



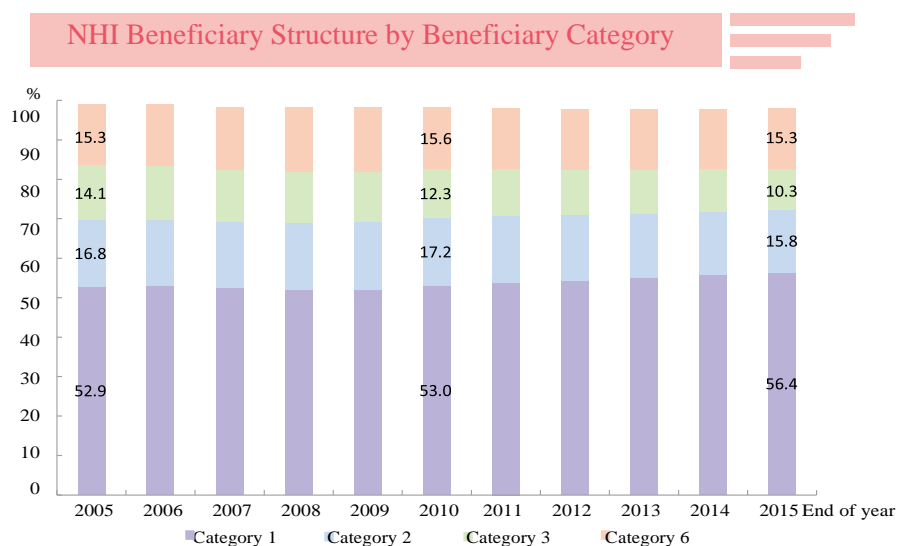
IV. National Health Insurance



1. NHI Overview

(1) Number of Beneficiaries – by Beneficiary Category

Since 2009, the number and ratio of Category 1 beneficiaries have continually increased, accounting for 56.4% by the end of 2015.



Number of Beneficiaries – by Beneficiary Category

Unit: Thousand people

End of year	Total	Category 1	Category 2	Category 3	Category 4	Category 5	Category 6
2005	22,315	11,798	3,743	3,142	...	212	3,420
2006	22,484	11,920	3,748	3,088	...	219	3,510
2007	22,803	11,993	3,775	3,037	173	222	3,603
2008	22,918	11,930	3,875	2,994	162	226	3,732
2009	23,026	11,955	4,000	2,924	160	255	3,732
2010	23,074	12,241	3,976	2,828	158	271	3,601
2011	23,199	12,471	3,962	2,750	161	310	3,545
2012	23,281	12,649	3,868	2,691	152	348	3,573
2013	23,463	12,912	3,786	2,631	187	353	3,595
2014	23,622	13,178	3,772	2,540	185	349	3,597
2015	23,737	13,399	3,759	2,442	182	334	3,621
2015 vs. 2005 increase/decrease (%)	6.4	13.6	0.4	-22.3	...	57.9	5.9

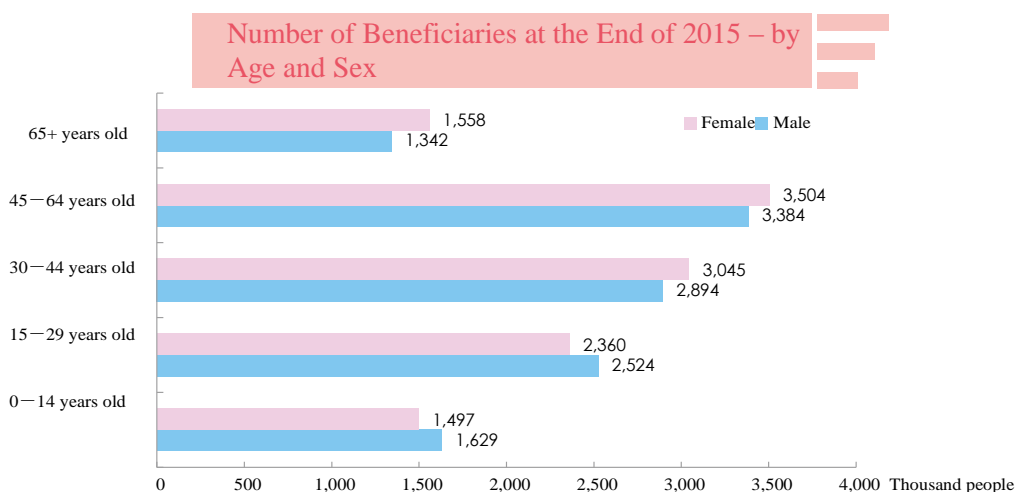
Source: "National Health Insurance Annual Statistical Report," National Health Insurance Administration, Ministry of Health and Welfare
 Note: Because military information was unavailable in 2005 and 2006, Category 4 beneficiaries were displayed as "..."

At the end of 2015, the number of NHI beneficiaries was 23.737 million, of which the majority, 13.399 million (56.4%), were Category 1 beneficiaries. They were followed by 3.759 million (15.8%) Category 2 beneficiaries, 3.621 million (15.3%) Category 6 beneficiaries, 2.442 million (10.3%) Category 3 beneficiaries, 0.334 million (1.4%) Category 5 beneficiaries, 0.182 million (0.8%) Category 4 beneficiaries.

Looking at the changes in beneficiaries, since 2009, the number and ratio of Category 1 beneficiaries has continually increased, growing by 13.6% in 10 years. Categories 2 and 3 have trended downward. The other categories have seen varying increases or decreases.

(2) Number of Beneficiaries – by Age and Sex

At the end of 2015, there were more male than female beneficiaries in each age group under the age of 30 years, whereas there were more female in each age group over the age of 30 years.



Number of Beneficiaries – by Age

Unit: Thousand people, %

End of year	Total	0-14 years old		15-29 years old		30-44 years old		45-64 years old		65+ years old	
			%		%		%		%		%
2005	22,315	4,134	18.5	5,292	23.7	5,580	25.0	5,122	23.0	2,187	9.8
2006	22,484	4,037	18.0	5,242	23.3	5,628	25.0	5,321	23.7	2,256	10.0
2007	22,803	3,934	17.2	5,382	23.6	5,642	24.7	5,527	24.2	2,319	10.2
2008	22,918	3,815	16.6	5,324	23.2	5,667	24.7	5,738	25.0	2,374	10.4
2009	23,026	3,704	16.1	5,235	22.7	5,716	24.8	5,944	25.8	2,427	10.5
2010	23,074	3,548	15.4	5,169	22.4	5,749	24.9	6,155	26.7	2,454	10.6
2011	23,199	3,428	14.8	5,104	22.0	5,800	25.0	6,371	27.5	2,496	10.8
2012	23,281	3,339	14.3	5,024	21.6	5,856	25.2	6,499	27.9	2,563	11.0
2013	23,463	3,281	14.0	4,932	21.0	5,915	25.2	6,674	28.4	2,660	11.3
2014	23,622	3,214	13.6	4,899	20.7	5,945	25.2	6,792	28.8	2,771	11.7
2015	23,737	3,126	13.2	4,885	20.6	5,938	25.0	6,888	29.0	2,900	12.2
2015 vs. 2005 increase/decrease % (percentage point)	6.4	-24.4	(-5.3)	-7.7	(-3.1)	6.4	(0.0)	34.5	(6.0)	32.6	(2.4)

Source: "National Health Insurance Annual Statistical Report," National Health Insurance Administration, Ministry of Health and Welfare

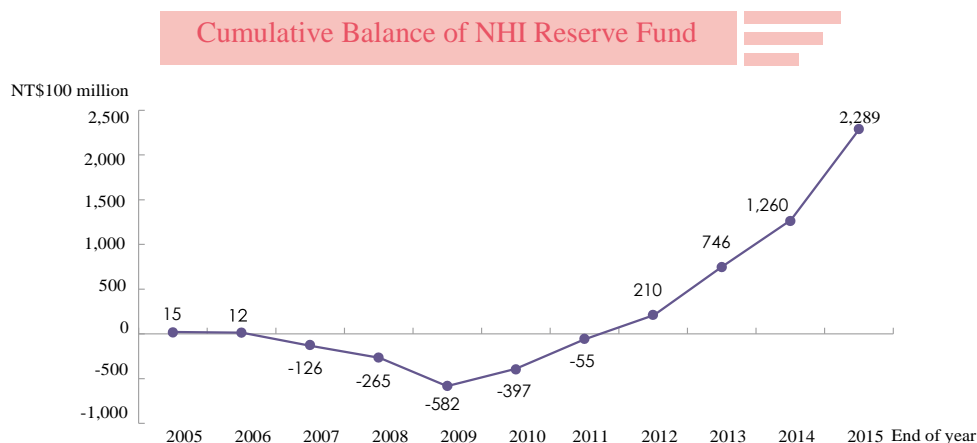
At the end of 2015, beneficiaries between the ages of 0 and 14 totaled 3.126 million (13.2%), those between 15 and 29 totaled 4.885 million (20.6%), those between 30 and 44 totaled 5.938 million (25.0%), those between 45 and 64 totaled 6.888 million (29.0%), and those over 65 totaled 2.9 million (12.2%). As for sex, there were more male than female beneficiaries in each age group below the age of 30 years, whereas there were more female in each age group over the age of 30 years.

Looking at the age structure of beneficiaries, the influence of the aging population and shrinking birth rate is evident. In recent years, the ratio of beneficiaries in each age group under the age of 30 years has basically trended downward. The ratio of those between the ages of 30 and 44 years has stayed at approximately 25%, whereas those in each age group over the age of 45 years have trended upward.

IV National Health Insurance

(3) Overview of Insurance Revenues and Expenditures and Reserve Fund

By the end of 2015, the cumulative reserve fund continued to increase to NT\$228.9 billion.



Overview of NHI Revenues and Expenditures

Unit: NT\$100 million

Year	Insurance income		Insurance costs		Insurance revenue/expenditure surplus and deficit	Premium rate (%)
		Growth rate (%)		Growth rate (%)		
2005	3,661	3.6	3,724	5.3	-63	4.55
2006	3,861	5.5	3,864	3.8	-3	4.55
2007	3,919	1.5	4,056	5.0	-138	4.55
2008	4,068	3.8	4,207	3.7	-140	4.55
2009	4,075	0.2	4,392	4.4	-317	4.55
2010	4,652	14.2	4,467	1.7	185	5.17
2011	4,968	6.8	4,626	3.6	342	5.17
2012	5,107	2.8	4,842	4.7	265	5.17
2013	5,595	9.5	5,059	4.5	536	4.91
2014	5,733	2.5	5,219	3.2	514	4.91
2015	6,450	12.5	5,421	3.9	1,029	4.91
2015 vs. 2005 increase/decrease % (percentage point)	76.2	(8.9)	45.6	(-1.4)		

Source: "National Health Insurance Annual Statistical Report," National Health Insurance Administration, Ministry of Health and Welfare

Note: In April 2010, the premium rate was adjusted to 5.17%.

