



# Health Care Professionals in the Ageing Era

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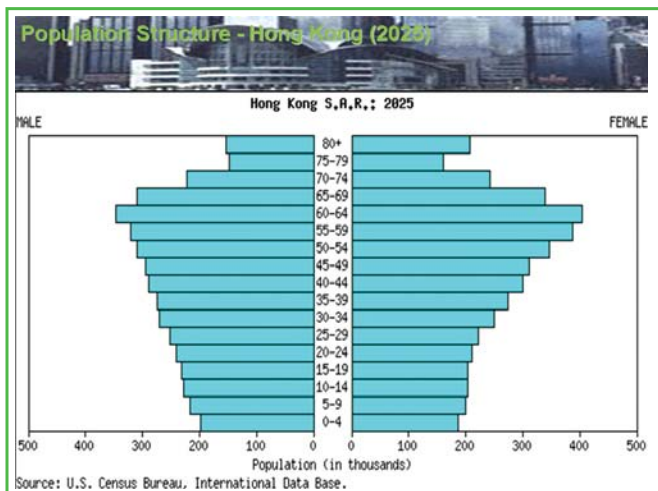
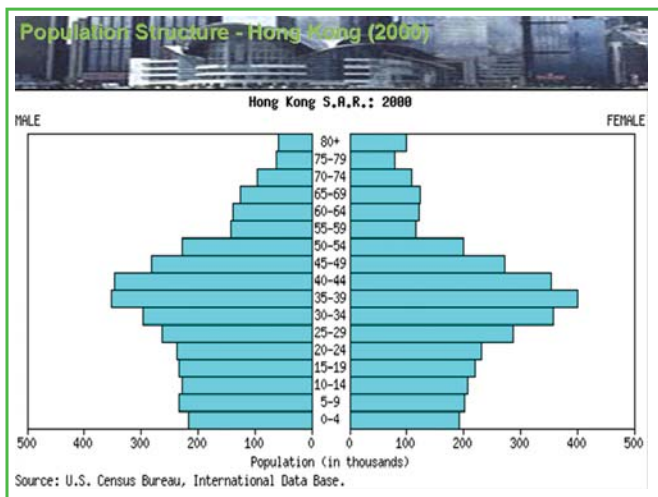


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By the year 2033 one in every four persons in Hong Kong will be over the age of 65. This population change is due to the World Renowned Phenomenon of ageing of the post war baby boomers born in the 1950s to 1970s. I suppose many of the readers may be part of this group by the year 2033. This phenomenon of ageing population has been coined as a major reason for the recent Health Care Financing Reform Proposal from the government. As the population ageing will affect every person in Hong Kong, the medical and health care profession will not be an exception. There will be both positive and negative impact on individuals and professional groups. How we prepare ourselves and our profession will significantly affect the future well being of individuals and health care professionals. In this article, I will highlight the importance of preparation for population ageing in terms of the development in the health care professionals and the preparation for retirement for individuals.

## Challenges and Opportunities for Health Care Professionals

During the late 1990s and early 2000s medical and health care professionals have faced unstable job security and insecure professional development. We have witnessed salary reduction, unstable contract employment and reduction of intake in terms of students in health care including medical schools, nursing schools, allied health professionals giving us a gloomy outlook of the professional development in the previous years. However, with the rapid population ageing from 13% over the age of 65 in 2003 to 25% in 2033 would mean a lot of changes from the present day scenario. The changing disease pattern of chronic and degenerative conditions like Alzheimer's disease, Stroke, Parkinsonism, Hypertension, Coronary heart disease, prostatic disease, cataracts, osteoporosis etc will place increasing demands on various aspects of demand for health care including medical care, nursing and rehabilitation. The manpower requirement for medical, nursing and rehabilitation professionals will be increasing tremendously in the coming 15 years' time. At present, we have already witnessed huge shortfall in nursing manpower in public hospitals, private hospitals and old age homes. Coupled with the retirement of a large number of medical and nursing professionals in the next 15 years, the shortfall in medical and nursing manpower will continue to grow. We will need a proper manpower planning to fill the demands for the health care professionals in Hong Kong and therefore there will be huge development potential for health care practitioners in Hong Kong. In the next 15 years we will be witnessing the ageing of a large number of well off middle class professionals and businessmen and the socio-economic distribution of older people in the coming 15 years will be much different from the present day cohort and the demand of higher quality health care services will open up a lucrative private health care market to cater for the need of this group of middle class older people. To better prepare the health care professionals for tackling the ageing population, there should be increase in undergraduate training of all health care professionals for the curriculum of geriatrics and gerontology. There will be a need to provide in-service training to all health care professionals in the practice of geriatrics and gerontology so that they will be more able to care for older patients in their respective specialty. Appropriate re-orientation should also be provided in health care facilities to cater for the need of older people including elder friendly hospital environment, community care facilities, hospital avoidance, rehabilitation and long term care facilities.





