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6,000 insure against China medical emergency

By Ella Lee

MORE than 6,000 Hong Kong people are insured for emergency medical services in Guangdong province, where many hospitals operate the infamous "pay-before-treatment" policy.

The insurance scheme was introduced last November by a Hong Kong company after visitors from the territory were denied treatment when they could not pay up in advance for treatment in China.

The introduction of the scheme is also believed to be a reflection of the poor finances in mainland hospitals, which receive little government support.

Ming An Insurance Co said yesterday it planned to extend the scheme to Fujian province later this year.

Ming An's deputy general manager, Hong Kam-cheung, said more than half of the 6,000 or so people insured under the scheme were cross-border drivers from Hong Kong.

Many others were frequent business travellers between Guangdong and the territory.

"We aim at extending the scheme to Fujian because many Hong Kong and Taiwanese businessmen work there," Mr Hong said.

The company has not received any insurance claims so far, he added.

Ming An has signed a contract with Guangdong health authorities to provide insurance cover at more than 2,200 hospitals and clinics in the province.

Clients pay an annual fee of \$350 for a maximum claim of \$50,000 for each emergency treatment case, covering only injuries suffered in accidents and not illness.

They are given an insurance card that can be produced at hospitals when they seek treatment.

The hospitals can then claim the fees from the insurance company's mainland agents.

Mr Hong said the average fee for emergency treatment in mainland hospitals would be about \$30,000.

"Most Hong Kong patients prefer to be treated in Hong Kong in serious cases," he said.

"Our protection aims to cover the first few days of the treatment until the patients' conditions are stable and they can be sent back to Hong Kong."

Mr Hong said as mainland medical expenses had soared with the sharp increase in drugs and equipment costs, its hospitals faced a financial crisis.

"There are cases in which patients from other provinces have refused to leave the hospital after treatment. They like staying there because at least they are given food and a bed."

"Some hospitals ended up having to buy train tickets and send them away."