

## 2013/2014 National Health Insurance in Taiwan



National Health Insurance Administration  
Ministry of Health and Welfare, Taiwan

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## Taiwan

Population	23 million
Land area	36,191km <sup>2</sup>
Ageing	11.15%
GDP (2011)	US\$ 37,737 per capita (ppp) US\$ 20,006 per capita
NHE(2011)	US\$ 2,499 per capita (ppp)
NHE to GDP (2011)	6.62%
Life expectancy (2011)	76 (M) / 82.6 (F)

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## Social Insurance in Taiwan

1950 Labor Insurance (40.1%)

1958 Government Employee Insurance (8.5%)

1985 Farmers Insurance (8.2%)

1995 National Health Insurance

2013 2<sup>nd</sup> Generation NHI

\* ( ) indicates % of total population insured as of 1995

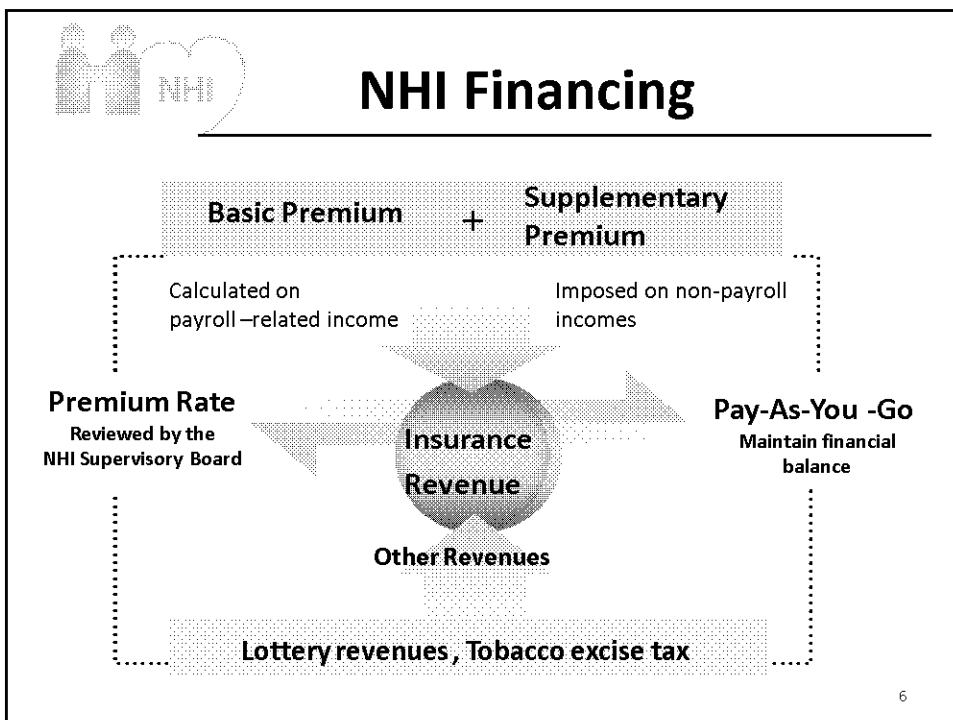
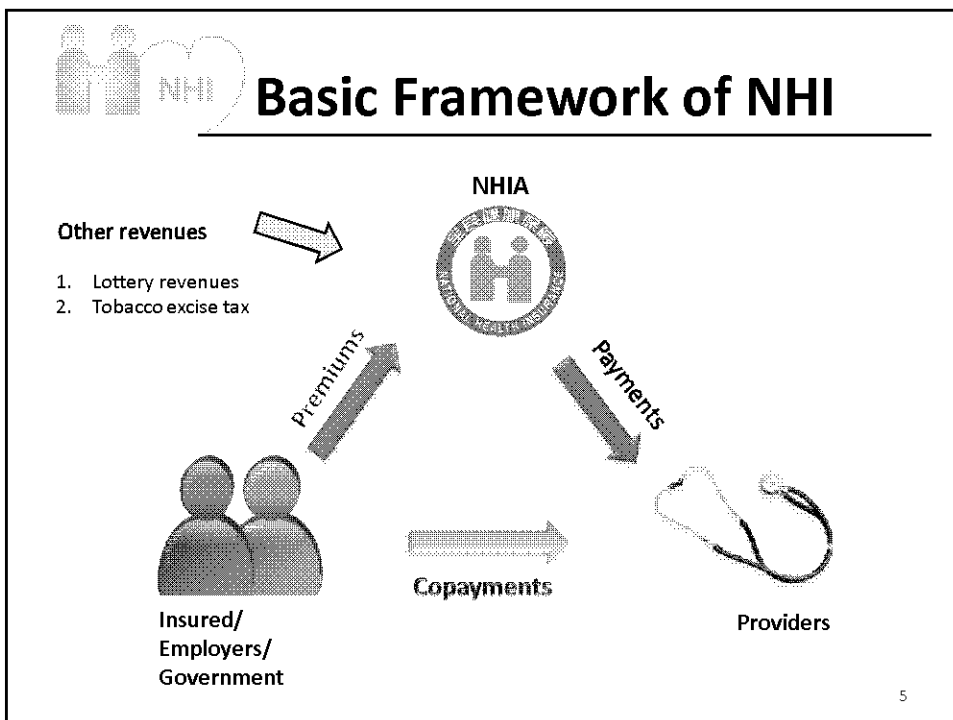
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## Characteristics of NHI

