower income group agreed on increasing tax for public health funding, whereas higher proportions of those in the middle age group (aged 30 to 49) and higher income group disagreed on tax increase. [Q34] [Chart 8]

9. 60% of the respondents agreed that the Government should increase the user fees for the public healthcare services and use the money to subsidise the low-income families, disadvantaged groups and people with severe illness. Analyzing by the background of the respondents, higher proportions of those in the older age group and lower income group agreed on increasing user fees to subsidize the low-income and disadvantaged groups as well as those with severe illness. [Q35] [Chart 9]

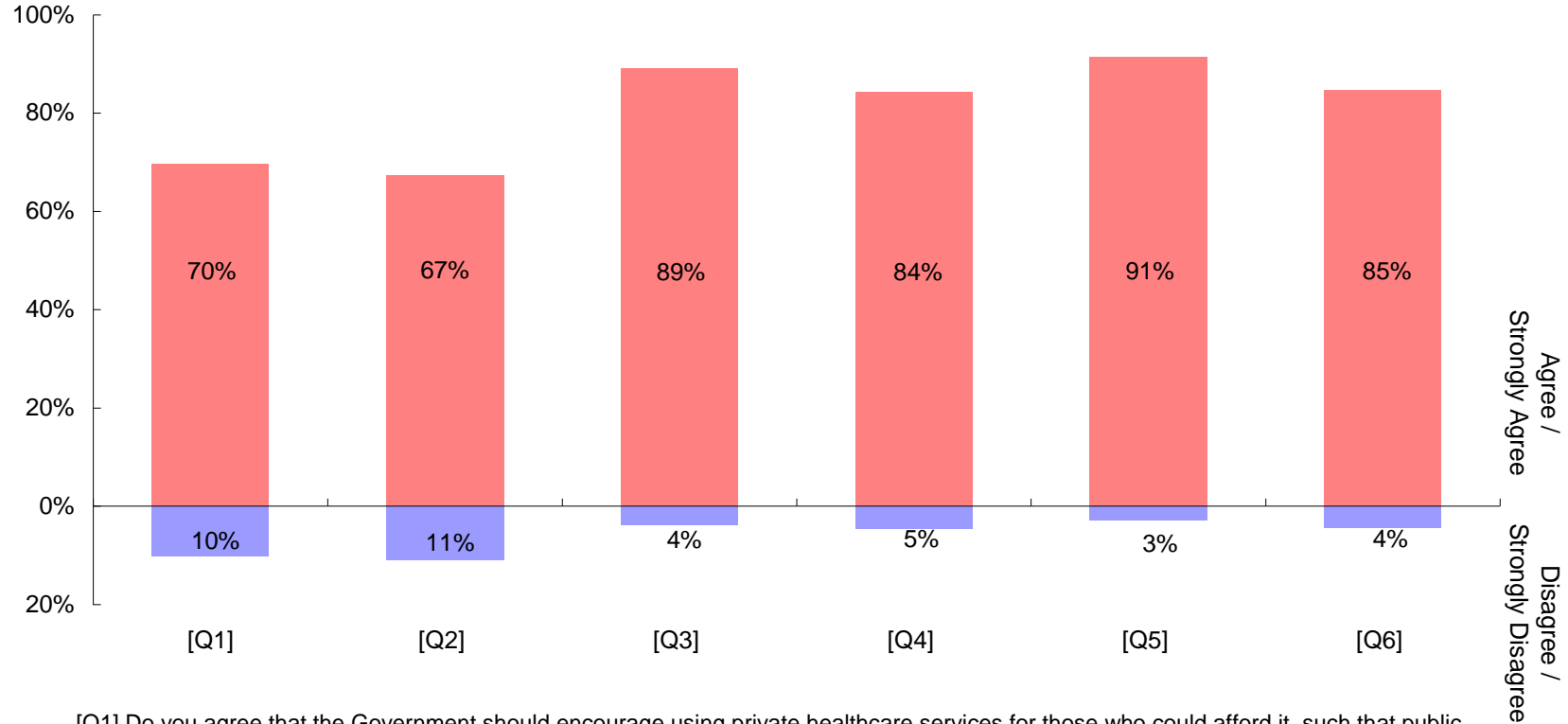
(B) Background

1. The Government commissioned Consumer Search HK Ltd. to conduct an opinion survey on supplementary healthcare financing from November 2010 to April 2011.
2. The opinion survey was conducted via telephone interview. During the period, five rounds of the survey had been conducted and a total of 5 021 persons were successfully interviewed.
3. The opinion survey solicited the public's views on the healthcare financing reform, particularly on the voluntary supplementary healthcare financing scheme, the Health Protection Scheme, proposed in the Second Stage Public Consultation on Healthcare Reform.
4. As there were plenty of questions to be asked in the survey, two slightly different sets of questionnaires were used in alternate rounds of the opinion survey and thus, not every question was asked in each round of the survey. A list of all questions included in each round of the survey and the fieldwork period of each round are given in **Annex I**.

