全民健保問題之研究
A Study on the Problem of National Health Insurance in Taiwan

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Abstract

For the reason of economical development and political structure were changed in the 1980s, a National Health Insurance (NHI) policy should be executed by the government at the end of 1994.

According to the theory of Sociology science, the NHI planning is one kind of social policies, it can be explained by the Interactional theory, the Functional theory, and the Conflict theory. All these theories can be evaluated by the Pragmaticism, the Positivism, and the Eclecticism. On the execution of the NHI planning in Taiwan, the government had tend toward the ideology of Pragmaticism and Eclecticism.

For the time is limited, there are some problems exist in the NHI planning, those problems such as the concept of health, the scope of definition, the establishment of organization, the resource of finance, the conflict among political parties, the evaluation of equality and efficiency, the utilization of private medical unit....etc., were need to modified before the NHI planning was executed by the government in the near future. Otherwise, the idea of welfare state in Taiwan is a fancy story only.
A Study on the Problem of National Health Insurance in Taiwan

一、Introduction

On those past forty years, the structure of industries had a great changed in Taiwan, the proportion of employee to the total employee in the Agricultural, Industry and Service sector (or Primary, Secondary and Tertiary Industry) are 56.1%, 16.9% and 27.0% in 1952, was became to the 12.3%, 39.8% and 47.9% separately in 1992. At the same time, the per capita GNP from US$196 in 1952 to US$10202 in 1992(1).

Owing to the big change in the economic development, the family composition was changed too. The traditional extended-family such as "big size family, those adults in the family were corporated each other for the surviorship" in the agricultural society were replaced by the standard family such as "small size family, the couple was depended in each other" in the industry society. Also, the personal achievement in modern professional system is the individual, not the family. So the "movement" of the individual is much higger than that family, those works such as education, health care,... etc. was supported originally by the traditional family were replaced by the government gradually.

The government was emphasized on the policy of induralization in Taiwan since 1970s, those standard family concerned the policy of social security right very much, they emphasized on those social welfare policies that come from government, and the ideology of "National Health" was accepted by all people little by little. In the 1980s, the political structure in Taiwan had a big change too, how about to
promote the National Health Care became to the main policy in every political party. The idea of welfare state was boom in the 1990s.

However, even through the "National Health" is one of the main important indicators in the advanced state, and it is the foundation of the welfare state also, we can't neglect those problems that come from policies-performance about the National Health Care. Under the theory of Sociology and Economics science, and from the experiences of social welfare system was executed by the government of U.K. We try to understood what will be happen if the policy of National Health Insurance was executed by government in 1994. There are five sections at this study in which included to the introduction, the basic of theory, the content of National Health Insurance, Problems of National Health Insurance, and conclusion, but it emphasized on those problems of National Health Insurance in this study.

二、The basis of theories

Science is a process to simplified the miscellaneous things, to induced a model from the simplification, and to explained the phonomena of fact from the theory. So the scope of definition in theory is different depend to the different phonomena. Some of them are narrow sense that just can deal with the particular topic such as price change, women movement, juvenile delinquency...etc., some of them are big enough to influence or to guide the narrow one. From the views of science of Sociology, there are many special theory for special article, but the generalized theory are three only, those are Interactional Theory, the Structural-function Theory (or the Functional Theory), and the Conflict Theory.

The logicality of Interactionalism were concern to the phrase of human behaviour. Those activities that come from the group of politics,
economic, family, school...were the result of interaction among human
behaviours. It is said that if someone who want to match for other
people in his action, need to modified his behaviour and responded his
action to those of other persons. They can communicated each other by
the symbolic of interaction such as language, facial expression, or those
of other body's languages.

The ideology of Functionalism were concern to the phrase of social
system, the operation in the social system is same as the organ in the
body, they are coexisted and depended in each other. For the matainence
of social system operation normally, each part need to combine together,
they are influence to each other too. However, the "manifest function"
(good to the performer) alway was exaggerated by concerned department,
and the "latent function" (bad to the performer) usually was neglected on
purpose by executor. Besides that, they will moved those unsuitable
departments away in order to keep the dynamic equalibrium in the
organization.

