
Findings of Telephone Survey on Supplementary Healthcare Financing

22 March - 1 April 2010

Food and Health Bureau

Hong Kong Special Administrative Region Government

April 2010

Opinion Survey on Supplementary Healthcare Financing (22 March - 1 April 2010)

(A) Key findings

- Among the four supplementary healthcare financing options asked in the survey, increase of fees and charges for public healthcare services to subsidize the under-privileged and heavily sick people has the highest percentage of support (66%), which is followed by implementing voluntary healthcare financing schemes (64%). [[Chart 1](#)]
- On the other hand, a relatively higher percentage (39%) of respondents disagree to implementing mandatory healthcare financing schemes, which is followed by tax increase to ensure sufficient resources for provision of public healthcare services (27%). [[Chart 1](#)]
- Majority (87%) of respondents agree to the use of increased public health expenditure to increase and improve public hospital services, which is followed by setting up a healthcare reserve for the whole population to pay for future public health expenditure (73%). [[Chart 2](#)]
- About the same proportions of respondents agree (52-53%) or disagree (27%) to subsidizing the public to take out health insurance / pay private healthcare charges and subsidizing the public as personal healthcare reserve to pay for future medical expenses. [[Chart 2](#)]
- On the features of the standard private health insurance scheme to be regulated by the government, 89% of respondents agree to “Guarantee renewal of the insurance for those retired or changed job” and “Ensuring transparency of information on premium, compensation and fees / charges of doctors and hospitals”, and these are followed by “Guarantee continued to be insured on changing insurance company” (86%), and “Establish complaints mechanism to protect the insured” (84%). [[Chart 3](#)]
- A lower percentage (61%) of respondents agree to “Requiring private hospitals and doctors to charge according to service package” whereas a higher percentage (16%) disagree to it when compared with other features. [[Chart 3](#)]

- Comparing with the results of the same questions asked in previous survey rounds, it is noted that the percentage of respondents supporting tax increase to ensure adequate resources for public healthcare services is relatively high in the present survey (41%), which is the same as in the three previous rounds conducted in March and early May 2008. [Chart 4]
- The percentage of respondents agreeing to mandatory supplementary financing options in the present round (35%) is about the same as in the two previous rounds in December 2008 and January 2009. However, the percentage disagreeing to mandatory options has slightly increased to 39% in the present round, resulting in a higher proportion of disagreeing than agreeing. [Chart 5]
- In the present round, the percentage of respondents agreeing to voluntary supplementary financing options has increased slightly to 64% as compared with 62% in the two previous rounds. Besides, the percentage disagreeing to voluntary options has also dropped slightly to 15%. [Chart 5]
- The result of the question on views of increasing fees and charges for public healthcare services is compared to those of a “similar” question in the previous rounds. It is noted that the percentage of respondents agreeing to increase of public fees and charges is notably higher in the present survey (66%) comparing with 35% to 52% found in previous rounds. [Chart 6]
- One the other hand, there is a lower percentage of respondents (18%) disagreeing to fees increase when compared with corresponding results in the previous rounds (ranged from 32% to 42%). [Chart 6]
- The higher percentage of agreeing and lower percentage of disagreeing to fee increase in the present round is probably due to the way of asking the question, i.e. with the clause of “making use of the money to subsidize low-income families, the under-privileged and heavily sick people” (請問你同唔同意政府提高公營醫療服務嘅收費，將收到嘅錢用嚟資助番低收入家庭、弱勢社群同埋嚴重疾病嘅人呢?). The corresponding question asked in previous rounds did not have such clause (你同唔同意政府提高公立醫院及診所收費，以增加公共醫療服務嘅資源?).
- More detailed analyses of the results by characteristics of the respondents, including age group, educational attainment, economic activity status, monthly personal income, self-perceived social status, and whether with medical insurance / benefit coverage, are shown in Charts a1 to f3.

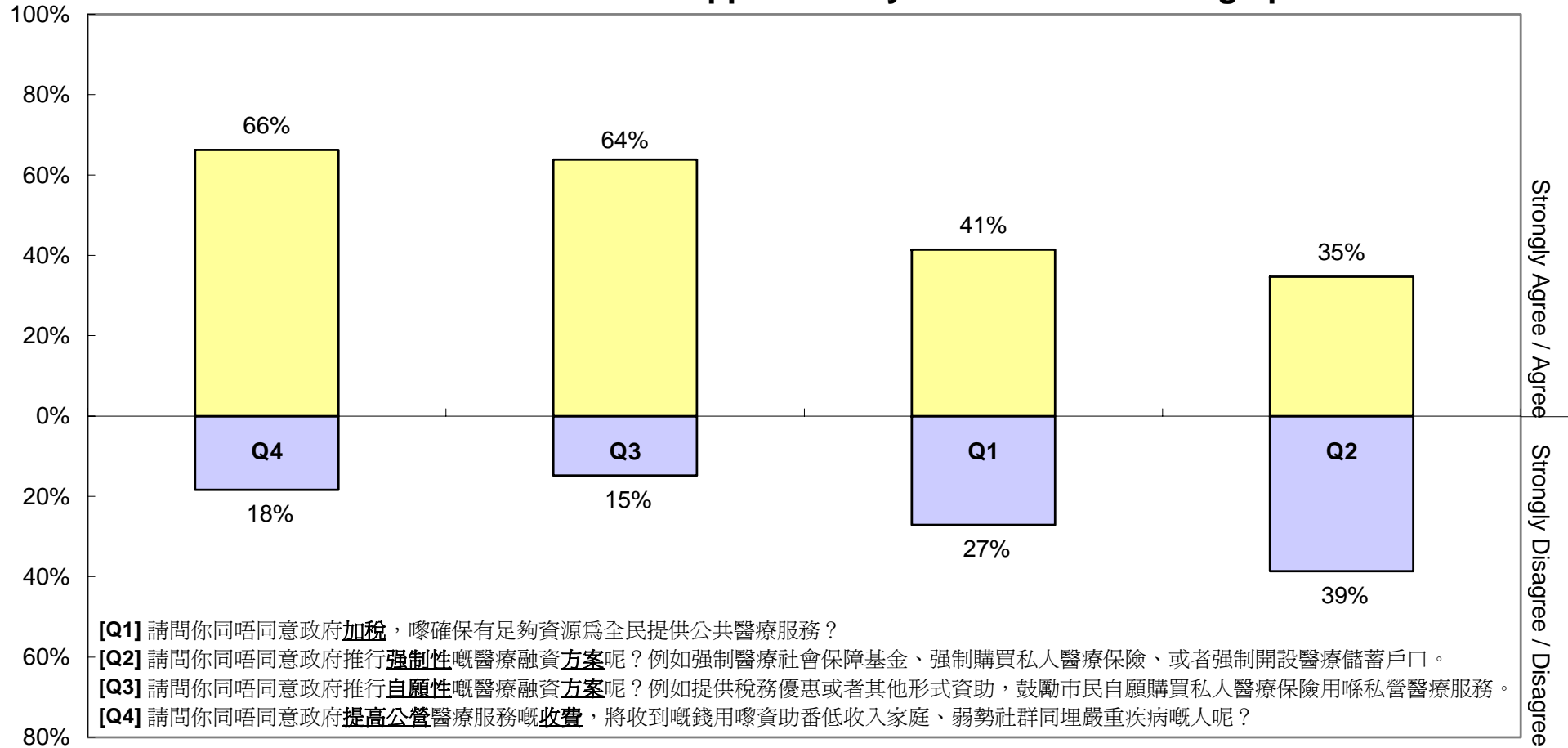
(B) Background

1. The Government commissioned Consumer Search HK Ltd. to conduct an opinion survey on supplementary healthcare financing from 22 March to 1 April 2010.
2. The opinion survey was conducted via telephone interview. During the fieldwork period, a total of 1 005 persons were successfully interviewed.
3. The opinion survey solicited the public's views on the healthcare financing reform, particularly on the voluntary supplementary financing scheme.
4. The response rate of the survey is 24.6%.
5. The questions asked in the survey (both Chinese and English versions) are given in **Annex I**.

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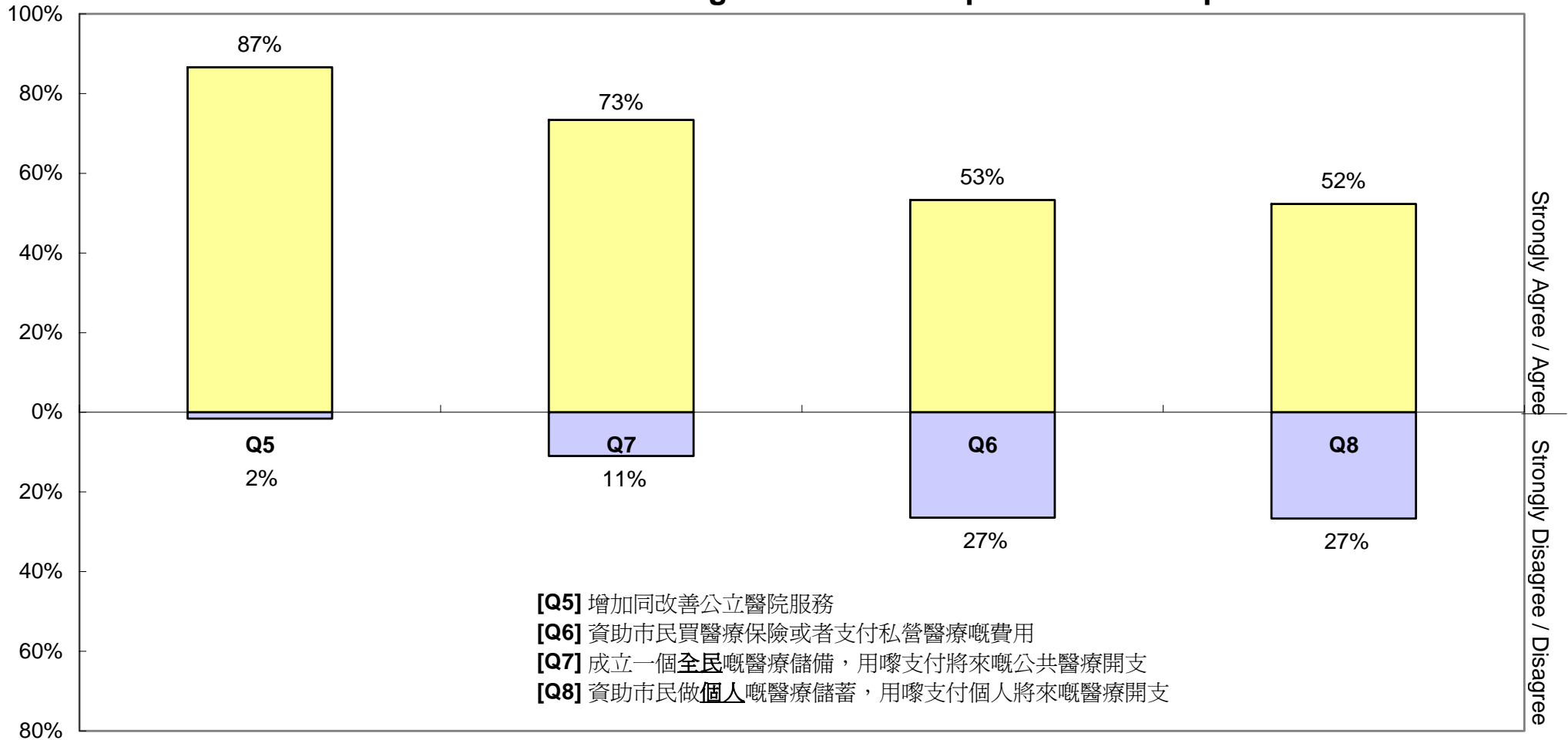
Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart 1: Views on various supplementary healthcare financing options