In 2015, insurance income calculated on an accrual basis was NT\$645 billion, an increase of 12.5% over the previous year. Insurance costs were NT\$542.1 billion, an increase of 3.9% over the previous year. The surplus of insurance revenues over expenditures was NT\$102.9 billion.

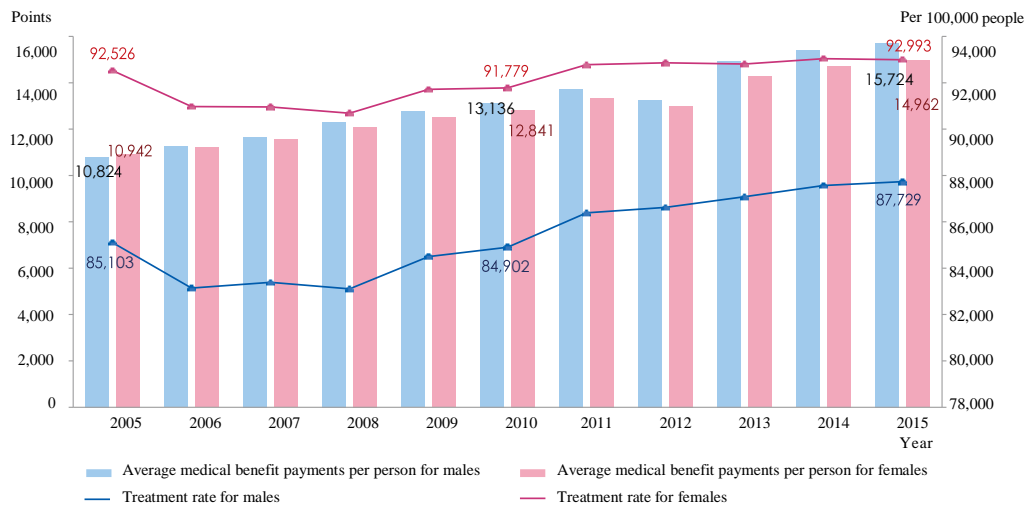
Over the years, insurance income and costs have both trended upward. From 2005 to 2015, insurance income grew by an average of 5.8% each year. Insurance costs grew by an annual average of 3.8%. Insurance finances were short starting in 1998. Cumulative NHI revenues and expenditures were short for the first time in 2007. In 2010, because the premium rate was adjusted, there was a surplus of insurance revenues over expenditures. In 2013, the premium rate was adjusted downward and the second-generation National Health Insurance financing system was implemented, increasing supplementary premiums and filling up the shortage of the 36 percent of the annual health insurance budget, the lowest amount which should be burdened by the government according to law. By the end of 2015, the cumulative reserve fund surplus was NT\$228.9 billion.

2. NHI Treatment Statistics

(1) Western Medicine Outpatient Statistics

Over the past five years, the rate of female visiting Western medicine clinics has stabilized, whereas that of male has been growing slowly.

Overview of Western Medicine Outpatient Treatment



Western Medicine Outpatient Treatment Statistics

Unit: thousand people, thousand cases, million points

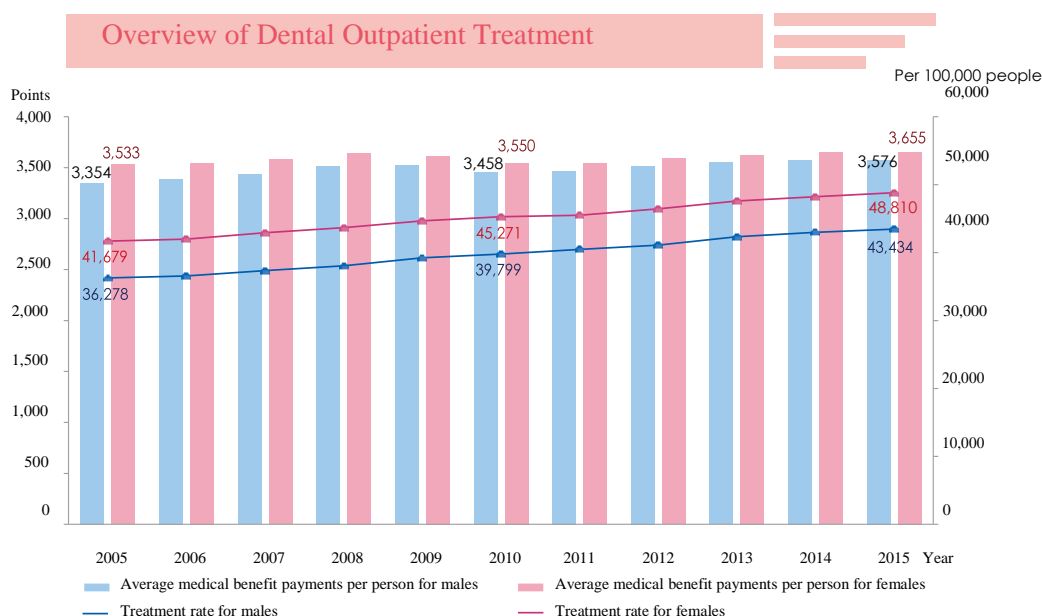
Year	Number of people treated			Number of treatment cases			Medical benefit payments		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2005	20,173	9,831	10,342	273,029	124,504	148,525	219,576	106,409	113,167
2006	19,856	9,625	10,231	258,644	117,814	140,829	222,944	108,363	114,581
2007	19,966	9,673	10,294	263,166	119,601	143,565	231,535	112,692	118,843
2008	19,975	9,655	10,320	264,503	120,066	144,436	243,689	118,823	124,866
2009	20,327	9,828	10,499	276,860	125,618	151,241	256,633	125,411	131,221
2010	20,438	9,879	10,559	282,997	128,445	154,552	265,359	129,772	135,587
2011	20,774	10,056	10,718	279,852	126,053	153,798	281,298	138,162	143,136
2012	20,881	10,100	10,782	281,839	126,587	155,251	274,049	134,043	140,006
2013	20,997	10,170	10,827	283,389	128,077	155,312	306,479	151,904	154,575
2014	21,135	10,238	10,897	288,554	130,375	158,179	317,990	157,732	160,259
2015	21,203	10,269	10,934	287,154	129,790	157,364	325,062	161,463	163,600
2015 vs. 2005 increase/decrease %	5.1	4.5	5.7	5.2	4.2	6.0	48.0	51.7	44.6

The number of visits in 2015 was 21.203 million, an increase of 5.1% over 2005. Males were 48.4% and females were 51.6%. The number of cases was 287.154 million, an increase of 5.2% over 2005. Over the past decade, the treatment rate among males rose from 85,103 per 100,000 people to 87,729. The rate among females increased from 92,526 per 100,000 people to 92,993. The figures have stabilized in the past 5 years.

Over the past decade, medical benefit payments for Western medicine outpatients have tended to increase. The average medical benefit payments per person for males increased from 10,824 points in 2005 to 15,724 points in 2015. For females, the average medical benefit payments per person rose from 10,942 points in 2005 to 14,962 points in 2015.

(2) Dental Outpatient Statistics

The dental outpatient treatment rate and the average medical benefit payments per person continue to increase.



Dental Outpatient Treatment Statistics

Unit: thousand people, thousand cases, million points

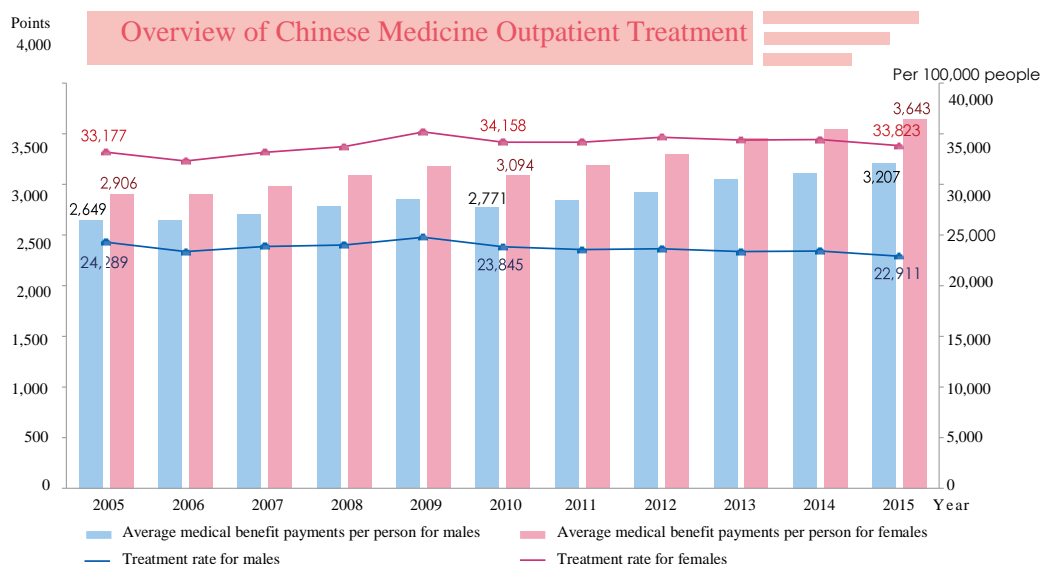
Year	Number of people treated			Number of treatment cases			Medical benefit payments		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2005	8,850	4,191	4,659	27,464	12,746	14,718	30,513	14,055	16,458
2006	8,954	4,234	4,721	27,681	12,857	14,823	31,111	14,365	16,746
2007	9,190	4,333	4,857	28,426	13,165	15,261	32,274	14,877	17,396
2008	9,392	4,422	4,970	29,236	13,546	15,690	33,653	15,559	18,094
2009	9,679	4,565	5,114	30,032	13,979	16,053	34,595	16,095	18,500
2010	9,839	4,631	5,208	30,190	14,023	16,166	34,505	16,016	18,489
2011	9,968	4,713	5,256	30,469	14,268	16,200	34,977	16,364	18,613
2012	10,183	4,791	5,392	31,072	14,437	16,635	36,221	16,856	19,366
2013	10,496	4,943	5,553	32,021	14,881	17,140	37,660	17,544	20,116
2014	10,673	5,026	5,647	32,584	15,143	17,440	38,613	17,999	20,614
2015	10,823	5,084	5,739	32,768	15,158	17,610	39,156	18,182	20,974
2015 vs. 2005 increase/decrease %	22.3	21.3	23.2	19.3	18.9	19.6	28.3	29.4	27.4

The number of dental outpatients in 2015 was 10.823 million, an increase of 22.3% over 2005. Males were 47.0% and females were 53.0%. The number of cases was 32.768 million, an increase of 19.3% over 2005. Over the past decade, the treatment rate among males rose from 36,278 per 100,000 people to 43,434. The rate among females increased from 41,679 per 100,000 people to 48,810.

Over the past decade, medical benefit payments for dental outpatients have tended to increase annually. The average medical benefit payments per person for males increased from 3,354 points in 2005 to 3,576 points in 2015. For females, the average medical benefit payments per person rose from 3,533 points in 2005 to 3,655 points in 2015.

