

The Effects of Voluntary Health Insurance Scheme to the People of Hong Kong

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Health is a vital element to the life of every human being. For a country to have productive citizens, there is a need for sufficient and affordable health facilities for all. Most developed and some developing countries have provided affordable healthcare to its citizens through standardizing costs and funding health projects. However, holding to the importance of health to society, there is still room for improvement. To facilitate effective health services for citizens, most governments have come up with Health Insurance plans to cover most medical needs. The government of Hong Kong is among the nations that have been able to provide affordable health facilities to the members of the public. Despite these efforts, there is a need for improvement to cover the waiting period since the government hospitals usually have many patients to treat. To curb this and other inconsistencies, the Hong Kong government announced in 2018 to introduce the Voluntary Health Insurance Scheme (VHIS) on April 1st, 2019. This paper will focus on what the people of Hong Kong should expect from the scheme.

Public Sector Reform

The government of Hong Kong is determined to serve its people through ensuring that they get the best services from both the government sectors and the public sector. The primary role of the government is serving the community. Private companies provide services to the public and are all united by the same principles of meeting the public interest. The government of Hong Kong has outlined four fundamental principles to guide the public sector into upholding the interests of the citizens. These principles are meant to remain constant regardless of the technological, social and economic changes happening over the years. The four principles are accountability, managing performance, living within our means and developing our culture of service. In the past years, the government has reduced the size and salaries of the civil service, but there is still a need for more integration with the private sectors (Scott, 2010). The

government has always strengthened its bond on the public sector due to its desire and responsibility to increase the efficiency of the services that the industry provides to the people.

Furthermore, integration of the private sector with the government will help with regulation to ensure that all the consumers are getting the best services. More so, the government will regulate the individual agencies, and hence there will be fairness in terms of provision of services and affordability. According to Cheung and Lee (2001), the public sector reform issue has gotten little attention from the media. This is an issue that should be debated and conclusions made concerning how the government allocates its expenditure after collecting taxes. The health sector, being among the most important should receive enough funding to attain the highest level of health achievable. With the government regulating insurers of health services, consumers will have more confidence in the scheme, and hence more people will get help with their medical requirements. With the government playing a part in the project and enforcing the four principles, many will join the program expecting to get better offers in terms of the services and costs compared to the public sector. This scheme will hence improve the public sector because the workers will have fewer patients to attend to hence the quality of services will increase as well. This scheme is one of the best projects to create and maintain a healthy nation as well as save time and costs incurred by the citizens in pursuit of good health.

Bureaucracy and Politics

Moreover, there is a need for public administrators to separate their duties of serving the public from politics. As Peters (2009) argues, the separation of politics from the administration helps ensure that they are not politically held accountable for the outcome of their actions in case they are engaged in any organizational politics. More so, they can participate in the decision-making process without having any biases due to their political grounds. For that reason, any

actions taken by administrators should be considered legal, unbiased and rational by both the public and the politicians (Peters, 2009). This will ensure that the decisions made pertaining to the Voluntary Health Insurance Scheme are fair and for the good of the public as a whole. Since it is hard for a politician to be a public administrator and not involve his office work in elections, it is vital for these two bodies to be separated. A politician will use his work (which is part of his responsibilities) to win the people and get elected back to the office. This is not the case with a public administrator who has no interest in votes but just fairness in the provision of assigned services at work.

Healthcare Reform

According to the Food and Health Bureau (2010), there is a need for healthcare reform in Hong Kong. The Food and Health Bureau (2010), proposes that there should be more promotion of the public-private partnerships in ensuring the improvement of healthcare. Moreover, the healthcare reform should include healthcare financing reform proposals to help those that are not financially stable access quality health services when they need to do so. According to the Food and Health Bureau (2010), results from the public consultation on what to include in the reform shows that there should be an improvement in service delivery in the hospitals. This means that the service providers should deliver their services faster and efficiently to ensure the patient is safe. They also proposed that financing arrangements should be put in place for health services. Although the participants had conflicting views on the financing options put forward, most of them preferred voluntary private health insurance to mandatory supplementary financing options.

Engaging the public in the healthcare reform is essential since it has helped the government decide on what is preferable to the majority of the citizens. The Voluntary Health Insurance Scheme is meant to be based on several principles. One of them is supplementary

financing. According to this principle, the primary funding source for healthcare will still be public funding, but it will be supplemented by public funding. This will be helpful to people who want to acquire quality services at an extra cost. Voluntary participation principle means that this scheme is intended for those individuals that are able and willing to afford the services since it is based on voluntary participation. The principle of wider choice ensures that all consumers will have the privilege of choosing from more options depending on the quality of services and costs involved. This will be important to the consumers especially the ones that pay a considerable sum of money to private hospitals since they will get the same services at a lower cost. The fourth principle the reform is based on is that of continuous protection. This means that the scheme will not cease to protect a consumer after a certain age but will even in older ages. Finally, there is the principle of consumer interests. Since the scheme will be regulated and standardized by the government, there will be high regard to consumer benefits throughout the years.

Under healthcare reform, there is a need to introduce a voluntary health protection scheme that will focus on regulating private healthcare sectors. This scheme aims at ensuring that consumers get value for their money through the provision of high-quality services (Food and Health Bureau (2010)). This scheme will also reduce pressure in the public healthcare sector which in turn will benefit the people that cannot afford services offered in private hospitals and health insurance plans. This is because the scheme will encourage the consumers that are willing and can afford to pay for private health insurance; hence they will get a chance to use private healthcare services at a subsidized cost.

Neoliberalism in Healthcare

Neoliberalism has affected the world in many ways, and healthcare is one of the affected sectors. A small number of people promotes neoliberalism either in the government or critical private areas whose primary interest is to multiply profits and remain in power for an infinite period. Neoliberalism makes use of several actions to further the interests of the beneficiaries. One of them is privatization. Privatization does not only occur through transferring a public organization into the private sector but also through converting the social rights of the citizens into marketable items. Every citizen in Hong Kong is entitled to the right to education and healthcare, but some people privatize the provision of these services to make profits for themselves. The government has a role of ensuring that there is no privatization of such needs and rights in the country (Shea, W.C. et al., 2012). With no privatization especially in the healthcare sector, the citizens will receive better services and value for their money. Neoliberalism has created a big gap between the poor and the rich which has defined the quality of healthcare that these two different groups should receive. The gap between the rich and the poor widens every year despite the advancement in technology and globalization. Increase in inequality is what has created classes in the health sector increasing the costs of medical care for only a few to afford. Ending neoliberalism will not only enhance equality in the community but will also improve the quality of services as well as reduce costs in the healthcare sector.

In conclusion, the Voluntary Health Insurance Scheme will be of great importance to the people of Hong Kong. The government, through the public sector, has the task of ensuring that the scheme is made a success for all the willing people to benefit. The public sector should uphold the principles of accountability, managing performance, living within our means and developing our culture of service. The government will be accountable for the healthcare of all

the citizens who register under the Voluntary Health Insurance Scheme. Furthermore, the government should ensure that politics and bureaucracy are separate entities. This will be helpful in ensuring that public administrators serve the people diligently without bias or any political aspirations. More so, the government has to work closely with private sectors to ensure that the consumers are getting value for their money. The consumers will benefit from this scheme not only through receiving affordable healthcare services but also continuous protection even in the older years.

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