Food and Health Bureau
Hong Kong Special Administrative Region Government
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Opinion Survey on Supplementary Healthcare Financing

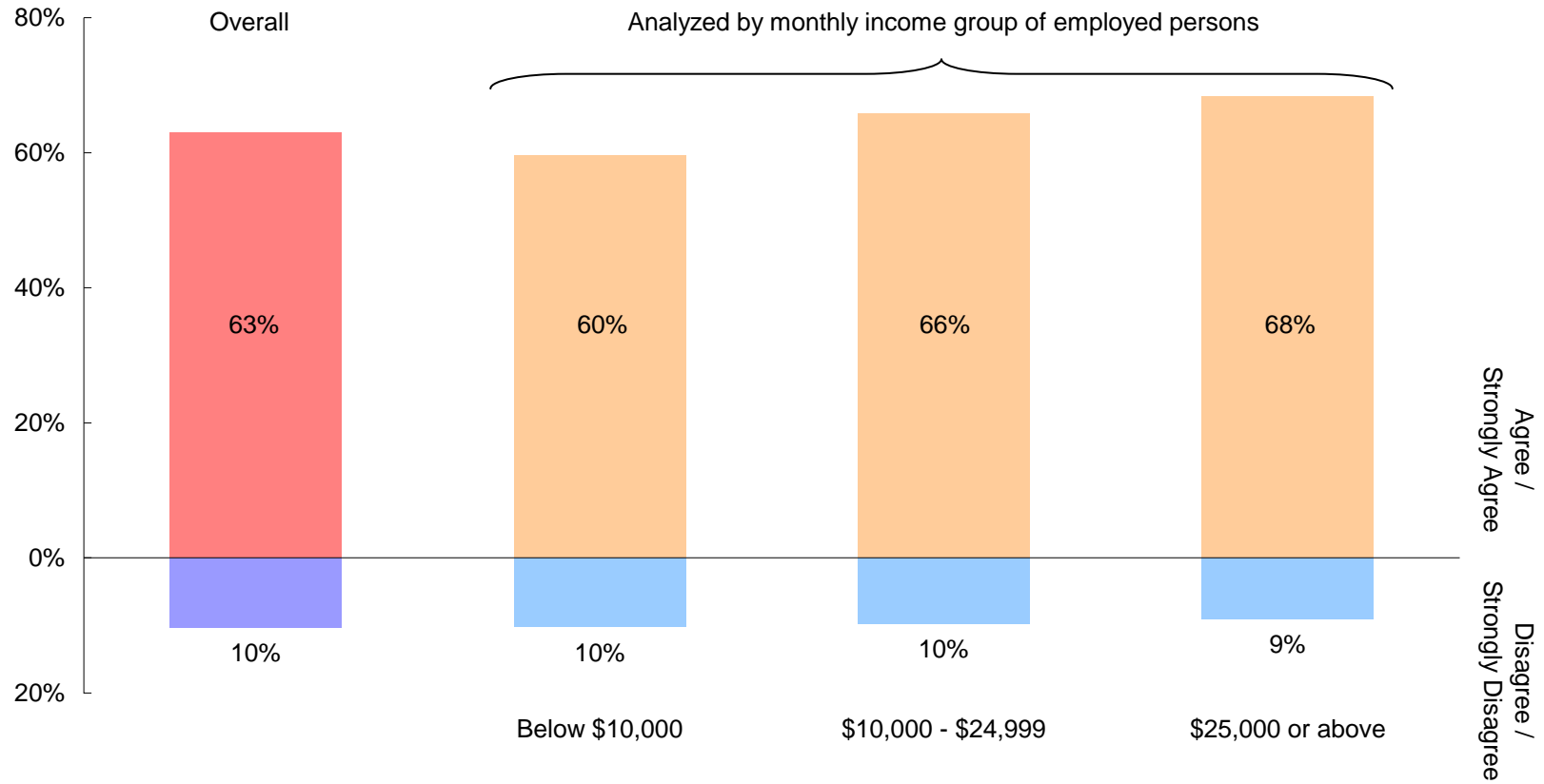
Chart 1: Views on Government's role in relation to private healthcare services and insurance



- [Q1] Do you agree that the Government should encourage using private healthcare services for those who could afford it, such that public healthcare services could better focus on serving the low-income families, disadvantaged groups and people with severe illness?
- [Q2] Do you agree that the Government should provide assistance to those who had taken out private health insurance so that they could continue to pay the premium and use private healthcare services in their old age, so as to relieve the burden on public healthcare services?
- [Q3] Do you agree that the Government should regulate private health insurance in order to provide better protection to the consumers?
- [Q4] Do you agree that the Government should enhance competition and transparency of the private health insurance market?
- [Q5] Do you agree that the Government should regulate private healthcare service in order to provide better protection to the consumers?
- [Q6] Do you agree that the Government should enhance competition and transparency of the private healthcare service market?

