

香港醫藥援助會慶祝四十五週年研討會
Project Concern Hong Kong 45th Anniversary Symposium

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九龍窩打老道二十三號青年會國際賓館二樓水晶殿
2/F, Crystal Room, 23 Waterloo Road, YMCA International House, Kowloon

講題： 如何減低你未來十年的個人醫療開支？

**Topic: How to minimise your personal medical
expense in the coming ten years?**

Abstract

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How to minimize personal medical expense in the coming ten years of your life?

Over the years, medical and scientific researches have brought enormous knowledge. The knowledge has helped to strengthen health, alleviate sufferings, lengthen lifespan, and improve quality of life. As people are living longer, medical expenditure will undoubtedly rise. Personal, governmental, and natural resources are unfortunately limited. To minimize medical expense, efficient governmental health care policies are essential. But more importantly, good personal health consciousness and self-awareness are the basics to maintain good health.

Prevention is better than cure. In today's world, information is rich and easily-accessible. Medical assistance is also widely available from public and private medical sectors. People are encouraged to broaden own personal and occupational health education, so as to learn how to lead a healthier and safer lifestyle and help early recognition of illness. Small expenditures for regular check-ups and screening will minimize long-term disability expense. Utilization of different health care assistance programs can help early diagnosis of diseases and facilitate appropriate use of overloading public health care systems. Through high personal health care consciousness, one will benefit from better health upon least medical expenses in the long run.

Abstract

Dr. LOUIE Hung Tak, Lobo – Associate Professor, Department of Physical Education, Hong Kong Baptist University

How to minimize personal medical expense in the coming ten years of your life?

The Dr. Stephen Hui Research Centre for Physical Recreation and Wellness had conducted a research entitled ‘Sport Participation and Individual Health Care Expenses: A Pilot Study’. The research aims to determine the relationship between these two and explore the reduction of personal medical expenses due to taking part in regular exercise. The findings revealed that participating in sport activities helped to reduce:

- a. personal medical expenses
- b. the frequency for consulting doctors
- c. the chance to be hospitalized
- d. the frequency for applying sick leaves
- e. the consultation fee paying to doctors
- f. the expenses for purchasing drugs
- g. the expenses for purchasing medical insurance

Moreover, the results showed that regularly exercise can help reduce the mortality rate by 30% and lower the chance of having heart attack, coronary heart disease and carcinoma of rectum. It also helps to control the blood pressure, body weight, diabetes and improve muscular strength and bone structure. Moreover, it can alleviate mental stress and improve one’s self-confidence and health condition. From the sociological perspective, Hong Kong will benefit from the increase of society’s productivity and lessen its medical expense burden if all citizens participate in physical activities.

Abstract

Professor. CHAN Cheung Ming, Alfred – Vice Chairman of Elderly Commission, BBS, JP

How to minimize personal medical expense in the coming ten years of your life?

Dr. LOUIE Hung-tak, Dr. CHU Tung-ki, Mrs. NG CHU Lai-fong and fellow participants,

I am in honour to be presented at the Project Concern Hong Kong 45th Anniversary Symposium – ‘How to minimize personal medical expense in the coming ten years of your life?’. Today, I will discuss how ageing population will affect the demand of medical needs and how we can prepare ourselves in minimizing our needs in this aspect.

From the health perspective, medical expenses may include fees paying for hospitalization or receiving medical service. It is common to equate increased hospital expense with old age. Statistically this is true:

- According to Hospital Authority (HA) statistics, the highest hospitalization rate is among persons aged 65 and over (at 158 per 1,000 persons in 2002)
- In 2001-2002, the Hospital Authority spent \$17.5 million on health care services for every 1,000 elderly persons aged 65 and over (i.e. around \$17,500 per person per year)
- Most of the reasons for hospitalization and ill health are due to non-communicable diseases or injuries. The top five causes are cerebrovascular disease, chronic obstructive pulmonary disease, pneumonia, fracture neck of femur and coronary heart disease. Most of these conditions are not un-preventable.