(3) Chinese Medicine Outpatient Statistics

Medical benefit payments for Chinese medicine outpatients have continued to increase for both sexes.



Chinese Medicine Outpatient Treatment Statistics

Unit: thousand people, thousand cases, million points

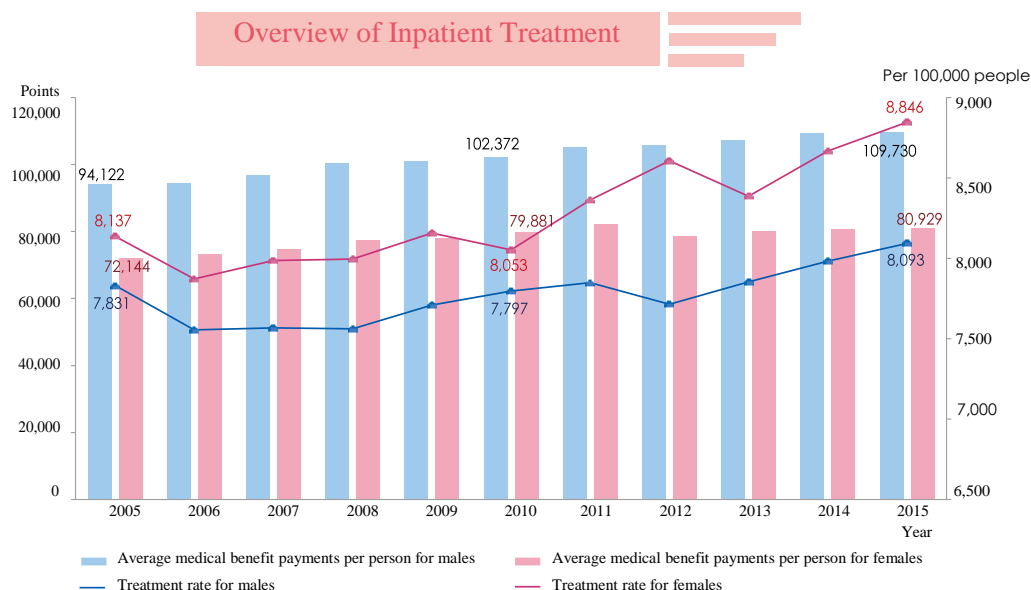
Year	Number of people treated			Number of treatment cases			Medical benefit payments		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2005	6,514	2,806	3,708	33,735	13,551	20,184	18,211	7,433	10,778
2006	6,339	2,705	3,634	32,763	13,021	19,742	17,745	7,175	10,570
2007	6,524	2,770	3,754	34,501	13,598	20,903	18,692	7,505	11,188
2008	6,627	2,789	3,838	35,925	13,928	21,997	19,639	7,777	11,862
2009	6,908	2,881	4,027	38,241	14,620	23,622	21,030	8,220	12,810
2010	6,704	2,775	3,930	36,726	13,925	22,802	19,848	7,688	12,160
2011	6,690	2,743	3,947	38,019	14,241	23,778	20,370	7,800	12,570
2012	6,778	2,757	4,022	39,433	14,551	24,882	21,340	8,067	13,272
2013	6,738	2,729	4,009	39,862	14,627	25,235	22,183	8,327	13,856
2014	6,771	2,739	4,032	40,394	14,734	25,660	22,809	8,525	14,283
2015	6,659	2,682	3,977	40,253	14,620	25,633	23,088	8,600	14,487
2015 vs. 2005 increase/decrease %	2.2	-4.4	7.3	19.3	7.9	27.0	26.8	15.7	34.4

The number of Chinese medicine outpatients in 2015 was 6.659 million, an increase of 2.2% over 2005. Males were 40.3% and females were 59.7%. The number of cases was 40.253 million, an increase of 19.3% over 2005. Over the past decade, the treatment rate among males dropped from 24,289 per 100,000 people to 22,911. The rate among females increased from 33,177 per 100,000 people to 33,823.

The medical benefit payments for Chinese medicine outpatients have tended to increase annually since 2010. The average medical benefit payments per person for males increased from 2,649 points in 2005 to 3,207 points in 2015. For females, the average medical benefit payments per person rose from 2,906 points in 2005 to 3,643 points in 2015.

(4) Inpatient Statistics

The average medical benefit payments per person for male are 1.4 times those for female.



Inpatient Treatment Statistics

Unit: thousand people, thousand cases, million points

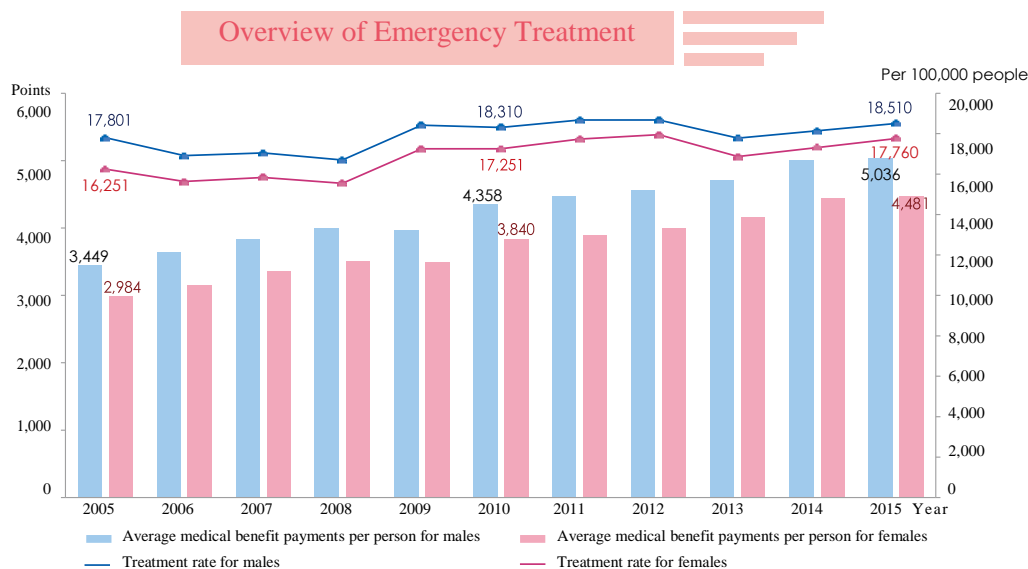
Year	Number of people treated			Number of treatment cases			Medical benefit payments		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2005	1,814	905	909	2,950	1,539	1,411	150,758	85,145	65,613
2006	1,760	875	885	2,867	1,491	1,376	147,471	82,685	64,785
2007	1,782	878	904	2,928	1,510	1,418	152,460	84,943	67,517
2008	1,788	879	910	3,007	1,552	1,455	158,857	88,391	70,467
2009	1,830	897	934	3,108	1,600	1,508	163,661	90,678	72,984
2010	1,834	907	926	3,177	1,648	1,529	166,880	92,874	74,006
2011	1,880	914	966	3,233	1,658	1,575	175,364	96,035	79,329
2012	1,899	899	999	3,249	1,631	1,619	173,559	95,033	78,526
2013	1,896	917	978	3,210	1,654	1,556	176,651	98,382	78,269
2014	1,948	933	1,015	3,280	1,679	1,602	184,170	102,072	82,098
2015	1,987	947	1,040	3,354	1,707	1,647	188,123	103,947	84,176
2015 vs. 2005 increase/decrease %	9.5	4.6	14.4	13.7	10.9	16.7	24.8	22.1	28.3

The number of NHI inpatients was 1.987 million in 2015, an increase of 9.5% over 2005. Males were 47.7% and females were 52.3%. The number of NHI inpatient cases was 3.354 million, an increase of 13.7% over 2005. Over the past decade, the treatment rate among males rose from 7,831 per 100,000 people to 8,093. The rate among females increased from 8,137 per 100,000 people to 8,846.

The medical benefit payments for NHI inpatients have tended to increase most of the time since 2006. The average medical benefit payments per person for males increased from 94,122 points in 2005 to 109,730 points in 2015. For females, the average medical benefit payments per person rose from 72,144 points in 2005 to 80,929 points in 2015. Medical benefit payments for male are 1.4 times that for female.

(5) Emergency Statistics

Over the past 10 years, medical benefit payments for emergency service have grown substantially.



Emergency Treatment Statistics

Unit: thousand people, thousand cases, million points

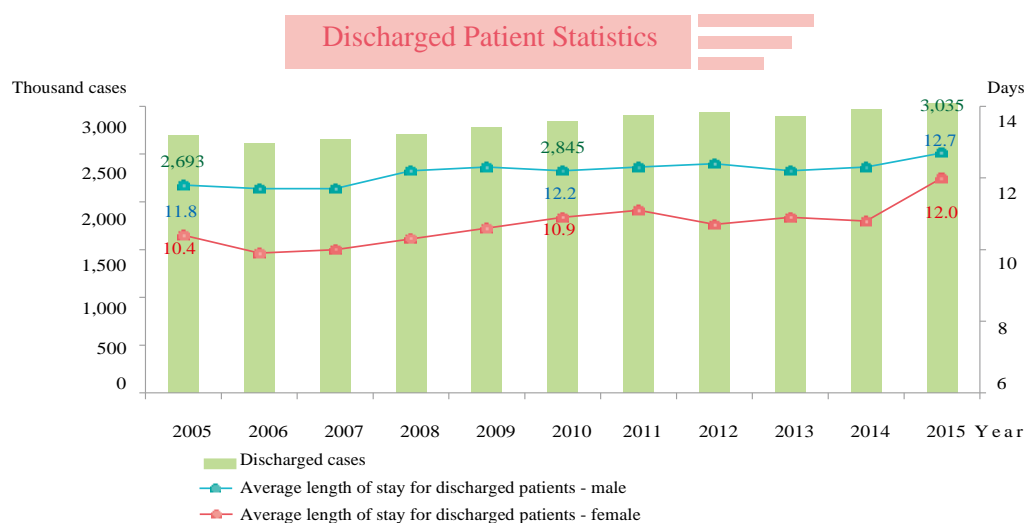
Year	Number of people treated			Number of treatment cases			Medical benefit payments		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2005	3,873	2,056	1,816	5,955	3,193	2,762	12,512	7,092	5,420
2006	3,716	1,959	1,758	5,684	3,028	2,656	12,704	7,148	5,557
2007	3,769	1,977	1,792	5,798	3,075	2,723	13,630	7,601	6,029
2008	3,708	1,940	1,769	5,700	3,015	2,684	13,966	7,763	6,203
2009	4,118	2,143	1,975	6,354	3,349	3,005	15,410	8,510	6,900
2010	4,115	2,131	1,985	6,478	3,401	3,077	16,908	9,286	7,622
2011	4,222	2,173	2,049	6,671	3,485	3,186	17,731	9,737	7,993
2012	4,261	2,177	2,084	6,731	3,487	3,243	18,283	9,945	8,338
2013	4,044	2,076	1,968	6,328	3,294	3,035	17,978	9,784	8,194
2014	4,149	2,121	2,028	6,499	3,366	3,133	19,644	10,621	9,023
2015	4,255	2,167	2,088	6,641	3,422	3,219	20,269	10,911	9,358
2015 vs. 2005 increase/decrease %	9.9	5.4	15.0	11.5	7.2	16.5	62.0	53.8	72.7

The number of emergency patients was 4.255 million in 2015, an increase of 9.9% over 2005. Males were 50.9% and females were 49.1%. The number of emergency cases was 6.641 million, an increase of 11.5% over 2005. Over the past decade, the treatment rate among males rose from 17,801 per 100,000 people to 18,510. The rate among females increased from 16,251 per 100,000 people to 17,760.