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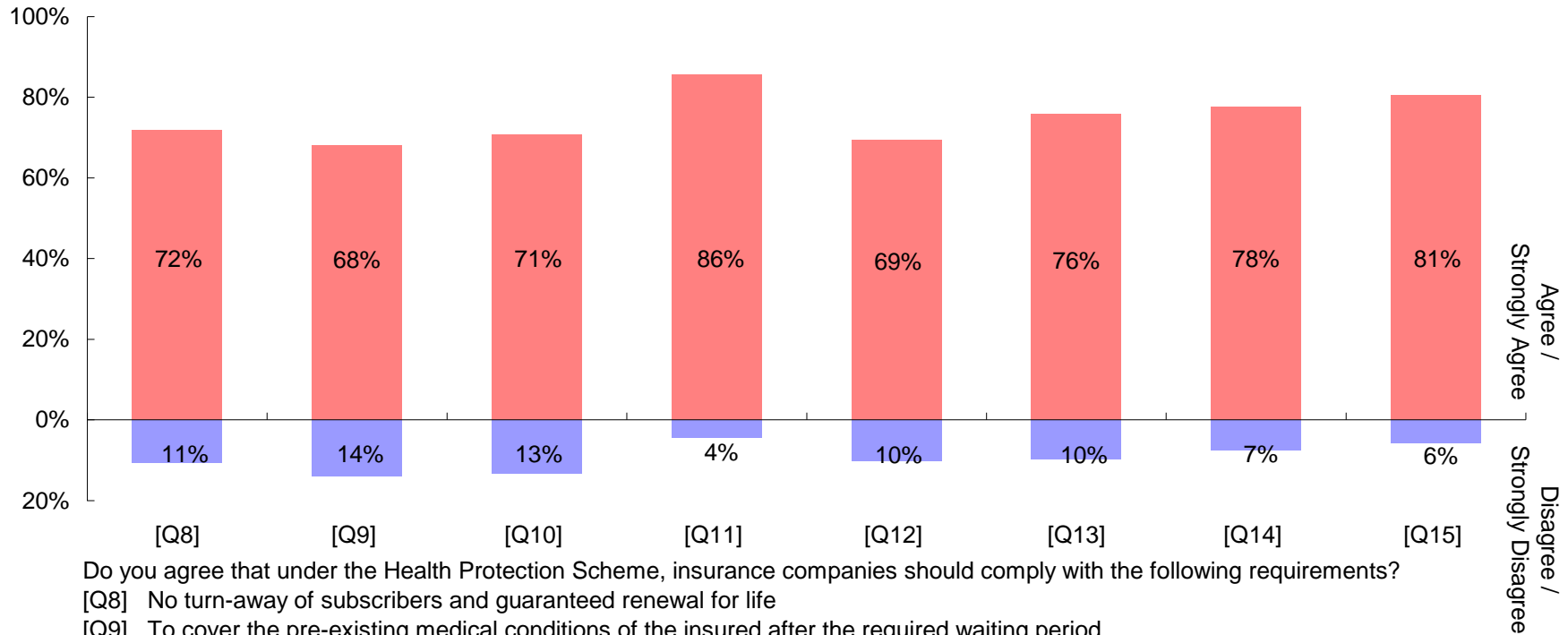
Chart 2: Views on implementing Supplementary Healthcare Financing Scheme



[Q7] (Introduction: The Government proposed the setting up of a voluntary Health Protection Scheme, in which private health insurance and private healthcare services would be standardized and regulated by the Government in order to provide voluntary private health insurance to the public with the aforementioned objectives.) Do you agree that the Government should implement the Health Protection Scheme for voluntary participation?

Opinion Survey on Supplementary Healthcare Financing

Chart 3: Views on key features of Health Protection Scheme



Do you agree that under the Health Protection Scheme, insurance companies should comply with the following requirements?

[Q8] No turn-away of subscribers and guaranteed renewal for life

[Q9] To cover the pre-existing medical conditions of the insured after the required waiting period

[Q10] The premium loadings for high-risk subscribers should not be higher than the prescribed upper limit of the Scheme

[Q11] Subscribers could change insurance companies or they would remain insured on switching jobs, leaving employment or upon retirement, and their original coverage and no-claim discount could be carried over

[Q12] To list out the premium for different age groups and make reference to the premium adjustment guidelines for any change in the premium schedule

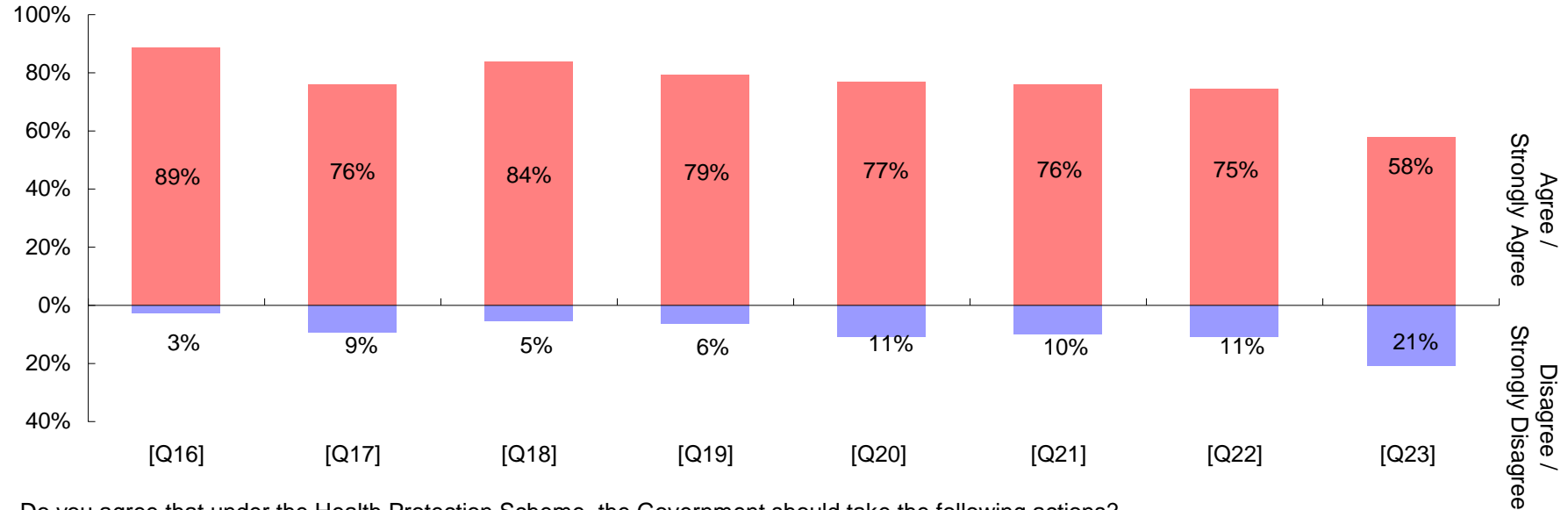
[Q13] To offer specified no-claim discounts to the subscribers

[Q14] To submit to the Government all information on insurance costs, including claims, commissions, administrative fees and other expenses, as well as information on profits

[Q15] To standardize the definitions, terms and conditions of the insurance policies in order to minimize any argument arisen from claims

Opinion Survey on Supplementary Healthcare Financing

Chart 4: Views on other features of Health Protection Scheme



Do you agree that under the Health Protection Scheme, the Government should take the following actions?