Coverage	Compulsory enrollment for all citizens and legal residents (99% of the population is covered by the NHI)
Administration	Single-payer system run by the government
Financing	Premiums (including basic and supplementary premiums) Premium shared by the employee, employer and government
Benefits	Uniform package, copayment required
Providers	• Contract-based • 93% of providers contracted with NHI
Payment	Plural payment schemes under a global budget
Privileges	Premium and copayment subsidies for the disadvantaged

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## Contribution Shares

Unit:%

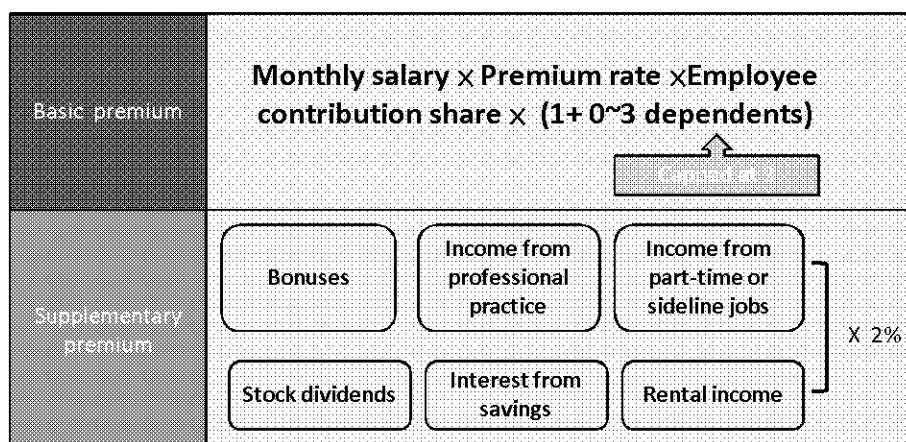
Premium rate: 4.91%

	Category	Government	Employer	Insured
1	Private-sector employees	10	60	30
	Government employees	--	70	30
	Self-employed/Employers	--	--	100
2	Occupational union members	40	--	60
3	Farmers/Fishermen	70	--	30
4	Conscripted military personnel	100	--	--
	Prisoners	100	--	--
5	Low-income households	100	--	--
6	Veterans	100	--	--
	Community groups	40	--	60


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## Supplementary Premium Imposed on the Insured



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## Benefits Package

**NHI  
Coverage**

Disease


Injury

Child Delivery

**Scope of Benefits**

- Inpatient care
- Outpatient care
- Prescription drugs and certain OTC drugs
- Dental services (orthodontics, prothodontics excluded)
- Traditional Chinese medicine
- Day care for the mentally ill
- Home nursing care

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## Copayment for Outpatient Care


Unit: US\$

	Outpatient Care		Emergency Care	Dental Care/ Chinese Medicine	X-ray (2013)
	With Referral	Direct Visit			
Medical Centers	7	12	15	1.7	0~6.7
Regional Hospitals	4.7	8	10	1.7	0~6.7
District Hospitals/ Clinics	1.7	2.7	5	1.7	0~6.7

Exemptions: (1 USD = 30 NTD)

1. Catastrophic diseases, child delivery.
2. Medical services offered in mountain areas or on offshore islands.
3. Low-income households, veterans, children under the age of 3.
4. Insured in areas with inadequate medical resources.