According to the “life course approach” concept advocated by World Health Organization, the development of non-communicable diseases is due to the cumulative effect of health risks throughout our life. Four of the most important health risks are: smoking, unbalanced diet,

lack of physical activities and mental stress. In order to prevent the infection of non-communicable disease and maintain optimum health conditions, we should start early, even before pregnancy. On the other hand, we can reduce our health risk at any point through the life span. For example, we should never be too late for quitting smoking for good health.

On the individual level, not all elders require high medical expenses. It is possible to stay away from hospitals. Below are some strategies to improve one's health:

- Adoption of a healthy life-style, which includes no smoking, having balanced diet, doing regular exercise and maintaining an optimal body weight
- Being positive, participating actively, maintaining good social relationships
- Wise use of medical services, timely consultation for problems, regular health assessment by a family doctor for early detection and intervention.

Spending large amounts of money on medical checkup and health supplements may not necessarily give us health. Adopting healthy lifestyle and being positive and active (ie primary prevention) may bring us more benefit.

Moreover, I want to explain the relationship between 'Active Ageing' and 'personal health':

The World Health Organisation defines 'Active Ageing' as a progressive stage which enable individuals to 'Well use the opportunity to improve health so that the quality of life will ascend as long as you are growing up'. In other words, the idea of 'Active Ageing' is not practically limited to the elderly and is not concern about how to maintain good health and active life when one is getting old. It relates to how to maintain healthy and active life at all time of your life.

In order to have a vivid living, you should start to invest yourselves in adult stage or even earlier; similar as we invest ourselves when we were young for building up a good foundation for future. For whether we can practice 'Active Ageing', it depends on how much human capital or wealth we have accumulated. These wealth include health, finance, human networks as well as personal resources. The accumulation of this wealth relies on how we build up all of the above throughout various stages of our lives. Therefore, we should concern our full life development and investment, which include money, health and psycho-sociological, etc.

Decisive elements for 'Active Ageing'

Now, I am going to explain some of the elements:

Health

Healthy does not simply mean body health but include social relations and spiritual health. Although our health is affected by living and social environment, the keeping of good health is still a personal liability. As I said before, we should maintain healthy mode of living by starting to do regular exercise when young, paying attention about our diet and getting rid of smoking. We should practice all these in permanent term.

Personal Resource

Personal resource means those factors which will affect our personal development, quality of life and living technique. These include acquiring knowledge, fringing up hobbies to enjoy leisure and improve personal growth so that we can bear the pressure and have the ability when facing human conflicts.

Social Network

Peer and social support is paramount important especially when one is approaching the sunset of life. Although family is the key source for getting this support, it does not mean that everyone will be aware of the importance of family. There was a local family research

conducted for investigating the impetus for adult children in caring their elderly parents. Result of this research revealed that apart from the traditional view for children having duty in caring elderly parents, a more important reason for such action from the adult children was due to the long established good parent-and-child relationship. To maintain good relationship with family members does need time to do so. It also implies the importance of getting a balance between work and family live.

In the last few years, the Elderly Commission has getting a firm stand in promoting the society to care the elderly. We want to let the society to know that most of the elderly do not need the assistance from others and, which in the other hand, is contributing to the society. I hope that I can use this opportunity to invite you to join us for promoting the message of 'Active Ageing' and the following activities such that we can create a living and social environment where we can let the elderly to perform their best:

- Lifelong learning – nurturing the elderly who are with good caliber and knowledgeable and building up a learning-enthusiastic society
- Healthy mode of living – to make the elderly continue to enjoy their healthy body despite their age
- Generation gap breaking – to create an enjoyable 'no age group' society. We should avoid the separation between different age groups and promote the 'Generation gap breaking' plan. From the communication with the elderly, we can enhance the elderly people's active and optimistic image to the society at large.

