

Guide on Annual Spending Cap

1. About Annual Spending Cap

- (a) Strengthening healthcare protection is a key aspect of the public healthcare fees and charges reform. In addition to the existing medical fee waiving mechanism, the Hospital Authority (HA) establishes a second safety net by introducing a HK\$10,000 cap on an eligible patient's annual spending for specified public medical fees and charges without requiring financial assessment with effect from 1 January 2026. Upon successful application, such patient will not be required to pay for any further Eligible Medical Fees and Charges for that calendar year. The new measure aims at easing the financial burden faced by patients suffering from sudden severe illnesses or chronic illnesses.

2. Eligibility Criteria

- (a) At the time of application for the Annual Spending Cap, the patient must be an Eligible Person¹ (EP), and there must not be any outstanding Eligible Medical Fees and Charges in HA. Furthermore, the patient must not be receiving hospital services that are considered by HA as not clinically necessary.
- (b) Eligible Medical Fees and Charges in respect of a patient means i) the following items of public charges applicable to EP set out in the prevailing gazette notices in relation to the HA fees and charges payable by that patient for hospital services that are considered by HA as clinically necessary, and ii) the fees and charges payable by that patient being an EP to private practitioners under the following Public-Private Partnership Programmes (PPP), which are at same level of the HA fees and charges for the equivalent services provided by HA:

Items of public charges and PPP	
Public charges items:	
-	Inpatient charges for public wards (excluding i) maintenance fees for persons accompanying a patient and occupying a bed; ii) monthly maintenance fee for patients occupying an infirmary bed in Cheshire Home Chung Hom Kok and Cheshire Home Shatin; and iii) charges for Special Asian Diet and European Diet)
-	Outpatient charges (e.g. attendance at Accident & Emergency Department, charges for prescriptions, and charges for pathology services)
-	Day hospital / Day procedure charges (excluding charges for Special Asian Diet and European Diet)
-	Charges for community services
-	Charges for non-urgent radiology services
PPP	
-	Charges for PPP mirroring HA's fees and charges for EP, including:

¹ According to the Gazette (G.N. 6792 to Gazette No 44/2025 issued on 31 October 2025), Eligible Persons are: (i) holders of Hong Kong Identity Card issued under the Registration of Persons Ordinance (Chapter 177), except those who obtained their Hong Kong Identity Card by virtue of a previous permission to land or remain in Hong Kong granted to them and such permission has expired or ceased to be valid; (ii) children who are Hong Kong residents and under 11 years of age; or (iii) other persons approved by the Chief Executive of the Hospital Authority. In general, besides holders of valid Hong Kong Identity Card and children who are Hong Kong residents and under 11 years of age, persons with other identity / travel documents or proof from the Immigration Department indicating that they have valid Hong Kong resident status when using HA services would be classified as Eligible Persons.

Items of public charges and PPP
• Breast Cancer Operative Service Collaboration Programme • General Outpatient Clinic PPP • Glaucoma PPP • Haemodialysis PPP • Investigation PPP • Project on Enhancing Radiological Investigation Services through Collaboration with the Private Sector • Radiation Therapy Service PPP • Trauma Operative Service Collaboration Programme • Collaboration Between Hospital Authority (HA) and Private Hospitals for Receiving In-patient Transfer under Low Charge Beds • HA-Chinese University Hong Kong (HK) Medical Centre / Gleneagles Hospital HK Service Collaboration Programme [Remarks: Charges for Cataract Surgeries Programme and Colon Assessment PPP do not mirror HA's fees and charges and hence are excluded.]

The following charge items are not covered by the Annual Spending Cap:

- Self-financed drugs / privately purchased medical items
- Mortuary charges
- Drug delivery charges
- Charges for medical reports/ records

- (c) Eligible Medical Fees and Charges in HA bills issued within a calendar year (i.e. from 1 January to 31 December)² will, upon the full payment of such bills, be counted as valid spending for the Annual Spending Cap for that calendar year. In addition, to prevent abuse of use of hospital services, medical fees and charges for hospital services which are considered by HA in its absolute discretion as not clinically necessary, e.g. any prolonged hospitalization period of a patient who has been clinically assessed as “fit for discharge” will not fall within the definition of Eligible Medical Fees and Charges, and hence payment for such hospital services will not be counted as valid spending under the Annual Spending Cap.
- (d) A patient can apply for the Annual Spending Cap for a calendar year if his / her valid spending on Eligible Medical Fees and Charges in that year reaches HK\$10,000. If the patient's application is successful, all Eligible Medical Fees and Charges in the HA bills issued during the remaining period of the calendar year will not require payment. However, to prevent abuse of use of hospital services, medical fees and charges for hospital services which are considered by HA in its absolute discretion as not clinically necessary will not fall within the definition of Eligible Medical Fees and Charges, and hence the Annual Spending Cap will not cover such medical fees and charges.
- (e) HA reserves the right to suspend or revoke any approved Annual Spending Cap by notice. HA will suspend or revoke any approved Annual Spending Cap if HA has at any later time found that any of the eligibility criteria has not been met, e.g. patient status has changed, the amount of valid spending for the calendar year at the time of application did not reach HK\$10,000, or hospital services were not considered upon review as clinically necessary.

3. Application Procedures

- (a) Patients who have met the eligibility criteria can apply for Annual Spending Cap via HA Go or at hospitals' Shroff offices. Applications are accepted on a calendar-year basis starting

² Since this measure takes effect on 1 January 2026, medical services provided before the effective date (e.g. in late December 2025) with bills issued and settled in 2026 will not be included as valid spending for the 2026 Annual Spending Cap.

from 1 January, till 31 March of the following calendar year.

