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9 January 2009

By fax and by mail

Professor Gabriel M Leung JP  
Under Secretary for Food and Health  
Food and Health Bureau  
Government Secretariat  
19/F Murray Building  
Garden Road  
Hong Kong

Dear

We learn from the media that government may be thinking about other possibilities besides the listed six financing options for health care in the consultation document published in March 2008 by the Food & Health Bureau.

Since Hong Kong is now in the midst of a global financial tsunami, support for any form of mandatory universal healthcare insurance would not have enthusiastic public support at this time.

The Hong Kong Civic Association (HKCA) Healthcare Committee is deeply concerned about the insufficient healthcare protection given to families in the lower middle income bracket (say between HK\$10,000 and HK\$30,000) and particularly their need for more healthcare insurance.

Discussion has been ongoing between government and the insurance industry for some time already in regard to a standard insurance package, which our Association very much hopes could be suitable for the lower middle income bracket, at an affordable premium for the family; we suggest that this could be made possible by a tripartite cooperative effort between the insuree, the employer and government.

May I urge government to take the lead in promoting a voluntary insurance scheme open to Hong Kong's working population and their families who are within the S.M.E. category, which it is estimated could probably cover half of Hong Kong's 7 million population.

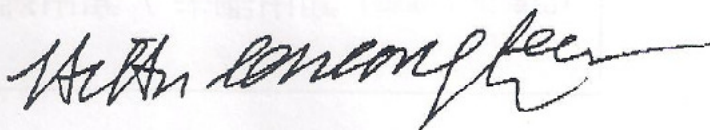
The S.M.Es. are a significant segment of Hong Kong's economy, and promoting a voluntary healthcare insurance scheme for half of Hong Kong's population at this time would be a pragmatic approach that could go hand-in-hand with the priority currently being given to the development of primary and preventive healthcare.

The HKCA Healthcare Committee urges government to redouble its efforts to work together with the insurance industry in providing an affordable and practical healthcare voluntary insurance scheme for the S.M.E. working population, in parallel with what is being planned to develop primary and preventive health care.

It is to be hoped that government will come up with a realistic voluntary healthcare insurance plan in the next FHB consultation document, aimed at S.M.E. workers and their family members, who as a whole play a vital role in Hong Kong's economy and longterm growth.

With best personal regards and compliments of the season.

Sincerely



Hilton Cheong-Leen  
President

cc Chief Executive, HKSAR  
Chief Secretary of Administration  
Financial Secretary

*A bold step forward - Why not!*