The Conflictism express her ideology from the point of economic
science, because the resouces are limited in our society, but unlimited
wants in human beings, and it is the main reason why we always find
those conflicts each other in our society even in this world. When the
vested interestes have a power to control the governed party, they
modified or reconstructed to those of laws or social system in order to
protect their benefits. They injected to those concepts such as "now is
better than before" or "the exist world is good and suitable" to all people
in order to reduce the conflict that come from against party. If the
against party can't move "status quo" out, then the present social system
can't change. As the matter of fact, the conflict always exist in
different state, race, society, religion, family even in the individual if
the share of benefits are difference.

Theory is one kind of analytical tools, many people try to find the
basic principals of social activities in this world. If the different theory was accepted by different people, its conclusion and policies take are different too. So the famous scholars in the Interactionism (such as George Herbert Mead), or the Functionalism (such as August Comte, Herbert Spencer, Emile Durkheim, Talcott Parsons), or the Conflictism (such as Karl Marx, C. Wright Mills, Alvin W. Goedner) were argumentative each other for their (logical) premises are different. It is not easy to make a good choice among those theories of course, however, we can use those ideology that come from the Pragmaticism, the Positivism and the Eclectic as a reference in our analysis.

People who take a pragmatic view always argue that mostly present social work theory can't meet the reality, if the theory is good enough to generalize the specific phenomena, it probably conflict with laws or conflict with administrative operation. In this case, the law and the administrative work are more important than those ideas of theories, therefore, how about to choose a suitable theory that can explain the phenomena exactly is very important.

Positivist (or logical emperical approaches) imply a strict experimental and statistical design of prediction, they tested carefully in order to derive and expound the theory. The ideology of the Positivism are understanding those human activities, those ideas are based on the methods of natural science. it mean that a theory could not be true or worthwhile unless it made a predictions of outcomes clearly, and the outcomes could be shown to have occurred as predicted. The Eclectic argue that many basic social works texts are integrative, structural or developmental since they concentrate on the process skills or techniques of social work rather than offering any particular theory to keep understand personal or social behaviour(4).

The structure of politic and development of economic had a great changed since 1986. Those members of Parliament (MPs) between the rule
party and against party always expressed their opinion by the serious talking and rude behaviour. All MPs support social welfare policy for the "voting", their opinions were responded by the voting and discussing in the parliament, the policy maker modified to those policies in order to match with other different opinions, it can be explained by the theory of Interactionism. The government therefore combined all relative department, to perform those social welfare policies to meet the demand that comes from MPs.

However, the rule party always exaggerated to the favour effect of mainfest function and neglected to the infavour effect of latent function for the reason of political benefits. it imply that people know the good side of welfare policies only, but they don't know that they need to paid those social welfare cost too. it can be explained by the theory of Functionalism. Besides that, those vested interesters hold the main resources and big share of benefits in the present society, it will make a big gap between the rich and the poor more and more. All political parties dare not to neglect the performance of social welfare policies for the reason of voting. However, the conflict between different political party never stop if the benefits shares are different in each other, it can be explained by the theory of Conflictism. On the execution of the National Health Insurance Planning in Taiwan, the government had tend toward the ideology of Pragmaticism and Eclecticism.

三、The Contents of National Health Insurance (NHI) in Taiwan

The ideology of National Health was grown up in 1980s. a large of people express their oponions about the Health Care through the voting, the rule party hence declared that "the government will executed the policy of National Health Insurance in the years of 2000" on February
1986, the Council for Economic Planning and Development (CEPD) therefore organized a Committee of NHI for the NHI planning operation on March 1988, this committee had a responsibility to promote all concerned work about the NHI planning, her research work included four aspects, as below:

①a team work within the committee: there are two important reports was published by the CEPD in 1990. these two reports are "A Planning to the National Insurance System", and "A Technique of Planning to the National Insurance System", these two reports are the basis of NHI work.

