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ANNIVERSARY
HKU NURSING

13 March 2015

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

Dear Dr. Ko,

**RE: Public Consultations on Voluntary Health Insurance Scheme (VHIS)
and Regulation of Private Healthcare Facilities (PHFs)**

Thank you for your letter of 15 December 2014 on Public Consultations on VHIS and Regulation of PHFs.

We have deliberated on the two Schemes with interest. Our School fully supports both Schemes and wish to supplement comments on the operation of the VHIS for your kind consideration.

Thank you for your kind attention.

Yours sincerely,

Agnes Tiwari PhD, RN, FAAN
Professor and Head
School of Nursing
The University of Hong Kong

Encl.

Supplement- Comments from School of Nursing, The University of Hong Kong

Re: Public Consultation on VHIS

Chapter	Comment
(2) Minimum Requirements	Paragraph 10 (d)(ii): - query whether setting age requirement is potentially age-discriminating - there was a suggestion to remove the age factor
(3) Product Design / (8) Implications for Hong Kong's Healthcare System	Will elderly/disadvantaged groups be able to afford premium, i.e. concern over fee hikes Therefore, some government assurance re. reasonable fee increase would be useful
(3) Product Design	Some might consider it attractive if premiums would cease after subscription for a certain number of years
(4) Public Funding 4.19 Financial Incentives (Tax Deduction)	Concern that tax deduction as financial incentives might not be too attractive, unless bigger deductions are offered
(8) Implications for Hong Kong's Healthcare System	Greater transparency in private hospital charges would benefit VHIS insurers
General Observations	Concern whether we are better off under VHIS, i.e. better services or coverage
	Are these categories covered under VHIS? - chronic diseases - elderly care - mental healthcare
	Transparency and access issues Some members of the public do not have ready access to the Internet. The Government should be prepared to offer appropriate alternatives in ensuring the public's right of access to information on VHIS
	The Government should ensure the VHIS could actually help the underprivileged. There is concern over further depletion of resources to the public healthcare system