- (b) Patients can obtain information about the amount of valid spending through HA Go, One-Stop Electronic Kiosk and any hospital Shroff office, and the detailed breakdown thereof will only be available at HA Go or provided upon enquiry at hospitals' Shroff offices.
- (c) Patients should read, understand and agree to comply with the details and requirements outlined in this Guide. Patients making application at the hospital's Shroff offices must sign and return the prescribed form (including the declaration), while those making application via HA Go must complete all the check box(es), to confirm their understanding of and agreeing to the details and requirements including the declaration before submission, otherwise the application will not be proceeded.
- (d) Other persons may submit application on behalf of the patient. Registered carer of a patient under HA Go can apply via HA Go for the patient. Other applicants must sign and return the prescribed form on behalf of the patient at the hospitals' Shroff offices.
- (e) If any of the eligibility criteria have not been met, the application will be rejected. Patients/applicants will be notified of the assessment result. HA Go applicants will receive their results electronically through the HA Go platform, while those who submitted applications in-person at the Shroff office will be notified by post. The assessment process generally takes 14 calendar days. A progress update will be given for assessments that cannot be completed within this period.
- (f) Any enquiries about the procedures of application can be directed to the staff at the Shroff office specified in the acknowledgment of receipt / electronic notification.

4. Other Points to Note

- (a) All HA bills issued from the date of application should be paid pending the result of application.
- (b) While there will not be any refund of any valid spending on Eligible Medical Fees and Expenses exceeding HK\$10,000 prior to the effective date of the Annual Spending Cap, such paid excess will be carried over and stand as patient's credit in HA account and will be applied to settle Eligible Medical Fees and Charges in subsequent calendar year(s). The amount settled with credit will also be counted as valid spending under Annual Spending Cap for the relevant calendar year(s).
- (c) Any approved Annual Spending Cap for a calendar year will only be valid until the end of that calendar year. New application for Annual Spending Cap is required for the following calendar year.
- (d) HA will conduct periodic review on approved Annual Spending Cap.
- (e) Where the approved Annual Spending Cap has been revoked under paragraph 2(e) above, all Eligible Medical Fees and Charges not required to be paid thereunder from the effective date of revocation as set out in the notification shall become immediately payable on the date of notification. HA shall take legal action to recover any such unpaid fees and charges including administrative charges applicable to outstanding HA's fees and charges. All HA bills issued from the effective date of revocation shall not be covered by the Annual Spending Cap and shall be immediately payable on the date of bills.
- (f) Where the approved Annual Spending Cap has been suspended under paragraph 2(e) above pending further assessment as to whether it should be revoked, all Eligible Medical Fees and Charges in the HA bills issued from the effective date of suspension shall not be covered by the Annual Spending Cap and shall be immediately payable on the date of bills. HA will suspend a patient's Annual Spending Cap if the patient is receiving hospital services that are considered by HA as not clinically necessary. Such suspension may be uplifted only when the patient is discharged from HA hospitals or is receiving services that are clinically

necessary, and has settled all medical charges in relation to the services that are considered as not clinically necessary (regardless of whether such charges were incurred before or after the suspension of the Annual Spending Cap).

- (g) All notifications including notices of suspension or revocation will be communicated to the patients via electronic notification through HA Go or by post, depending on the means of submission of the original application.
- (h) Patients must state at the time of registration for hospital services that the Annual Spending Cap has been approved to ensure that they will not be required to pay the Eligible Medical Fees and Charges.
- (i) If patients disagree with the application results or the HA's decision of suspension or revocation, they may lodge an appeal within eight weeks from the date of notification, failing which the relevant decision of HA shall be final and binding. No late appeal will be considered unless there are exceptional circumstances. Enquiries relating to appeal can be directed to the hospital, the contact details of which are provided in the acknowledgment of receipt / electronic notification.
- (j) The provision of the Annual Spending Cap and/ or the eligibility criteria and/ or other procedures, details or requirements of the application may be reviewed by HA from time to time and HA has the right to suspend or terminate the provision of the Annual Spending Cap or revise or amend any eligibility criteria etc. in accordance with the direction of the Government.

Declaration

The required declaration by the patient or the applicant at the time of application is as follows:

The Patient / Applicant, hereby declare the following:

- (a) I have carefully read the **Guide on Annual Spending Cap**, including the **Eligibility Criteria**, **Application Procedures**, and **Other Points to Note**.
- (b) I am/ the patient is an Eligible Person and I undertake to inform HA forthwith if I am/ the patient is no longer an Eligible Person during the calendar year.
- (c) I understand the terms, conditions and requirements of the Annual Spending Cap.
- (d) I understand that, I/the patient must state at the time of registration for hospital services that the Annual Spending Cap has been approved.
- (e) I understand that HA will conduct post approval reviews from time to time to verify if the eligibility criteria have indeed been met and the amount of valid spending.
- (f) I understand that the HA has the right to suspend or revoke my/the patient's approved Annual Spending Cap if the eligibility criteria have not been met.
- (g) I understand that, where the approved Annual Spending Cap has been suspended, all Eligible Medical Fees and Charges in the HA bills issued from the effective date of the suspension shall not be covered by the Annual Spending Cap and shall be immediately payable on the date of bills.
- (h) I understand that, where the approved Annual Spending Cap has been revoked, all Eligible Medical Fees and Charges not required to be paid thereunder from the effective date of the revocation as set out in the notification shall become immediately payable on the date of notification. HA shall take legal action to recover any such unpaid fees and charges including administrative charges applicable to outstanding HA's fees and charges.

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