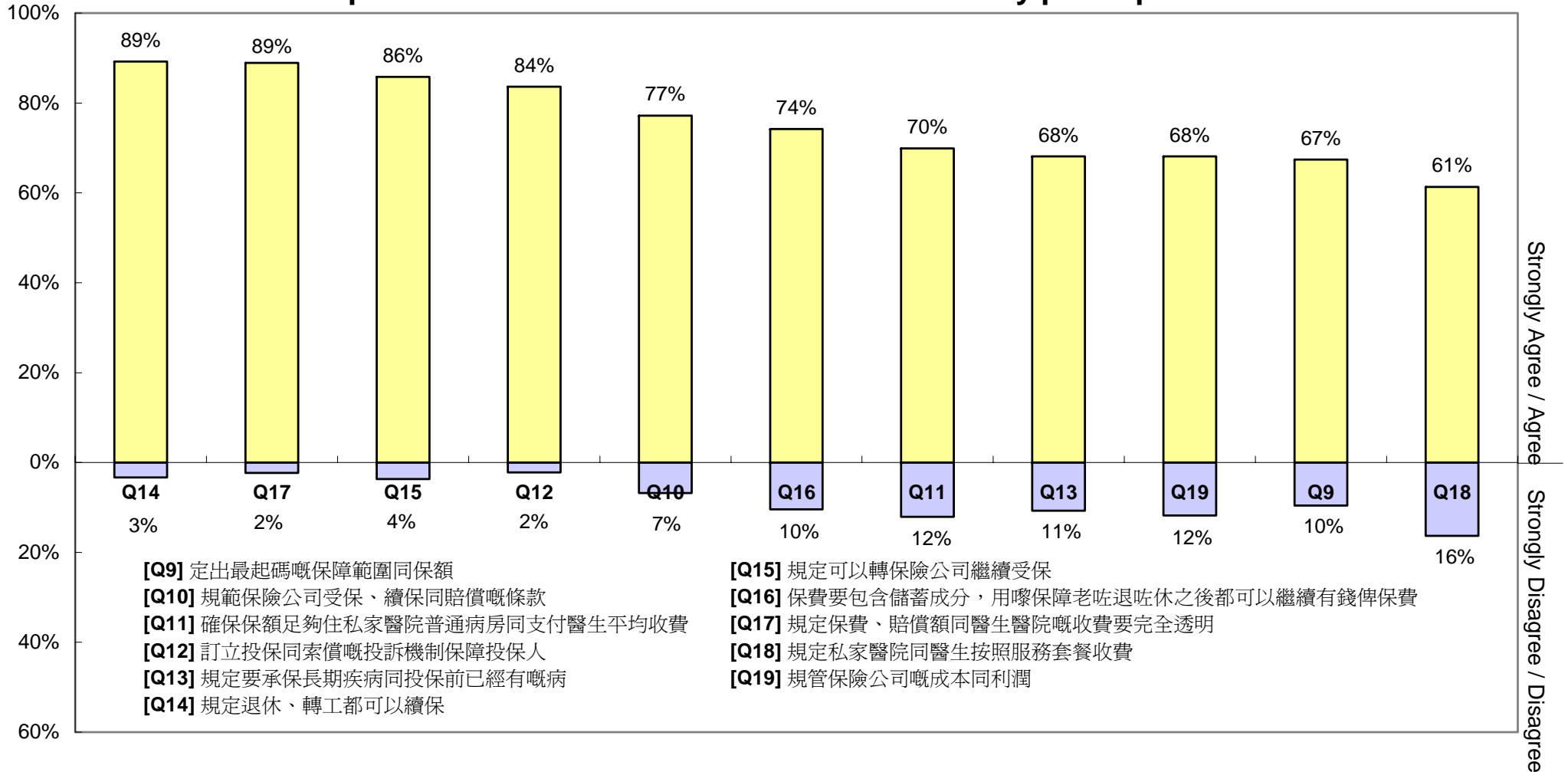
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Chart 2: Views on various usages of increased public health expenditure



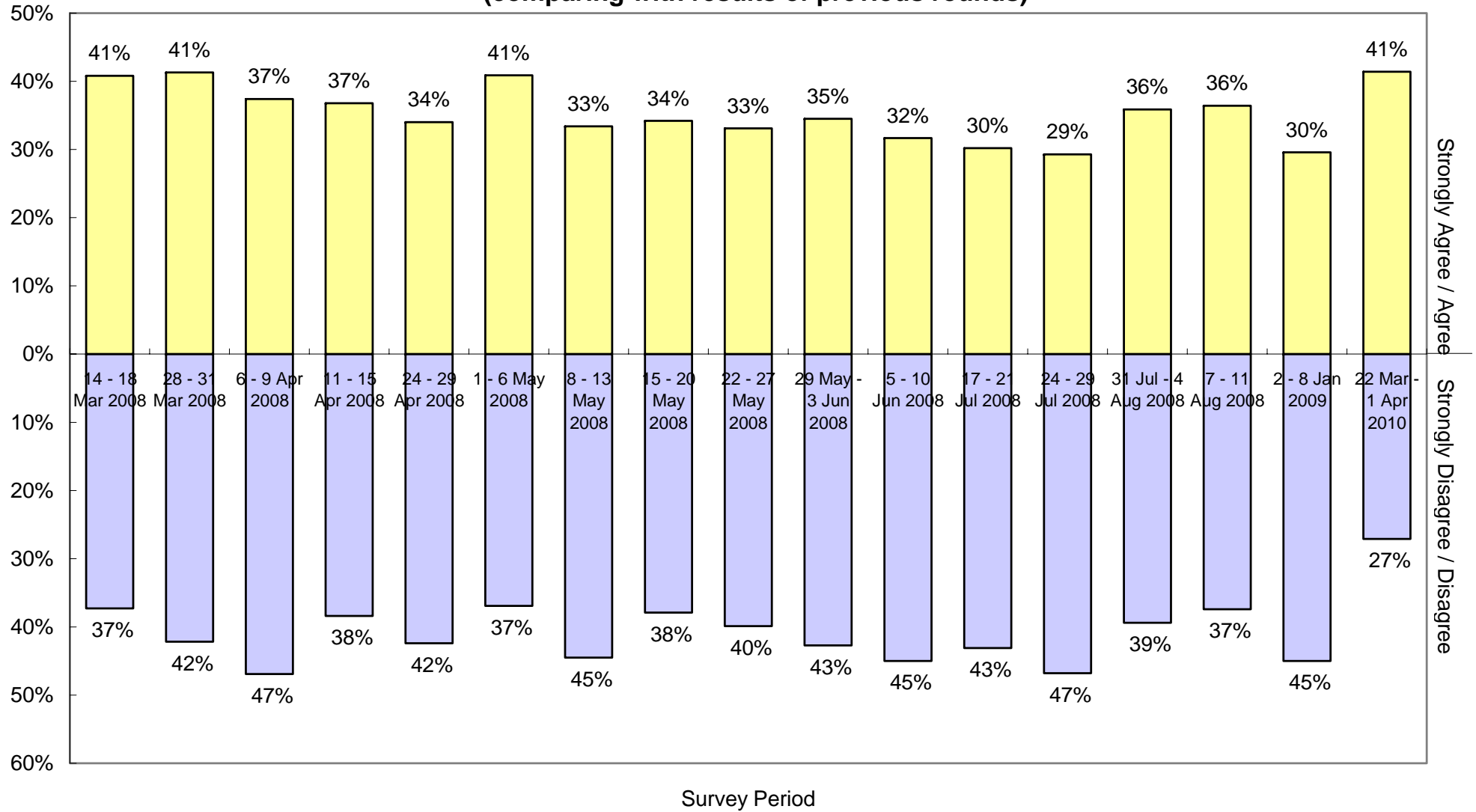
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Chart 3: Views on government's regulation on features of the standard private health insurance scheme for voluntary participation



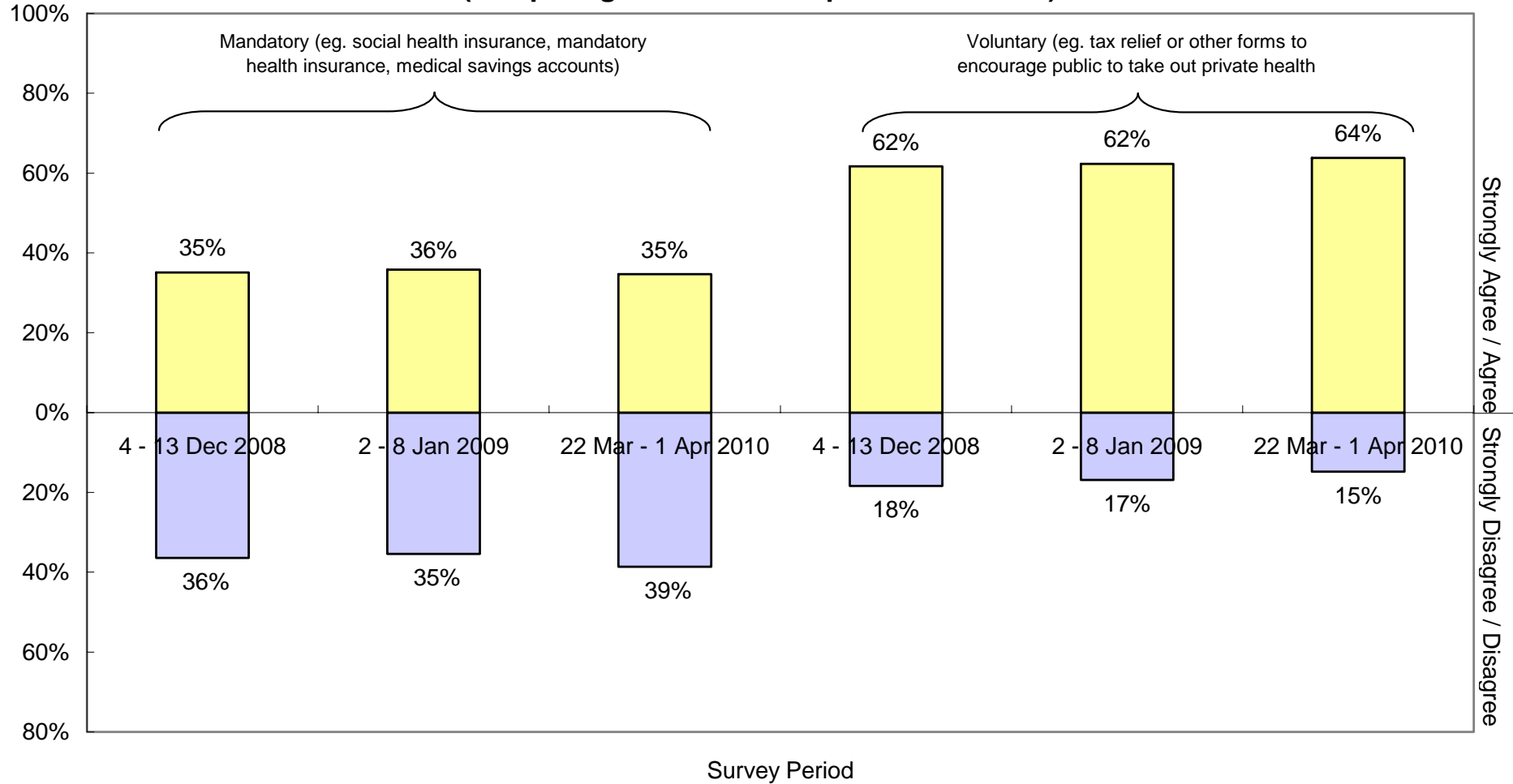
**Opinion Survey on Supplementary Healthcare Financing
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**Chart 4: Views on tax increase to ensure adequate resource for public healthcare services
(comparing with results of previous rounds)**



