

2016

For Reference

# Understanding Conflicting Directions and Development Potentials in Healthcare Reform

Sharing Wisdom of Practice

CCC Heep Woh College

St Paul's School (Lam Tin)

Health Management and Social Care (HMSC)

Teachers' Sharing of Experience

2016/6/22



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## *Introduction: why and how the journey started...*

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### ***Learn from Assessment***

The report of candidates' performance in 2014 HMSC Diploma of Secondary Education (DSE) Examination told me that only a small number of candidates were able to demonstrate a thorough understanding of the concepts of cost effectiveness, resource allocation and financing principles and analyse why and how they could lead to both conflicting directions and development potentials.

### ***Pre-lesson Activity***

I invited 8 HMSC students with higher academic ability to attend two meetings for my preparation on the lessons of this topic. The meetings also served the aim to cater for the learners' diversity as these students would be prepared to take the lead in these HMSC lessons and play the roles as different stakeholders. The following are the highlights of the two meetings:

- ✘ The 1<sup>st</sup> meeting: analyse the relevant issues from different perspectives and study the Voluntary Health Insurance Scheme (VHIS)
- ✘ The 2<sup>nd</sup> meeting: identify and describe the conflicting agenda in VHIS from the viewpoints of different stakeholders

### ***Learn from Students' Voice***

During the meetings, students expressed their difficulties in

- ✘ understanding the three concepts: cost effectiveness, resource allocation and financing principles
- ✘ giving examples to describe the conflicting directions

**(Ms. Candy TONG Suk-wai of CCC Heep Woh College)**

## Consultation Forum on Voluntary Health Insurance Scheme

	CCC Heep Woh College	St Paul's School (Lam Tin)
Date of Lesson	6 March 2015	5 June 2015
Level	S5	S4

### Topic: 2D Developments in the health and care industries

**Learning** 5. Conflicting direction and potentials

- points**
- cost-effectiveness vs. clients' satisfaction
  - priorities of resource allocation to related parties and organisations
  - financing principles – percentage to be paid by users and tax payers

**Learning** By the end of the learning, students will be able to:

- Targets**
- identify the conflicting agendas in healthcare reform from different view points
  - describe the conflicting directions with examples

Key Concept	Description	Key Question
<b>Cost effectiveness</b>	<ul style="list-style-type: none"> <li>• the relationship between monetary input and the desired outcome; limited cost for highest benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Whose benefit? Service providers' or users'?</li> <li>• Should the service be evaluated by cost effectiveness or clients' satisfaction?</li> </ul>
<b>Resource allocation</b>	<ul style="list-style-type: none"> <li>• the priority of resource allocation to related parties and organisations</li> </ul>	<ul style="list-style-type: none"> <li>• Should the resources be allocated more to private or public sectors?</li> </ul>
<b>Financing principle</b>	<ul style="list-style-type: none"> <li>• percentage to be paid by users and tax payers</li> </ul>	<ul style="list-style-type: none"> <li>• Whose responsibility to pay the service, service users or tax payers?</li> </ul>

## Lesson Design

### Activity 1 - Introduction

- Recap - previous knowledge
- Briefing:
  - Learning Targets
  - Activities
- Highlights - Voluntary Health Insurance Scheme

#### Case – Voluntary Health Insurance Scheme (VHIS) (<http://www.vhis.gov.hk/>)

- a supplementary financing arrangement complementing public healthcare
- to facilitate choice of private healthcare services by providing better insurance protection to those who are willing and able to afford private healthcare services
- Proposal:
  - Require all individual indemnity hospital insurance in the market to comply with a set of minimum standards
  - Set up a High Risk Pool to enable high-risk individuals who are willing to pay for their own healthcare expenses to obtain hospital insurance
  - Tax deduction for individual hospital insurance policies complying with Minimum Requirements
  - Set up a regulatory agency to supervise scheme and handle claims disputes

## Activity 2: Consultation forum (2 Rounds)

### Stakeholders' viewpoint and conflicting agendas in the VHIS proposal

- Some students have prepared their views as the following stakeholders to present their view points on the VHIS:
  - Stakeholders:
    - ✘ Representative from the insurance industry
    - ✘ Citizens who are in middle class
    - ✘ Citizens who suffer from chronic disease
    - ✘ Officials from the Food and Health Bureau
- Each stakeholder presents his/her view in not more than 3 mins. in each round.
- The rest of the students are the audience who will jot down all the viewpoints of different stakeholders.
- After the forum, ask students to identify the conflicting agendas from the viewpoints of each stakeholder.