Over the past decade, the medical benefit payments for emergency service have tended to increase most of the time. The average medical benefit payments per person for males increased from 3,449 points in 2005 to 5,036 points in 2015. For females, the average medical benefit payments per person rose from 2,984 points in 2005 to 4,481 points in 2015.

3. NHI Statistics on Discharged Patients

The average length of stay for discharged NHI patients continues to increase.



Discharged Patient Statistics

Unit: Thousand cases, %, days

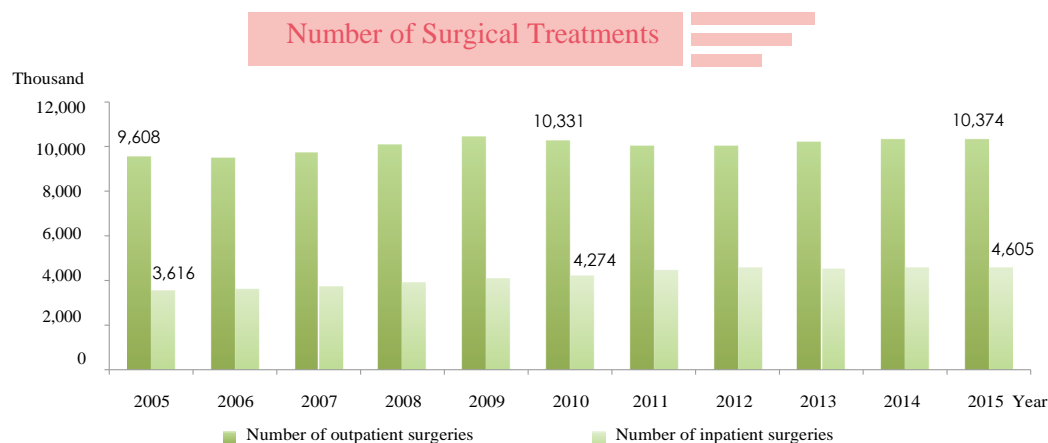
Year	Discharged cases (Thousand cases)	Length of stay percentages (%)						Average length of stay for discharged patients		
		1-3 days	4-7 days	8-14 days	15-30 days	31-90 days	90+ days	Total	Male	Female
2005	2,693	37.9	33.7	15.5	8.1	3.9	0.9	11.2	11.8	10.4
2006	2,613	38.3	33.2	15.5	8.3	3.8	0.9	10.8	11.7	9.9
2007	2,656	37.7	33.5	15.6	8.5	3.8	0.9	10.8	11.7	10.0
2008	2,708	37.3	33.2	16.0	8.7	3.9	0.9	11.3	12.2	10.3
2009	2,784	37.8	33.2	15.7	8.6	3.9	0.9	11.4	12.3	10.6
2010	2,845	37.8	33.1	15.6	8.6	3.9	0.9	11.6	12.2	10.9
2011	2,909	37.9	33.4	15.4	8.6	3.8	0.9	11.7	12.3	11.1
2012	2,938	38.3	32.9	15.3	8.6	3.8	1.0	11.5	12.4	10.7
2013	2,897	38.3	32.6	15.5	8.8	3.7	1.0	11.6	12.2	10.9
2014	2,972	38.8	32.7	15.2	8.7	3.6	1.0	11.6	12.3	10.8
2015	3,035	40.5	33.3	15.2	8.5	3.6	1.1	12.3	12.7	12.0
2015 vs. 2005 increase/decrease %	12.7	2.6	-0.4	-0.3	0.4	-0.3	0.2	9.8	7.6	15.4

In 2015, the number of patient discharges was 3.03 million, an increase of 12.7% over 2005. The largest group of discharges at 40.5% of the total was patients hospitalized for 1 to 3 days, followed by patients hospitalized for 4 to 7 days, who constituted 33.3% of the total. These two groups accounted for 70% of the total. Patients hospitalized for 31 or more days were 4.7%.

The average length of stay for NHI discharged patients has increased slightly over the past decade. The average length of stay for both sexes in 2015 was 12.3. Males were hospitalized for 12.7 days and females were hospitalized for 12.0 days. In comparison with 2005, the length of stay for males increased by 0.9 days, or 7.6%, whereas that for females increased by 1.6 days, or 15.4%.

4. NHI Surgical Treatment Statistics

The number of inpatient surgeries has increased slightly in the recent years.



Surgical Treatment Statistics

Year	Outpatient surgeries (thousand)							Inpatient surgeries (thousand)						
	Total	Male	Female	0-14 years old	15-44 years old	45-64 years old	65+ years old	Total	Male	Female	0-14 years old	15-44 years old	45-64 years old	65+ years old
2005	9,608	4,434	5,174	2,344	4,146	2,154	965	3,616	1,938	1,678	158	1,031	1,038	1,389
2006	9,496	4,400	5,096	2,325	4,093	2,174	904	3,623	1,937	1,686	144	1,017	1,066	1,396
2007	9,753	4,502	5,252	2,263	4,203	2,335	952	3,758	1,999	1,759	137	1,012	1,123	1,487
2008	10,106	4,681	5,425	2,226	4,378	2,490	1,011	3,935	2,101	1,833	142	1,024	1,203	1,567
2009	10,478	4,886	5,592	2,191	4,478	2,698	1,112	4,134	2,198	1,936	140	1,052	1,300	1,642
2010	10,331	4,805	5,526	2,112	4,408	2,725	1,086	4,274	2,297	1,976	132	1,049	1,381	1,711
2011	10,076	4,695	5,381	2,000	4,245	2,747	1,084	4,471	2,390	2,081	118	1,129	1,482	1,742
2012	10,040	4,674	5,365	1,961	4,204	2,785	1,090	4,593	2,419	2,174	122	1,181	1,541	1,750
2013	10,228	4,759	5,469	2,055	4,160	2,834	1,179	4,564	2,446	2,117	146	1,088	1,579	1,751
2014	10,340	4,831	5,509	2,015	4,134	2,907	1,284	4,599	2,450	2,150	142	1,099	1,602	1,756
2015	10,374	4,829	5,544	1,893	4,105	2,974	1,402	4,605	2,440	2,164	143	1,090	1,618	1,754
2015 vs. 2005 increase/decrease %	8.0	8.9	7.2	-19.2	-1.0	38.1	45.3	27.4	25.9	29.0	-9.5	5.7	55.9	26.3

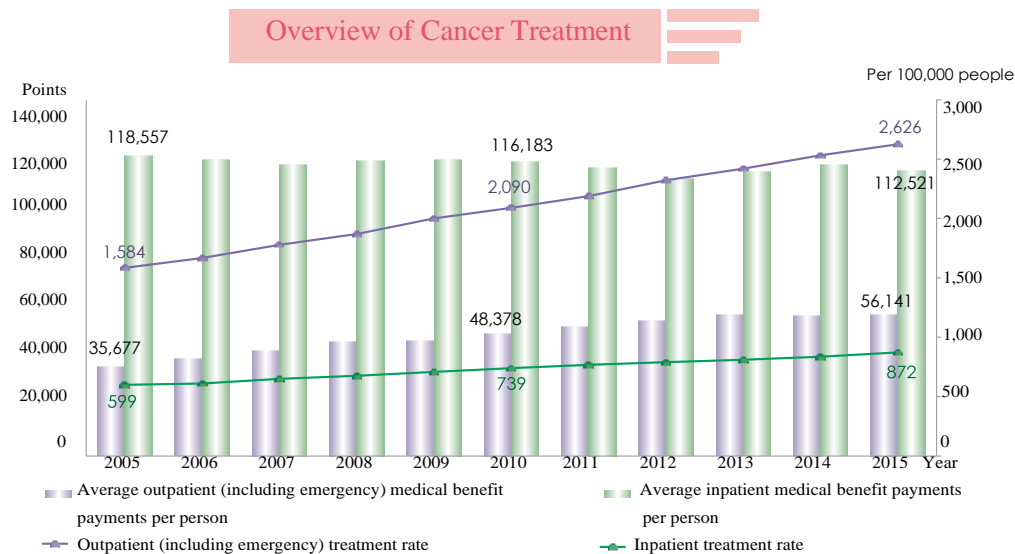
In 2015, the number of NHI outpatient surgeries totaled 10.374 million, of which 46.6% were for males and 53.4% were for females. In comparison with 2005, the number of outpatient surgeries for males and females has increased by 8.9% and 7.2%, respectively. Over the past decade, about 40% of NHI outpatient surgeries were for people between the age of 15 and 44.

Over the past decade the number of NHI inpatient surgeries has tended to increase. In 2015, the total was 4.605 million, of which males were 53.0% and females were 47.0%. In comparison with 2005, the number of male and female inpatient surgeries increased by 25.9% and 29.0%, respectively. By age, the numbers of NHI inpatient surgeries for patients between the age of 45 and 64 and over the age of 65 have tended to increase annually. The number of inpatient surgeries for patients between the age of 45 and 64 grew from 1.038 million in 2005 to 1.618 million in 2015, an increase of 55.8%. The number of inpatient surgeries for patients over the age of 65 increased from 1.389 million in 2005 to 1.754 million in 2015, an increase of 26.3%.

5. Overview of NHI Treatment for Major Diagnostic Categories

(1) Cancer

The cancer treatment rate has increased annually over the past decade.