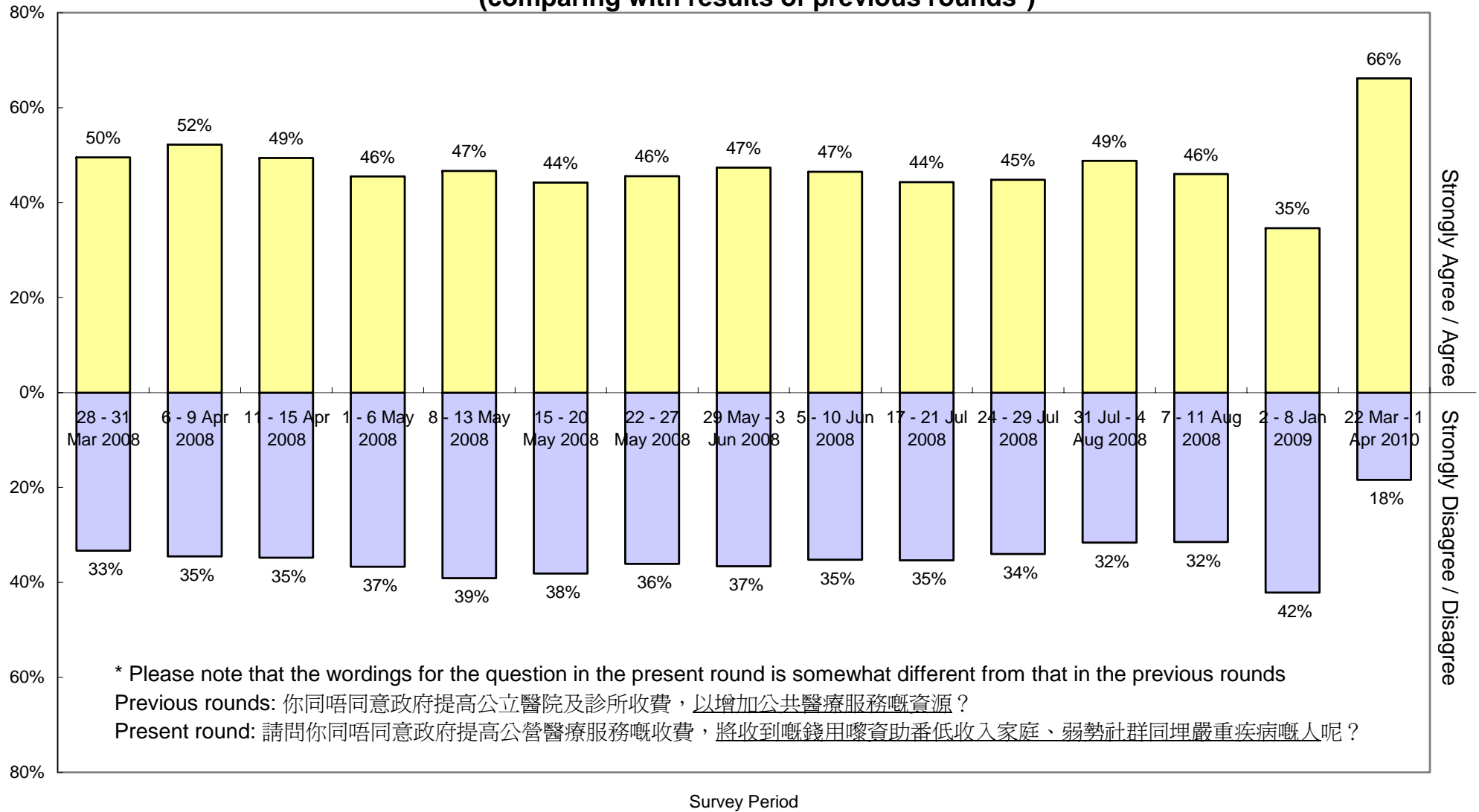
**Opinion Survey on Supplementary Healthcare Financing
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**Chart 5: Views on mandatory vs voluntary supplementary healthcare financing options
(comparing with results of previous rounds)**



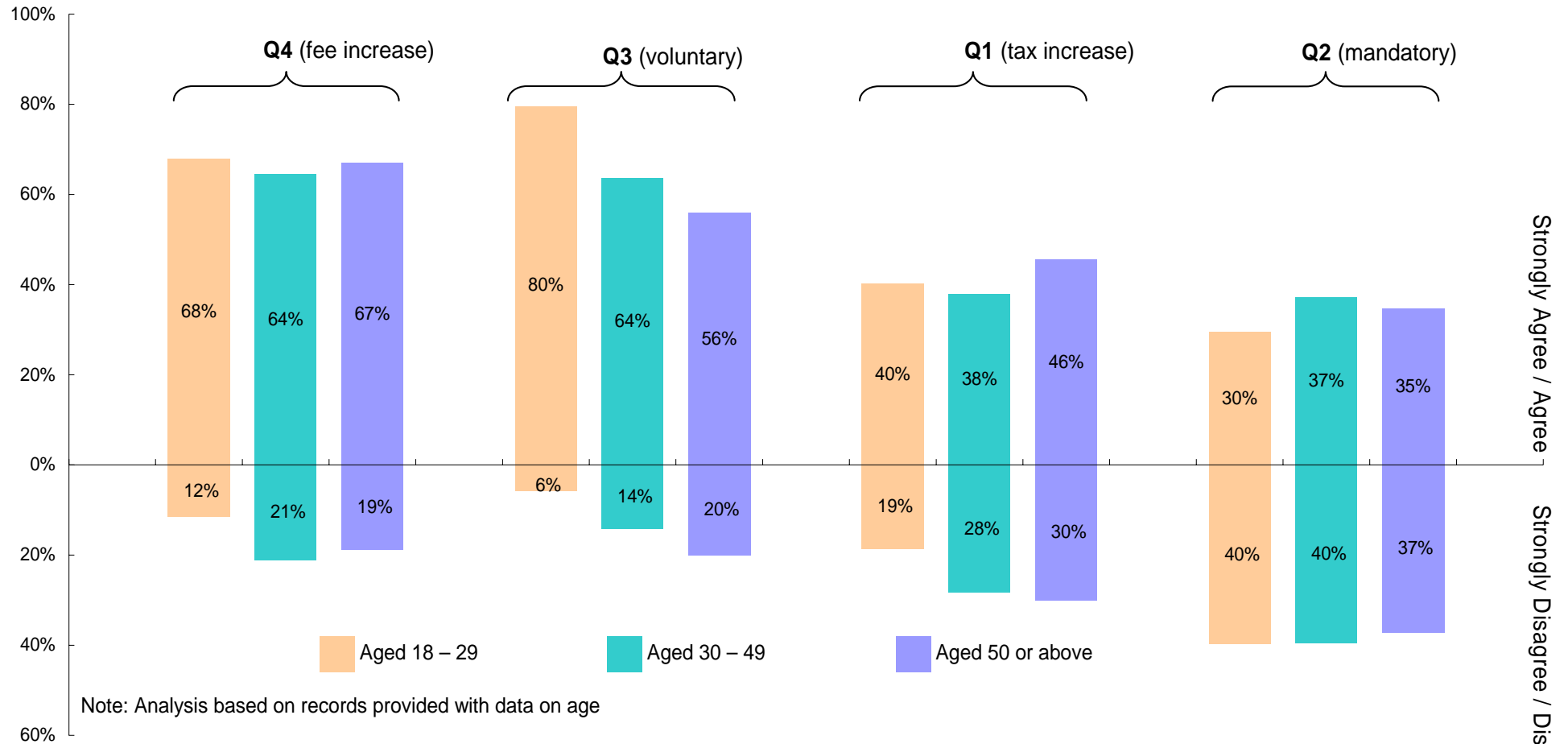
Opinion Survey on Supplementary Healthcare Financing
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**Chart 6: Views on increase of fees and charges for public healthcare services
(comparing with results of previous rounds*)**



Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart a1: Views on supplementary healthcare financing options by age group



[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

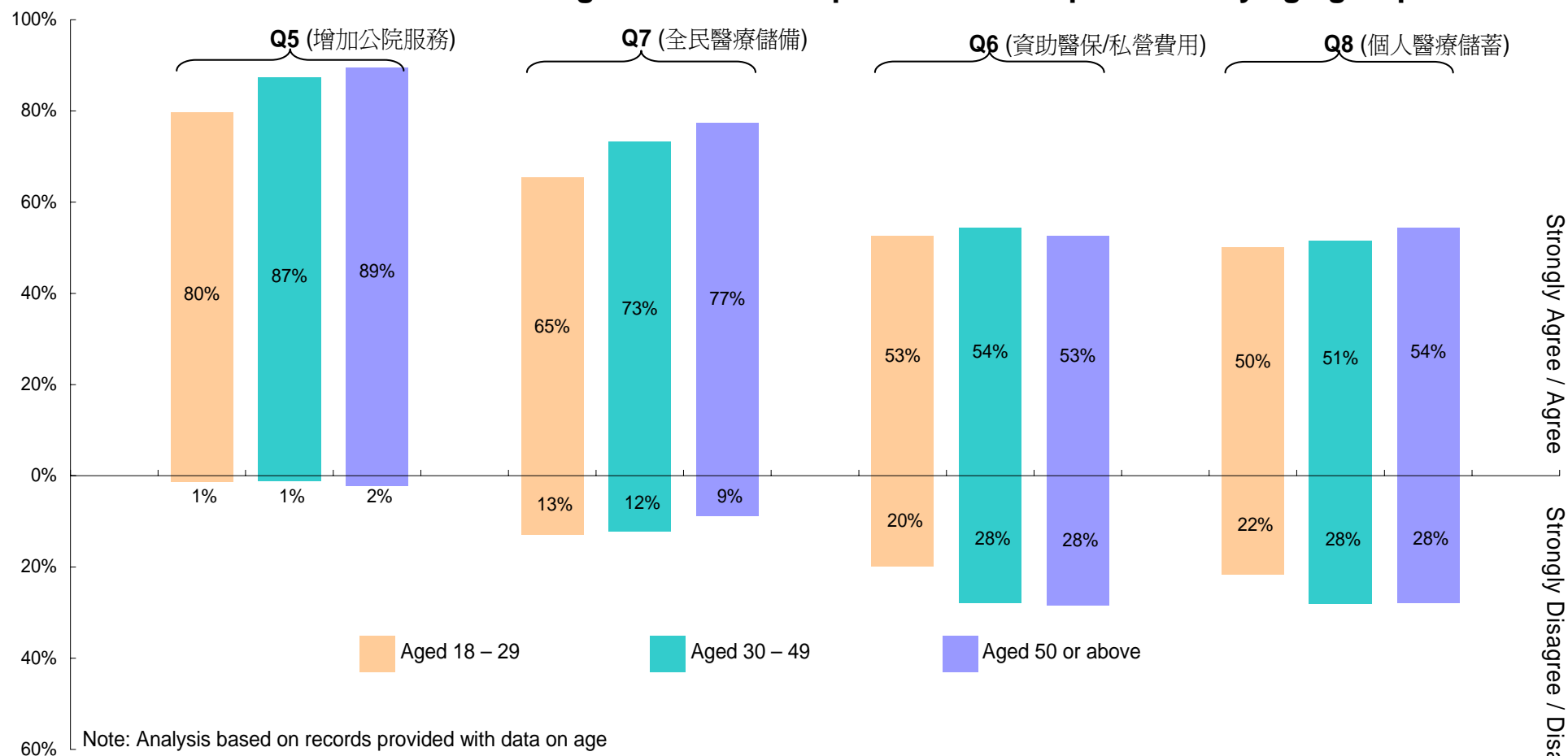
[Q2] 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如強制醫療社會保障基金、強制購買私人醫療保險、或者強制開設醫療儲蓄戶口。

[Q3] 請問你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠或者其他形式資助，鼓勵市民自願購買私人醫療保險用嘅私營醫療服務。

[Q4] 請問你同唔同意政府提高公營醫療服務嘅收費，將收到嘅錢用嚟資助番低收入家庭、弱勢社群同埋嚴重疾病嘅人呢？

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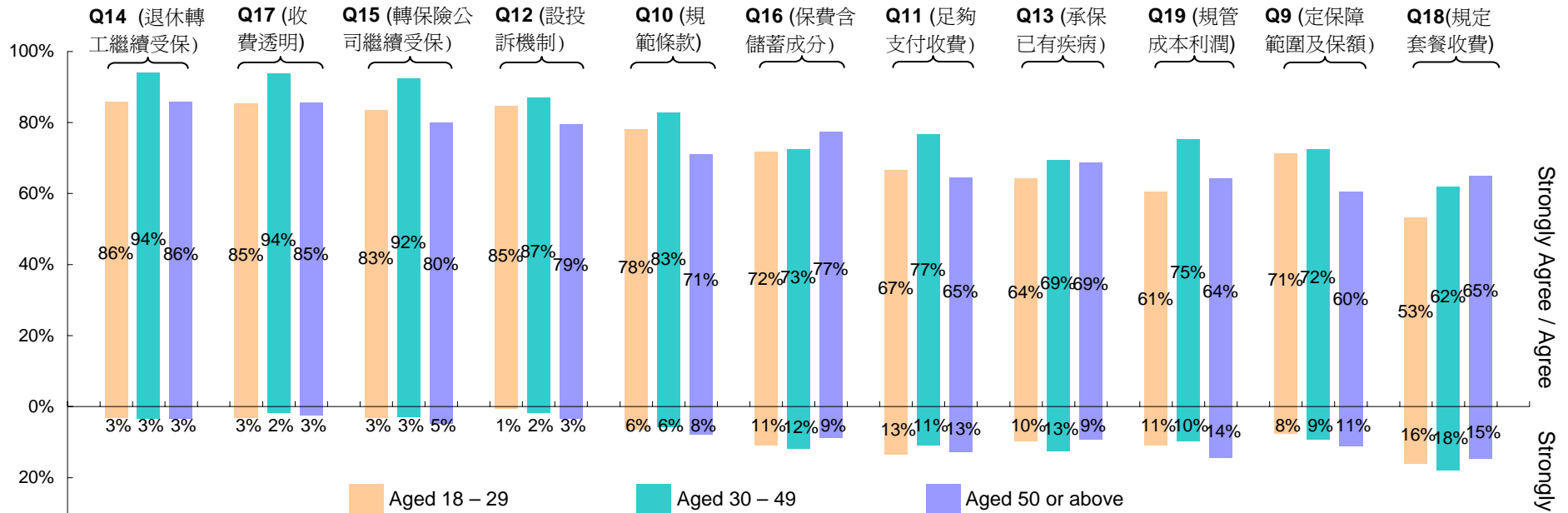
Chart a2: Views on usages of increased public health expenditure by age group



