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Healthlines



Message from Chief Technology and Operations Officer

Ageing population is a common issue for developed countries, the public hospital system alone cannot support the rapidly increasing need for medical services caused by this. Therefore, the complementary roles of private hospitals and medical insurance have become crucial in maintaining the balance of the healthcare ecosystem. Hong Kong, one of the most developed cities in the world, is also inevitably facing the challenges of increasing needs and costs of medical services.



Ip Man-kit

Chief Technology
and Operations
Officer
AIA Hong Kong &
Macau

It was announced by the Hong Kong Government at the 2018-19 Budget Speech on 28 February that The Voluntary Health Insurance Scheme (VHIS), which has been in development for many years, is expected to be introduced after the relevant amendments are passed by the Legislative Council. The government hopes that the scheme will help divert patients to private hospitals and thus, enhance the synergies between the public and private sectors to allow for better and more effective use of medical resources. The scheme covers non-hospital surgery, advanced diagnostic imaging tests, unknown pre-existing conditions, psychiatric treatment, etc¹. The government also plans to provide tax deduction for citizens who purchase qualified plans for themselves and their dependents.

AIA, as a leading insurer, is glad to see the government taking the lead to promote medical insurance and actively educate the public. AIA is supportive of this initiative and believes that the launch of VHIS will increase awareness of medical insurance and enable the development of a healthy and sustainable medical system. We are now preparing for the launch of the scheme so that we can benefit the public. Stay tuned for more details.

You can also visit the website of the Food and Health Bureau at www.vhis.gov.hk for more details.

¹ The scheme coverage is subject to the announcement by the Food and Health Bureau and the final policy provision.





Take Good Care of Sports Injuries to Avoid Long-term Sequelae (on knee injuries)

From running and cycling to bodybuilding and hiking, sports are becoming increasingly popular today. Regular exercise not only enhances muscle and cardiorespiratory fitness, but also reduces fat, lowering the risks of high blood pressure, high cholesterol, and high blood sugar. Exercise can be beneficial to everyone, but be careful – if you exercise in a wrong way, it can result in strain or injury, undoing all its good.

Sports injuries occur commonly in the knee and ankle. In this issue, we will focus on the knee.



Two very common knee injuries are torn cruciate ligaments or meniscus, often caused by a sprain and contusion accident. Some of the common symptoms are swelling of the knee, persistent pain, knee instability, diminished movement and even stiffness. If an early accurate diagnosis can be made by clinical examination and magnetic resonance imaging (MRI), many of the injured structures can be repaired or reconstructed through minimally invasive surgery. However, with a torn meniscus, the timing of treatment is critical. One patient in his early thirties experienced knee pain after a sports injury, but he thought it was just a trivial sprain, so he only consulted a bone-setter for a massage and took painkillers. After more than four months, his knee had become so painful that he finally sought help from an orthopaedic surgeon. An

MRI found that there was a meniscus tear and cartilage damage. As the patient missed the prime time for treatment, he could only receive a partial meniscectomy (cutting away the unhealthy part) and cartilage construction surgery. Tragically, his knee joint will probably experience post-traumatic arthritis as a sequela, and he may even need knee replacement surgery down the road. Patients whose meniscal tears are diagnosed and treated early should be able to have them repaired in a way that does not necessarily result in cartilage injury, reducing or even avoiding the likelihood of long-term sequelae.

Tearing of the anterior cruciate ligament is mostly caused by non-contact sprains. At the moment of injury, the patient may experience severe knee pain, hear a "popping" sound, or even feel the joint displacement. Since the cruciate ligament is an intra-articular tissue, it will bleed when it is torn; as blood accumulates in the joint, the knee will swell up significantly, resulting in a reduced range of knee activity. It can be diagnosed by accurate history taking and an experienced orthopaedic surgeon's careful clinical examination. An MRI scan may be required if we need to look for other associated soft tissue injuries. As cruciate ligaments cannot heal on their own, doctors are often required to perform minimally invasive reconstructive surgery, using part of the patient's hamstring or patellar tendons.

We will talk about ankle injuries in the next issue.

Remarks : The above information is for reference only and should not be construed as medical advice. Treatment may vary based on individual conditions. If you have any query, you are suggested to check with your doctor.



Dr Yuen Chi Pan, Simon

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Personal Medical Case Management: Case of Mr Z.



What did comparing four years of CT scans reveal?

Mr Z., 58 years old, underwent his first CT scan a few years ago. The results? There were two nodules in his left lung. His treating physician recommended that he repeat the scans every six months to see if there was any change in the nodules. After four years, Mr Z. wanted to stop undergoing the periodic scans and turned to Medix to have his treatment plan confirmed.

