

《人文及社會科學集刊》  
第七卷第二期(84/9), pp.109-145  
© 中央研究院中山人文社會科學研究所

# 建華屋於磐石上： 論全民健保應有社會基礎

陳孝平\*

---

\* 國立中正大學社會福利研究所副教授  
(收稿日期：1994年10月21日；接受刊登日期：1995年4月17日)

## 摘要

現行全民健保法在立法的過程中爭議橫生，其根本的問題在於其因時空倒錯的性質，致與目前業已丕變的社會基礎脫節：當臺灣的社會已遠離戒嚴體制時，全民健保的哲學思維及制度設計仍未擺脫威權政府的窠臼。本文採用「社區」、「市場」、「國家」及民間自主性之「組合」作為構成一個社會秩序的基本典範，利用這些典範在各個社會中互相穿透的樣態，說明一個健保體系如何在以「組合主義」、「多元主義」及「雙元主義」為主要構成原理的社會中，與社會的背景相適應。

在論述我國現行健保體制在後儒教社會中的困境之後，本文嘗試探索臺灣社會秩序的新典範，評估在解除戒嚴，「國家」角色淡出，因而無力承擔大一統的全民健保責任時，「社區」、「市場」、「組合」是否有能力承接此任務。

本文主要的結論在於：一個健保體制必須與其社會背景相適應。當我國社會正處於劇烈變動，在許多面向甚至與過去產生斷裂時，對我國社會秩序新典範的探索乃為建立全民健保體系的當務之急。

## 大綱

- 一、引言
- 二、分析架構
- 三、三種模式
- 四、大一統健保體制在後儒教社會的困境
- 五、臺灣社會秩序新典範及與其相適應健保模式之探索
- 六、結語

**Building the House on the Rock:  
On the Compatibility of Health Care Systems  
with Their Societies**

*Michael S. Chen*

**Abstract**

The National Health Insurance Act, during its legislative process, caused outcries from virtually all corners of Taiwan. This article argues that the tumult was rooted in the anachronistic nature of the Act: the legislation's philosophy fell in the norm of Confucian society featuring the Martial Law, while Taiwan has moved far away from that.

Drawing on a framework developed by Streeck and Schmitter, this article analyzes how a health care system adapts itself into societies whose orders are predominantly modeled after norms of community, market, state or autonomous associations, respectively. In particular, this article recounts the mechanisms through which a health care system fits into societies based on pluralism, corporatism or dualism.

Having reviewed the predicament of the current health care system in Taiwan's post-Confucian society, this article assesses whether any of the paradigms based on community, market or associations is capable of providing a stable health care/insurance system.

The main thesis arrived at is that a health care system must be compatible with the rest of society. Many elements in Taiwan society, however, have fundamentally parted with the traditional wisdom while Taiwan is experiencing historic changes; search of a paradigm for the new societal order is a necessary condition for a stable health care system.