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## Copayment for Inpatient Care (Acute Care)


<i>Length of Stay</i>	<i>Copayment Rate</i>
Within 30 days	10%
31 to 60 days	20%
Above 61 days	30%

Copayment ceiling in 2013: US\$1,033 per stay and a total of US\$1,733 for the entire calendar year (for the same disease that keeps the patient in an acute care ward for no more than 30 days and in a chronic care ward for no more than 180 days).

(1 USD = 30 NTD) 11



## NHI IC Card




Drug Prescriptions,  
Allergies

Organ Donation  
Consent

Last Six Medical  
Visits

Catastrophic Diseases

**Functions of NHI IC Card**



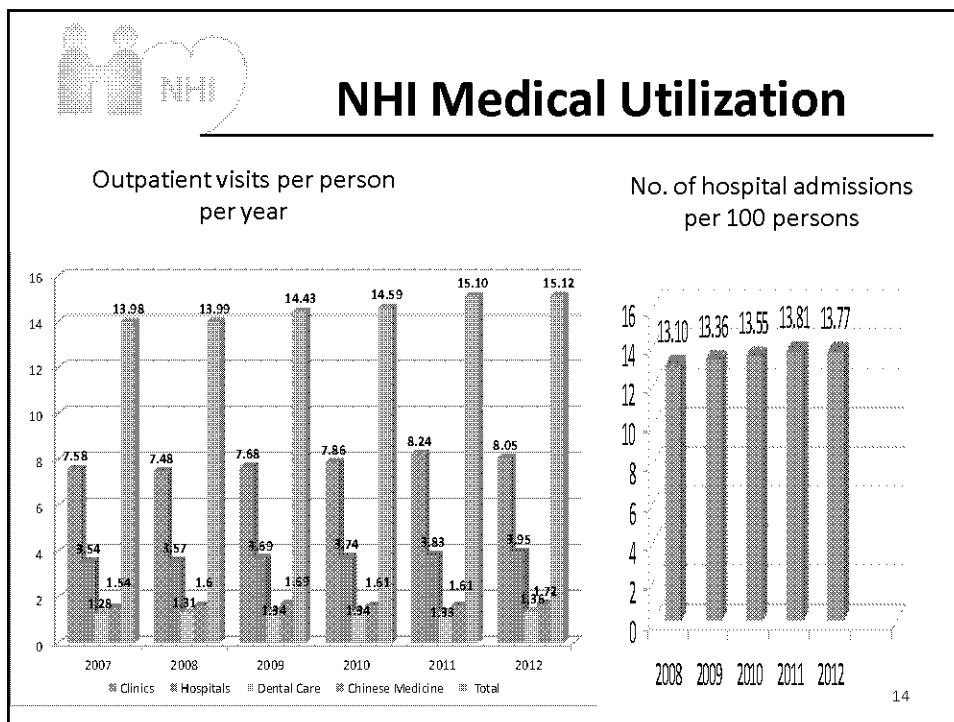
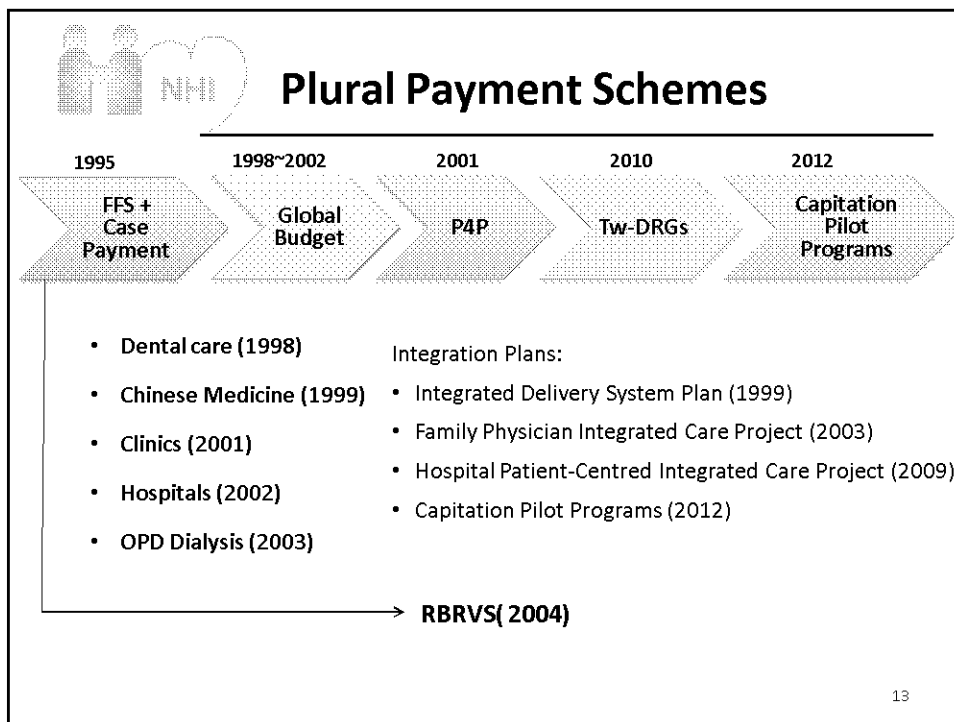
Simplification of  
management  
process