#### Example of Student Work:

Stakeholder	Round	Points of view	Conflicting agenda
Citizens who suffer from chronic disease	1st	<i>The government should provide medical care to the citizens instead of asking them to pay for their own medical insurance (points of view)</i>	Financing principle
		<i>The government should instill a sense of self-responsibility for people's own health in the community (Response)</i>	

### Activity 3: Pair Work

Students work in pair to describe the conflicting directions from the identified conflicting agendas.

#### Example (Financing principle):

Stakeholder's point of view	May have conflict with?	Conflicting directions
<p>Stakeholder: <u>Chronic disease patients</u></p> <ul style="list-style-type: none"> <li>The government should provide medical care to the citizens instead of asking them to pay for their own medical insurance</li> </ul>	Government	Government responsibility > Individual responsibility
<p>Stakeholder: <u>Government</u></p> <ul style="list-style-type: none"> <li>the government should instill a sense of self-responsibility for people's own health in the community</li> </ul>	Chronic disease patients / The public	Individual responsibility > Government responsibility

#### Conclusion

Conflicting agenda	Conflicting directions	
<b>Cost-effectiveness vs. clients' satisfaction</b>	Industries' benefits > Clients' benefits	Clients' benefits > Industries' benefits
<b>Resource allocation</b>	Resources on the public sector > Resources on the private sector	Resources on the private sector > Resources on the public sector
<b>Financing principle</b>	Government responsibility > Individual responsibility	Individual responsibility > Government responsibility

### Extended Activity: Dialogue with officers from the Food and Health Bureau

- The officers from Food and Health Bureau were invited to the lesson on 5 Jun 2015. They became the observers in students' consultation forum. By listening to the student presentation, they had a picture of how the youth understand VHIS. Students also shared their views on the VHIS directly with the officers after the lesson. Having the dialogue with the experts in policy making, they had deeper understanding on the process and consideration of the policy makers.

## Lesson Materials

### Worksheet 1 – Conflicting Agendas in Daily Life

**Provide ONE example in daily life for EACH of the Conflicting Agenda:**

Conflicting agenda	Description	Daily life example
<i>Cost-effectiveness or clients' satisfaction</i>	<ul style="list-style-type: none"> <li>❖ Lowest cost for highest benefits</li> <li>❖ Could the lowered cost benefit the users or just benefit the service providers?</li> </ul>	
<i>Resource allocation</i>	<ul style="list-style-type: none"> <li>❖ Priorities of resource allocation to related parties and organizations</li> </ul>	
<i>Financing principle</i>	<ul style="list-style-type: none"> <li>❖ Percentage to be paid by users and service providers</li> <li>❖ Whose responsibility to pay for the services?</li> </ul>	

### Role Play Instruction

#### **Task: Role Play in the Voluntary Health Insurance Scheme**

There are various conflicting directions and development potentials in the Voluntary Health Insurance Scheme (VHIS).

A mock consultation forum on the VHIS will be held in the lesson. You are invited to be different stakeholders under the scheme and present your points of view on the VHIS proposal.

Stakeholders	Major concerns
A representative from the insurance industry	Maximize their benefits
A representative from the middle class	More choices, lower the burden
A citizen who suffers from chronic disease	Lower their medical cost
Two officials from the Food and health Bureau	Gain the support from different stakeholders

Each stakeholder should prepare their points of view towards the VHIS proposal and present them during the mock consultation within 3 mins in each round. You may also prepare the scripts for your presentation during the mock consultation.

## Worksheet 2 - Stakeholders' points of view and the conflicting agendas in the VHIS proposal

Complete the following table:

Stakeholder	Round	Points of view towards the VHIS	Conflicting agenda
<b>Representatives from the insurance industry</b>	1st	Points of view	
		Response from the government official	
	2nd	Points of view	
		Response from the government official	
<b>Representatives from the middle class (Tax payer)</b>	1st	Points of view	
		Response from the government official	
	2nd	Points of view	
		Response from the government official	
<b>Citizens who suffer from chronic disease</b>	1st	Points of view	
		Response from the government official	
	2nd	Points of view	
		Response from the government official	

