

# Hong Kong: Expat Life In The Pearl Of The Orient

**Perched right on China's doorstep, Hong Kong invariably attracts expats looking to take advantage of its unique status as a capitalist hot zone within a communist country.**

The city is enduringly popular – it is ranked eighth in the world for places that global professionals want to go to, and comes second among destinations where working expats want to stay longer.

Hong Kong is a city like no other, and embarking on a new adventure there is an exciting move to make. But expats should be prepared for the health risks they face. Companies usually assist employees with the housing process, along with the relatively straightforward work visa procedure. But they also have a role to play in making employees aware of the health risks in Hong Kong, before they begin their new lives in the city.

## **Hong Kong: where east meets west**

Hong Kong has a long established identity as an expat region, with its history as a British colony and regular outlet for Chinese trade. Western influences are most evident in the city centre, a hub for expat accommodation and business. Western architecture is easily identifiable, and the majority of the population speak English.

Yet for all its modernity and western influences, Hong Kong remains distinctly Chinese, with deep traditions set between its towering skyscrapers and bright neon lights. The Outlying Islands and New Territories add a historical dimension to the exciting and fast-paced city.

Living in Kowloon and the New Territories offers a more culturally Chinese lifestyle than on Hong Kong Island, yet expats are advised to respect the Chinese traditions evident in even the most western aspects of Hong Kong. Parts of the Outlying Islands and New Territories retain strong links to traditional Chinese ways of life.

Expats in Hong Kong find the city easy to live in, with a modern infrastructure and western amenities. Healthcare, schooling and business make for seamless transitions from western countries.

Accommodation in Hong Kong can be difficult to find, however – sky-high

apartment complexes brimming with tenants and rocketing property prices have both seen to that.

## **A healthy lifestyle in Hong Kong**

While no vaccinations are required to go to Hong Kong, soon-to-be expats should still consult their doctor about their health before departure, as they may recommend particular vaccinations or preventive medicines, particularly if there are plans to visit other countries in the region.

You should also ask relocating employees to check that their boosters or routine vaccinations are up to date. This may include the combined DTP vaccine (diphtheria, tetanus, pertussis – also known as whooping cough), measles, mumps and rubella (MMR) and polio.

Doctors' appointments should be made at least four to six weeks before emigrating to make sure that there is time for any vaccinations to take effect. Malaria is not found in Hong Kong, so no preventive medication is necessary.

One of the biggest causes of poor health to be aware of in Hong Kong is air pollution. Smoke-belching factories, ceaseless construction and large numbers of diesel vehicles have made for dangerous levels of pollutants.

Cases of asthma and bronchial infections have soared in recent years. Congested vehicle traffic and mainland factories pump out ozone, sulphur, and nitrogen oxides, leading to a visible haze in the atmosphere on most days of the year.

Average roadside pollution levels exceed World Health Organization guidelines by 200 per cent and continue to deteriorate, creating health risks for those with allergies, asthma, or cardiac problems.

Outbreaks of scarlet fever and dengue fever have also been reported in Hong Kong. Scarlet fever is a bacterial infection that mainly affects children. There is no vaccine or medicine to prevent it, so it is important to take strict food, water and personal hygiene precautions.

Dengue fever is a viral illness transmitted by mosquito bites. Again, there are no vaccines or medicines for it, so expats should take measures to prevent mosquito bites, including using insect repellent on exposed skin, wearing long

sleeves and trousers, and ensuring there are secure screens on windows and doors to keep mosquitoes out.

Life as an expat – in Hong Kong or elsewhere – can also have a profound effect on mental, as well as physical wellbeing. Moving away from family and friends, the pressures of a new job, and adapting to a new way of life and culture should not be underestimated. 'Relocation Depression' is a shared health concern for all expats, regardless of nationality or country of residency, and something that should be taken seriously when posting your employees to a new country.