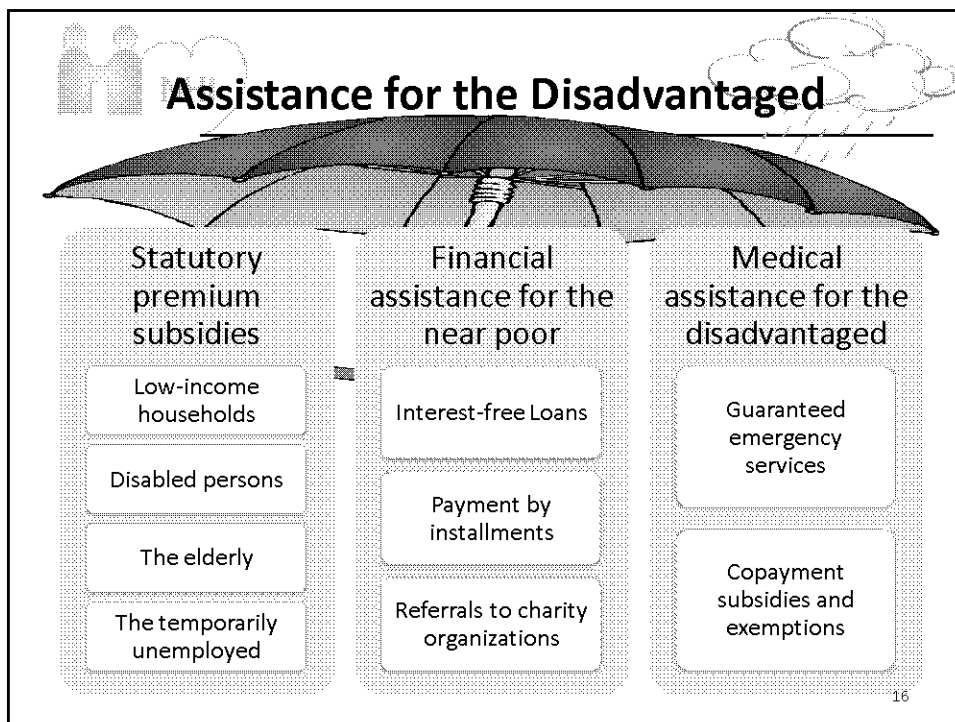
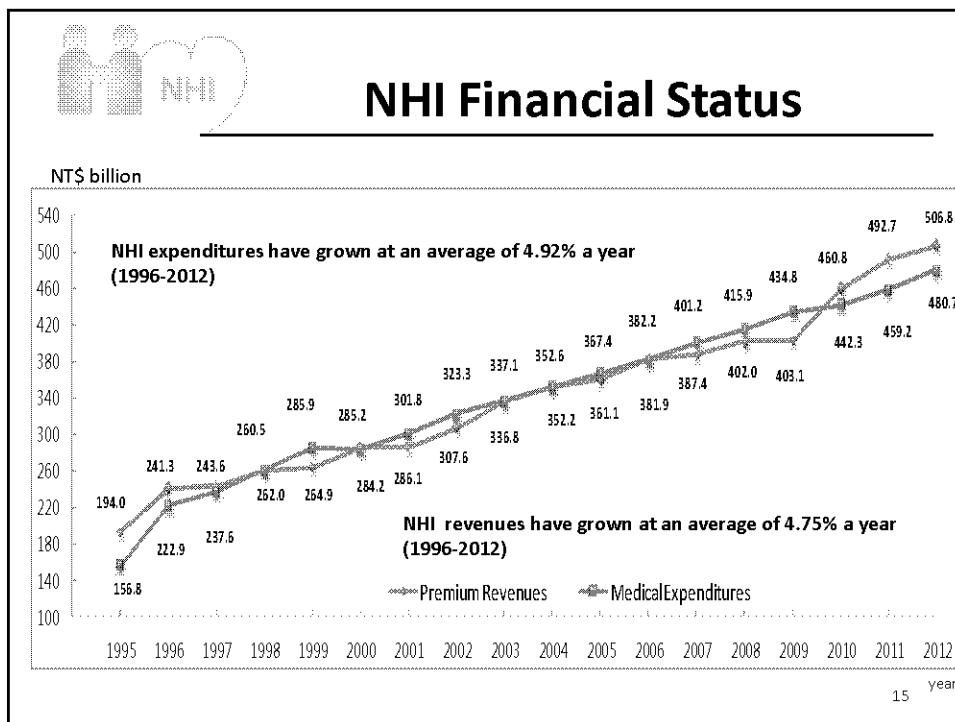
Daily update of  
medical visit data