②an investigation team to inspect in advanced countries; those of members in the Committee went to Japan, Korea, Switzerland, Sweden, Germany, U.K., USA, etc. to collect those concerned data about the work of National Health Service in 1989 and 1990.

③those suggestion that come from domestic scholars and experts: they submit over twenty papers in which included the health education, the labor demand and supply of health care, the medicinal expenditure, the medical price, the medical therapy system, the behaviour to the doctor, the system of operation and management in hospital, etc.

④an International Symposium on Health Care System.

The CEPD invited those scholars and experts who come from developed countries to present their experiences or achievements on the National Health Service System at the December 1989.

When the basic research work of NHI are finish in 1990, the Executive yuan declared that the National Health Insuracne Policy will executed by government in 1996. However, the government expressed again that the policy of NHI will executed in 1994 at the date of June 1990.

According to the articles (from article 152 to article 157), section four, chapter thritten in the constitutional provisions of Republic of
China, the government need to provide those items such as the suitable opportunity of work, to perform the policy of protection to the women, labor and farmer, to the arbitration between the capitalist and labor, to perform the policy of social insurance, to execute the welfare policy for the women and children, to perform the policy of National Health Care, and to provided the public doctor by the government.

However, the articles in the construction describe to the basical right and responsibility only, we need other kind of concerned laws such as the Law of National Health Insurance, the National Health Insurance Act, etc. to match for her idea. Under the foundation of concerned laws, the committee identified to those objectives of medicinal policy, those aims are:

1) to promote the policy of National Health under the suitable Health Care Service system, 2) to control the medical expenditure in a reasonable scale, and 3) to maximize the utilization of the medical resources.[5]

The beneficiary of the NHI are those members of professional groups, districtal groups, and their dependents. However, one who belongs to the member of professional group can’t apply to being the member of districtal group. Also, one who belong to the insurant can’t apply to the dependent’s insurant. [6], and the beneficiary of professional group included those people who have already joined to the insurance of officer, labor and farmer, and those people who never practiced in any insurance system will being to an insurant when the NHI extending her insurance range in the near future. Those insurant who are not belong to the member of professional groups will being to the member of districtal groups[7].

The financial resources of NHI are come from the government, employee, emplyer and individual, those resources are come from tax in government, profit in employer, salary or wage in employee, and the
nonregular revenue in individual; so the different income have a
different insurance paid, and the proportion was set up by concerned
laws. According to the specification of NHI Act 1993 (draft), a formula
of insurance paid as follow:
① the range of insurance rate are from 4.5% to 6.5%.
② the proportion in the premium of an insurance policy are forty percents
to the employee, sixty percents to the member of Districtal Groups,
and the remainder was paid by the employer and government.
③ the out-patient charges are twenty percents of the real total
out-patient charges, and the in-patient charges are ten percents of
total charges only, but this amount can't over ten percents of per
capita GNP.
④ the insurance charges are difference in different insurant, depend to
the number of dependents, but "Five" is the top one; the employee
paid his insurance charges is difference too depend to the number of
coemployee, its mean the member of employee plus the average
number of dependents in the country.
⑤ there are five categories of insurant.
⑥ to calculated and corrected the insurance rate at least one time in
each two years [②].

Besides that, the government needs to settle down a super-ministry
organization to executed all concerned policies of NHI in 1994.(see the
diagram.)
Diagram 1  A Diagram of NHI Planning in Taiwan

Declare to the policy of NHI 1986

- Development in Economics
- Committee of NHI 1986
- Change in political situation

Medical work 1986-1990

- Interior planning 1986-1990
- Foreign Investigate 1988-1990
- Suggestions by Domestic Scholars & Experts, 1987-90
- International Symposium 1989

Legal Foundation

- Constitution Article 152-157
- Law of NHI (Draft)

Aims

- to promote the National Health
- to control Medical Expenditure
- to maximize the utilization of medical resource

