

# 臺灣健保 30 週年：

## 創造全民均健，追求更健康臺灣

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健康是基本人權，更是普世價值。提升健康不僅關乎人民的福祉，更影響全國乃至全球的生存與發展。於第 77 屆世界衛生大會中通過的世界衛生組織 2025-2028 年「第 14 個總體施政規劃(GPW14)」，其中包含「提升衛生服務覆蓋率和財務保護，促進全民均健」之策略目標，呼籲各國重視相關議題。

臺灣早已於 1995 年開辦全民健康保險制度，藉由整合不同職業身份的保險體系，於今納保率超過 99.9%，實踐全面健康覆蓋，30 年來，提供臺灣人民公平、可近性高、且有效率的醫療保障，也是臺灣社會安定及民眾健康安全的重要支柱與保障，更成為全球健康照護的典範，已經連續 7 年獲得全球資料庫網站(Numbeo)全球健康照護指標(Health Care Index)排名第一。

臺灣健保的財務運作採隨收隨付、自給自足的模式，並透過保費改革及補充財源（如菸品健康福利捐），有效應對人口老化及醫療成本上升的財務挑戰，確保制度的穩定與永續。

為持續提升我國民健康，我國賴清德總統於 2024 年提出

「健康臺灣」的施政願景，期盼讓人民健康，讓國家更強，也讓世界擁抱臺灣。秉持以人為本，家庭為核心，社區為基礎的理念，積極擴大健康促進與預防保健服務。透過「家醫計畫」與「全人全社區照護計畫」，提供慢性病患者全人全程的綜合照護；透過遠距醫療提高偏鄉地區服務可近性，也透過推動長期照顧與安寧療護的一體化服務，落實在地安老，確保全方位全人全齡有尊嚴的健康照護，實現健康平等的真諦。

此外，WHO 於 2021 年發布全球數位健康策略文件，提出加速發展及運用以人為本(Person-centric)之數位健康方案，以預防、偵測與應對傳染性疾病，建立相關基礎設施和應用健康數據以促進健康與福祉。臺灣持續運用其資通訊優勢建構高成本效益及效率的衛生體系及服務，包括健保雲端系統提升病歷互通效率，並藉由 FHIR 標準推動國際醫療資料的交換，透過 AI 輔助技術推動智慧醫療發展。虛擬健保卡與健康存摺 APP 實現了建立即時健康資訊管理，促進民眾作出有利健康的決定。

另自 2008 年起，我們引入醫療科技評估 (HTA)，以實證為基礎的政策決策促進新藥的快速納入健保，2023 年首次納入基因及細胞治療藥品，開創精準醫療的先河，改善患者的治療選擇。我們也運用創新科技輔佐改善醫療環境，發展智慧醫療照護，提升整體醫療服務質量，提供民眾更好的照護品質。

臺灣雖面臨政治挑戰，卻始終積極參與全球衛生事務，並致力於支持全球衛生體系。在 COVID-19 期間，臺灣在防疫物資、技術和經驗分享中發揮關鍵作用，成為世界各國可靠的合作伙伴。此外，臺灣健保的經驗可為全球提供寶貴的借鑒，我們將繼續與各國分享全民健康保險、財務管理與數位健康等領域的成功實踐，助力更多國家實現全球健康覆蓋的目標。

在這個瞬息萬變的時代，健康挑戰跨越國界，全球合作已成為應對各種健康危機的關鍵，我們籲請 WHO 及相關各方正視臺灣長期以來對全球衛生體系的貢獻，敦促 WHO 應保持更開放的態度和彈性，秉持專業及包容的原則，主動並務實邀請臺灣參加 WHA 及參與 WHO 主辦的會議、活動和機制，包括刻協商中的 WHO 大流行病協定。臺灣殷切期盼著能持續與國際社會攜手，共創無國界的健康未來，共同落實 WHO 憲章「健康是基本人權」及聯合國永續發展目標「不遺漏任何人」的願景。

## **30<sup>th</sup> Anniversary of Taiwan's National Health Insurance: Actively Advancing Health Equity, Promoting a Healthier Taiwan**

Prof. Dr. Tai-Yuan Chiu  
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Health is a fundamental human right and a universal value. Improved health not only benefits just people's well-being but also the survival and development of a country and even the world. At the 77th World Health Assembly, the WHO Fourteenth General Programme of Work, 2025-2028 was approved, which includes strategic objectives such as improving health service coverage and financial protection to promote universal health coverage. WHO calls on all member states to take proactive actions to these issues.