Infectious  
disease tracing  
& monitoring

Heavy-user  
detection &  
management

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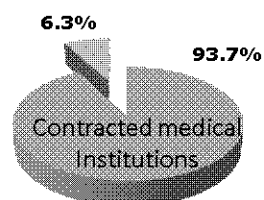






## Access to Medical Care

- Patients are free to choose from 20,058 healthcare providers
- No waiting list as defined in western countries
- Integrated delivery systems (IDS) implemented to improve services in 29 remote mountainous areas and on 19 offshore islands



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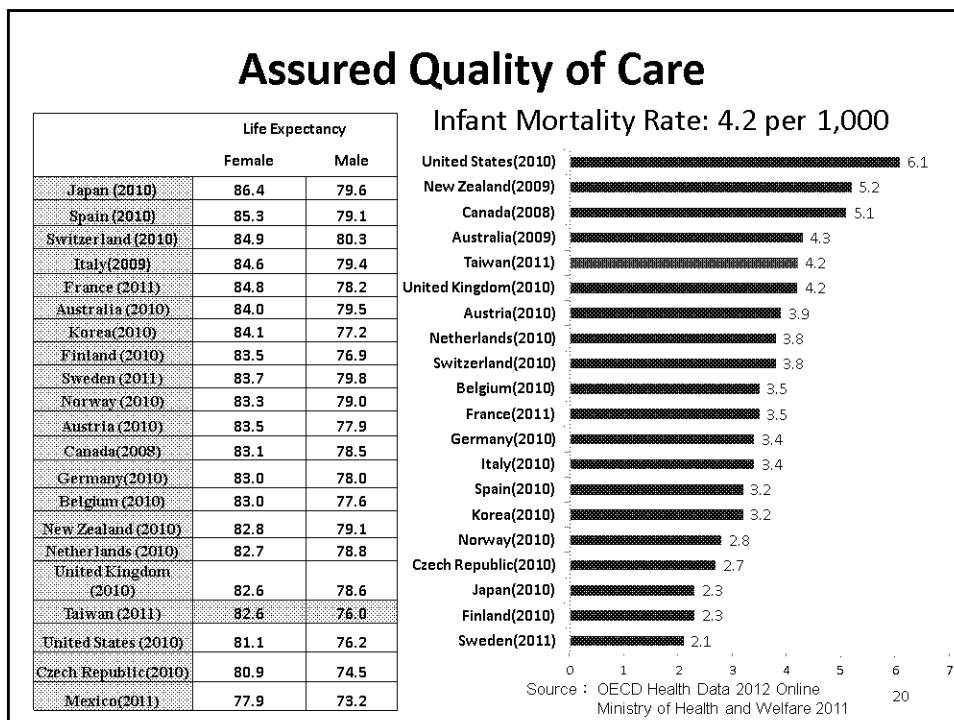
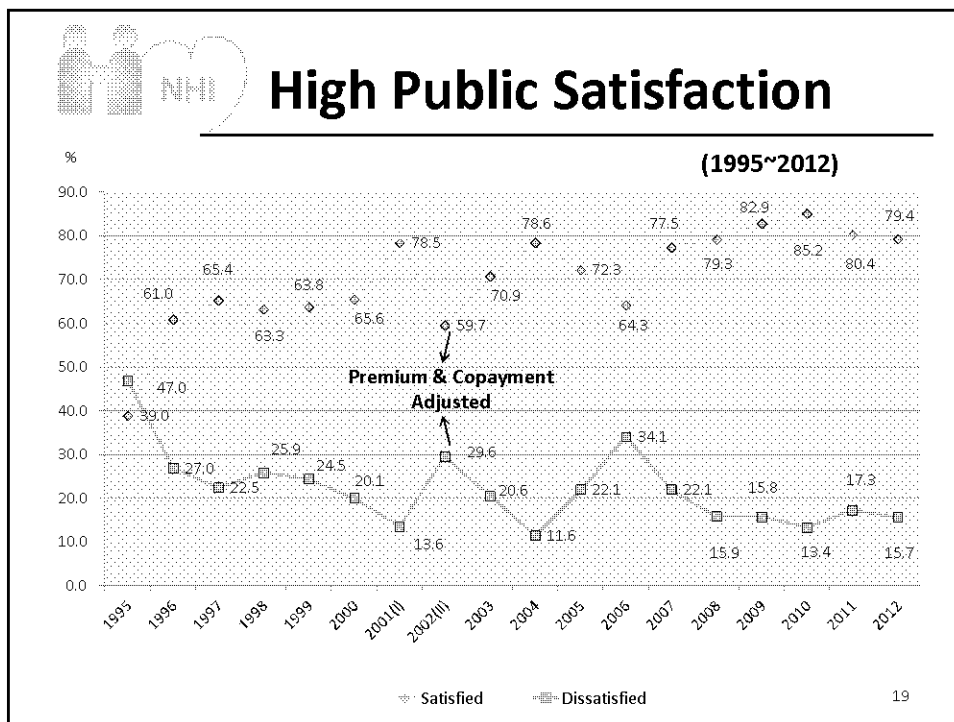


## Alleviating Financial Burdens of Disadvantaged

**Patients with catastrophic diseases represent 3.86% of population, who used 27.13% of NHI medical expenditures.**

Type of User	Medical Expenses	Equivalency
Average	NT\$24,395	1.0
Per catastrophic disease	NT\$177,859	7.3
Per cancer patient	NT\$134,870	5.5
Per cirrhosis of liver patient	NT\$138,217	5.7
Per dialysis patient	NT\$585,816	24.0
Per patient on respirator	NT\$712,480	29.2
Per hemophilia patient	NT\$3,115,426	127.7

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## Up-to-standard Quality

### Five-year Survival Rates for Cancer

Unit: %

	Colon Cancer		Lung Cancer		Breast Cancer
	male	female	male	female	female
Taiwan (2004-2008)	59	61	12	18	86
United States (1999-2005)	65	65	13	18	89
Australia (1998-2004)	61	62	11	14	88

