



The Government Doctors' Association

website: www.gda.org.hk

9 March 2015

By Fax (2840 0467) & Post

Dr. KO Wing Man, BBS, JP,
Secretary for Food & Health
Food and Health Bureau
18/F East Wing,
Central Government Offices,
2 Tim Mei Avenue, Tamar, Hong Kong

Dear Dr KO,

Re: Consultation on Voluntary Health Insurance Scheme (VHIS) and Regulation of Private Healthcare Facilities

Thank you for your letter dated 18 December 2014 for consulting Government Doctors Association (GDA) on VHIS and Regulation of Private Healthcare Facilities.

After consulting our members, GDA is first and foremost supporting the introduction of a regulatory regime for individual Hospital Insurance so that such products must comply with the Minimum Requirements prescribed by the Government. We agree that setting up a High Risk Pool is the key enabler of guaranteed acceptance with premium loading cap. To ensure the long-term sustainability of the VHIS, we view that control of utilization and medical cost would be a key factor. In this connection, we opine that well trained primary care physicians can improve the health of individuals in community and reduce their need for more expensive hospital services; other measures like co-insurance rate for advanced diagnostic test should be considered to combat moral hazard. Besides, we also support the establishment of a regulatory agency under the FHB to supervise the implementation and operation of the VHIS; and a Claims Dispute Resolution Mechanism for resolving claims disputes under the VHIS. Last but not the least, we share the same belief that ensuring the communication of comprehensive and complete pricing information to patients, with the enhancement of the accessibility, quality and transparency of individual hospital insurance, the public can be better informed before making decisions in meeting their medical needs.

Yours faithfully,

Dr CHAN Ka-lok, Carroll

Chairman of Government Doctors Association

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