

UHC 的典範：臺灣的全民健保

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在聯合國永續發展的目標下，全體會員誓言於 2030 年前完成全民健康覆蓋，近年來世界衛生組織也不斷呼籲各國改善各項衛生健康措施以達成此終極目標。人口 2 千 3 百萬的臺灣，雖然不是世界衛生組織的會員，卻早在 1995 年就做到全民皆有保了。

臺灣全民健保開辦整併當時覆蓋率僅約 50% 的勞保、公保、農保三大職業醫療保險體系，擴展至全民納保的完整社會保險制度，全體國民從出生起，不分年齡、貧富或職業，人人均享有平等就醫的權利。除此之外在臺灣工作或合法居留的外國人均受全民健保的保障，享有相同的醫療服務。

臺灣全民健保制度的經營採取單一保險人、政府的管理模式，健保實施後，國人平均餘命增加，2016 年女性平均餘命 83.4 歲，男性達 76.8 歲，與 OECD 各主要國家相近。但臺灣醫療費用低於大多數歐美先進國家。以平均每人經常性醫療保健支出而言，我國每人每年花費 1,430 美元(2016 年)。雖然臺灣醫療保健支出僅占 GDP 的 6.3% (2016 年)，2017 年民眾滿意度卻高達 85.8%，行政成本支出僅約為健保總支出的 1%。

回顧過去二十餘年，隨著外在經濟及社會環境轉變，全民健保制度為求永續經營，也曾幾經修正。我們的支出制度由論件計酬方式改為總額支付制度，從 2003 年開始，有效將每年醫療費用成長率由 12% 降至 5% 以內。我們的保費收繳制度，由一薪資作為保費計算的方式，改為資本利得亦需繳納補充保險費，使得全民健保財務不再入不敷出。

我們的資訊管理系統也已走上雲端，並適度的將就醫資訊回饋給醫療院所及民眾，並鼓勵各醫院即時將 CT 及 MRI 檢查的影像及報告上傳，以利後續就診查閱。此外，個人化的雲端服務「健康存摺」也提供民眾隨時查詢個人最近的就醫紀錄。此外，為彌平弱勢族群與全體國民之健康差距，政府對於低收入戶、近貧戶、失業者提供保費補助，也針對醫療資源不足地區推動醫療改善計畫、全民健保整合醫療服務(IDS)等，強化在地醫療處理量能及品質，並提高原住民預防保健服務補助額度等。

在全球化的今日，我們很難單獨對抗各項醫衛挑戰，惟有跨部門與跨國的合作，妥適運用各種可獲取的有限資源，才可建構一個全球公民皆可獲得衛生照護的全球衛生體系，實現「世界衛生組織」(WHO)的全民皆健康(health for all)的最終目標。

臺灣對於全民健保如何從無到有、醫療服務的管理、保險財務的調整，以及在遇到經濟、社會、環境變遷時，如何因應，我們都有相當豐富的經驗。更重要的是，我們相信臺灣的醫療體系可以作為其他國家榜樣，臺灣在建立強大的全球醫療網絡方面可以發揮建設性作用，而與其他國家分享我們的經驗的最佳方式就是透過參加「世界衛生大會」(WHA)和 WHO。

令人遺憾的是，因為政治干擾，去年第七十屆世界衛生大會未邀請臺灣以觀察員身份出席。世界衛生組織不僅沒有遵守其憲章，更忽視自世界各地許多國家和國際醫療團體的普遍要求對臺灣展現包容性的聲音。儘管如此，臺灣仍然致力於協助加強區域和全球疾病防治網絡，並協助其他國家克服其醫療挑戰。

在此背景下，臺灣將專業、務實地爭取參與今年第 71 屆 WHA 的機會，與全球共同實現 WHO 零防疫缺口的願景，並在 2030 年前落實聯合國「永續發展目標」第 3 項(SDG 3)：確保全人類各年齡層健康與福祉。

因此，我們籲請 WHO 及相關各方肯認臺灣長期在促進全球人類健康方面的貢獻，承認其以觀察員身份參與今年 WHA 的重要性和合法性，並創造各方雙贏之局面。

Taiwan's National Health Insurance: A Model for Universal Health Coverage

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The World Health Organization has for years urged Member States to take action to achieve universal health coverage by 2030. Although not a WHO member, Taiwan has offered universal health coverage to our island's 23 million citizens since 1995.

