



# Universal Health Coverage in Taiwan

## Taiwan

### The Major Accomplishments of NHI in Taiwan



#### UNIVERSALITY

- Taiwan's NHI is a compulsory program. Soon after its implementation, the NHI has extended its coverage from 59% to virtually all the population in Taiwan.
- For those who could not pay the premium, the premium is fully subsidized for the households below the poverty line; if you are unable to pay the premium for running into one of the vicissitudes in your life, interest-free loans are available or you can apply to pay on installments. Or, the NHI can refer you to many of the charitable organizations for help. Should an emergency occur, one can always get medical services, and leave the financial problem to be taken care of later. With this safety net in place, no single individual on this land can ever be denied of health care, and bankruptcies out of medical bills have become unheard of since.

Land Area	36,192km <sup>2</sup>
Total Population	23,540,000
Over 65	13.2%
Average life expectancy	Male: 76.8 Female: 83.4
NHI coverage rate	99.7%
Outpatient visit per person per year	15.3
Average length of stay	9.7
Per Capita GDP	US\$22,384
NHE as % of GDP	6.1%



2018.4.7 World Health Day in Taipei

Note: Data are of 2015

#### COMPREHENSIVE AND UNIFORM BENEFIT PACKAGE

- The benefit package is comprehensive; all medically necessary services are covered. The package covers inpatient, outpatient, dental services, traditional Chinese medicine, and nearly 16,000 items of prescription drugs.
- For the people living in the mountainous areas and off-shore islands, the NHI pays extra dollars for the integrated delivery system (IDS) to deliver primary care and some of the specialty care. The co-payments are waived in those areas.

#### COST CONTAINMENT AND AFFORDABILITY

- Health care in Taiwan is quite affordable: total healthcare expenditure accounts only for about 6.1% of GDP, lower than most of the OECD countries, and slightly more than half of it were spent on the NHI.
- A family of four pays roughly US\$100 per month as the premium, accounting for about 2% of the average household income. The administrative costs for NHI have been controlled around 1% of the medical expenses.



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## QUALITY OF CARE

- Changes in life expectancy (currently 83.4 years for women, 76.8 years for men) testified to the quality of care in Taiwan.
- Health disparities among socio-economic groups and geographic areas had somehow narrowed.
- Another piece of information on the quality of care is the performance of organ transplants. The records of the kidney, heart, and liver transplantations are up to par by all international standards.

## Key Factors Leading to Accomplishments

### EFFECTIVENESS OF THE SINGLE-PAYER SYSTEM

- NHI is a single-payer system that has proved very effective in providing necessary care to all, particularly to those in poverty and other disadvantaged groups.

### GLOBAL BUDGET

- The single most important instrument for cost containment is the global budget system, which puts a lid on the overall annual NHI expenditure.



### INFORMATION TECHNOLOGY

- Each and every enrolled person is issued an NHI card, which serves as an ID to access the medical system.
- The data are uploaded on daily basis to the centralized data bank for further information sharing and for administrative purposes, such as disease surveillance, checking for abuses, forecasting the point values that are extremely important for the hospital administrators.



## International Partnerships

Delegations from all around the world come to Taiwan to study the NHI; Taiwan has offered training courses to high-ranking health administrators from countries as important as the Kingdom of Saudi Arabia, Thailand, Mongolia, the Philippines, Korea, Vietnam, Ghana, Malaysia and Indonesia, etc. Taiwan is happy to share its experience and expertise with the international community in good partnership.