I sincerely hope that from today's discussion, we can alert the society with regard to this topic and I hope that we can gradually carry out the concept of 'Active Ageing'

Abstract

Mrs. NG CHU Lai Fong – Executive Director, Project Concern Hong Kong

How to minimize personal medical expense in the coming ten years of your life?

I was trained as a hospital administrator at the Graduate School of Public Health, University of Pittsburgh in States. Recently, I received a letter from the Dean of the Graduate School appealing alumni for scholarship fund. Attaching with the letter was a Programme Prospectus. I was excited after reading it because from the Programme Prospectus, I was affirmed that I have practiced in the right direction being taught in school – To promulgate prevention; enhance your health.

Prevention

“An ounce of prevention is worth a pound of cure.” (Benjamin Franklin)

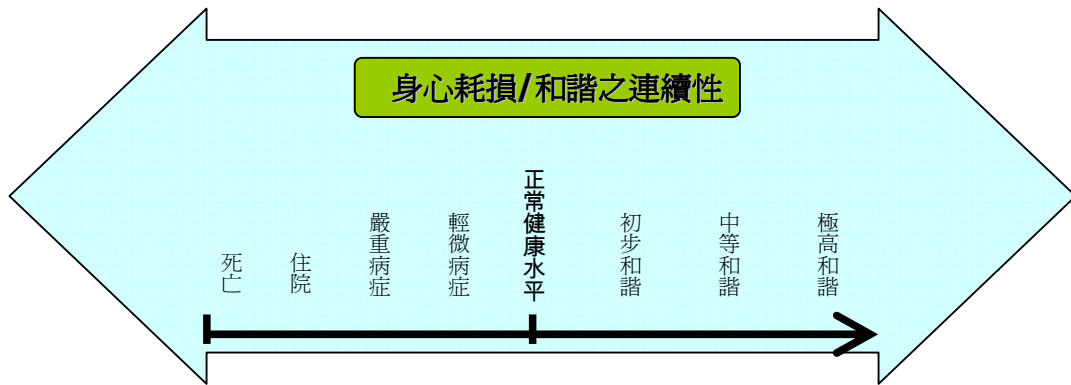
“...Public health professionals try to prevent problems from happening or re-occurring by implementing education programs, developing policies, administering services, and conducting research, in contrast to clinical professionals, such as doctors and nurses, who focuses primarily on treating individuals after they become sick or injured.

According to Chapter 2, Health Maintenance according to four seasons - ‘Tai Ping Royal Prescriptions’, it states:

“The Royal physicians will start to care prior to the occurrence of symptoms, whilst to solve problem before it becomes superficial. When you get sick and then seek remedial care, it is just similar to start digging up a well when one feels thirsty; whilst to solve problem when it arises, it is also similar to sharpen your blade when riot erupted. Therefore, it is far too late!”

Health and sickness is a continuum. From the centre of normal good health condition, there exists two deviations. One can start from being minor discomfort to severe illness and to death. On the other end, one can begin recovering from invasive treatment and then gradually rehabilitating to a state of wellness and extending to a mode of living.