[Q5-Q8] 如果政府增加投放醫療撥款，你同意唔同意將增加撥款，用作以下用途？
 [Q5] 增加同改善公立醫院服務
 [Q6] 資助市民買醫療保險或者支付私營醫療嘅費用
 [Q7] 成立一個全民嘅醫療儲備，用嚟支付將來嘅公共醫療開支
 [Q8] 資助市民做個人嘅醫療儲蓄，用嚟支付個人將來嘅醫療開支

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart a3: Views on government's regulation on features of the standard PHI scheme by age group



Note: Analysis based on records provided with data on age

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

[Q9] 定出最起碼嘅保障範圍同保額

[Q10] 規範保險公司受保、續保同賠償嘅條款

[Q11] 確保保額足夠住私家醫院普通病房同支付醫生平均收費

[Q12] 訂立投保同索償嘅投訴機制保障投保人

[Q13] 規定要承保長期疾病同投保前已經有嘅病

[Q14] 規定退休、轉工都可以續保

[Q15] 規定可以轉保險公司繼續受保

[Q16] 保費要包含儲蓄成分，用嚟保障老咗退休之後都可以繼續有錢俾保費

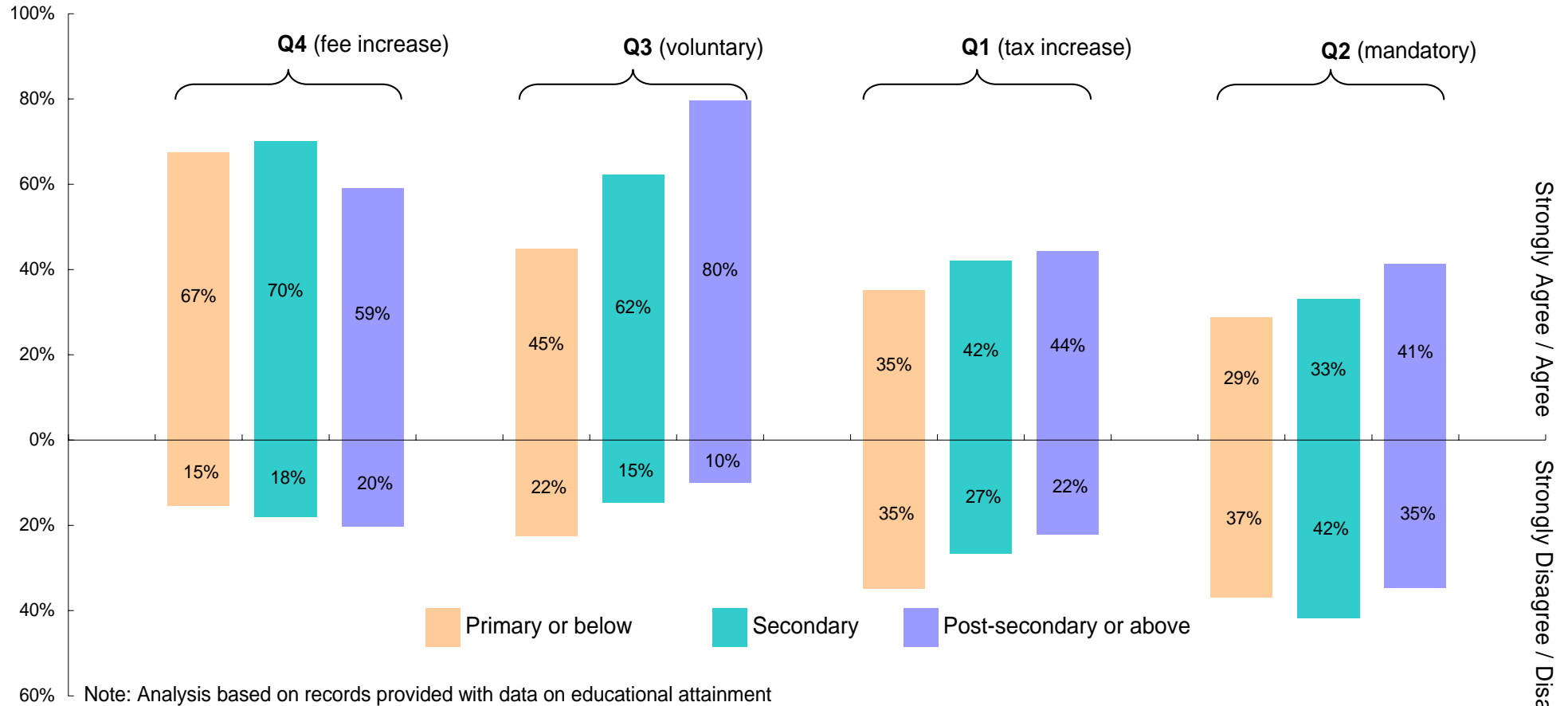
[Q17] 規定保費、賠償額同醫生醫院嘅收費要完全透明

[Q18] 規定私家醫院同醫生按照服務套餐收費

[Q19] 規管保險公司嘅成本同利潤

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart b1: Views on supplementary healthcare financing options by educational attainment



[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

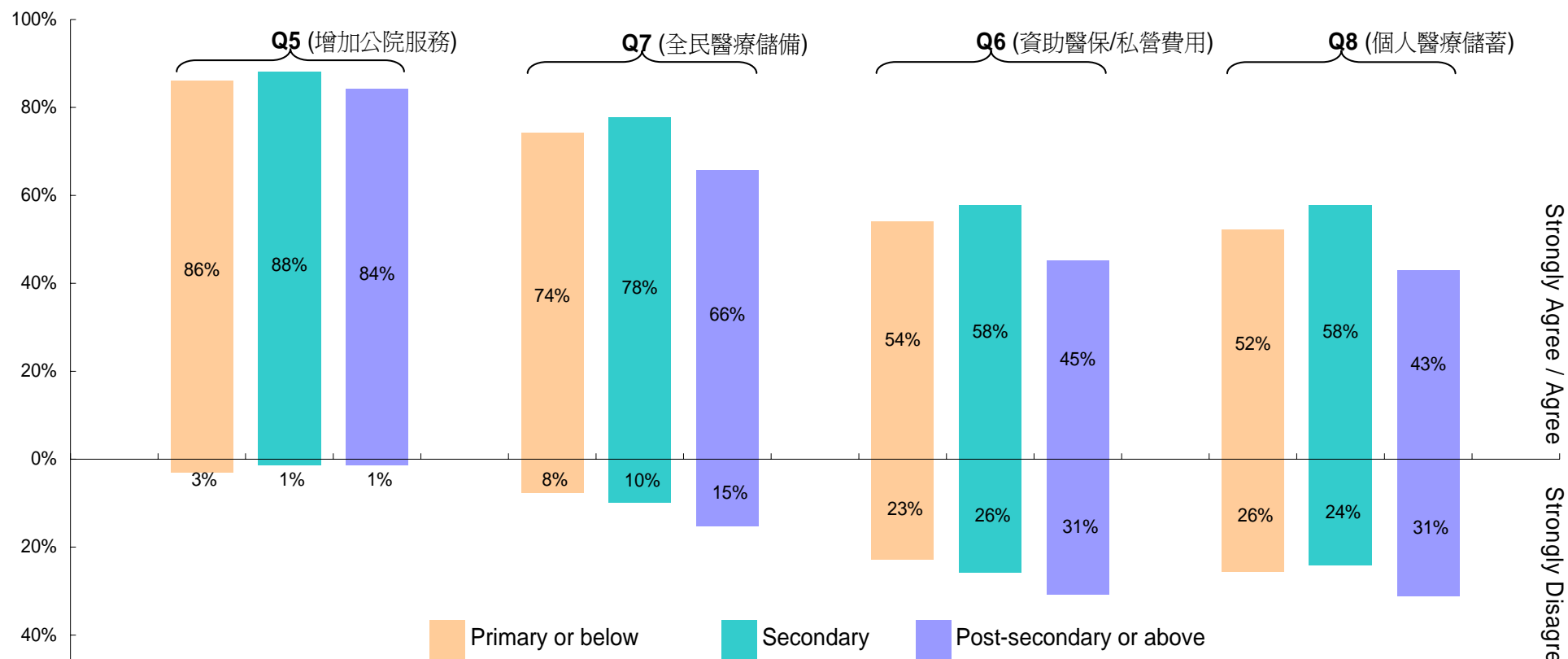
[Q2] 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社會保障基金、强制購買私人醫療保險、或者强制開設醫療儲蓄戶口。

[Q3] 請問你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠或者其他形式資助，鼓勵市民自願購買私人醫療保險用嚟私營醫療服務。

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Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart b2: Views on usages of increased public health expenditure by educational attainment



Note: Analysis based on records provided with data on educational attainment

[Q5-Q8] 如果政府增加投放醫療撥款，你同意唔同意將增加嘅撥款，用作以下用途？

[Q5] 增加同改善公立醫院服務

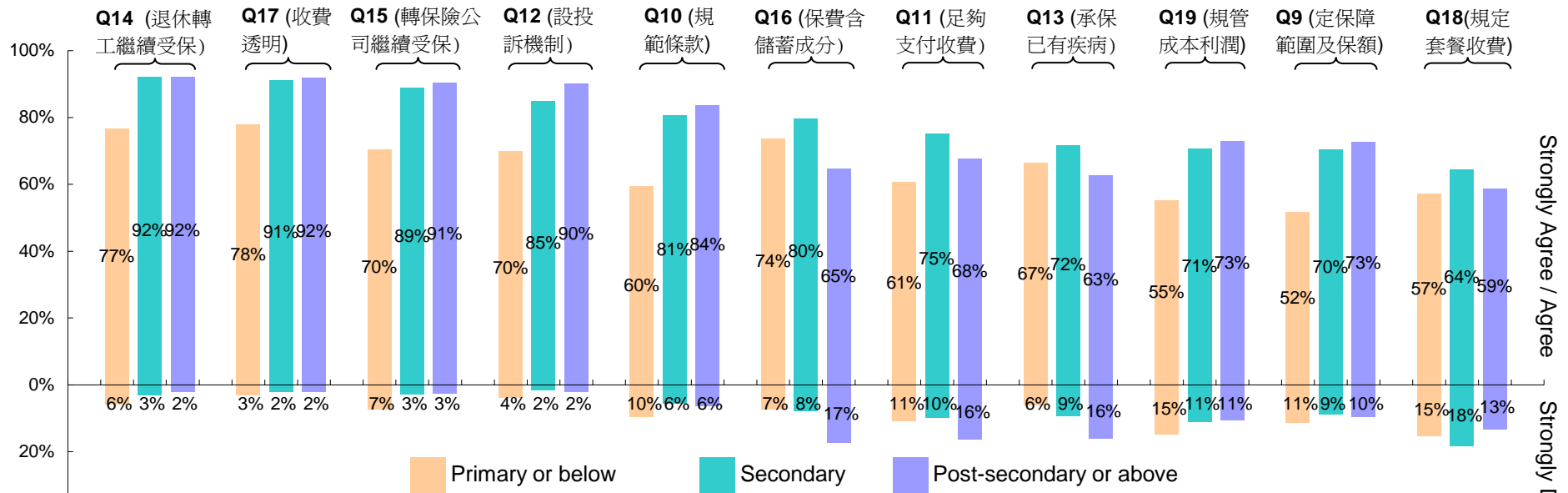
[Q6] 資助市民買醫療保險或者支付私營醫療嘅費用

[Q7] 成立一個全民嘅醫療儲備，用嚟支付將來嘅公共醫療開支

[Q8] 資助市民做個人嘅醫療儲蓄，用嚟支付個人將來嘅醫療開支

Opinion Survey on Supplementary Healthcare Financing
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Chart b3: Views on government's regulation on features of the standard PHI scheme
by educational attainment