[Q16] To establish a medical claims arbitration mechanism for handling any complaints arising from claims in order to protect the rights of the insured

[Q17] To introduce packaged charging for private healthcare services so that the public could estimate the total medical charges to be paid when they use private healthcare services

[Q18] To stipulate that the insurance industry should set up a risk pooling mechanism for the claims of high risk persons, such as those with chronic disease, so that they could be insured while the premium for other insured persons would not be raised substantially

[Q19] To legislate for regulating the premium and profit margin of the participated insurance companies

[Q20] To legislate for regulating the medical charges of private hospitals and medical practitioners

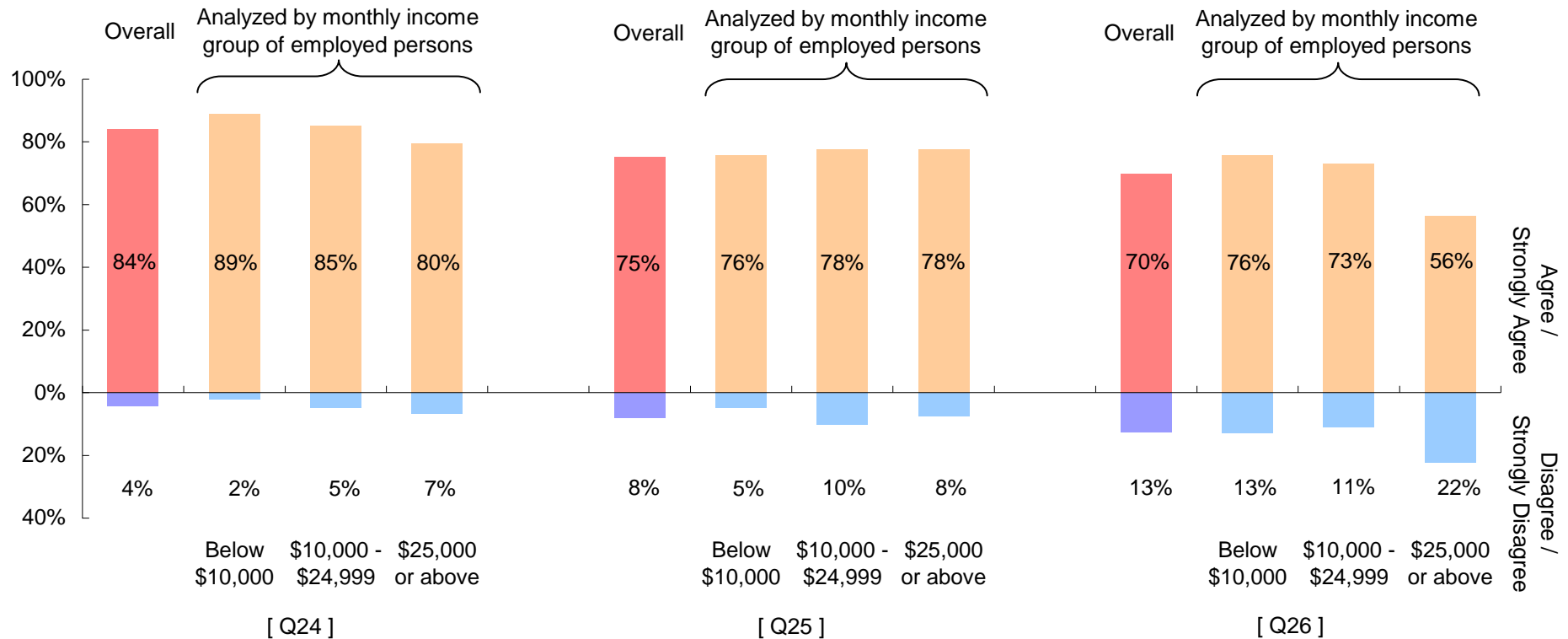
[Q21] The Government to provide health insurance if insurance companies could not provide healthcare insurance products that meet the requirements of the Health Protection Scheme

[Q22] The Government to provide private beds and healthcare services if private hospitals and medical practitioners could not provide sufficient healthcare services with packaged charging

[Q23] Do you agree that the Government should require the insured who have received incentives under the Health Protection Scheme to save for paying premium in their old age

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Chart 5: Views on Government subsidization for different groups of people to join the Health Protection Scheme



Do you agree that under the Health Protection Scheme, the Government should provide subsidy to the following groups of people?