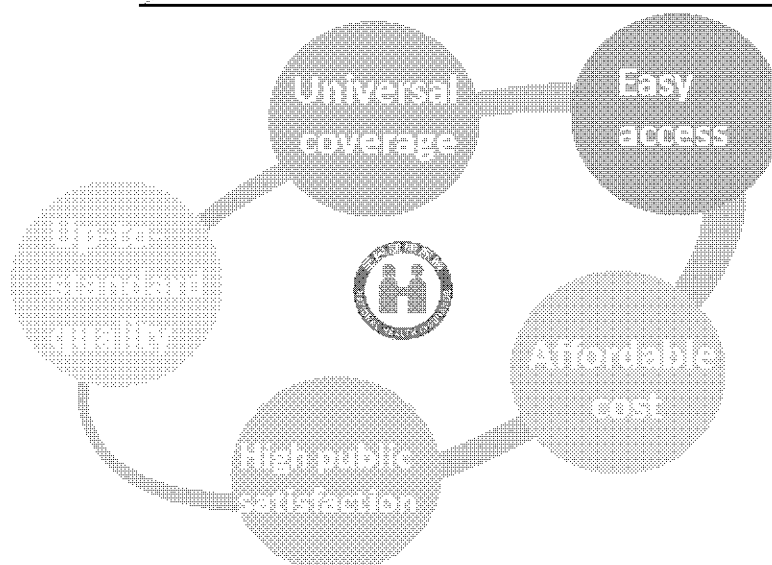
### Organ Transplant Patient Survival Rates

	Taiwan No. of Cases (2001- 2011)	3-month Survival Rate			1-year Survival Rate			3-year Survival Rate		
		US (2007-2008)		Taiwan (2008- 2009)	US (2007-2008)		Taiwan (2008- 2009)	US (2005-2008)		Taiwan (2006- 2009)
		deceased	living		deceased	living		deceased	living	
Kidney	2727	98.3%	98.30% 99.50%	96.9%	96.0% 98.6%	94.5%	90.0% 95.8%			
Liver	2626	90.7%	94.60% 94.60%	85.6%	88.9% 92.0%	78.3%	79.9% 84.7%			
Heart	772	87.2%	93.60%	76.2%	88.9%	68.9%	81.7%			


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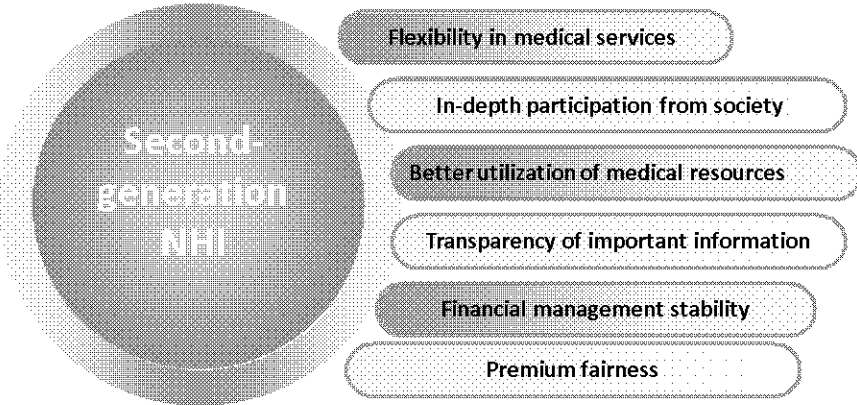
## Major NHI Achievements



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# Prospects



- Flexibility in medical services
- In-depth participation from society
- Better utilization of medical resources
- Transparency of important information
- Financial management stability
- Premium fairness

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http://www.nhi.gov.tw

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A-Z Index: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

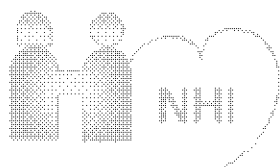
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- Bring Your NHI Card
- International Perspectives
- International Visitors

Hot News

- 7513-25-05 Preserving Medical Resources is a Shared Responsibility
- 7513-25-06 The Bureau Takes Action to Control Medical Resource Abuse
- 7513-25-04 Visit a Local Post Office for Quick and Easy NHI Card Applications

Cherishing Health Insurance for a Healthy Taiwan



***Thank you  
for your kind attention!***