The Continuum of Bio-chemical model to Wellness Model



耗損的特性

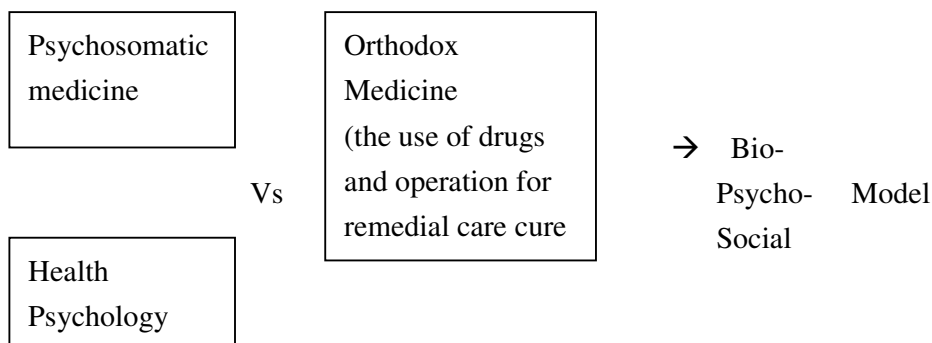
- 出現病徵
- 感到疲倦
- 過分依賴
- 責怪他人
- 自我傷害/高危行為

和諧的特性

- 充滿活力/能力
- 感到趣味
- 和諧關係
- 有責任感
- 正面自我概念
- 感到內心和諧
- 內外一致的生活模式

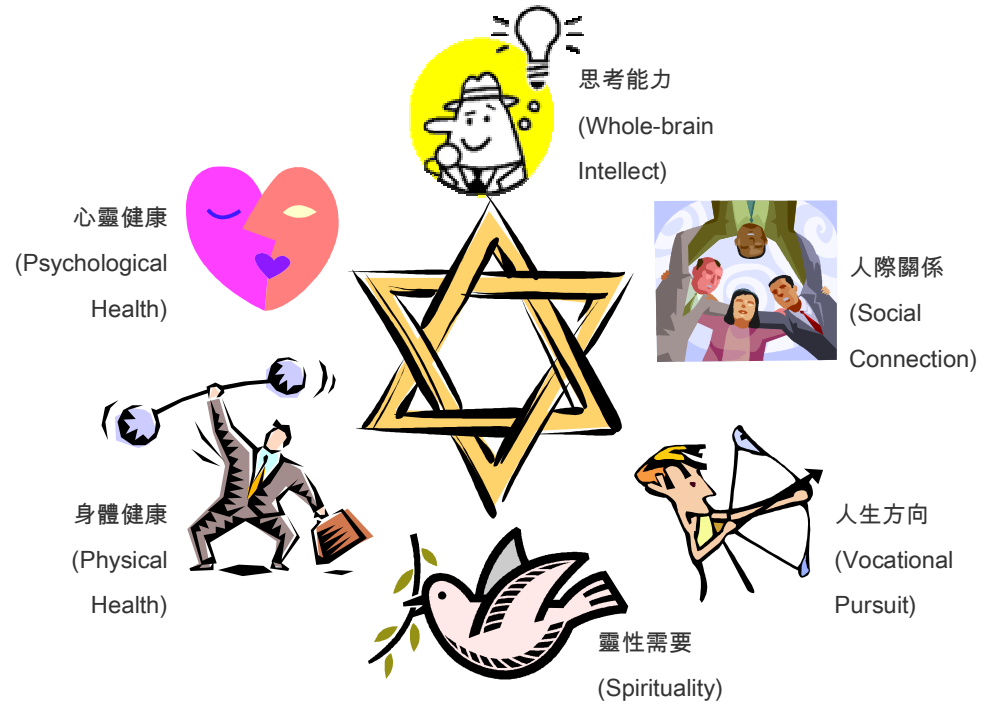
Source: "Health Practices: Wellness Lifestyle" of Dr. Tang Chuek Wing: p.31

In 1948, the World Health Organisation defined **HEALTH** as being: not restricted to illness or disability but the wellness of body, mind and social status. Sickness and health are continuous concepts, extending biomedical medicine model emphasizing on symptoms to wholistics mode aiming towards positive health.



The Wellness Model

身心和諧模式(Wellness Model)六個範疇



Physical Health
Psychological Health
Social Connection
Wholebrain intellect
Vocational pursuit
Spirituality

(Source: Tang Chuek Wing, HEALTH PRACTICES: WELLNESS LIFESTYLE, Hong Kong: Breakthrough Ltd., Oct 2004, p.34)

From the expert perspective of the three speakers this afternoon, they unanimously brought out the concept of healthy life style or the element of regular exercise are the effective means to reduce personal medical expenses. Persistence will work to assure health status, because:

Appropriate rest and work,
A balanced diet,
Personal exercise prescription on regular basis, and
Periodical medical checkups

are valuable investment for money, no extravagance, but adding value to health asset most economically.