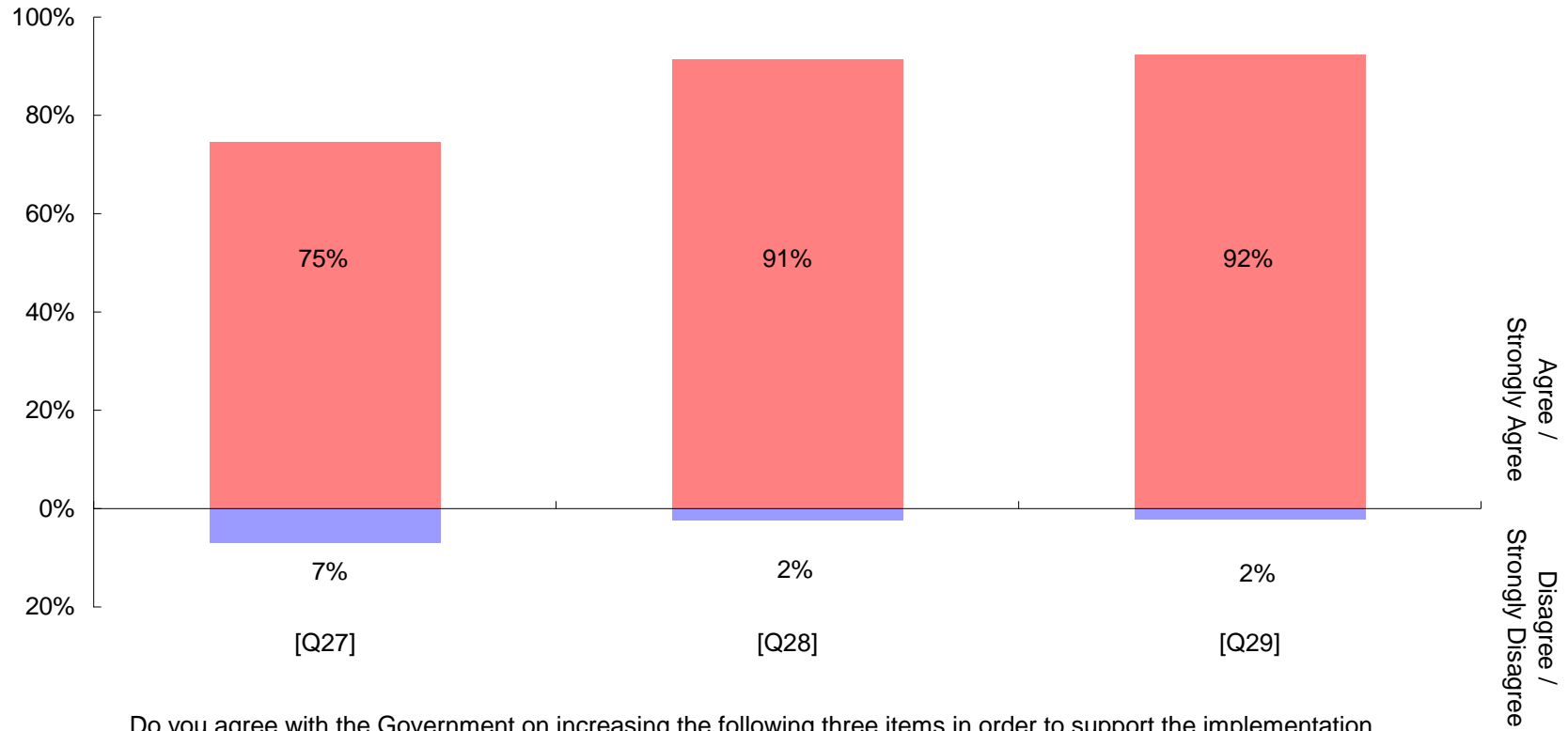
[Q24] To subsidize the elderly subscribers on their premium, and the amount of subsidy to be provided in their old age should be proportional to the length of staying insured under the Scheme

[Q25] To subsidize the high-risk subscribers on their premium so that the premium of other subscribers would not be substantially increased arising from their participation

[Q26] To subsidize the first-time subscribers during the first few years

Opinion Survey on Supplementary Healthcare Financing

Chart 6: Views on various items to support implementing the Health Protection Scheme



Do you agree with the Government on increasing the following three items in order to support the implementation of the Health Protection Scheme?