Objects

- Insurant of Professional Groups with their dependents
- Insurant of Non-Professional Groups with their dependents

Financial Resource

- Government
- Employer
- Employee
- Individual

- Insurance paid Formulation

- Insurant (number of dependents)
- Employer (number of employees plus average number of dependents)

NHI System

- Concerned laws and act
- Organization of Social Welfare

Completion & Execution 1994
四、Those problems in NHI

The contents of NHI planning have already modified many times by the scholars, experts, and the administrator who worked in the Office of Public Health and CEPD during these years, so we don't intended to make any evaluation to the NHI planning. However, we try to find some problems in the NHI from this study. These possible problems describe as follow:

(†) Problem of concept:

The "good health" is one of the important dojectives in our life, it was considered as a basic human being right by the World Health Organization (WHO). So the idea of National Health Care is prevalence in the modern countries. The health in human being had a great progress on the beginings of nineteen and twenty century. Most of us through that the contribution is come from the advanced medicinal therapy, and it is the main reason why we emphasized on the provision of the medicinal resources.

Actually, it exist a very low relationship between the advanced medicinal therapy and the health promotion, because the rate of mortality had already decreased drastically before the technique of precautionary injection and valuable medicine was used (or discovered), those new valuable medicaines and equipments are can't reduce the rate of mortality drastically [1].

Although the advanced medicinal therapy reduce the sick time and relief the painful to the patients, it had a small influence to the human disease that come from individual custom or environmental elements. Therefore, We can't expected to the NHI policy in which it can help those clients who are geriatrics, chronically sick and nervous disease, even through the government established a large of medicinal college or compositive hospital, it still can't provide the health care to all clients.
So the good health need to match with many other concerned elements. It mean the main resource of good health are come from good habit, but not a policy of NHI. If we can’t accept this concept well, the effect to the operation of NHI will be limited.

Also, the NHI planning was announced by government at seven years ago, but most of people in Taiwan only to know the name of NHI only, they don’t know the details even the practice doctor or person who work in hospital [(2)], Someone through that they can use the medicinal resources free under the NHI policy. At the moment, NHI is a planning only, it still hadn’t executed by the government, but it is a good propaganda to the political party.

(2) Problem of definition

The acturally definition in each item is very important, because "no suitable definition, no good operation". We can separate the item of "National Health Insurance" into the "National", the "Health" and the "Insurance". On the definition of "National" in NHI, it shall be included all people in Taiwan. Is it included those people who are foreigner but lived in Taiwan? or the Taiwanese who liver in abroad? Perhaps it is easy to distinguished among these people, but it is very difficult to find a suitables definition about client who ask help from NHI system, Malcolm Styrart Payne had said that the definition of clients are changable depend on different care and different place[(3)]. If we can make sure what is the definition of client, and then, his privilege and responsibility were define simulataneously. However, who can identifies the definition of client? Is doctor? patient himself or the family of parent? and how shall he can identified it? what is the standard of definition?

On the phrase of "Health", it is very difficult to defined too. According to the Graham’s saying that we can identified the "Health" by the term of medical model or social model. If we used those medical equipments such as the X-ray, the heart-lung machine, or the chemical
test to check body's condition and try to know what happen to his body (health), it is a medical model. However, if we just compare with people each other, judged someone by "norminal people", and try to find someone who are norminal (Health) or unnorminal (ill), it is a social model.

If we follow the definition of health in WHO, then the "Health" is the status of perfect condition both in body and spirit, it doesn't immune from disease only, her range of definition in "Health" is bigger than that of others. So we need to know what is the "ill"? and how about to defined it correctly. Is it a social model? medical model? or WHO model? the definition of Health is different, then the Health Policy is different too.