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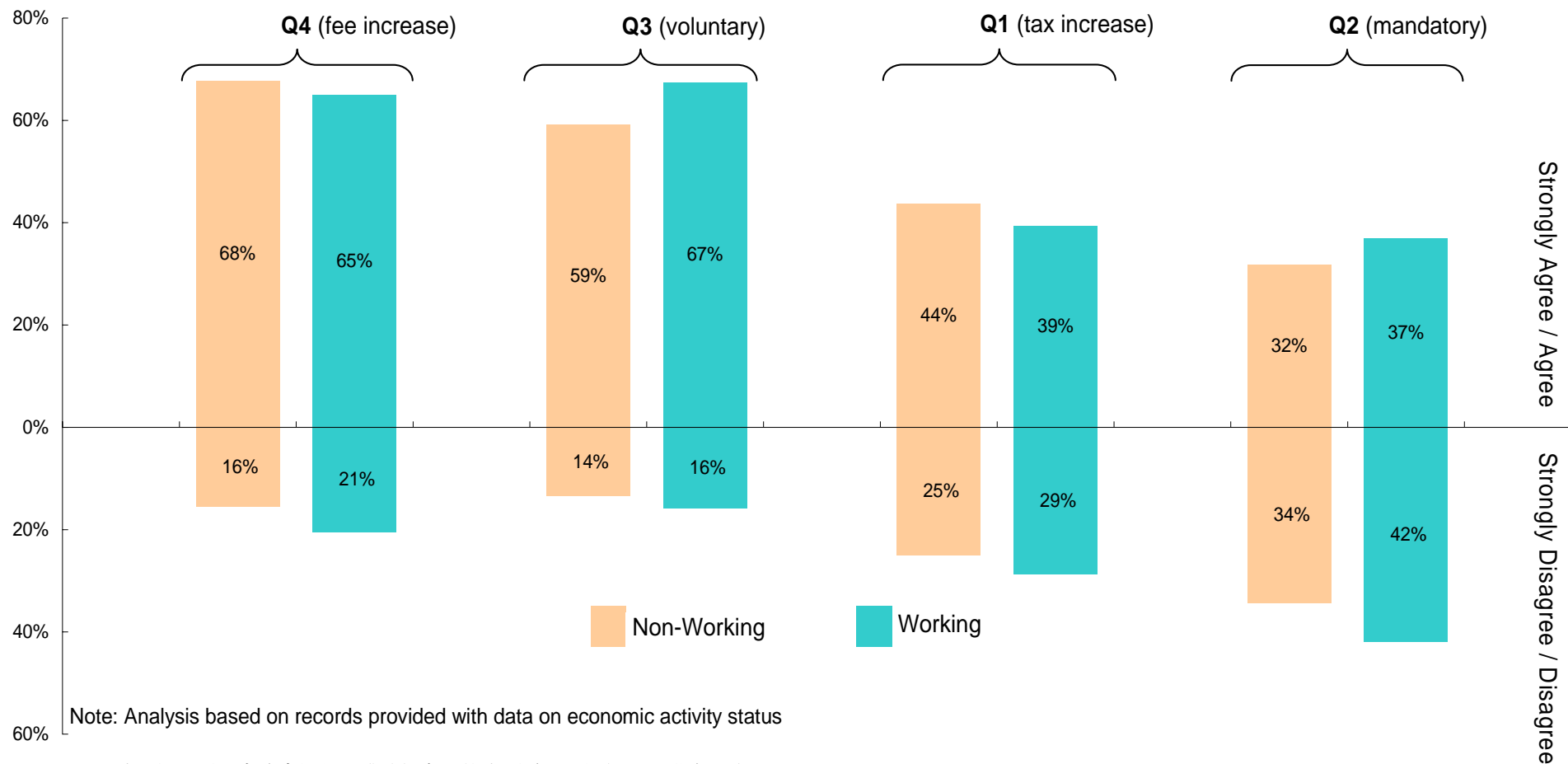
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[Q19] 規管保險公司嘅成本同利潤

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart c1: Views on supplementary healthcare financing options by economic activity status



[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

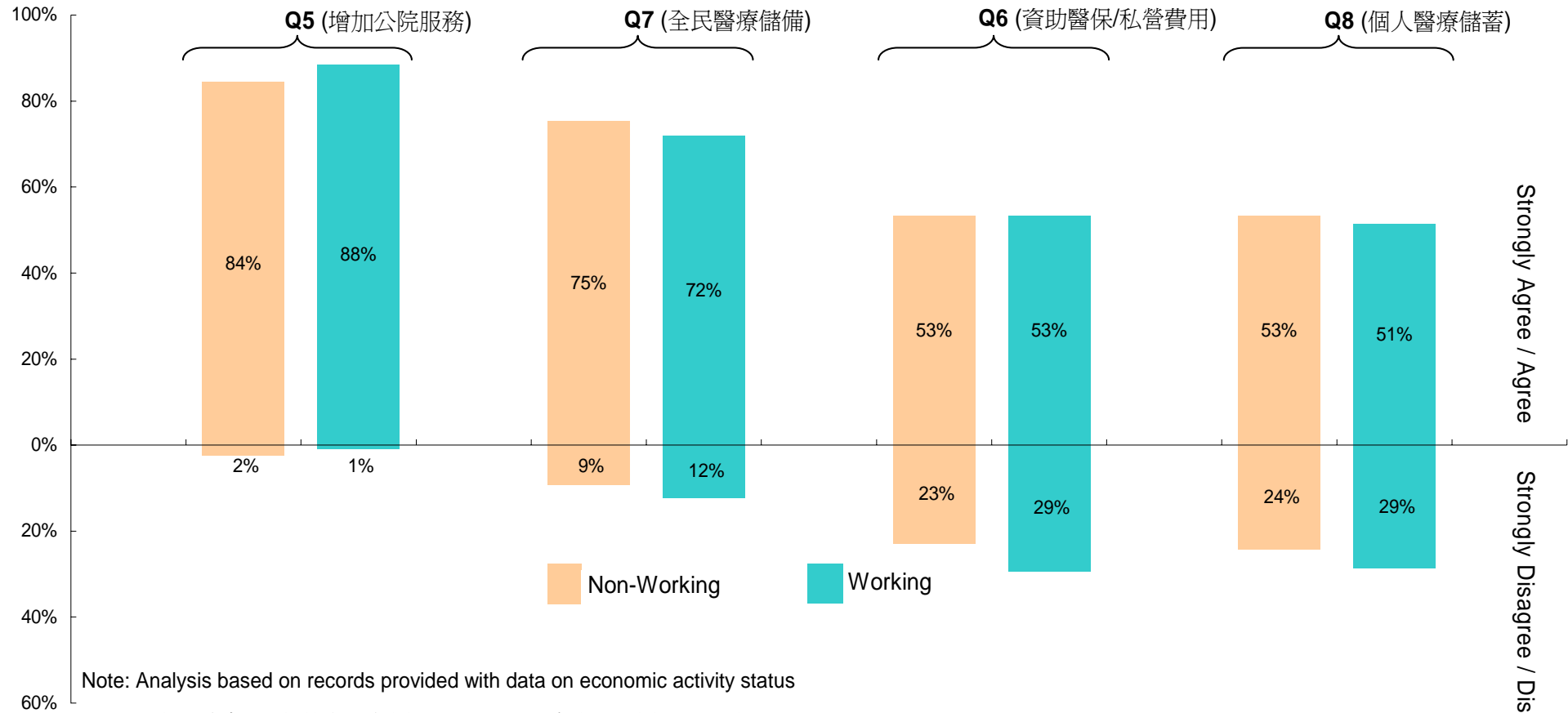
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Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart c2: Views on usages of increased public health expenditure by economic activity status



Note: Analysis based on records provided with data on economic activity status

[Q5-Q8] 如果政府增加投放醫療撥款，你同意將增加撥款，用作以下用途？

[Q5] 增加同改善公立醫院服務

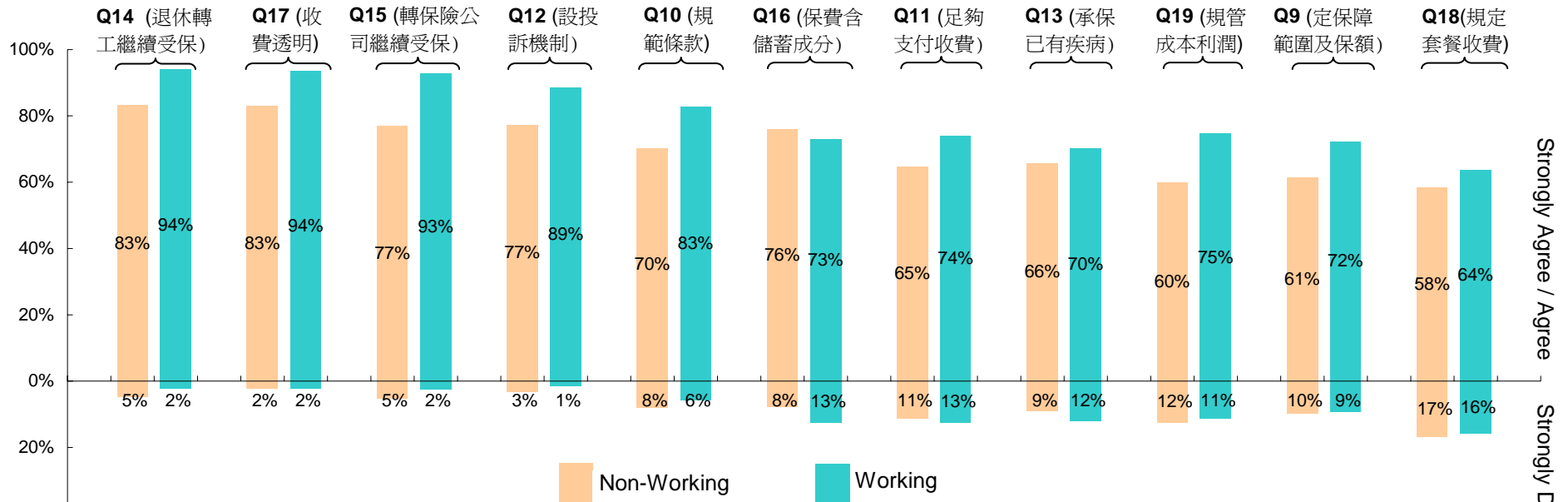
[Q6] 資助市民買醫療保險或者支付私營醫療費用

[Q7] 成立一個全民醫療儲備，用嚟支付將來公共醫療開支

[Q8] 資助市民做個人醫療儲蓄，用嚟支付個人將來醫療開支

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart c3: Views on government's regulation on features of the standard PHI scheme
by economic activity status