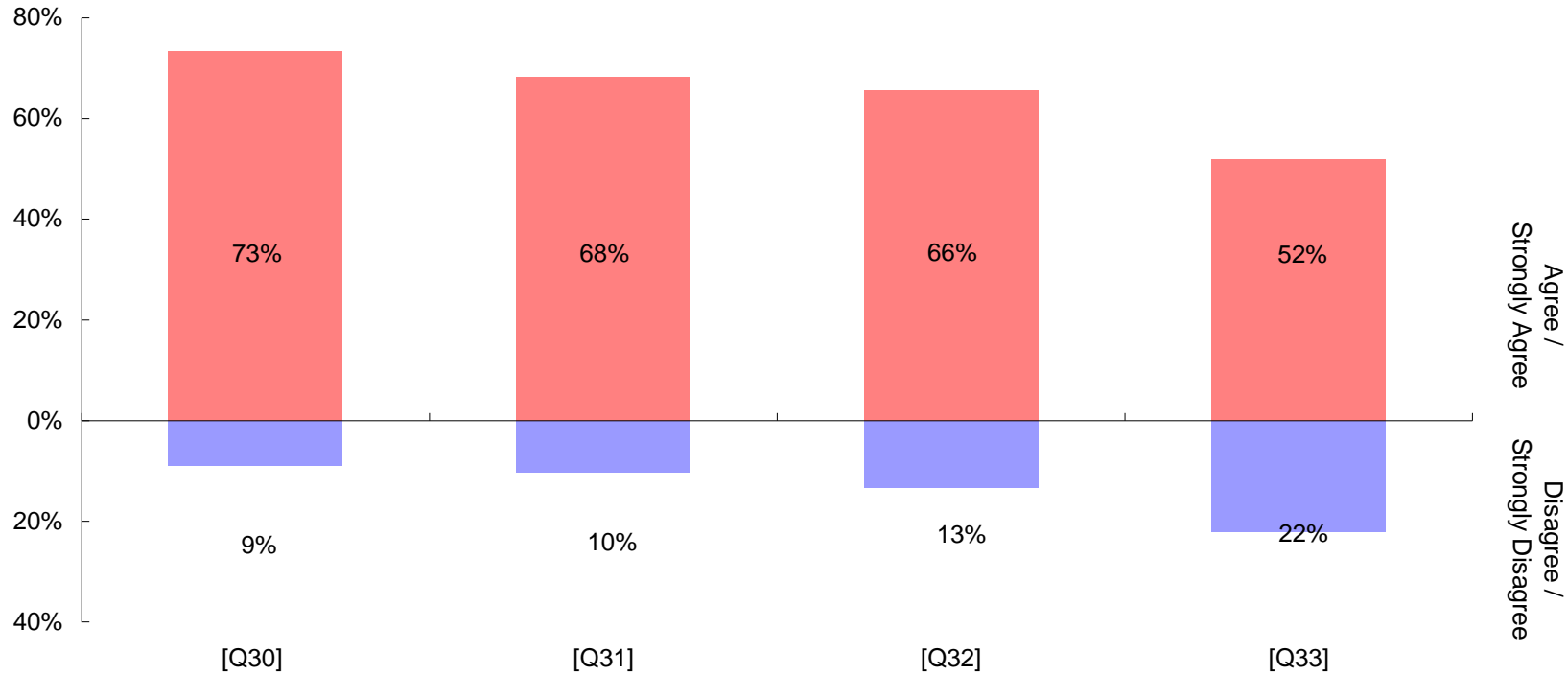
[Q27] Hospital beds in private hospitals

[Q28] Overall manpower of doctors

[Q29] Overall manpower of nurses

Opinion Survey on Supplementary Healthcare Financing

Chart 7: Views on increasing manpower of doctors



[Q30] Do you agree that the Government should allow specialist doctors from places outside Hong Kong, through accreditation, to practise in Hong Kong in order to increase the manpower of doctors?

Do you agree that the Government should allow the following types of people, after passing the accreditation requirements, to practise in hospitals in Hong Kong in order to increase the manpower of doctors?

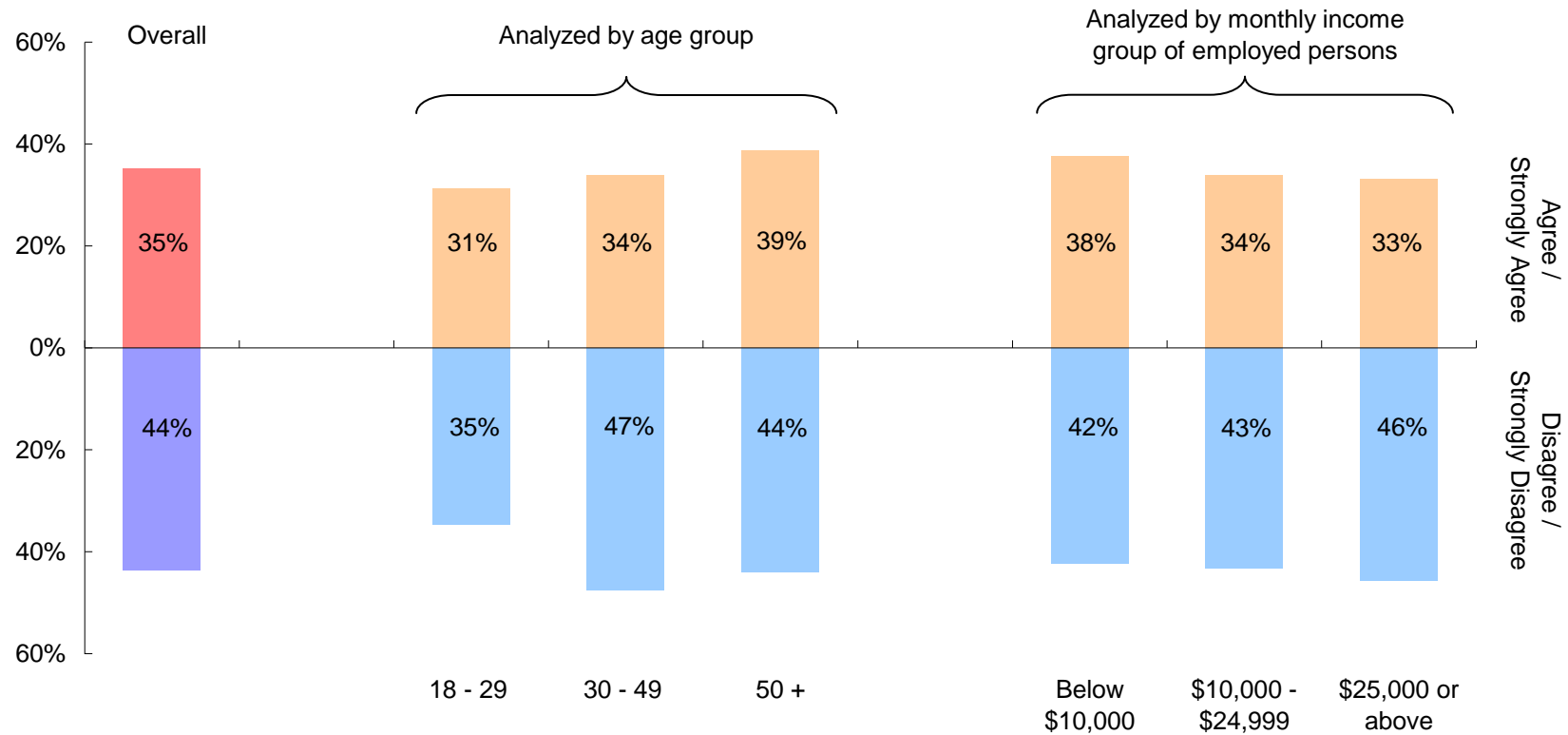
[Q31] Hong Kong residents who had acquired overseas specialist qualification

