

The Executive Yuan Announces Regulatory Inclusion of Degree-seeking Mainland Chinese Students in Taiwan in the National Health Insurance System from February 1, 2024

News Reference Materials

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1. Today, the Executive Yuan approved the inclusion of mainland Chinese students for coverage under the National Health Insurance (NHI) system, effective from February 1 next year. We would like first to thank Premier Chen for his support. We are also grateful to the Ministry of Health and Welfare (MOHW) and Ministry of Education (MOE) for their full assistance. Once mainland Chinese students are covered by the NHI system, all students from overseas will be treated equally, as they will participate in Taiwan's NHI system under the same conditions.

2. As Premier Chen highlighted, the right to health is a universal value and a basic human right. These mainland Chinese students came to Taiwan and becomes part of Taiwan's education system—their access to health care and guarantees under the NHI system while studying in Taiwan is a must both from the perspective of ensuring the right to health and for the purpose of preventing diseases.

3. The media has reported some comments made by mainland Chinese students that their current commercial medical insurance coverage is more cost-effective than the NHI program. In fact, the NHI program is an insurance in nature and therefore it is unnecessary to judge the cost-effectiveness of its premiums based on the likelihood or frequency of one's regular medical treatment. It is worth

noting that the scope of coverage under the NHI system far exceeds the coverage obtainable by mainland Chinese students under their current commercial medical insurance. Coverage under the NHI is particularly vital in the unexpected incident of a major illness or injury. Furthermore, the competent authority estimates that, due to their youth, mainland Chinese students and other students from abroad will have medical expenses lower than the premiums they pay under normal circumstances. The medical costs of this cohort are anticipated to be about 70% of the premiums paid, meaning that this group is expected to be an actual net contributor to the finances of the NHI.

4. Finally, as directed by the premier, the Mainland Affairs Council, in conjunction with the MOE, MOHW, and other agencies, will fully communicate with mainland Chinese students and prepare the administrative processes by the end of January next year to ensure that this policy is implemented on time and on quality.