Cancer Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	360	12,842	1,584	1,514	1,656	136	16,141	599	669	527
2006	381	14,664	1,668	1,592	1,746	140	16,321	611	694	526
2007	408	17,128	1,778	1,695	1,864	149	17,095	649	735	561
2008	430	19,430	1,870	1,789	1,953	155	18,103	675	762	587
2009	462	21,142	2,001	1,912	2,092	163	19,083	708	794	621
2010	484	23,401	2,090	1,982	2,199	171	19,864	739	827	649
2011	508	25,971	2,189	2,078	2,301	178	20,203	767	860	672
2012	540	29,001	2,322	2,195	2,449	184	20,094	790	877	703
2013	565	31,529	2,420	2,286	2,556	189	21,246	810	900	720
2014	593	32,899	2,532	2,380	2,684	196	22,452	836	922	749
2015	616	34,597	2,626	2,457	2,795	205	23,027	872	944	800
2015 vs. 2005 increase/decrease %	71.1	169.4	65.8	62.3	68.8	50.7	42.7	45.6	41.1	51.8

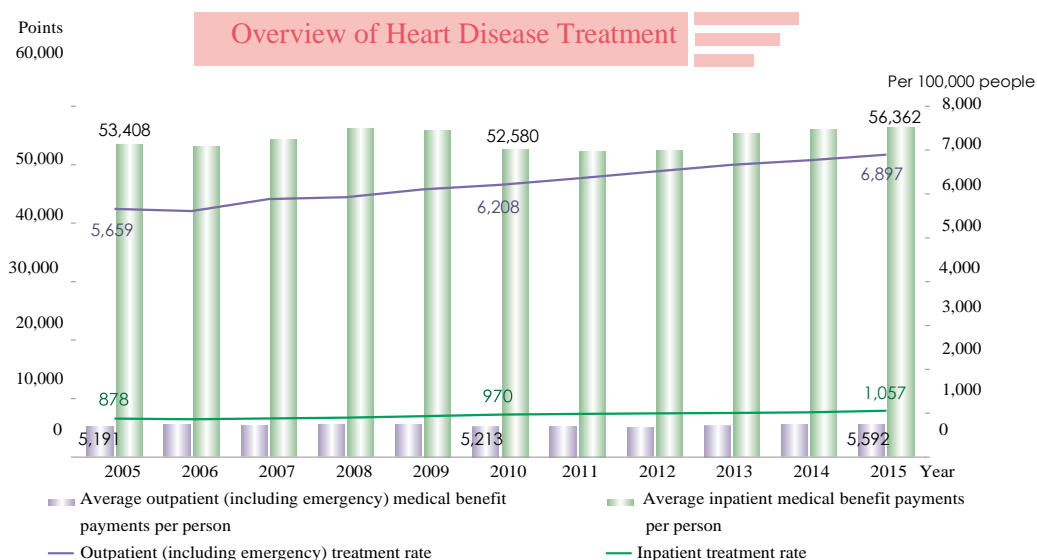
Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

The number of outpatients receiving treatment for cancer in 2015 was 616,000. The treatment rate was 2,626 per 100,000 people. Total medical benefit payments were 34,597 million points, and the average outpatient medical benefit payments per person were 56,141 points. In comparison to 2005, the number of people treated increased by 71.1%, and the treatment rate increased by 65.8%. Total medical benefit payments increased by 1.7 times, and the average outpatient medical benefit payments per person increased by 57.4%.

The number of inpatients receiving treatment for cancer in 2015 was 205,000. The treatment rate was 872 per 100,000 people. Total medical benefit payments were 23,027 million points, and the average inpatient medical benefit payments per person were 112,521 points. In comparison to 2005, the number of people treated increased by 50.7%, and the treatment rate increased by 45.6%. Total medical benefit payments increased by 42.7%, and the average inpatient medical benefit payments per person dropped by 5.1%.

(2) Heart Diseases

Since 2006, outpatient and inpatient treatment rates for heart diseases have increased annually.



Heart Disease Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	1,286	6,677	5,659	5,309	6,020	200	10,664	878	963	791
2006	1,281	7,120	5,612	5,297	5,936	197	10,462	864	951	775
2007	1,348	7,295	5,884	5,572	6,203	202	10,983	882	973	789
2008	1,363	7,596	5,925	5,647	6,208	207	11,624	900	1,003	796
2009	1,409	7,718	6,104	5,856	6,357	215	12,027	932	1,043	820
2010	1,437	7,490	6,208	6,008	6,411	224	11,799	970	1,084	854
2011	1,474	7,788	6,354	6,197	6,513	229	11,956	985	1,108	861
2012	1,516	7,775	6,514	6,388	6,640	232	12,150	995	1,128	861
2013	1,555	8,437	6,662	6,584	6,740	235	13,026	1,007	1,150	864
2014	1,584	8,828	6,768	6,735	6,801	239	13,402	1,023	1,173	872
2015	1,618	9,049	6,897	6,908	6,885	248	13,978	1,057	1,219	896
2015 vs. 2005 increase/decrease %	25.8	35.5	21.9	30.1	14.4	24.0	31.1	20.4	26.6	13.3

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

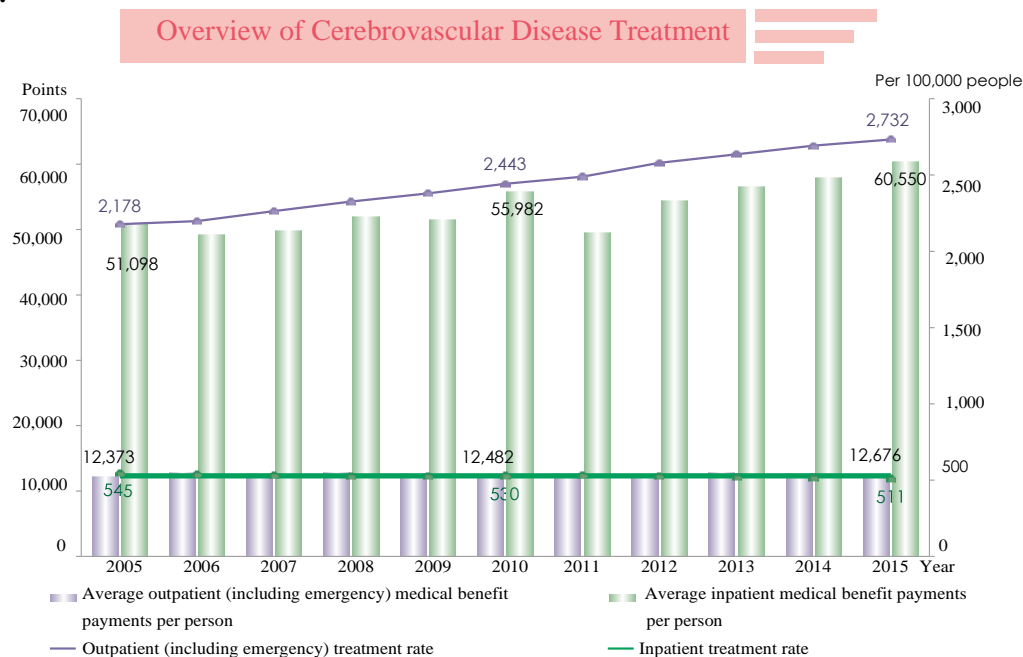
The number of outpatients receiving treatment for heart diseases in 2015 was 1.618 million. The treatment rate was 6,897 per 100,000 people. Total medical benefit payments were 9,049 million points, and the average outpatient medical benefit payments per person were 5,592 points. In comparison to 2005, the number of people treated increased by 25.8%, and the treatment rate increased by 21.9%. Total medical benefit payments increased by 35.5%, and the average outpatient medical benefit payments per person increased by 7.7%.

The number of inpatients receiving treatment for heart diseases in 2015 was 248,000. The treatment rate was 1,057 per 100,000 people. Total medical benefit payments were 13,978 million points, and the average inpatient medical benefit payments per person were 56,362 points. In comparison to 2005, the number of people treated increased by 24.0%, and the treatment rate increased by 20.4%. Total medical benefit payments increased by 31.1%, and the average inpatient medical benefit payments per person increased by 5.5%.

IV National Health Insurance

(3) Cerebrovascular Diseases

Over the past 10 years, female inpatient treatment rate for cerebrovascular diseases has fallen by 10%.



Cerebrovascular Disease Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	495	6,125	2,178	2,325	2,026	124	6,332	545	628	460
2006	502	6,526	2,198	2,358	2,034	124	6,107	542	628	453
2007	519	6,695	2,264	2,435	2,089	122	6,114	534	617	448
2008	535	6,972	2,326	2,505	2,144	122	6,339	528	614	441
2009	549	7,065	2,380	2,571	2,186	122	6,290	527	615	437
2010	565	7,055	2,443	2,647	2,235	123	6,870	530	623	437
2011	577	7,420	2,489	2,703	2,273	123	6,130	532	627	437
2012	600	7,559	2,580	2,804	2,355	123	6,703	528	625	431
2013	615	7,971	2,636	2,868	2,404	122	6,902	521	619	423
2014	630	8,075	2,693	2,936	2,451	121	7,025	517	617	416
2015	641	8,127	2,732	2,976	2,489	120	7,264	511	611	412
2015 vs. 2005 increase/decrease %	29.5	32.7	25.4	28.0	22.9	-3.2	14.7	-6.2	-2.7	-10.4

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

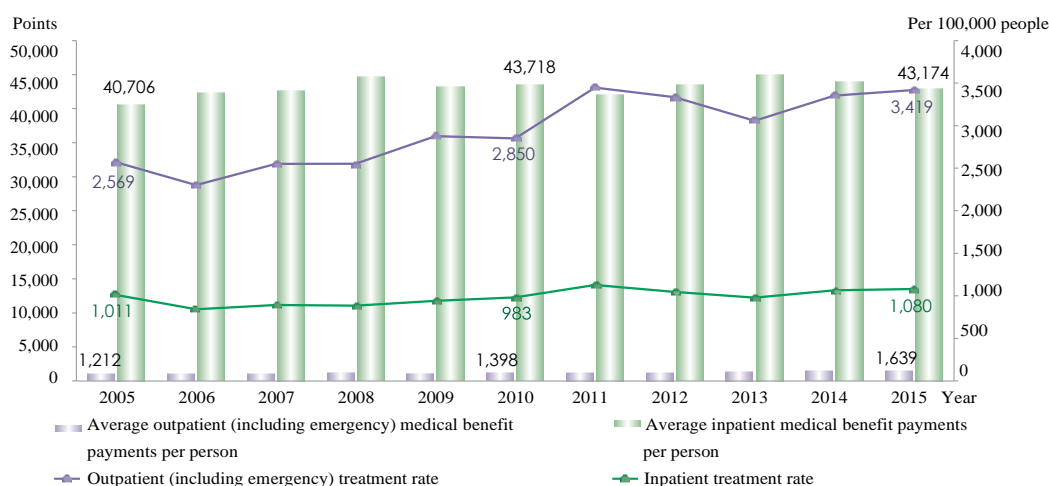
The number of outpatients receiving treatment for cerebrovascular diseases in 2015 was 641,000. The treatment rate was 2,732 per 100,000 people. Total medical benefit payments were 8,127 million points, and average outpatient medical benefit payments per person were 12,676 points. In comparison to 2005, the number of people treated increased by 29.5%, and the treatment rate increased by 25.4%. Total medical expenses increased by 32.7%, and the average outpatient medical benefit payments per person increased by 2.4%.

The number of inpatients receiving treatment for cerebrovascular diseases in 2015 was 120,000. The treatment rate was 511 per 100,000 people. Total medical benefit payments were 7,264 million points, and the average inpatient medical benefit payments per person were 60,550 points. In comparison to 2005, the number of inpatients treated dropped by 3.2%, and the treatment rate dropped by 6.2%. Total medical benefit payments increased by 14.7%, and the average inpatient medical benefit payments per person increased by 18.5%.