[Q32] Specialist doctors from places other than the mainland of China

[Q33] Specialist doctors from the mainland of China

Opinion Survey on Supplementary Healthcare Financing

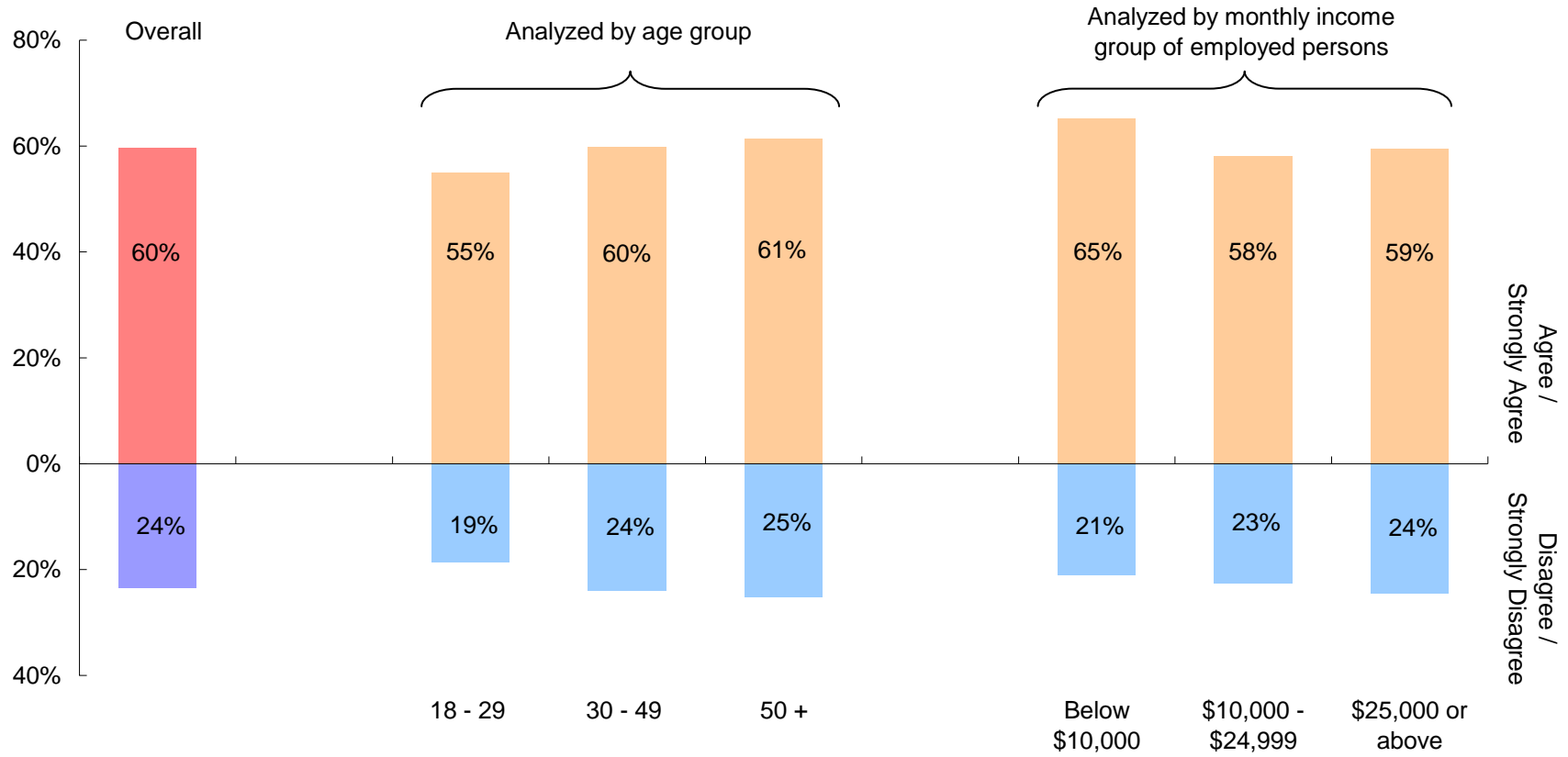
Chart 8 : Views on tax increase to ensure adequate resources for public healthcare services



[Q34] Do you agree that the Government should increase tax as a means to increase public health funding to ensure adequate resources for providing the public healthcare services?

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Chart 9: Views on increasing user fees of public healthcare services to subsidize low-income families, disadvantaged groups and people with severe illness



[Q35] Do you agree that the Government should increase the user fees for the public healthcare services and use the money to subsidise the low-income families, disadvantaged groups and people with severe illness?