### Worksheet 3 - Conflicting Directions

Work in pair to describe the conflicting directions:

Conflicting Agenda: cost-effectiveness / resource allocation / financing principle

Stakeholder's point of view	May have conflict with?	Conflicting directions
<p>Example:</p> <p>Stakeholder: <u>Chronic disease patients</u></p> <ul style="list-style-type: none"> <li>The government should provide medical care to the citizens instead of asking them to pay for their own medical insurance</li> </ul>	Government	Government responsibility > Individual responsibility
Stakeholder:		
Stakeholder:		
Stakeholder:		

### Self- assessment

After the lesson, I am able to:	Agree	No Opinion	Disagree
(1) understand the meaning of 'cost-effectiveness'	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(2) understand the meaning of 'resource allocation'	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(3) understand the meaning of 'financing principle'	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(4) identify the conflicting agendas in healthcare reform from different viewpoints identify the conflicting directions with examples.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(5) describe the conflicting directions with examples	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Samples of Student Work

### 1. Conflicting agenda - cost-effectiveness vs. clients' satisfaction

Stakeholders	Cost effectiveness	Clients' satisfaction
Chronic disease patients		The scheme should provide minimal protections e.g. guaranteed renewal, coverage of pre-existing conditions More choices to patients
Middle class		The government should set various regulations to regulate the insurance industry in order to protect consumers' rights
Insurance company	The minimum requirements proposed e.g. guaranteed renewal, coverage of pre-existing conditions induce higher cost	

### 2. Conflicting agenda - financing principles

Stakeholders	Paid by users	Paid by tax payers
Middle class	The government should not spend too much on the scheme to support the high risk groups. As the increased expenditure may increase their burden as they are the tax payers	
Chronic disease patients		The government should provide medical care to the citizens instead of asking them to pay for their own medical insurance
Government	The government should instill a sense of self-responsibility for people's own health in the community	The government should ensure health equity by requiring those with higher income to subsidize healthcare for the population

### 3. Conflicting agenda - priorities of resource allocation

Stakeholders	Priorities of resource allocation		
	Public Sector	Private Sector	Consumers
<b>Chronic disease patients</b>	The government should put more resources on enhancing the public healthcare system such as build more public hospitals		
<b>Middle class</b>			More support from government, e.g. increase the amount for tax reduction
<b>Insurance company</b>		The government should provide more resources to support their industry in the scheme e.g. the financial support in the high-risk pool	
<b>Government</b>	Will continue to uphold the dual-track healthcare system and strengthen its commitment to the sustainable development of public system as the safety net for all.	As more people are willing to make use of private healthcare services through the VHIS, resources can be released in the public sector to enhance service quality and reduce waiting time	

## Assessment of Learning

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### Writing Task

**Discuss how cost effectiveness, resources allocation and financing principles may lead to conflicting directions and development potential in the healthcare system**

**Suggested outline:**

#### **Cost-effectiveness**

- Potentials
  - privatisation / quality assurance
- Conflicting direction
  - cost control and patients' demand

#### **Resource allocation**

- Potentials
  - development of new services / collaboration among different parties and organisations
- Conflicting direction
  - resources to primary, secondary or tertiary care

#### **Financing principles**

- Potentials
  - healthcare system – healthcare financing
- Conflicting direction
  - expanding medical expenses to be paid by government or users?

## Reflection and Action

### *Reflection after Lesson Observation on 6 March*

Both teachers and students could be benefited from the pre-lesson activity for the higher achievers. Teachers could identify and predict which parts of the teaching content may be difficult to students and the students, i.e. the higher achievers, could achieve a sense of satisfaction by taking the lead in the role play and presentation. The higher achievers could help other classmates to understand the issue more clearly in the forum. Thus, the learning diversity could be catered.

More daily life examples could be given to help students understand the conflicting agendas among stakeholders before discussing the conflicting directions of policy.

### *Action on 5 June – Understanding Conflicting Agendas in School Setting*

#### **Example: Provision of Toilet Tissue Papers in School**



Argument	Conflicting Agenda
Should the toilet tissue papers be provided by the school or the Student Association?	Financing principle
Should the Student Association spend money on providing tissue papers or providing telephone service for students?	Resource allocation
Should the school save the cost by limiting the supply of tissue papers in toilets?	Cost-effectiveness

(Mr. Kenny FEE Wai-chun of St Paul's School (Lam Tin) )