(4) Pneumonia

Over the past 10 years, outpatient medical benefit payments for pneumonia have grown 1.86 times.

Overview of Pneumonia Treatment



Pneumonia Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	584	708	2,569	2,650	2,485	230	9,357	1,011	1,160	858
2006	525	646	2,302	2,396	2,206	192	8,198	843	989	694
2007	585	733	2,551	2,646	2,454	205	8,767	894	1,048	736
2008	587	775	2,553	2,639	2,466	204	9,136	885	1,040	727
2009	664	863	2,877	2,956	2,797	217	9,411	941	1,097	782
2010	660	922	2,850	2,952	2,748	227	9,945	983	1,150	814
2011	800	1,144	3,448	3,503	3,393	261	11,049	1,127	1,301	952
2012	776	1,139	3,334	3,392	3,277	243	10,645	1,046	1,210	881
2013	714	1,112	3,057	3,129	2,986	228	10,320	978	1,149	807
2014	785	1,284	3,355	3,398	3,311	249	10,997	1,065	1,245	886
2015	802	1,315	3,419	3,466	3,373	253	10,944	1,080	1,253	908
2015 vs. 2005 increase/decrease %	37.3	85.7	33.1	30.8	35.7	10.0	17.0	6.8	8.0	5.8

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

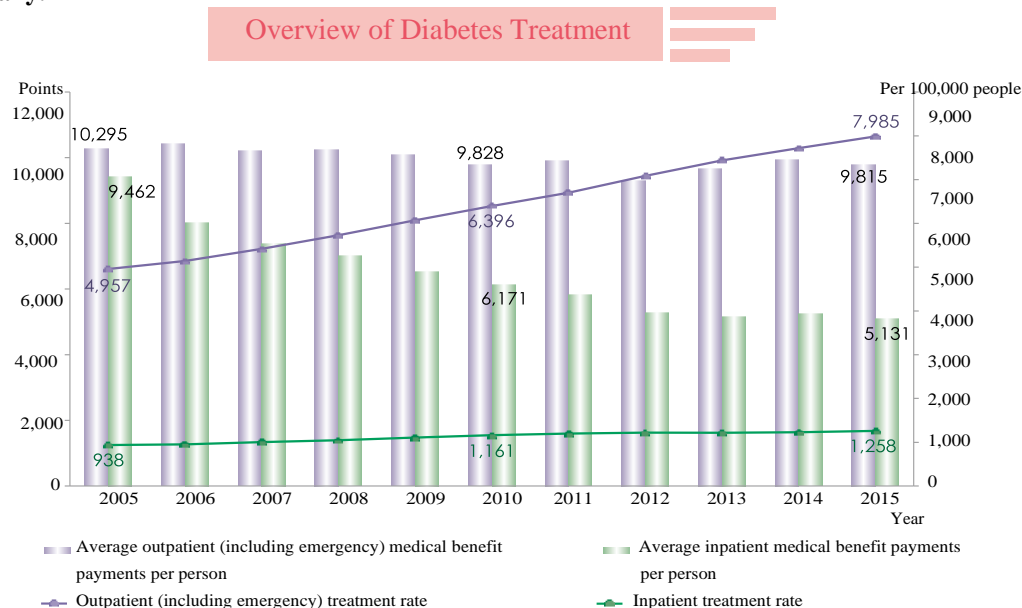
The number of outpatients receiving treatment for pneumonia in 2015 was 802,000. The treatment rate was 3,419 per 100,000 people. Total medical benefit payments were 1,315 million points, and the average outpatient medical benefit payments per person were 1,639 points. In comparison to 2005, the number of people treated increased by 37.3%, and the treatment rate increased by 33.1%. Total medical benefit payments increased by 85.7%, and the average outpatient medical benefit payments per person increased by 35.2%.

The number of inpatients receiving treatment for pneumonia in 2015 was 253,000. The treatment rate was 1,080 per 100,000 people. Total medical benefit payments were 10,944 million points, and the average inpatient medical benefit payments per person were 43,174 points. In comparison to 2005, the number of inpatients treated increased by 10.0%, and the treatment rate increased by 6.8%. Total medical benefit payments increased by 17.0%, and the average inpatient medical benefit payments per person increased by 6.1%.

IV National Health Insurance

(5) Diabetes

The numbers of both outpatients and inpatients receiving treatment for diabetes have increased annually.



Diabetes Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	1,127	11,599	4,957	4,817	5,102	213	2,017	938	946	930
2006	1,173	12,266	5,139	5,024	5,256	217	1,747	951	965	937
2007	1,242	12,721	5,418	5,326	5,513	230	1,705	1,003	1,015	990
2008	1,317	13,537	5,727	5,665	5,790	241	1,703	1,048	1,071	1,026
2009	1,401	14,197	6,072	6,053	6,091	256	1,681	1,107	1,136	1,078
2010	1,480	14,547	6,396	6,410	6,382	269	1,659	1,161	1,196	1,126
2011	1,554	15,475	6,701	6,738	6,664	278	1,628	1,197	1,240	1,153
2012	1,649	15,382	7,085	7,146	7,024	283	1,509	1,218	1,267	1,169
2013	1,737	16,873	7,440	7,538	7,342	283	1,471	1,214	1,266	1,162
2014	1,807	18,032	7,719	7,856	7,582	288	1,524	1,231	1,290	1,172
2015	1,874	18,389	7,985	8,165	7,806	295	1,515	1,258	1,327	1,190
2015 vs. 2005 increase/decrease %	66.3	58.5	61.1	69.5	53.0	38.5	-24.9	34.1	40.3	28.0

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases..

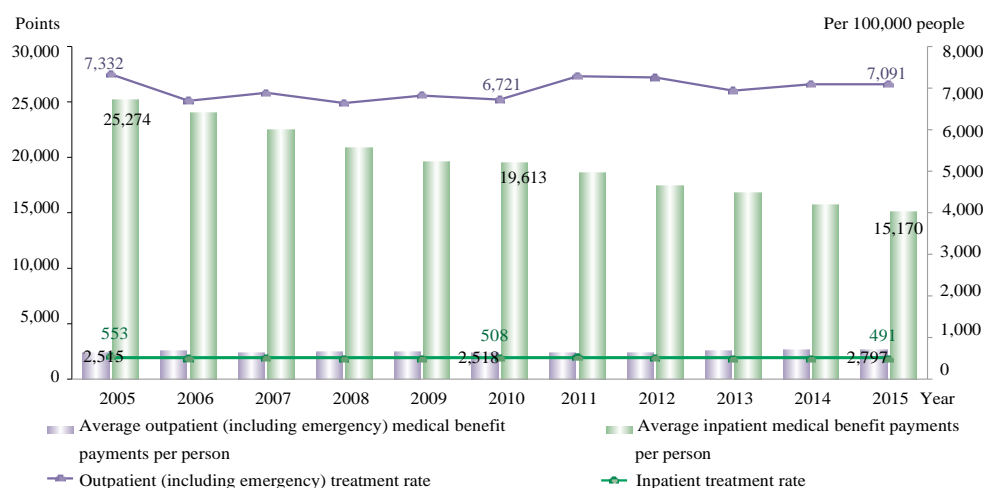
The number of outpatients receiving treatment for diabetes in 2015 was 1.874 million. The treatment rate was 7,985 per 100,000 people. Total medical benefit payments were 18,389 million points, and the average outpatient medical benefit payments per person were 9,815 points. In comparison to 2005, the number of people treated increased by 66.3%, and the treatment rate increased by 61.1%. Total medical benefit payments increased by 58.5%, and the average outpatient medical benefit payments per person dropped by 4.7%.

The number of inpatients receiving treatment for diabetes in 2015 was 295,000. The treatment rate was 1,258 per 100,000 people. Total medical benefit payments were 1,515 million points, and the average inpatient medical benefit payments per person were 5,131 points. In comparison to 2005, the number of inpatients treated increased by 52.2%, and the treatment rate increased by 34.2%. Total medical benefit payments dropped by 24.9%, and the average inpatient medical benefit payments per person dropped by 45.8%.

(6) Chronic Lower Respiratory Diseases

The average inpatient medical benefit payments per person for chronic lower respiratory diseases have dropped annually.

Overview of Chronic Lower Respiratory Disease Treatment



Chronic Lower Respiratory Disease Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	1,666	4,192	7,332	7,609	7,045	126	3,177	553	701	401
2006	1,528	4,058	6,695	7,017	6,363	112	2,712	492	633	348
2007	1,578	3,945	6,885	7,202	6,559	117	2,644	510	652	363
2008	1,527	3,926	6,640	6,916	6,359	112	2,348	486	624	345
2009	1,574	4,012	6,820	7,061	6,575	111	2,191	481	614	346
2010	1,555	3,916	6,721	6,966	6,473	118	2,305	508	644	370
2011	1,689	4,213	7,284	7,435	7,130	122	2,289	527	664	389
2012	1,688	4,258	7,253	7,429	7,077	118	2,075	508	643	372
2013	1,620	4,382	6,938	7,141	6,734	113	1,903	483	611	353
2014	1,659	4,540	7,090	7,240	6,941	114	1,813	488	617	359
2015	1,664	4,653	7,091	7,233	6,950	115	1,749	491	617	366
2015 vs. 2005 increase/decrease %	-0.1	11.0	-3.3	-4.9	-1.3	-8.7	-44.9	-11.2	-12.0	-8.7

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

The number of outpatients receiving treatment for chronic lower respiratory disease in 2015 was 1.664 million. The treatment rate was 7,091 per 100,000 people. Total medical benefit payments were 4,653 million points, and the average outpatient medical benefit payments per person were 2,797 points. In comparison to 2005, the number of people treated dropped by 0.1%, and the treatment rate dropped by 3.3%. Total medical benefit payments increased by 11.0%, and the average outpatient medical benefit payments per person increased by 11.2%.

The number of inpatients receiving treatment for chronic lower respiratory disease in 2015 was 115,000. The treatment rate was 491 per 100,000 people. Total medical benefit payments were 1,749 million points, and the average inpatient medical benefit payments per person were 15,170 points. In comparison to 2005, the number of inpatients treated dropped by 8.7%, and the treatment rate dropped by 11.2%. Total medical benefit payments dropped by 44.9%, and the average inpatient medical benefit payments per person dropped by 40.0%.

IV National Health Insurance

(7) Hypertensive Disorders

Over the past 10 years, inpatient treatment rate for hypertensive disorders has increased by 58%.