On the phrase of "Insurance", it is a process of mutual-help or risk-share. According to the principle of beneficiary paid, all insurant need to paid the premium of insurance policy of course, but the NHI planning include to the present and the extended insurance system, and the fee come form the government allowance (to the government employee, labor and farmers) and assistance (to the disable, soldier with their dependants) usually bigger than that insurant paid by himself. So the term of NHI isn't a suitable name, because it can't expressed her meaning exactly. We therefore know that the "definition" or "terminolsgy" are very important. If the terminolsgy can't express its meaning well, it need to modified.

(3)Problem of organization

Organization is a social structure that can help people to attain their objectives. Most of organization have a function of self-perpetuating, if the scale of operation in organization is widly, then the relationship among sectors should be complicated. A good organization usually had five characteristics in her operation that included specialization, a hierarchy of officies, rules, impersonality, and sphere of competence.
NIH is a big unit, the scope in her business is bigger than any other department in Taiwan. So, if the government can't establish a super-ministry department to deal with social affairs, it is impossible to promote the NHI work. We can learn something from the experience of social welfare works from the United Kingdom. On the side of central government, the Department of Health and Social Security (DHSS) have a responsibility to execute the policy of social works such as National Health Services (NHS), Social Security, Housing, Education and the Personal Social Services (PSS); On the side of local government, the Social Services Department (SSD) deal with social works for the concerned groups or individual, and the Local Authority Associations and Joint Consultative Council on Local Government Finance are the bridge between the local and central government.

The another important sector is the Department of Private and Voluntary (P&V) which match to the social welfare policy in central government and the social service work in local government, therefore, those social service works were supported by DHSS (central government), SSD (local government) and P&V (individual) were combined together and construct a net of social service work in the United Kingdom through the corporation of Cabinet, Treasury, and Department of Environment, and controlled by the Secretary of State, so the organization is good enough to execute the social service work succeed smoothly.

There are 「type X」, 「type Y」, 「type Z」 and 「type A」 in the system of organizational management, it seem very difficult to execute the policy of social service work well, so the managed system in social work is important. Because we were know that "no good organization, no good operation" in NHI.
Diagram 2  The Central Government and Locals Services in U.K

Key:
- ( ): Politicians, national and local
- staff: Professional,
- : authoritative policy relationships
- ---: relationships of influence, advice and consultation

Source: Adrian Webb & Gerald Vistow, 1988, p.142
Problem of financial resources

The NHI is one kind of social security insurances in our country. As we know, if the supply of medical resources is come from insurance system, then the demand alway bigger than the supply, therefore, it is better to deal with those reallocation of medical resources by the government. However, if we want to keep NHI work was executed smoothly by government, her financial condition need to keep balance. The financial resources of NHI are come from insurance charges that concerned to the insurance rate and insurant’s wage (or income), the medical expenditure come from medical therapy that concerned to the quantity and quality of services and its price.

A general speaking, the equilibrium price of product (goods or services) was determined by the demand and supply in the market. However, because the amount on the governmental allowance or assistant always bigger than those premium of insurance policy; because it is not easy to attain the balance in budget between the demand and supply on the use of medical resource under the present insurance system; because the insurance rate was determined by the parliament in the democratic country, those MPs always restrict the high insurance rate for the political reason, and the expenditure of NHI always much bigger than that revenue in the National Health Care, the status of deficit in government seem can't avoid, and the problem of financial resources always exist in those countries that had already executed those of social welfare policy.

There are no financial deficit problem in Taiwan before 1990, but the Six Years Planning destoryed to the balance situation in financial budget, the total budget in government about 300 billions NT in 1993, more than six percents to the total GNP, the expenditure on the NHI planning is one kind of expenditures on social welfare works. This amount will being to the current expenditure since the NHI policy was
executed by the government, besides that, it is easy to extend the scope of social service works, but it is difficult to cut down. At moment, the financial deficit in present insurance system that was executed by government is huge, but the government still have no suitable way to modified. An accumulated amount of deficit in present insurance system about 129 billion NT, if the NHI planning was executed by government in 1994, then the deficit will be doubled [17].

