

Working Group on Basic Medical Insurance Product ~ Dr. CHOI Kin Gabriel

A meeting with representatives from the Medical Insurance Association to discuss the design of a medical insurance policy beneficial to all was held on 2 October 2009 at Central Premises. The following elements were discussed and agreed:

1. Something concrete was desperately needed. We would need something which could be bought at a young age, the coverage wide and the loadings not expensive.
2. The entry limit and the age limit had to be decided by the insurance sector after assessing the risk level and some careful calculations.
3. The policy should have the following elements:
 - whole-life coverage
 - offered to Hong Kong Permanent Residents only
4. Undetected congenital diseases should not be excluded.
5. Apart from terminal diseases, all known and curable pre-existing cases should also be covered with or without loading.
6. Incentives be offered to patients adopting disease management programmes.
7. HKMA suggested inclusion of psychiatric illness for reimbursement because it was actually a chemical illness with absence or increase of certain neurotransmitter. Most of the psychiatric patients admitted to the private wards of private hospitals stayed in private ward requiring private nursing and stay there for a few days only.
8. The basic package would provide only hospital and surgical benefits but not non-hospitalized items which could be included in the top-up schemes.
9. HKMA suggested that drugs should be provided for chronic illnesses.
10. The package would cover only illnesses which happened in Hong Kong and those medical expenses incurred locally.
11. The policy should be for general ward fee level.
12. The insurance sector would, based on the gathered data on doctors' fees or community rates, suggest a range of doctors' fees which would then be assessed by HKMA to see if they were realistic, reasonable and endorseable.
13. It was hoped that the first draft of the policy could be ready before Christmas this year. The medical sector would look into the proposed terms and conditions and the terminology. The first draft product document will be used as platform for the discussion with Government.



Information Technology (IT) Committee ~ Dr. HO Chung Ping, MH

HKMA CMS 3.0 Software becomes a HIT!

The HKMA CMS 3.0 software is now available to all registered doctors in Hong Kong **permanently free-of-charge together with e-learning kit and full user documentation**. More than 200 doctors obtained a copy of software from the Secretariat and are trying the first taste of the software. Interested members who have not yet gotten a copy may contact the Secretariat at 2527 8285.

To facilitate members to have an easy first step to use the Software to computerize their clinics, and to celebrate the 60th Anniversary of the People's Republic of China, the HKMA sponsored 60 doctors for free onsite installation of the software and one-month free telephone support. Lots were drawn on 6 October 2009 and the lucky ones were arranged for free installation starting from 7 October 2009.

HKMA CMS 3.0 Workshops

To equip our members with more comprehensive skills in using the HKMA CMS 3.0, we are organizing two Workshops. Workshop I was held on Thursday, 24 September 2009, with about 50 members joined. Some of them were even accompanied by their nurses and IT technicians. They were eager to learn about the installation techniques and basic usage. Workshop II will be held at the Lecture Theatre of Block M of Queen Elizabeth Hospital on Saturday, 17 October 2009 at 2 p.m.

Certificate Course on IT Usage in Medical Practices 2009

All the Advanced Level classes began in September. We are pleased to learn that about 60 doctors are keeping abreast of the times and equipping themselves with this new knowledge. Overall, they are satisfied with the content which is both theoretical and practical.



Speakers answering questions from the floor From left: Ir. Clifford TSE (Mobigator), Dr. WONG Shu Kai Golden, Dr. HO Chung Ping MH, Mr. Edmond TSE (Mobigator)



Participants learning the basic usage of the HKMA CMS 3.0 on 24 September 2009