Overview of Hypertensive Disorder Treatment



Hypertensive Disease Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	2,447	14,617	10,768	10,414	11,133	295	769	1,296	1,355	1,235
2006	2,526	15,008	11,067	10,735	11,408	306	778	1,341	1,408	1,271
2007	2,654	15,151	11,582	11,289	11,883	330	836	1,438	1,500	1,374
2008	2,782	15,765	12,099	11,862	12,341	356	894	1,547	1,620	1,472
2009	2,935	16,155	12,717	12,553	12,885	385	886	1,667	1,746	1,586
2010	3,072	15,509	13,276	13,180	13,373	407	899	1,758	1,843	1,672
2011	3,211	16,454	13,845	13,826	13,864	426	903	1,836	1,934	1,737
2012	3,343	15,650	14,366	14,426	14,305	439	843	1,884	1,993	1,776
2013	3,451	16,489	14,783	14,947	14,619	453	898	1,942	2,062	1,822
2014	3,524	16,654	15,055	15,286	14,825	467	917	1,997	2,120	1,875
2015	3,589	16,289	15,297	15,597	14,999	482	928	2,053	2,187	1,919
2015 vs. 2005 increase/decrease %	46.7	11.4	42.1	49.8	34.7	63.4	20.7	58.4	61.4	55.4

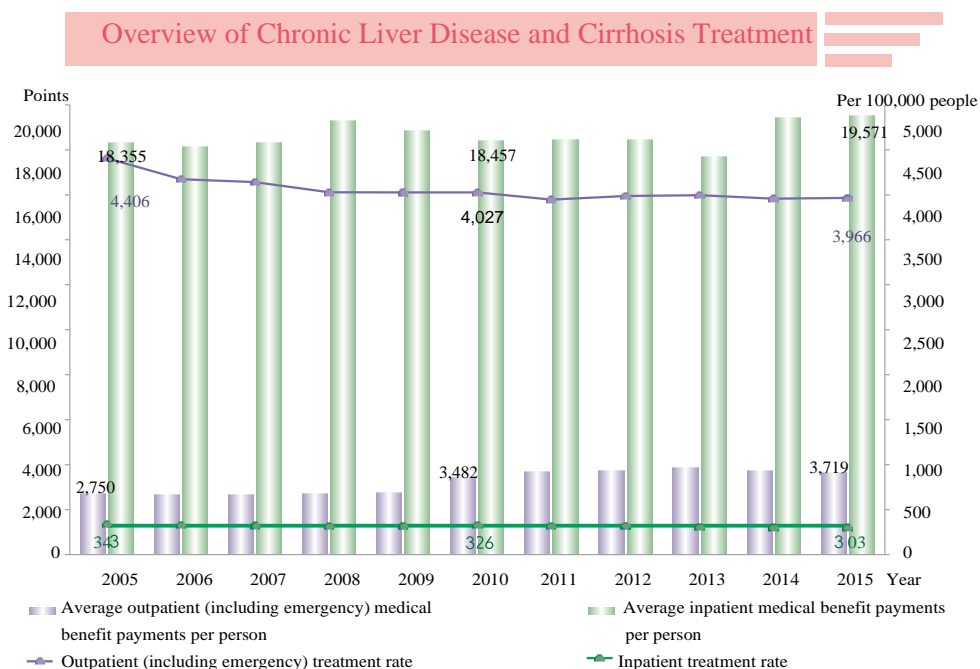
Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

The number of outpatients receiving treatment for hypertensive disorders in 2015 was 3.589 million. The treatment rate was 15,297 per 100,000 people. Total medical benefit payments were 16,289 million points, and the average outpatient medical benefit payments per person were 4,538 points. In comparison to 2005, the number of people treated increased by 46.7%, and the treatment rate increased by 42.1%. Total medical benefit payments increased by 11.4%, and the average outpatient medical benefit payments per person dropped by 24.0%.

The number of inpatients receiving treatment for hypertensive disorders in 2015 was 482,000. The treatment rate was 2,053 per 100,000 people. Total medical benefit payments were 928 million points, and the average inpatient medical benefit payments per person were 1,926 points. In comparison to 2005, the number of inpatients treated increased by 63.4%, and the treatment rate increased by 58.4%. Total medical benefit payments increased by 20.7%, and the average inpatient medical benefit payments per person dropped by 26.3%.

(8) Chronic Liver Diseases and Cirrhosis

The treatment rate for chronic liver diseases and cirrhosis has tended to drop over the past decade.



Chronic Liver Disease and Cirrhosis Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	1,002	2,754	4,406	5,044	3,748	78	1,429	343	472	209
2006	953	2,614	4,174	4,789	3,541	75	1,362	328	452	200
2007	949	2,603	4,141	4,743	3,523	74	1,361	323	443	200
2008	926	2,545	4,028	4,605	3,439	73	1,415	318	436	198
2009	929	2,623	4,026	4,600	3,441	74	1,395	320	436	202
2010	932	3,245	4,027	4,595	3,454	76	1,394	326	444	208
2011	915	3,410	3,946	4,511	3,376	75	1,383	322	441	203
2012	928	3,531	3,987	4,551	3,420	74	1,376	319	434	205
2013	933	3,658	3,996	4,571	3,421	72	1,278	308	420	196
2014	926	3,512	3,957	4,522	3,392	71	1,384	303	410	197
2015	931	3,461	3,966	4,536	3,399	71	1,390	303	408	198
2015 vs. 2005 increase/ decrease %	-7.1	25.7	-10.0	-10.1	-9.3	-9.0	-2.7	-11.7	-13.6	-5.3

Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

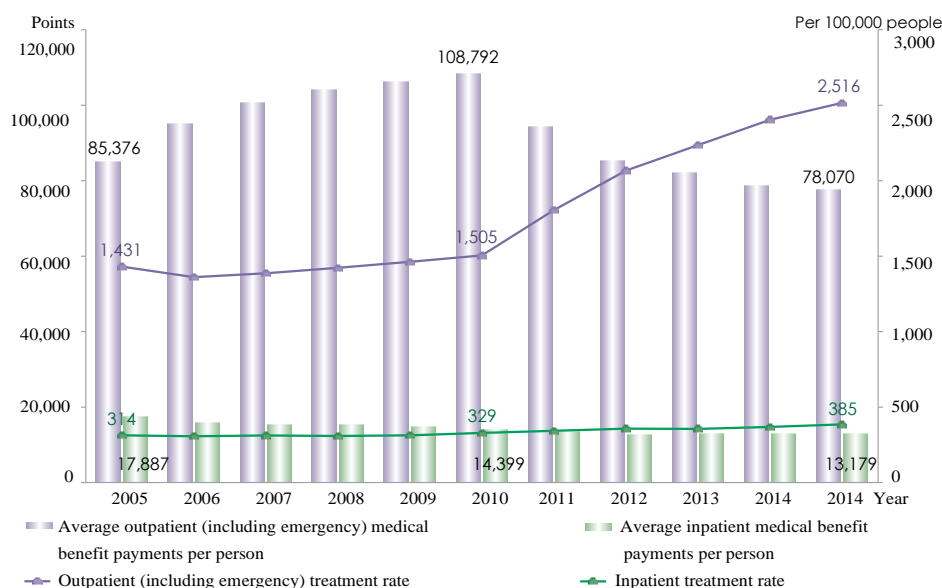
The number of outpatients receiving treatment for chronic liver diseases and cirrhosis in 2015 was 931,000. The treatment rate was 3,966 per 100,000 people. Total medical benefit payments were 3,461 million points, and the average outpatient medical benefit payments per person were 3,719 points. In comparison to 2005, the number of people treated dropped by 7.1%, and the treatment rate dropped by 10.0%. Total medical benefit payments increased by 25.7%, and the average outpatient medical benefit payments per person increased by 35.2%.

The number of inpatients receiving treatment for chronic liver diseases and cirrhosis in 2015 was 71,000. The treatment rate was 303 per 100,000 people. Total medical benefit payments were 1,390 million points, and the average inpatient medical benefit payments per person were 19,571 points. In comparison to 2005, the number of inpatients treated dropped by 9.0%, and the treatment rate dropped by 11.7%. Total medical benefit payments dropped by 2.7%, and the average inpatient medical benefit payments per person increased by 6.6%.

(9) Nephritis, Nephrotic Syndrome, and Kidney Diseases

The outpatient treatment rate for nephritis, nephrotic syndrome, and kidney diseases has increased rapidly since 2010.

Overview of Nephritis, Nephrotic Syndrome, and Kidney Disease Treatment



Nephritis, Nephrotic Syndrome, and Kidney Disease Treatment Statistics

Year	Outpatient (including emergency)					Inpatient				
	People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)			People treated (thousands)	Total medical benefit payments (million points)	Treatment rate (per 100,000 people)		
			Total	Male	Female			Total	Male	Female
2005	325	27,777	1,431	1,493	1,368	71	1,275	314	333	294
2006	311	29,648	1,361	1,440	1,279	70	1,138	307	329	285
2007	318	32,083	1,387	1,492	1,279	72	1,121	312	335	290
2008	327	34,196	1,423	1,553	1,291	71	1,115	309	332	285
2009	338	36,009	1,463	1,604	1,320	72	1,098	314	340	287
2010	348	37,887	1,505	1,669	1,339	76	1,097	329	359	299
2011	419	39,605	1,805	1,972	1,636	80	1,097	343	379	307
2012	481	41,200	2,067	2,263	1,871	83	1,091	357	396	319
2013	522	42,959	2,235	2,462	2,008	83	1,109	356	394	319
2014	563	44,488	2,404	2,644	2,164	86	1,139	369	409	328
2015	590	46,087	2,516	2,777	2,256	90	1,192	385	430	341
2015 vs. 2005 increase/ decrease %	81.5	65.9	75.8	86.0	64.9	26.8	-6.5	22.6	29.1	16.0

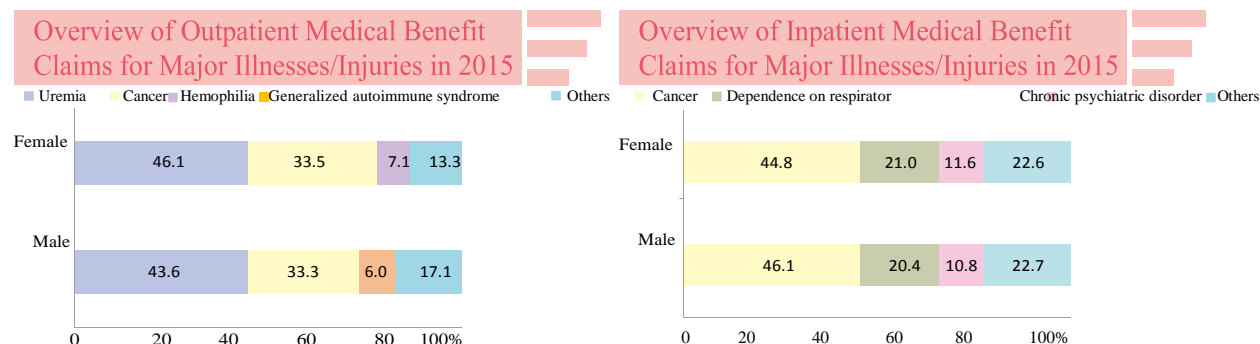
Source: The data represent information reported by NHI contracted medical care institutions, not the number of confirmed cases.