Opinion Survey on Supplementary Healthcare Financing

(November 2010 – April 2011)

Question	1st round	2nd round	3rd round	4th round	5th round
[Q1] Do you agree that the Government should encourage using private healthcare services for those who could afford it, such that public healthcare services could better focus on serving the low-income families, disadvantaged groups and people with severe illness?	√	√	√	√	√
[Q2] Do you agree that the Government should provide assistance to those who had taken out private health insurance so that they could continue to pay the premium and use private healthcare services in their old age, so as to relieve the burden on public healthcare services?	√	√	√	√	√
[Q3] Do you agree that the Government should regulate private health insurance in order to provide better protection to the consumers?	√	√	√	√	√
[Q4] Do you agree that the Government should enhance competition and transparency of the private health insurance market?	√	√	√	√	√
[Q5] Do you agree that the Government should regulate private healthcare services in order to provide better protection to the consumers?	√	√	√	√	√
[Q6] Do you agree that the Government should enhance competition and transparency of the private healthcare service market?	√	√	√	√	√
[Q7] Do you agree that the Government should implement the Health Protection Scheme for voluntary participation?	√	√	√	√	√

Do you agree that under the Health Protection Scheme, insurance companies should comply with the following requirements?					
[Q8] No turn-away of subscribers and guaranteed renewal for life.	√		√		√
[Q9] To cover the pre-existing medical conditions of the insured after the required waiting period.	√		√		√
[Q10] The premium loadings for high-risk subscribers should not be higher than the prescribed upper limit of the Scheme.	√		√		√
[Q11] Subscribers could change insurance companies or they would remain insured on switching jobs, leaving employment or upon retirement, and their original coverage and no-claim discount could be carried over.	√		√		√
[Q12] To list out the premium for different age groups and make reference to the premium adjustment guidelines for any change in the premium schedule.		√		√	
[Q13] To offer specified no-claim discounts to the subscribers.		√		√	
[Q14] To submit to the Government all information on insurance costs, including claims, commissions, administrative fees and other expenses, as well as information on profits.		√		√	
[Q15] To standardize the definitions, terms and conditions of the insurance policies in order to minimize any argument arisen from claims.		√		√	

Do you agree that under the Health Protection Scheme, the Government should take the following actions?					
[Q16] To establish a medical claims arbitration mechanism for handling any complaints arising from claims in order to protect the rights of the insured.	√		√		√
[Q17] To introduce packaged charging for private healthcare services so that the public could estimate the total medical charges to be paid when they use private healthcare services.	√		√		√
[Q18] To stipulate that the insurance industry should set up a risk pooling mechanism for the claims of high risk persons, such as those with chronic disease, so that they could be insured while the premium for other insured persons would not be raised substantially.	√		√		√
[Q19] To legislate for regulating the premium and profit margin of the participated insurance companies.	√	√	√	√	√
[Q20] To legislate for regulating the medical charges of private hospitals and medical practitioners.	√	√	√	√	√
[Q21] The Government to provide health insurance if insurance companies could not provide healthcare insurance products that meet the requirements of the Health Protection Scheme.		√		√	
[Q22] The Government to provide private beds and healthcare services if private hospitals and medical practitioners could not provide sufficient healthcare services with packaged charging.		√		√	
[Q23] Do you agree that the Government should require the insured who have received incentives under the Health Protection Scheme to save for paying premium in their old age?		√		√	

Do you agree that under the Health Protection Scheme, the Government should provide subsidy to the following groups of people?					
[Q24] To subsidize the elderly subscribers on their premium, and the amount of subsidy to be provided in their old age should be proportional to the length of staying insured under the Scheme.		√		√	
[Q25] To subsidize the high-risk subscribers on their premium so that the premium of other subscribers would not be substantially increased arising from their participation.		√		√	
[Q26] To subsidize the first-time subscribers during the first few years.		√		√	
Do you agree with the Government on increasing the following three items in order to support the implementation of the Health Protection Scheme?					
[Q27] Hospital beds in private hospitals.	√		√		√
[Q28] Overall manpower of doctors.	√		√		√
[Q29] Overall manpower of nurses.	√		√		√
[Q30] Do you agree that the Government should allow specialist doctors from places outside Hong Kong, through accreditation, to practise in Hong Kong in order to increase the manpower of doctors?	√		√		√
Do you agree that the Government should allow the following types of people, after passing the accreditation requirements, to practise in hospitals in Hong Kong in order to increase the manpower of doctors?					
[Q31] Hong Kong residents who had acquired overseas specialist qualification.		√		√	
[Q32] Specialist doctors from places other than the mainland of China.		√		√	
[Q33] Specialist doctors from the mainland of China.		√		√	
[Q34] Do you agree that the Government should increase tax as a means to increase public health funding to ensure adequate resources for providing the public healthcare services?	√		√		√

[Q35] Do you agree that the Government should increase the user fees for the public healthcare services and use the money to subsidise the low-income families, disadvantaged groups and people with severe illness?	√		√		√
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- Notes:
1. Questions on the demographic and socio-economic characteristics of the respondents were also included in the questionnaires.
 2. As there were plenty of questions in the survey, two slightly different sets of questionnaires were used in alternate rounds. √ indicates that the question was asked in relevant survey round.
 3. Fieldwork period of each survey rounds:
 - 1st round: 4 to 13 November 2010
 - 2nd round: 25 November to 6 December 2010
 - 3rd round: 6 to 18 January 2011
 - 4th round: 20 to 30 January 2011
 - 5th round: 3 April to 24 March 2011

[The Chinese version of the questions was actually used in the survey. The English translation given here is for reference only.]