

## 對經建會 「全民健康保險制度規劃」 的評估

覃怡輝\*

「全民健康保險」是我國目前在醫療政策上，正在推行的一項重大改革，其真窳得失，將直接關係著全體國民的福祉，深為大家所關切。基本上，政府可透過救助、保險和津貼等三種基本方式，而介入醫療服務的提供。這三種方式各有所長，亦各有所短，因此不可能只採行其中的某種方式，就能完滿解決全部的問題。規劃報告雖宣稱只採行「保險制」的政策，但在實際上，其中還是要加入了救助和津貼的成分，以解決低收入戶和榮民的問題。接著，即使在已決定採行保險政策的前提下，為實現國家醫療政策的目標，經建會針對保險對象、保險給付、部分負擔、保險財務、支付制度、保險體制、醫療機構的特約和體系等項目，都提出了原則性的規劃，筆者都一一提出其可能遭遇的問題，並儘量提出因應的對策，以防範問題於未然。

- 一、前言
- 二、文獻探討
- 三、健康政策的宏觀分析
- 四、健康政策的微觀分析：社會保險
- 五、結論

### 一、前言

自民國六十年初以來，「全民保險」和「全民健康保險」這兩個名詞，在社會中逐漸開始流行。以後，歷屆許多中央民意代表候選人，紛以「全民保險」或「全民健康保險」為政見，使得這兩個名詞蔚為風氣，形成輿論力量。例如，依中央選舉委員會的統計，在民國七十八

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\* 中央研究院中山人文社會科學研究所副研究員

## **An Assessment on the NHI Plan**

### **Proposed by CEPD, Executive Yuan**

Tom Yee-huei Chin

#### **Abstract**

The implementation of National Health Insurance (NHI) is a major reform in the health policy in the Republic of China on Taiwan. The performance of this reform will directly and greatly influence the well-being of the people. In principle, the public provision of health services may be made through the forms of social assistance, social insurance and universal allowance. There are different merits and shortcomings for different provisions, so it is impossible to apply a single provision to solve all problems of health services. Though only the policy of social insurance is adopted by the NHI Plan, actually the methods of social assistance and universal allowance are also applied to remove the financial barrier of low income families and veterans. In order to achieve the long run aims of national health policy through the provision of social insurance, CEPD pursues this plan with the aspects of insurance cover, insurance benefits, cost-sharing, insurance financing, payment system, insurance system, and the contracting and system of medical institutions. The author points out all possible problems and raises the corresponding policy to tackle these problems in advance.