Note: Analysis based on records provided with data on economic activity status

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

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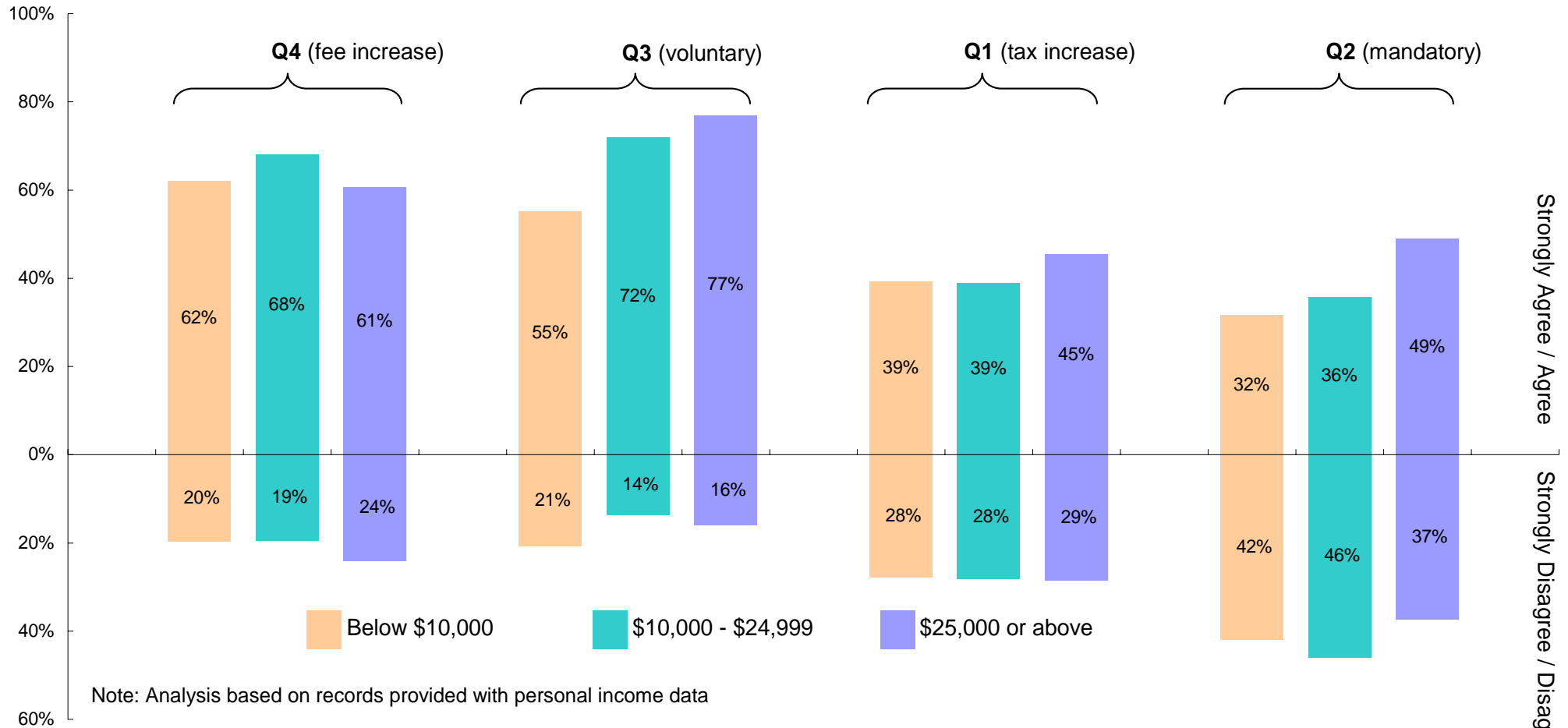
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[Q19] 規管保險公司嘅成本同利潤

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart d1: Views on supplementary healthcare financing options by monthly personal income



[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

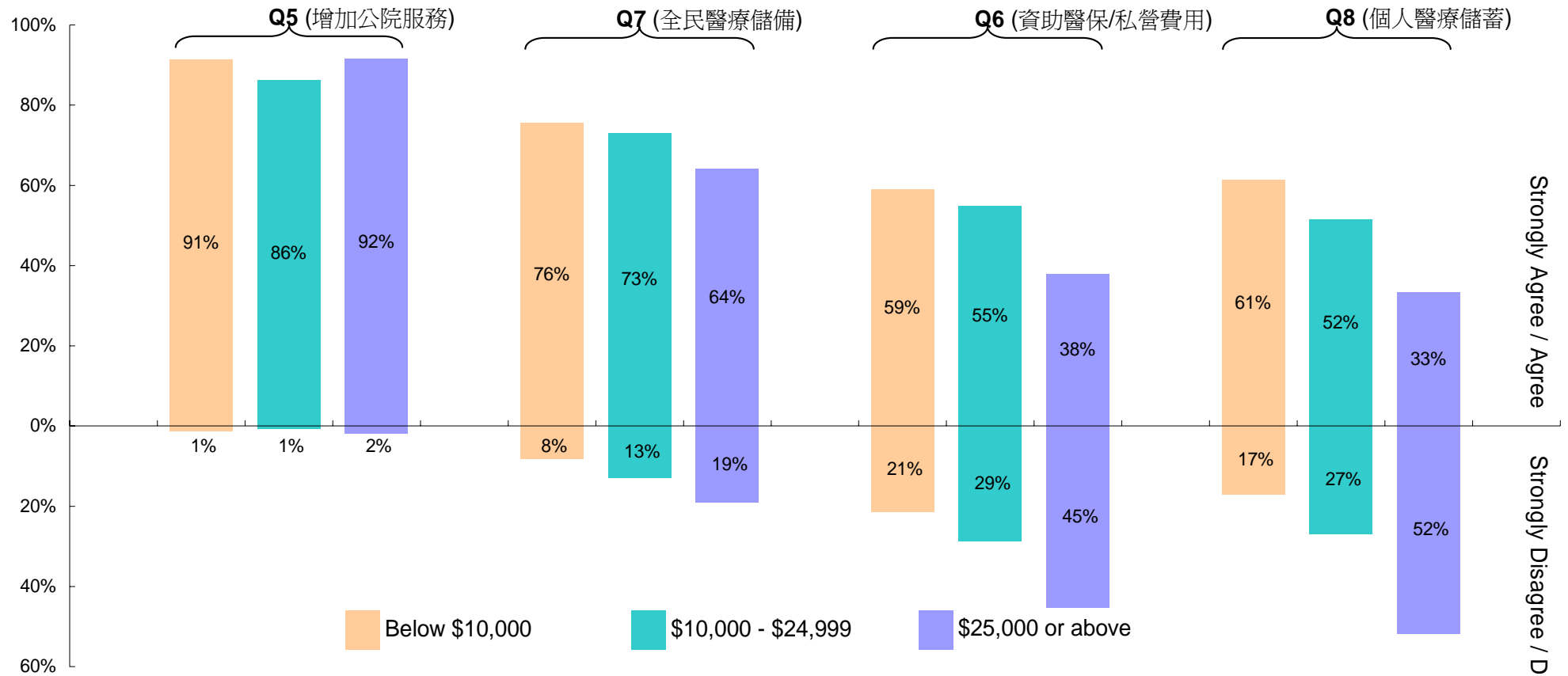
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**Opinion Survey on Supplementary Healthcare Financing
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Chart d2: Views on usages of increased public health expenditure by monthly personal income



Note: Analysis based on records provided with personal income data

[Q5-Q8] 如果政府增加投放醫療撥款，你同意唔同意將增加撥款，用作以下用途？

[Q5] 增加同改善公立醫院服務

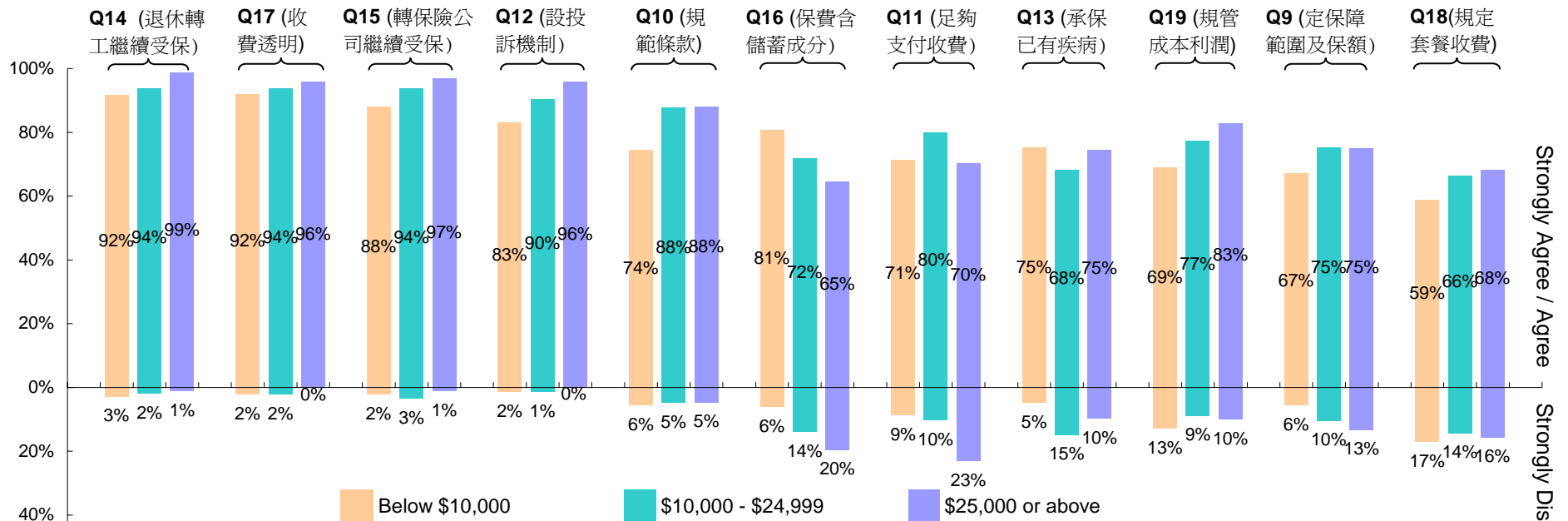
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Chart d3: Views on government's regulation on features of the standard PHI scheme
by monthly personal income



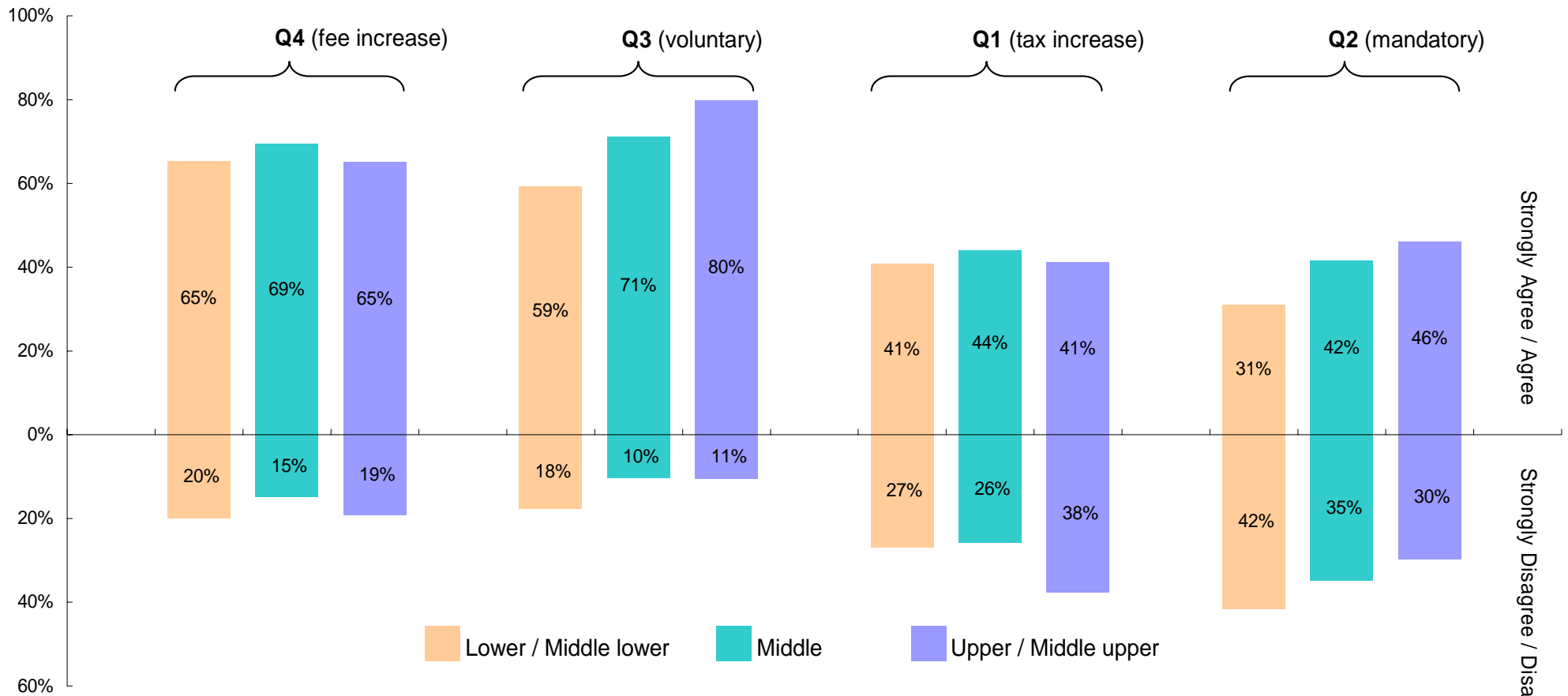
Note: Analysis based on records provided with personal income data

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

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- [Q10] 規範保險公司受保、續保同賠償嘅條款
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- [Q13] 規定要承保長期疾病同投保前已經有嘅病
- [Q14] 規定退休、轉工都可以續保
- [Q15] 規定可以轉保險公司繼續受保
- [Q16] 保費要包含儲蓄成分，用嚟保障老咗退休之後都可以繼續有錢俾保費
- [Q17] 規定保費、賠償額同醫生醫院嘅收費要完全透明
- [Q18] 規定私家醫院同醫生按照服務套餐收費
- [Q19] 規管保險公司嘅成本同利潤