Unfortunately, the government still haven’t find a suitable way to raise money, if there are no financial resources support to the social service work, then we have three kind of choices only, those are "reduced the item of social service work", "stoped the execution of policy", and "increase the deficit" if the NHI planning was executed in 1994.

五・Other problems

The NHI planning is very complicated in her execution. We were know the pull of one hair may move the whole body, if the authority concerned can’t match in her operation well, then the problems such as concept, definition, organization and financial resources alway exist in NHI. Besides it, we still can find some problems as bellow:

1.Problem of conflict among political parties: the Opposition party had a great and rude conflict with ruling party since the middle of 1980s, those MPs pursue their political life by way of social welfare in political side, they boycott the budget, taxes, social work...; in the parliament and neglect the truth.

2.Problem of equality: the present insurance rate are different depend on the different class of insurant, it consist with the principle of "to estimate one’s strength or resources before acting" of course, but it can’t match to the principle of equality. Also, the different rate of
premium of insurance policy, the difficult opportunity to the use of medical resources, and the allocation in medicinal resources in different for the different policy maker.

3. Problem of efficiency: The sayings of "the more input to the medical equipment, the more efficiency to the clients" is not correct exactly, it is easy to make the medical resource waste and inefficiency in the management if there is no good supervisor and inspector department in the system, the NHI planning is good, but we need emphasized on the problem of efficiency is very important.

4. Problem of Preventative treatment: We were know that "the prevention is better than the cure", but the NHI planning emphasized on the use of medical resource, and neglect to the development of precautionative medical therapy.

5. Problem of private medical unit: the private hospital and medical staffs are the important medical resource in our society, how about to make a maximum use in those resources is very important, the NHS in UK is a good example to follow.

6. Problem of timing: the economic situation is good enough to support the execution of NHI planning in Taiwan now, However, the time from the declaration to the execution in NHI planning are eight years only, and as we know. A welfare state like United Kingdom, she had spend over hundred years for the promotion of social service work, but she had not executed the National Health Service Policy until 1948. Although we can follow the good example that come from advanced countries, and we can buy those modern medical equipments from the developed countries in the world, but how about the soft equipment such as labors and experts, good organization, health care education...etc., it seems impossible to succeed at the first try, we need much time to modify.
六・Conclusion

From the tendency of economical development and political structure change in Taiwan, the policy of NHI should be executed by the government in the near future. However, because the scope of operation in NHI is wider than those of other departments, it is easy to find some problems if the NHI was executed by government in 1994.

According to the theory of Sociology, the NHI planning is one kind of social policies, it can be explained by the Interactional theory, the Functional theory and the Conflict theory; All these theories can be evaluated by the Pragmaticism, the Positivism, and the Eclecticism. The concepts of National Health Care sprout in the 1970s, grow root in the 1980s, and booming in the 1990s.

However, the time from declaration to execution on the NHI planning in Taiwan are eight years only, those establishments such as the good organization, the trained labor ....etc. still haven’t settle down well, and those problems such as the concept of health, the scope of definition, the establishment of organization, the evaluation of equality and efficiency, the utilization of private medical unit....etc., were need to modified before the NHI planning was executed by the government at the end of 1994.

The status that "from the cradle to the grave" is the idea of welfare state, and the NHI was considered as a milestone to the welfare state, but we need to know that the cost in welfare state were supported by all people too. We expected to being one of developed countries in the world before the twenty one century coming, but if the NHI planning can’t executed smoothly by the government, then the idea of welfare state in Taiwan is a fancy story only.
FOOTNOTE

6. ibid 5, pp.16-17.
10. Hsieh, Ming Jui, "From the Views of Social Welfare System in U. K. to investigate the National Health Insurance in Taiwan", Verein der Chinesen (Taiwan) in Deutschland fur Forschung und Akademic, 18-20, June, 1993, Freiburg, Germany.
15. ibid 3, p. 728.
16. ibid 3, ch.8.
17. If the NHI Planning was executed by the government at the end of 1994, the premium of insurance policy about 2750 billion NT in the first year.
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