Relocating abroad is not like being a tourist, although it may feel like it at first. Once the excitement of new surroundings has worn off, expats may be left feeling unsettled and anxious. For some people this can even develop into a form of depression, and it is well documented that expats tend to report alcohol playing a more significant role in their life than before.

Many expats have also reported feeling generally less healthy after they relocate: access to familiar foods, pressure from work and access to exercise facilities are just a few factors that contribute to this.

## **Healthcare: access and availability**

While no one wants to suffer poor health while abroad, expats can feel confident that Hong Kong offers a good standard of healthcare, whether they suffer from one of the conditions above or something entirely unrelated to their relocation.

The city's high life expectancy and low levels of infant mortality are a good indication of the quality of its healthcare. While the healthcare system is far from perfect, it is uncommon for Hong Kong residents to venture elsewhere for medical treatment.

Hong Kong operates a public health service which is open to all residents and is mainly funded by the government through general taxation revenues. Most hospital treatment is provided by the publicly funded Hospital Authority (HA).

Medical standards in HA hospitals are said to be high but because of funding difficulties and staff shortages, hospital accommodation is overcrowded and



waiting lists are regarded as unacceptably long. Non-residents are allowed to use HA services but are charged higher fees.

The government is looking to reduce the demand for public hospital services by encouraging more people to take out private medical insurance. They are proposing that insurers devise a low limit standardised PMI product, promising to selectively subsidise the premiums through the health reform fund. Employers and wealthier individuals will be able to improve standard cover with voluntary top up policies.

Because around 90 per cent of the government healthcare budget is directed to the HA, primary and preventative healthcare is relatively neglected.

Hong Kong is also currently debating how to meet and finance the healthcare needs of an ageing population. Through the encouragement of health insurance take-up, the government hopes to free-up public hospital resources for the vulnerable, the elderly and the chronically sick.

There is a strong private healthcare sector, represented by 13 private hospitals and the majority of GPs and dentists. It is estimated that 85 per cent of the population use private GPs over public health service clinics, but this is more for convenience than for any appreciable difference in medical standards. Around 40 per cent have some form of medical insurance which allows them to enjoy the greater speed, comfort and convenience afforded by private healthcare providers.

All charges in Hong Kong's private hospitals are related to the number of beds in the patient's room. One of the reasons is the shortage of private hospital beds:

fewer than 15 per cent of hospital beds in Hong Kong are private, compared to around a quarter in Singapore and a third in Australia. This is mainly because land costs are so high that it is not economical to build new hospitals.

An important element in the private sector is traditional Chinese medical practitioners. There are around 8,900 officially listed practitioners (compared to around 12,400 doctors of Western medicine). Consultation fees and the cost of herbal remedies are on par with Western medicine.

### Medical insurance – an attractive option?

Healthcare costs in Hong Kong are very high compared to other countries around the world. Insurance is not mandatory for expats, but many employers provide it for their employees while they are abroad, so you can expect queries about it from any employees you do relocate. It is an attractive recruitment and retention tool, and ensures that staff spend less time off sick. Expats without private medical insurance will have to self-pay if they use public or private healthcare services.

International private medical insurance (IPMI) is attractive for many expats, as it often grants them access to treatment wherever they need it. While they may not need to leave Hong Kong for treatment if they fall ill there, IPMI gives the freedom to choose – receiving a high standard of treatment if they return to their home country, for example.

An IPMI policy also offers access to a global network of doctors and healthcare professionals, offering consistently

high standards of treatment. Providers are also more likely to be familiar with the languages and cultures in countries around the world where medical assistance is required.

Many providers offer to manage all the practical matters when members are undergoing treatment too, so they can focus on getting better. Co-ordinating treatment in a foreign country with an unfamiliar healthcare system can be daunting, so it is reassuring to know that many providers will worry about that on their members' behalf, and settle any bills directly.

Overall, while the state healthcare system in Hong Kong is good, it is overburdened and waiting times are long. Having the right medical insurance speeds up access to healthcare, keeping up with the fast-paced lifestyle that many expats lead in Hong Kong.



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