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Chart e1: Views on supplementary healthcare financing options by self-perceived social status



Note: Analysis based on records provided with data on self-perceived social status

[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

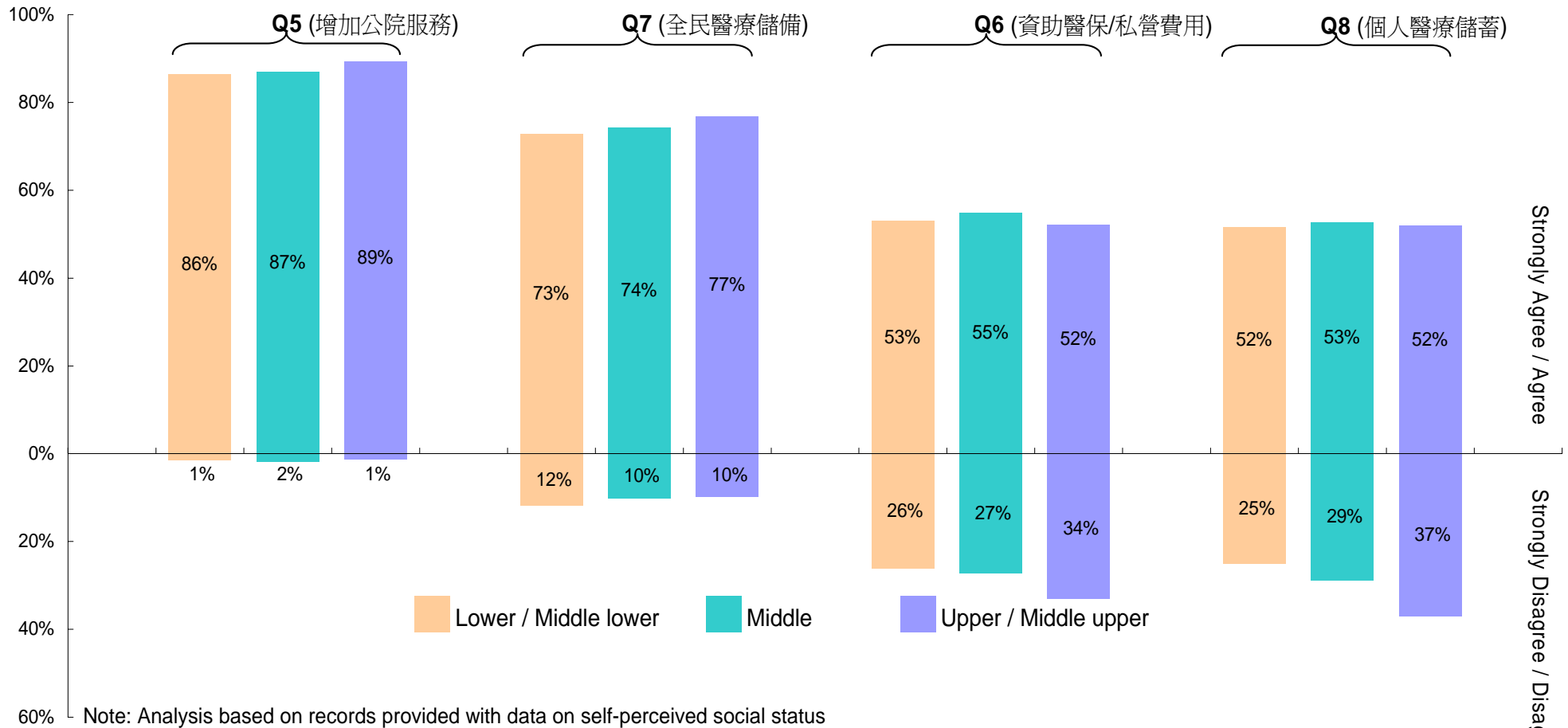
[Q2] 請問你同唔同意政府推行強制性嘅醫療融資方案呢？例如強制醫療社會保障基金、強制購買私人醫療保險、或者強制開設醫療儲蓄戶口。

[Q3] 請問你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠或者其他形式資助，鼓勵市民自願購買私人醫療保險用嘅私營醫療服務。

[Q4] 請問你同唔同意政府提高公營醫療服務嘅收費，將收到嘅錢用嚟資助番低收入家庭、弱勢社群同埋嚴重疾病嘅人呢？

Opinion Survey on Supplementary Healthcare Financing
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Chart e2: Views on usages of increased public health expenditure by self-perceived social status



[Q5-Q8] 如果政府增加投放醫療撥款，你唔同意將增加撥款，用作以下用途？

[Q5] 增加同改善公立醫院服務

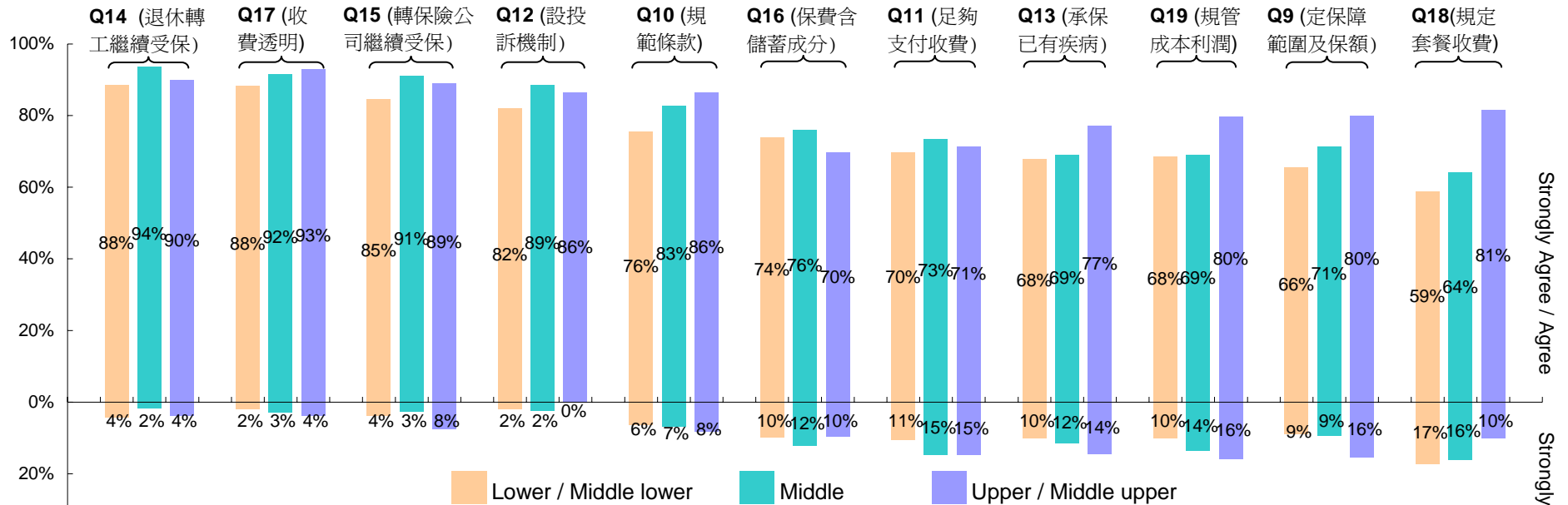
[Q6] 資助市民買醫療保險或者支付私營醫療嘅費用

[Q7] 成立一個全民醫療儲備，用嚟支付將來嘅公共醫療開支

[Q8] 資助市民做個人嘅醫療儲蓄，用嚟支付個人將來嘅醫療開支

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Chart e3: Views on government's regulation on features of the standard PHI scheme
by self-perceived social status



Note: Analysis based on records provided with data on self-perceived social status

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

[Q9] 定出最起碼嘅保障範圍同保額

[Q10] 規範保險公司受保、續保同賠償嘅條款

[Q11] 確保保額足夠住私家醫院普通病房同支付醫生平均收費

[Q12] 訂立投保同索償投訴機制保障投保人

[Q13] 規定要承保長期疾病同投保前已經有嘅病

[Q14] 規定退休、轉工都可以續保

[Q15] 規定可以轉保險公司繼續受保

[Q16] 保費要包含儲蓄成分，用嚟保障老咗退咗休之後都可以繼續有錢俾保費

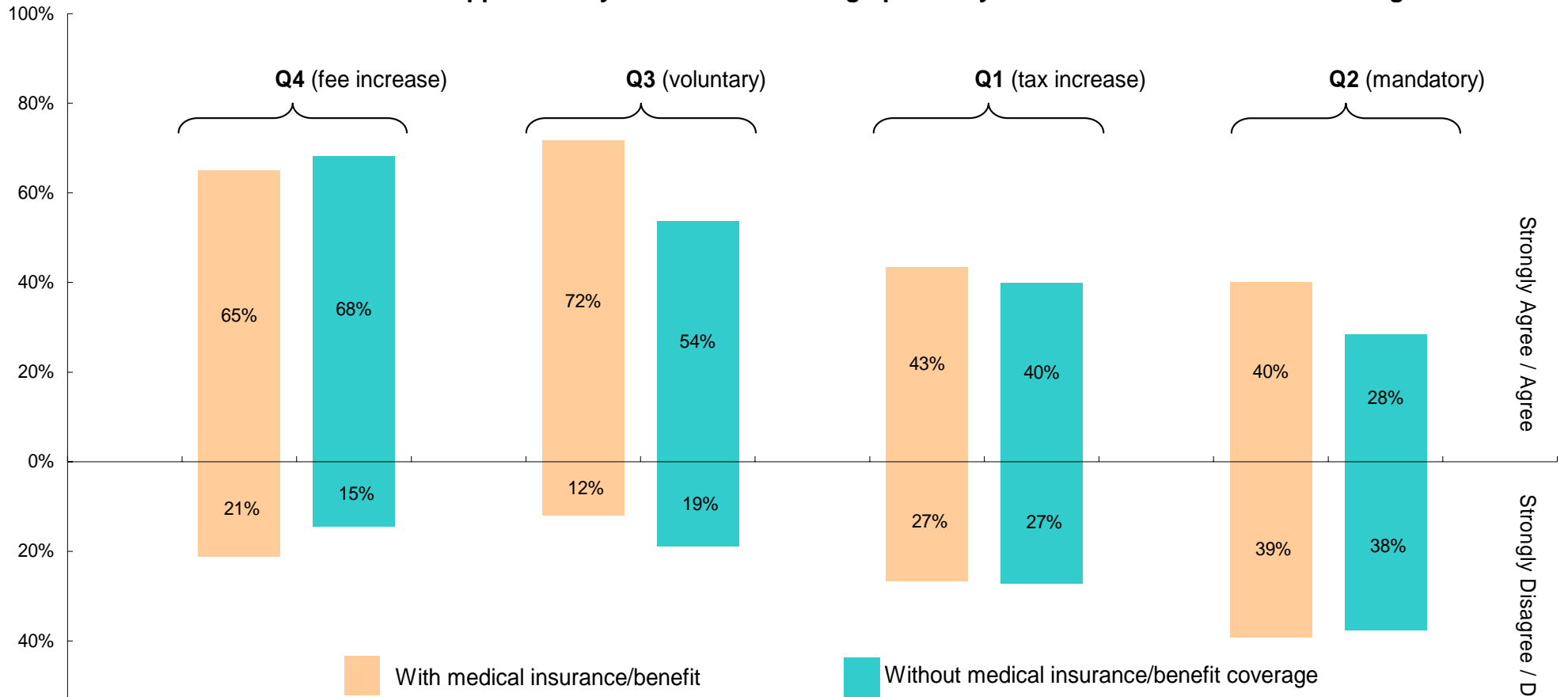
[Q17] 規定保費、賠償額同醫生醫院嘅收費要完全透明

[Q18] 規定私家醫院同醫生按照服務套餐收費

[Q19] 規管保險公司嘅成本同利潤

**Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)**

Chart f1: Views on supplementary healthcare financing options by medical insurance/benefit coverage



Note: Analysis based on records provided with data on whether had medical insurance / benefit

[Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？

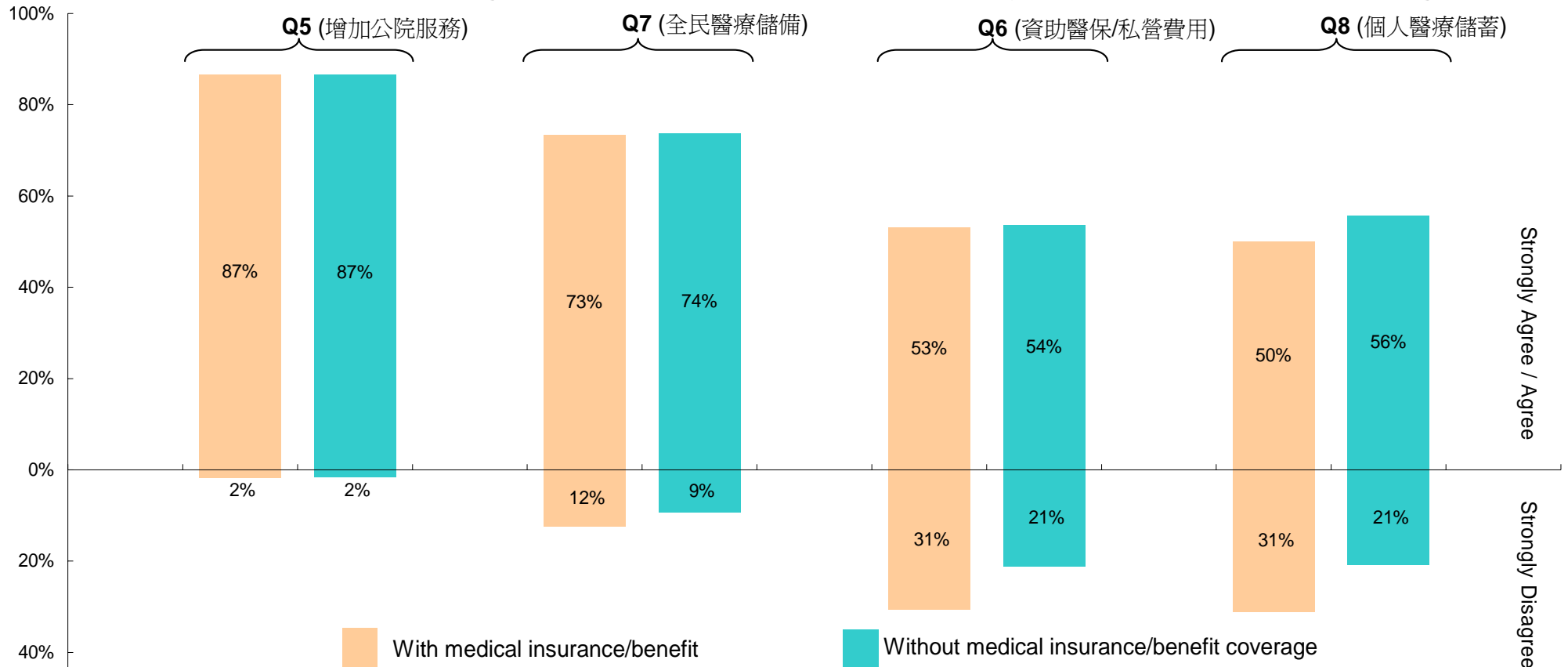
[Q2] 請問你同唔同意政府推行强制性嘅醫療融資方案呢？例如强制醫療社會保障基金、强制購買私人醫療保險、或者强制開設醫療儲蓄戶口。

[Q3] 請問你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠或者其他形式資助，鼓勵市民自願購買私人醫療保險用係私營醫療服務。

[Q4] 請問你同唔同意政府提高公營醫療服務嘅收費，將收到嘅錢用嚟資助番低收入家庭、弱勢社群同埋嚴重疾病嘅人呢？

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart f2: Views on usages of increased public health expenditure by medical insurance/benefit coverage



Note: Analysis based on records provided with data on whether had medical insurance / benefit

[Q5-Q8] 如果政府增加投放醫療撥款，你同唔同意將增加嘅撥款，用作以下用途？

[Q5] 增加同改善公立醫院服務

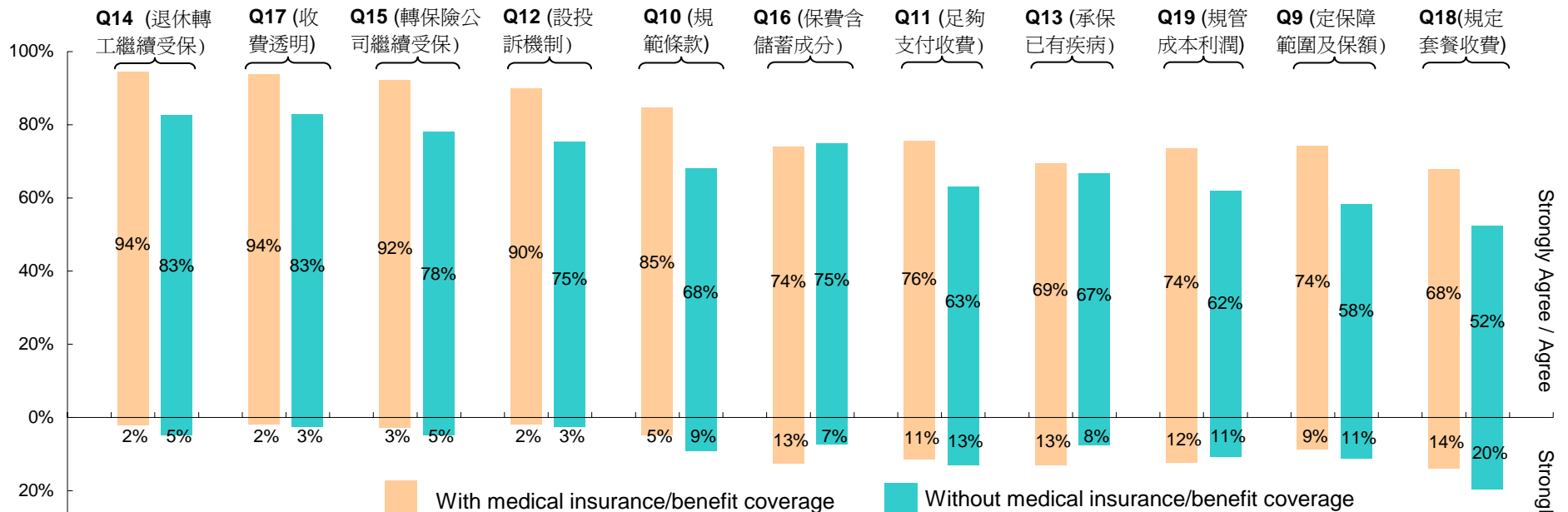
[Q6] 資助市民買醫療保險或者支付私營醫療嘅費用

[Q7] 成立一個全民醫療儲備，用嚟支付將來嘅公共醫療開支

[Q8] 資助市民做個人嘅醫療儲蓄，用嚟支付個人將來嘅醫療開支

Opinion Survey on Supplementary Healthcare Financing
(22 March to 1 April 2010)

Chart f3: Views on government's regulation on features of the standard PHI scheme
by medical insurance/benefit coverage



Note: Analysis based on records provided with data on whether had medical insurance / benefit

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

[Q9] 定出最起碼嘅保障範圍同保額

[Q10] 規範保險公司受保、續保同賠償嘅條款

[Q11] 確保保額足夠住私家醫院普通病房同支付醫生平均收費

[Q12] 訂立投保同索償嘅投訴機制保障投保人

[Q13] 規定要承保長期疾病同投保前已經有嘅病

[Q14] 規定退休、轉工都可以續保

[Q15] 規定可以轉保險公司繼續受保

[Q16] 保費要包含儲蓄成分，用嚟保障老咗退休之後都可以繼續有錢俾保費

[Q17] 規定保費、賠償額同醫生醫院嘅收費要完全透明

[Q18] 規定私家醫院同醫生按照服務套餐收費

[Q19] 規管保險公司嘅成本同利潤

Opinion Survey on Supplementary Healthcare Financing

(22 March – 1 April 2010)

Questions asked in the Survey:

- [Q1] 請問你同唔同意政府加稅，嚟確保有足夠資源為全民提供公共醫療服務？
Do you agree that the government should increase tax to ensure that there are adequate resources to provide public healthcare services to the whole population?
- [Q2] 請問你同唔同意政府推行強制性嘅醫療融資方案呢？例如強制醫療社會保障基金、強制購買私人醫療保險、或者強制開設醫療儲蓄戶口。
Do you agree that the government should implement mandatory healthcare financing schemes; for example, mandatory social health insurance, mandatory private health insurance, or mandatory medical savings account?
- [Q3] 請問你同唔同意政府推行自願性嘅醫療融資方案呢？例如提供稅務優惠或者其他形式資助，鼓勵市民自願購買私人醫療保險用嘅私營醫療服務。
Do you agree that the government should implement voluntary healthcare financing schemes; for example, providing tax relief or other forms of subsidy to encourage the public to take out private health insurance for using private healthcare services?
- [Q4] 請問你同唔同意政府提高公營醫療服務嘅收費，將收到嘅錢用嚟資助番低收入家庭、弱勢社群同埋嚴重疾病嘅人呢？
Do you agree that the government should raise the user fees in public healthcare services, and use the additional money to subsidize low-income families, under-privileged groups and patients with serious illness?
- [Q5-Q8] 如果政府增加投放嚟醫療嘅撥款，你同唔同意將增加嘅撥款，用作以下用途？
If the government increases its spending on healthcare, do you agree that the increased spending be used in the following ways?
- [Q5] 增加同改善公立醫院服務
Increase and improve public hospital services
- [Q6] 資助市民買醫療保險或者支付私營醫療嘅費用
Subsidize the public to take out private health insurance or pay for private healthcare services
- [Q7] 成立一個全民嘅醫療儲備，用嚟支付將來嘅公共醫療開支

Set up a medical reserve for the whole population to pay for future public healthcare spending

[Q8] 資助市民做個人嘅醫療儲蓄，用嚟支付個人將來嘅醫療開支

Subsidize the public in their personal medical savings, to pay for the individual's future medical expenses

[Q9-Q19] 如果政府推行一個市民同僱主自願參與嘅標準醫療保險計劃，令投保嘅市民有基本嘅保障能夠用到私營醫療服務。你同唔同意呢個計劃要做到以下幾點呢？

If the government implements a standard private health insurance scheme for voluntary participation by individuals and employers, allowing the insured to have basic protection sufficient for private healthcare services, do you agree that the scheme should have the following requirement?

[Q9] 定出最起碼嘅保障範圍同保額

With minimum scope of protection and sum insured

[Q10] 規範保險公司受保、續保同賠償嘅條款

Regulating the insurance company's terms for providing insurance, renewal and compensation

[Q11] 確保保額足夠住私家醫院普通病房同支付醫生平均收費

Ensuring the insured amount is sufficient for accommodation in general ward of private hospitals and paying the average doctor's charge

[Q12] 訂立投保同索償嘅投訴機制保障投保人

Establish complaints mechanism (on getting insured and making claims) to protect the insured

[Q13] 規定要承保長期疾病同投保前已經有嘅病

Requiring to cover chronic diseases and pre-existing illnesses

[Q14] 規定退休、轉工都可以續保

Guarantee renewal for those who retire or change jobs

[Q15] 規定可以轉保險公司繼續受保

Guarantee the continuation to be insured on changing insurance company

[Q16] 保費要包含儲蓄成分，用嚟保障老咗退咗休之後都可以繼續有錢俾保費

Premium to include saving element for continual payment of premium after retirement

[Q17] 規定保費、賠償額同醫生醫院嘅收費要完全透明

Ensuring transparency of information on premium, benefit limit and fees / charges of doctors and hospitals

[Q18] 規定私家醫院同醫生按照服務套餐收費

Requiring private hospitals and doctors to charge according to packages

[Q19] 規管保險公司嘅成本同利潤

Regulating the cost and profit of insurance companies

[Q20] 請問依家或者過去一年內，你自己有冇「個人嘅醫療保險」、或者附帶醫療保障嘅保險，但係唔包任何由僱主提供嘅醫療保險呢？

Do you have any individual health insurance or rider to other insurance (but do not include medical benefit provided by employer) now or in the past year?

[Q21] 請問依家或者過去一年內，你自己有冇「由僱主提供嘅醫療保險」呢？包括你、或者你屋企人嘅僱主所提供俾你嘅醫療保險。

Do you have any medical benefit provided by employer (including that from your employer or the employer of your family member) now or in the past year?

[Q22] 你係唔係保險代理、保險經紀或者保險業從業員？

Are you an insurance agent, broker or insurance related worker?

[Questions on the demographic and socio-economic characteristics of the respondents are also asked.]

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