Taiwan launched the National Health Insurance (NHI) initiative by integrating medical programs from existing insurance systems for laborers, farmers, and government employees, which covered only half the population. This has since been expanded to provide equal coverage to all citizens from birth, regardless of age, financial status or employment status. Furthermore, all foreigners who legally work or reside in Taiwan are also afforded the same coverage.

The NHI is a public program run by the government based on a single-payer model. Life expectancy in Taiwan has subsequently increased to levels seen in key OECD countries, with women living on average to 83.4 years old, and men to 76.8. Yet healthcare costs are far lower in Taiwan than in most highly developed countries in Europe and North America, at US\$1,430 per capita per year, representing just 6.3 percent of GDP in 2016. Administrative costs run at less than 1 percent of the total and public satisfaction remains high, at 85.8 percent in 2017.

Taiwan's health system has undergone several reforms over the last 20 plus years to ensure its sustainability given shifts in the socioeconomic landscape. Implementing the Global Budget Payment on top of Fee-For-Service reimbursement method effectively reduced annual medical expenditure growth from 12 percent to 5 percent since 2003. And the way premiums are collected has also changed from being purely payroll-based, to including supplementary premiums based on capital gains, which has created a surplus into the National Health Insurance Fund.

In addition, the NHI's information system has migrated to the cloud, making it much easier for hospitals, clinics, and doctors to access medical information. We encourage hospitals to upload computed tomography (CT) and magnetic resonance imaging (MRI) scans so they can be retrieved for follow-up consultations. A personalized cloud-based service called My Health Bank also enables patients to check their medical records at any time.

The government has adopted a wide range of measures to reduce health inequalities affecting disadvantaged groups. We have premium subsidies for low-income and near-poor households, as well as the unemployed. We have also improved the provision of services in areas with limited healthcare resources, and implemented an Integrated Delivery System (IDS) in remote areas to strengthen its medical capacities and qualities. We also raised subsidies on preventive healthcare services for indigenous populations.

In a globalized world, it is impossible for countries to overcome all their healthcare challenges on their own. It is only through interdisciplinary and international cooperation that we can build a global health system that consistently and cost-effectively meets the healthcare needs of the world's citizens, and bring to fruition the WHO's ultimate goal of health for all.

Taiwan has a great deal of experience in building and maintaining a universal health insurance system, from service provider management to financing and coping with socioeconomic change. More to the point, we believe that Taiwan's healthcare system can serve as a model for other countries. Taiwan has a constructive role to play in creating a robust global health network, and the best way to share our experience with other countries is through participation in the World Health Assembly and the WHO.

It is regrettable that political obstruction led to Taiwan being denied an invitation to the 70th WHA as an observer last year. The WHO not only failed to abide by its Constitution, but also ignored widespread calls for Taiwan's inclusion coming from many nations and international medical groups all around the world. Yet despite this, Taiwan remains committed to helping enhance regional and global disease prevention networks, and assisting other countries in overcoming their healthcare challenges.

Against this backdrop, Taiwan seeks to participate in the 71st WHA this year in a professional and pragmatic way, as part of global efforts to realize the WHO's vision of a seamless global disease prevention network. This also goes in line with UN Sustainable Development Goal 3, which is to ensure healthy lives and promote wellbeing for all at all ages by 2030.

We therefore urge the WHO and related parties to acknowledge Taiwan's longstanding contributions to promoting human health worldwide, recognize the significance and legitimacy of Taiwan's involvement as an observer in this year's WHA. Because we believe that to achieve health for all, Taiwan can help.