**Table 1 Prevalence of chronic illnesses amongst older people in Hong Kong**

Illness	Number	Percentage
Rheumatism	504	34.2
Hypertension	474	32.2
Fracture	205	17.1
Peptic ulcer	198	13.5
Diabetes mellitus	153	10.7
Chronic bronchitis	120	8.2
Coronary heart disease	100	6.8
Hyperthyroidism	89	6.1
Urinary incontinence	72	4.9
Stroke	55	3.8
Faecal incontinence	43	2.9
Hyperparathyroidism	21	1.4

(Leung and Lo 1997)

**Table 2 Distribution of chronic diseases by Age and Sex, 1996**

Diagnosis	18-39		40-64		> 65	
	M	F	M	F	M	F
Back Pain	0.4	1.4	9.5	13.0	24.9	34.5
Hypertension	0.4	0.6	7.2	12.4	17.8	26.9
Rheumatism	1.3	2.2	6.9	7.8	7.5	14.1
Diabetes	0	0.2	2.2	4.9	6.1	12.0
Skin Problem	0.8	1.2	1.9	1.5	2.8	2.4
Peptic Ulcer	1.1	0.7	2.0	1.6	1.9	0.8
Asthma	0.7	0.4	0.5	1.3	4.2	0.8
Chronic Bronchitis	0.2	0.7	0.3	1.8	3.8	2.4
Heart Disease	0.1	0.1	0.8	1.8	3.8	5.6
Cataract	0	0	0.3	1.0	3.8	1.6
Stroke	0	0	0.3	0	3.8	1.6
Deafness	0	0	0.2	0.3	3.3	1.6

(Leung and Lau 1996)

## Retirement and Active Ageing

There will be a high number of baby-boomer health care professionals to retire within the next 15 years. How we are able to prepare ourselves for the post-retirement period is an important issue for the health care professionals. There will be a number of issues facing the medical professionals, namely continual employment, financial security after retirement, recreational activities, preservation of quality of living, arrangement for asset transfer and preparation for old age phenomenon including health care and long term care arrangement.

For the medical professions, the mode of employment has changed dramatically in the past 20 years. Many doctors are employed by the public sectors and continue their employment until the retirement age of 60. However, experience from other countries have demonstrated that most medical professionals will continue to work in their sixties. However, the change from a long term employed position to an independent practice at an age of 60 will pose many difficulties in comparison to those entering private practice at younger age. Therefore continuing employment of the retiring medical professionals will be a major issue in the years to come. A continuing working life not only contributes to the financial well-being but also a healthy psycho-social well-being. Those who will be retiring from an employed position from the public sector should consider to take up part-time employment or to share medical practice. Apart from taking up full time private practice or a part-time position in the same profession, one could consider switching to volunteering. We have seen many successful examples of medical professionals in

contributing to various charitable and social services after their retirement. At present, there is no true age that one needs to retire from their work, we have seen cases in United States and Canada that people could continue to work even in their seventies. In fact, in Hong Kong, many of our private medical practitioners work beyond the age of seventies. However, many of them do not work as much as in their younger days. To the community, medical professionals working beyond the public sector retiring age will help in future to cope with the shortfall of medical manpower in the rapid ageing situation. Public sector and private medical practices should consider actively offering part-time employment to retiring medical professionals.

Financial security is another major issue after retirement. With a life expectancy of 80 in men and 86 in women, one will need to be living on their savings or assets for at least 20 years after their retirement. With the advancement of medical care some could even live for a period of 40 years beyond retirement. For most medical professionals it may not seem to be an imminent issue compared with other employed workers. However, after stopping gainful employment or medical practice, the issue of how their financial condition to remain healthy should not be neglected. A continuing income from their assets will be important in continuing of one's own life style similar to pre-retirement stage. One should plan ahead at least 10 years prior to their retirement on how their future retirement funding would be spent in the 20+ retirement years. A proper financial planning with continuing returns on the remaining assets is important to sustain the estimated long life span. The continuing growth in the assets and financial returns will contribute to the retiree in maintaining their quality of living till old age.

As we continue to live into an older age like beyond age of 75 the issues of health, medical care, personal care are real issues to consider. Present day knowledge demonstrates that chronic and degenerative conditions are much more common in those over age of 75 and these also contribute to their increased use in medical care like medical consultation and hospitalization. The related health care cost will likely to be much higher than during a younger age. It is important to establish a proper healthy life style at a younger age so that cardiovascular diseases common in old age could be avoided. Apart from a healthier life style, one needs to plan ahead for ensuring adequate funding to support a high quality medical care in facilities one wishes to choose. Therefore, the proper medical insurance scheme that could guarantee continuing medical coverage for expensive medical bills up to the age of 100 years should be considered.

Experience from Hong Kong and other western countries has shown that for the majority of people living into old age, most of them will require personal and nursing care in their final 2 years of life in the form of long term care. The large number of old age homes in Hong Kong reflects the situation well. A proper planning towards long term care finances should be an important aspect to consider for all retirees. Setting aside a sum of money which could pay towards at least 24 months of high quality long term care (residential care homes) should guarantee a dignified life in the very last days of life and one could choose high quality residential care services one would like without causing a burden to their children.