Medix' service protocol includes a full medical intake and a revision of all previous tests and scans. The Medix Case Management team sent all Mr Z.'s scans to a leading chest radiologist.

The radiologist performed a comparative revision study of all Mr Z.'s previous chest CTs from the first one to the last one and reported that the lung nodule had in fact been growing over time and was suspicious of being a tumour. Medix also consulted with a leading chest oncologist and recommended an urgent biopsy of the lesion. This was found to be a malignant tumour and surgery to remove part of the lung was performed.



Dr Jason Wan shared, "Resources in health systems are often stretched and limited in time and attention. At Medix, we have built a multinational company with an international network of quality accredited medical specialists which enables us to manage the client's case to the best possible outcome. Without our assistance, Mr Z. may only have found out about his condition later in time, when his cancer may not have been curable. Today Mr Z. is healthy and feeling just fine!"

Sigal Atzmon, Medix CEO shared, "At Medix we treat every client personally, assigning a dedicated Case Management team of a nurse and doctor to review all aspects of the client's medical case. They consult with our

network of global multidisciplinary specialists to leave no stone unturned in the quest to reach the correct diagnosis and recommended course of treatment. We were delighted and proud to have made such a difference in Mr Z.'s life".



Dr. Jason Wan
Medix Case
Management Team

Important Information

1. Medix is an independent third-party company. AIA shall not be responsible or liable for any medical service, product and solicitation effort provided by Medix, which is not sold or marketed by AIA.
2. Eligibility for service is subject to evaluation by AIA and Medix and the services provided are subject to the terms and conditions of Medix.
3. Additional charges might be incurred for some particular services stated by Medix.
4. With customer's informed consent, their medical history will be passed to Medix for the purpose of medical assessment.
5. Statistics and service information stated here have been verified by Medix only.
6. Please contact Medix for full details of the scope of the service.

Insureds of AIA selected plans are eligible for the service provided by Medix. For details, please visit www.aia.com.hk/medix.

AIA's Premier Medical Partners

To bring high quality medical services to our customers, we have partnered with two private hospitals which share the same objectives with us. In both of the hospitals, we not only have onsite AIA ambassador for personalised customer services during weekdays, an AIA kiosk machine for instant claim form submission and enquiry, but also provide cashless arrangement for outpatient and inpatient medical services.

Gleneagles Hong Kong Hospital (GHK), located on Hong Kong Island South and commenced its service in 2017 provides 24-hour outpatient services, and the only hospital on Hong Kong Island to provide 24-hour A&E services. It has 500 beds and is committed to have 70% of bed days set aside for Hong Kong residents. Its spacious 2-bedded Standard Room and Semi-private Single Rooms (private room at semi-private rate), providing a tranquil and healing environment that ensures a restful stay. With more than 35 specialties and subspecialties, GHK provides a comprehensive range of clinical services. It is also the first private hospital providing transparent pricing system with all-inclusive medical charges, which includes doctor's fee, room charges, diagnostic procedures charges, within the prescribed length of stay.



GHK contributes to the training and development of healthcare professionals, and the advancement of clinical research. The University of Hong Kong is the exclusive clinical partner of GHK and is responsible for providing GHK with clinical governance.



Union hospital is a well-established hospital in New Territories with over 300 beds. It has a 24-hour emergency medicine centre which is the first one to be accredited by the Department of Health and Hong Kong College of Emergency Medicine. It also provides 25 high quality specialties and outpatient centres to offer personalised care and one-stop-services. Union was also the pioneer to introduce a comprehensive range of operation packages to enhance price transparency and to assist patients in budgeting.

Union has a partnership with the Faculty of Medicine of the Chinese University of Hong Kong, to set up various professional clinics and to offer training to doctors. Moreover, Union has been facilitating

collaboration between public and private sectors to ensure that patients can receive the most suitable treatment.

Working with our premier medical partners, we hope to deliver the high quality medical services that you need without any hassle on the administration, so that you can focus on receiving treatment for a speedy recovery.

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- 2 Statistics and service information stated here have been verified by GHK and Union Hospital only.

Individual Medical Insurance Pre-approval Service

Hong Kong hotline : (852) 2232-8888
(after selecting the language used, please press #2 and the 2)

Hong Kong mobile : *1299
(after selecting the language used, please press 2 and the 7)

China toll-free hotline : 4008-428-013

Corporate Solutions Medical Insurance Pre-approval Service

Hong Kong hotline : (852) 2200-6333

Personal Medical Case Management Service

AIA Hong Kong hotline
(Customer and financial planner) : (852) 2232-8820

Medix dedicated hotlines for AIA
Customer : (852) 3896-0500
Financial planner : (852) 3896-0555