



Dinner Symposium

Saturday, 7 December 2019 • 18:00 – 19:30 • Function Room 1&2 (2/F)

Voluntary Health Insurance Scheme (VHIS): The New Health Insurance Landscape



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Alexander Chiu is Medical Director of AXA Hong Kong, taking the lead for Payer to Partner strategy, overseeing clinical governance of health services, implementing best practices and cost-effective healthcare as well as designing and delivering population health management programmes.

Prior to joining AXA Hong Kong, Alex was Chief Operating Officer in Gleneagles Hong Kong Hospital, who led the clinical operations and business development.

Alex's career in healthcare spans across public and private sectors. He has practised as a physician for 17 years before embarking on a career in health administration. Previous roles include being Service Director for Quality and Safety at Queen Mary Hospital, Chief Manager for the Department of Quality and Standards at Hospital Authority Head Office, Chief Manager for the Department of Integrated Care Program at Hospital Authority Head Office, and Executive Medical Director of Quality Healthcare Medical Services Limited.

Alex holds a medical degree from The Chinese University of Hong Kong and was a critical care physician by training. He is a member of the Royal College of Physicians of the United Kingdom and a fellow of the Hong Kong College of Physicians, the Hong Kong Academy of Medicine and the Royal College of Physicians of Edinburgh.

After more than 7 years of deliberation, the voluntary health insurance scheme (VHIS) was finally inaugurated in April 2019. At present there are 27 insurance companies that participated in the program, with more than 50 different insurance plans registered at the VHIS office. To survive in a very competitive market, many of the benefits and services offered by individual companies have exceeded the basic requirement laid out by the Food and Health Bureau, providing a wide variety of choice for customers of different budget and need. Furthermore, the massive campaigns launched by insurance companies has successfully increased the awareness of Hong Kong people for the need of health protection. From the industry perspective, the standardization of terms in VHIS has enhanced the transparency of insurance products, increasing the confidence of the public. Finally, the new VHIS policy terms are more explicit with less obscurity, creating positive impact in underwriting and claim practices which benefit both the insurers and the insured.