The number of outpatients receiving treatment for nephritis, nephrotic syndrome, and kidney diseases in 2015 was 590,000. The treatment rate was 2,516 per 100,000 people. Total medical benefit payments were 46,087 million points, and the average outpatient medical benefit payments per person were 78,070 points. In comparison to 2005, the number of people treated increased by 81.5%, and the treatment rate increased by 75.8%. Total medical benefit payments increased by 65.9%, and the average outpatient medical benefit payments per person dropped by 8.6%.

The number of inpatients receiving treatment for nephritis, nephrotic syndrome, and kidney diseases in 2015 was 90,000. The treatment rate was 385 per 100,000 people. Total medical benefit payments were 1,192 million points, and the average inpatient medical benefit payments per person were 13,179 points. In comparison to 2005, the number of inpatients treated increased by 26.8%, and the treatment rate increased by 22.6%. Total medical benefit payments dropped by 6.5%, and the average inpatient medical benefit payments per person dropped by 26.3%.

Overview of Medical Benefit Claims for Major Illnesses/Injuries

Expenses for major illnesses/injuries accounted for 29.0% of overall medical benefit claims in 2015, which is more or less the same as the previous year.



Overview of Medical Benefit Claims for Major Illnesses/Injuries

Year	Overall medical benefit claims (million points)	Medical benefit claims for major illnesses/injuries (million points)		Medical benefit claims for major illnesses/injuries as a percentage of overall medical benefit claims (%)	
		Outpatient	Inpatient		
2005	419,916	110,909	59,772	26.4	
2006	423,470	114,819	59,601	27.1	
2007	440,263	120,830	61,455	27.4	
2008	463,464	130,310	65,168	28.1	
2009	487,630	137,809	68,249	28.3	
2010	500,423	142,699	68,199	28.5	
2011	525,920	150,399	70,423	28.6	
2012	529,301	155,843	70,772	29.4	
2013	552,755	162,523	71,903	29.4	
2014	577,791	167,910	73,794	29.1	
2015	592,435	172,028	75,055	29.0	
2015 vs. 2005 increase/decrease % (percentage point)	41.1	55.1	89.6	25.6	(2.6)

Source: "National Health Insurance Annual Statistical Report," National Health Insurance Administration, Ministry of Health and Welfare
 Note: Beginning in 2012, commission cases are excluded from the overall medical benefit claims.

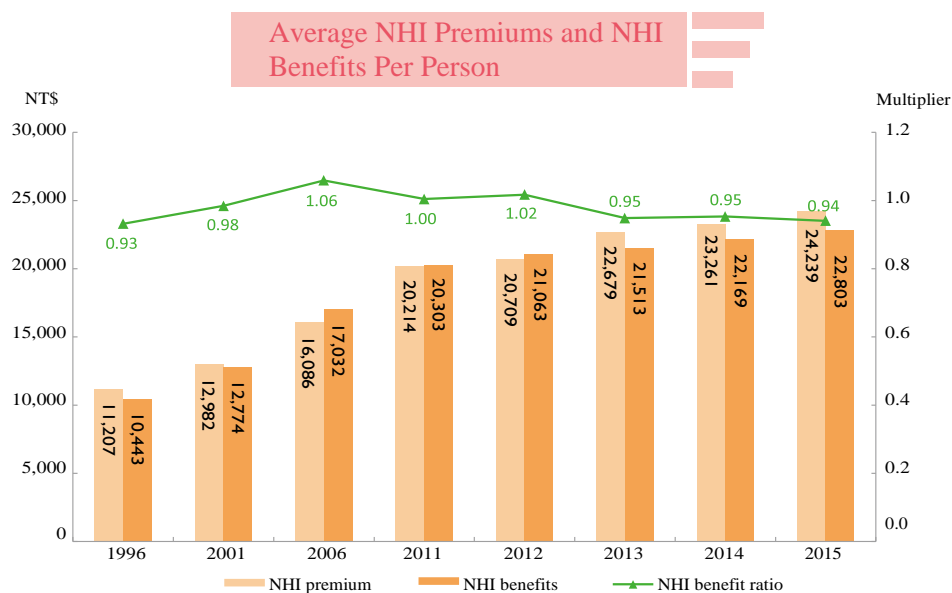
Medical benefit claims for major illnesses/injuries in 2015 were 172 billion points, 29.0% of overall medical benefit claims, and is more or less the same as the previous year. It increased by 55.1% compared to 2005, which is higher than the growth of overall medical benefit claims (41.1%).

Outpatient medical benefit claims for major illnesses/injuries in 2015 were 97 billion points, of which for males were 50.1 billion points or 51.7%, and for females were 46.8 billion points or 48.3%. For both sexes, the highest medical benefit claim was for chronic kidney failure (uremia), followed by cancer. Hemophilia was next for males, whereas generalized autoimmune syndrome was third for females. Inpatient medical benefit claims for major illnesses/injuries were 75.1 billion points, of which for males were 43.1 billion points or 57.4%, and for females 32 billion points or 42.6%. The top three illnesses/injuries for medical benefit claims were the same for both sexes: cancer followed by dependence on respirator and chronic psychiatric disorder.

6.NHI Benefits

(1) NHI Benefit Ratio

Since 1996, the NHI benefit ratio has increased by 1.1%.



NHI Premiums and NHI Benefits

Year	Average per person (NT\$)		Average per household (NT\$)		NHI benefit ratio (multiplier) (2)/(1)
	NHI premium (1)	NHI benefit (2)	NHI premium (1)	NHI benefit (2)	
1996	11,207	10,443	40,061	37,331	0.93
2001	12,982	12,774	42,761	42,075	0.98
2006	16,086	17,032	49,764	52,690	1.06
2011	20,214	20,303	58,263	58,518	1.00
2012	20,709	21,063	58,982	59,989	1.02
2013	22,679	21,513	63,971	60,682	0.95
2014	23,261	22,169	65,027	61,972	0.95
2015	24,239	22,803	67,238	63,253	0.94

Source: Directorate – General of Budget, Accounting, and statistics, ‘Family Income and Expenditure Survey’; National Health Insurance Administration, ‘NHI Statistics’

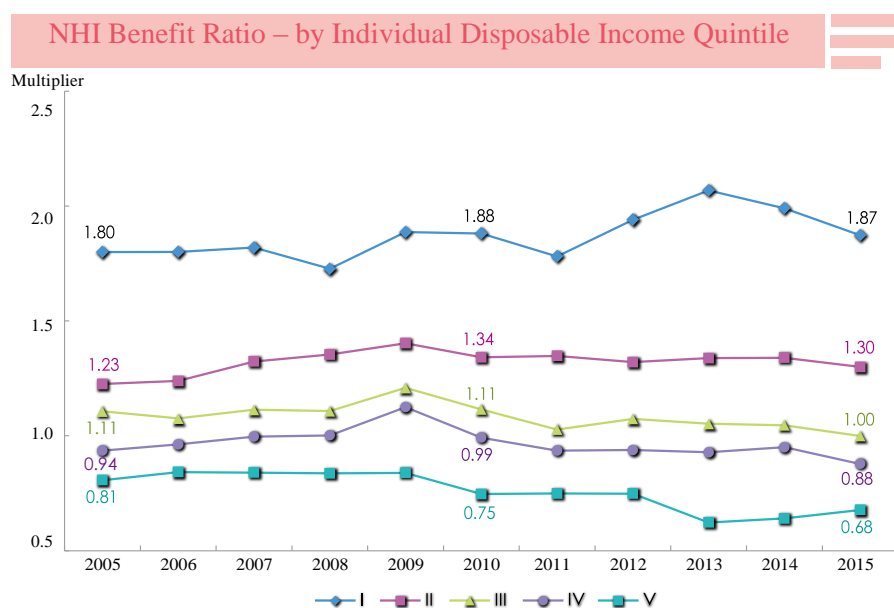
Notes: 1. NHI benefit = NHI reimbursement / beneficiaries
2. NHI benefit ratio = NHI benefits / NHI premiums

Average NHI benefits per household in 2015 (expenses paid by the NHI during beneficiary treatment) were NT\$63,253. Average payable NHI premiums per household were NT\$67,238. On an individual level, average NHI benefits per person were NT\$22,803 and average payable NHI premiums were NT\$24,239. The NHI benefit ratio was a multiple of approximately 0.9.

Since 1996, the NHI benefit ratio has increased by 1.1%. Negative growth occurred in 2011, 2013, and 2015 because the NHI benefit growth rate was lower than the NHI premium growth rate.

(2) NHI Benefits by Income Quintile

NHI benefit ratios have changed over the past ten years. Quintile II grew by 5.7%, the highest rate.



NHI Premiums and Benefits – by Individual Disposable Income Quintile

Unit: NT\$

Year	I (lowest income)		II		III		IV		V (highest income)	
	NHI premium	NHI benefits	NHI premium	NHI benefits	NHI premium	NHI benefits	NHI premium	NHI benefits	NHI premium	NHI benefits
2005	10,759	19,363	13,472	16,509	14,703	16,273	16,444	15,379	19,517	15,750
2006	11,213	20,198	13,622	16,869	15,217	16,365	16,849	16,220	20,124	16,949
2007	11,139	20,262	13,667	18,085	15,039	16,746	16,855	16,792	20,540	17,254
2008	11,864	20,493	14,043	19,009	15,879	17,588	17,147	17,177	21,148	17,690
2009	11,236	21,203	13,961	19,588	15,489	18,722	17,675	19,885	21,155	17,745
2010	12,090	22,740	14,918	20,012	17,344	19,338	19,624	19,466	25,485	19,023
2011	12,487	22,240	15,314	20,641	18,829	19,342	21,132	19,770	27,335	20,456
2012	12,205	23,688	15,897	20,992	19,165	20,579	21,867	20,512	27,838	20,832
2013	11,646	24,083	16,628	22,251	19,283	20,291	22,656	21,029	34,251	21,326
2014	12,424	24,731	16,897	22,637	19,877	20,795	22,659	21,540	35,025	22,420
2015	13,787	25,822	17,890	23,244	21,909	21,902	25,036	21,979	33,527	22,693
2015 vs. 2005 increase/decrease %	28.1	33.4	32.8	40.8	49.0	34.6	52.2	42.9	71.8	44.1

All households are divided into five quintiles from high to low based on disposable income. That is, among the 5 quintiles for disposable income, Quintile I is the 20% of households with the lowest disposable income and Quintile V is the 20% of households with the highest disposable income.

NHI benefit ratios are negatively correlated with average disposable income per person. That is, as income decreases, the NHI benefit ratio increases. In 2015, the quintile with the highest NHI benefit ratio (1.9) was Quintile I, which has the lowest income. The quintile with the lowest NHI benefit ratio (0.7) was Quintile V, which has the highest income. The NHI benefit ratio of the group with the lowest income was approximately 2.7 times greater than that of the group with the highest income.

Based on the changes in NHI benefit ratios over the past decade, Quintile II grew by 5.7%, which was the highest rate. Quintile I grew by 3.9%, Quintile III dropped by 9.9%, Quintile IV dropped by 6.4%, and Quintile V dropped by 16.0%.