Most health care professionals possess a higher asset than the general population. A proper arrangement of their finances and assets before any major illness is an important aspect for consideration. In old age any form of major diseases affecting the mental capacity like acute stroke or dementia could happen suddenly or insidiously affecting the individual's capacity in decision making. The present arrangement of Guardianship order enables their immediate family member to be legal guardian of the mental incapacitated person. However, there is a limit to the fund that the legal guardian could make use of each month. At the present moment, the monthly sum that could be utilized stands at around HK\$10,000 which is significantly less than most medical professionals' monthly expenses. So for someone with a sizeable asset some sort of legal arrangement like Enduring Power of Attorney, advanced directive or establishing a Trust Fund with trustees could better serve the appropriate use of funds when someone lacks the mental capacity after a major illness.

### Conclusion

Population ageing has often been discussed as a problem in the society. Ageing will become a problem to individuals and the society if we do not plan for it properly. For the society, a proper planning in terms of retirement protection and health care financing will contribute to the advancement of the society rather than pose a threat to the society. For individuals, it is certainly most important to have a plan for how he/she would be living into old age through proper arrangement of employment, retirement, recreation, leisure, financial arrangement and health care. Successful retirement would mean another new life experience in old age. Ageing may be a threat but it also brings plenty of opportunities for health care professionals.



### Society News

#### News from Member Societies:

##### The Guild of St. Luke

Updated office-bearers for the year 2008-2009 are as follows: Master: Dr. Michael POON; Honorary Secretary: Dr. Stella Pui-yan WONG; Honorary Treasurer: Dr. Francis CHU

##### The Society of Anaesthetists of Hong Kong

Updated office-bearers for the year 2008-2009 are as follows: President: Dr. Steven WONG; Vice-President: Dr. S. K. NG; Honorary Secretary: Dr. Song-tuen TAN; Honorary Treasurer: Dr. Chi-wai CHEUNG

The FMSHK would like to send its congratulations to the new office-bearers and look forward to working together with their societies.



### Calendar of Events

#### Meetings

17/10/2008 7:00 pm - 10:30 pm	<b>Hong Kong Museum of Medical Sciences Fund-raising Dinner 2008</b> Organised by: Hong Kong Museum of Medical Sciences Society Chairman: Dr. Laurence L.T. HOU # The Hong Kong Academy of Medicine, Run Run Shaw Hall, 99 Wong Chuk Hang Road, Hong Kong Enquiry: Ms. Tracy NGAI / Mr. Ringo NG Tel: 2549 5123 Fax: 2559 9458
1-2/11/2008	<b>16th Annual Scientific Meeting of Hong Kong College of Radiologists</b> Organised by: Hong Kong College of Radiologists # Hong Kong Academy of Medicine Jockey Club Building, 99 Wong Chuk Hang Road, Aberdeen, Hong Kong Enquiry: Secretariat Tel: 2871 8788 Fax: 2554 0739 Email: enquiries@hkcr.org Website: <a href="http://www.hkcr.org">http://www.hkcr.org</a>
22-25/11/2008	<b>2nd Asian Preventive Cardiology &amp; Cardiac Rehabilitation Conference cum 7th Certificate Course in Cardiac Rehabilitation</b> Organised by: Hong Kong College of Cardiology Co-Chairman: Prof. LAU Chu Pak & Dr. LAU Suet Ting Speaker: Various # Hong Kong Convention & Exhibition Centre, 1 Expo Drive, Wanchai, Hong Kong Enquiry: Secretariat Tel: 2527 8285 Fax: 2865 0943 Email: dorahkma@hkma.org Website: <a href="http://www.apccrc.com">http://www.apccrc.com</a>
27-30/11/2008	<b>Human Dignity in Modern Medicine &amp; 14th Congress of Asian Federation of Catholic Medical Associations</b> Organised by: The Guild of St. Luke, St. Cosmas and St. Damian Hong Kong Chairman: Dr. Peter AU YEUNG Speaker: Prof. Fr Louis Aldrich SJ & Prof. Luke Gormally # Catholic Disease Centre Enquiry: Congress Secretariat Tel: 2363 0598 Fax: 3764 0579
20-22/2/2009	<b>CardioRhythm 2009</b> Organised by: Hong Kong College of Cardiology & Chinese Society of Pacing and Electrophysiology Co-Chairman: Prof. LAU Chu Pak Enquiry: Secretariat Tel: 2899 2035 Fax: 2899 2045 Email: info@cardiorhythm.com Website: <a href="http://www.cardiorhythm.com">http://www.cardiorhythm.com</a>

#### Courses

14,21,28/10/2008, 4,11,18,25/11/2008, 2,9/12/2008	<b>Certificate Courses on Ward Management Module I - Understanding Management Issues in the Workplace</b> Organised by: College of Nursing, Hong Kong Enquiry: Secretariat Tel: 2572 9255 Fax: 2838 6280
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