

**Assessment Criteria for Non-CSSA Recipients**

Non-CSSA recipients who could not afford medical fees can apply for a fee waiver at the Medical Social Workers of public hospitals and clinics. The Medical Social Workers would assess the application with due consideration given to the financial, social and medical condition of the applicants on a household basis.

**Financial consideration**

Patients who meet both of the following two financial criteria are eligible to apply for a fee waiver under the enhanced mechanism (patients who do not meet these criteria could provide other non-financial factors for the consideration of Medical Social Workers): -

- (a) The patient's monthly household income does not exceed 75% of the Median Monthly Domestic Household Income (MMDHI) applicable to the patient's household size, and
- (b) The value of the patient's household asset is within a certain limit applicable to their household size. It should be noted that the residential property owned and occupied by the patient's household will not be counted towards this asset limit, and households with elderly members will enjoy a higher asset limit than those without (taking into account the fact that most elderly citizens will no longer earn any income and have to depend on their personal savings).

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**Median Monthly Domestic Household Income (MMDHI)  
By Household Size – 4th Quarter 2004**

<b>Household Size</b>	<b>Median Monthly Domestic Household Income</b>	<b>75% of the MMDHI</b>	<b>50% of the MMDHI</b>
1	\$ 6,000	\$ 4,500	\$ 3,000
2	\$12,000	\$ 9,000	\$ 6,000
3	\$16,000	\$12,000	\$ 8,000
4	\$18,500	\$13,875	\$ 9,250
5	\$23,000	\$17,250	\$11,500
6 or above	\$26,200	\$19,650	\$13,100

*Source: General Household Survey, Census and Statistics Department. The figures would be adjusted according to the regular release of the updated MMDHI by the Census and Statistic Department.*

**Asset Limit for Waiving of Medical Charges**

<b>Household Size</b>	<b>Asset Limit (with no elderly member)</b>	<b>Asset Limit (with 1 elderly member)</b>	<b>Asset Limit (with 2 elderly members)</b>
1	\$30,000	\$150,000	-
2	\$60,000	\$180,000	\$300,000
3	\$90,000	\$210,000	\$330,000
4	\$120,000	\$240,000	\$360,000
5	\$150,000	\$270,000	\$390,000

Note: The asset limit is raised by \$120,000 for each elderly member (i.e. age >65) in the patient's family.

For patients whose monthly household income does not exceed monthly CSSA payment applicable to their household size (at present it is approximately at the level of 50% of the MMDHI); and pass the asset limit test, they will be considered for full waiving of their medical fees at public clinics/ hospitals.

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### Non-financial consideration

Medical Social Workers would also consider the following non-financial factors besides the financial factors of household income and asset:

- (a) The patient's clinical condition as defined by the patient's frequency of use of the different public medical services, and severity of the illness;
- (b) Whether the patient is a disabled person, single parent with dependent children, or from other vulnerable groups;
- (c) Whether a fee waiver could provide incentive and support to solve the patient's family problems;
- (d) Whether a patient has any special expenses that make it difficult to pay for his/ her medical fees at public clinics/ hospitals; or
- (e) Other justifiable social factors.

Medical Social Workers would consider the above factors to ensure elderly or chronic patients who are frequent users of public medical services could obtain a fee waiver if needed. This list is not exhaustive and the Medical Social Workers will exercise their discretion to grant waivers, where appropriate, to a patient with special difficulties (even if he/ she fails to meet the financial criteria) on a case-by-case basis.