Taiwan has long launched the National Health Insurance (NHI) system that integrates various occupational insurance schemes in 1995. It has now entered its 30th anniversary and covers over 99.9% of the population. The NHI system provides equitable, accessible, and efficient healthcare to all people of Taiwan. It is also an important pillar and guarantee for Taiwan's social stability and people's health and safety, as well as a global benchmark for achieving universal health coverage. In Numbeo's annual survey, Taiwan was ranked first in the Health Care Index category for seven consecutive years.

The NHI operates on a pay-as-you-go, self-sustaining model that addresses the financial challenges posed by an aging population and rising healthcare costs. Through reforms in premium rates and additional funding sources, such as tobacco health and welfare surcharge, the system has maintained its financial stability and sustainability.

In order to constantly promote the health of our people, President Lai Ching-Te has articulated a vision of "Healthy Taiwan" in 2024, aiming to "make people healthy, make Taiwan stronger, and let the world embrace Taiwan." Adhering to the concept of "people-centered, family-focused, and community-based", we actively expand health promotion and preventive healthcare services, while continuously optimizing "Family Physician Plan" and "Whole-person and Whole-community Care" to promote comprehensive care for patients with chronic diseases. Moreover, we leverage telemedicine to improve the accessibility of healthcare services in rural areas. By promoting integrated long-term care, palliative care and aging in place, we ensure holistic, lifelong, and dignified care services for all citizens, realizing the true essence of health equity.

In addition, in 2021, WHO released the Global strategy on digital health 2020-2025, visioning to accelerate the development and adoption of person-centric digital health solutions to prevent, detect and respond to infectious diseases, and developing infrastructure and applications to use health data to promote health and well-being. Taiwan continues to utilize its prowess in

information and communication technology to build cost-effective and efficient health system and services. The NHI cloud system facilitates more efficient exchanges of medical records, and the adoption of international standards such as FHIR enhances global medical data sharing. Additionally, the incorporation of AI-assisted technologies is advancing the development of smart healthcare. The introduction of virtual health insurance card and the My Health Bank app, which enables real-time management of personal health data, empowers people to make healthy and health-enabling choices.

In 2008, Taiwan introduced Health Technology Assessment (HTA) which has facilitated evidence-based policymaking and accelerated the inclusion of new treatments in the NHI system. In 2023, gene and cell therapies were covered for the first time, marking a new era in precision medicine and providing patients with enhanced treatment options. Taiwan also continues to leverage innovative technologies to improve the working environment for medical workforce and develop smart healthcare, enhancing the overall quality of medical services.

Despite facing political challenges, Taiwan has continuously participating in international health affairs actively and has been dedicated to supporting the global health system. During the COVID-19 pandemic, Taiwan played a crucial role in sharing medical products, personal protective equipment, pandemic prevention strategies, and experiences, and has become a reliable partner for countries worldwide. Moreover, Taiwan's success

story in implementing universal health coverage offers valuable lessons for countries worldwide. As we continue to share our experiences in universal coverage, financial management, and digital health, we hope to facilitate other nations in reaching the WHO's goal of universal health coverage and contribute to the overall health and well-being of the global community.

In this rapidly changing era, health challenges transcend borders, and global cooperation has become essential to addressing various health crises. We urge WHO and all relevant parties to recognize Taiwan's considerable contributions to global public health and the human right to health. It is imperative that WHO adopt a more open-minded approach and demonstrate flexibility, adhering to the principles of professionalism and inclusivity. Taiwan should be included, as a matter of pragmatism, in the World Health Assembly and all WHO meetings, activities, and mechanisms, particularly those concerned with the WHO pandemic agreement. Taiwan earnestly hopes that the international community can continue to work together to create a future of borderless healthcare, which upholds the fundamental human right to health stipulated in the WHO Constitution and the vision of leaving no one behind espoused in the United Nations Sustainable Development Goals.