

Inclusion of Mainland Chinese Students in the Health Insurance System

1. Background:

(1) Based on humanitarian considerations and human rights values, mainland Chinese students studying for academic degrees in Taiwan should be included in the health insurance system comparable to the treatment of foreign and overseas Chinese students. It has been the government's consistent position to allow all Mainland students studying in Taiwan to enjoy the same health coverage.

(2) The government holds the position that mainland Chinese students should be included in the health insurance system comparable to the treatment of foreign and overseas Chinese students, and that they should self-pay their insurance premium. The National Health Insurance Act stipulates the scope of insurers and calculation of premiums. Therefore, structurally, the act is under review and adjustment. The Act Governing Relations between the People of the Taiwan Area and the Mainland Area is a principle-based set of rules for contact between the people of the two sides and is therefore unable to encompass all matters related to cross-Strait affairs. While considering integrity with the applicable laws, the regulation of such matters in specialized laws, where such laws exist, can help the competent authorities in their practical operations and business implementation.

(3) The Mainland Affairs Council (MAC), in conjunction with the relevant authorities and the Straits Exchange Foundation (SEF), have recently continued to communicate and provide explanation to Mainland students and the public. In the future, the MAC will, in conjunction with the legislative process, promptly implement the policy of including mainland Chinese students in the health insurance system. The government's opening of recruitment of Mainland students to study in Taiwan has played an important role in promoting the diversification of education in Taiwan. During their time in Taiwan, Mainland students can experience Taiwan's multicultural development and share mainland China's experience. This is conducive to the long-term peace and stability of cross-Strait relations. Under the premise of ensuring the rights and interests of Taiwanese students, the government will continue to review and amend measures related to Mainland students studying in Taiwan. It hopes to garner broad support for the policy to include mainland Chinese students in the health insurance system.

2. Progress:

(1) On various occasions since the new government came to power, the MAC has explained its hope that mainland Chinese students can be included in the health insurance system as foreign and overseas Chinese students are now. It has also reported to the Legislative Yuan, Democratic Progressive Party (DPP) caucus, and party members to win support. The MAC has also promoted supporting bills and measures related to the inclusion of mainland Chinese students in the health insurance system, as well as communicated and discussed this matter on several occasions with the Ministry of Health and Welfare, Ministry of Education, Overseas Community Affairs Council, and other ministries.

(2) On October 24, 2016, the presidential spokesman explained to the public that, "Based on humanitarian considerations and human rights values, mainland Chinese students should be included in the health insurance system comparable to the treatment of foreign and overseas Chinese students. Due to limited government resources and in consideration of the fairness of social insurance, Mainland, overseas Chinese, and foreign students should all self-pay their health insurance premium. However, the rights and interests of overseas Chinese and foreign students studying in Taiwan prior to the amendment will not be affected. Agencies that, for policy considerations, provide assistance for students from specific countries or low-income families should independently provision budget to fund such programs."

(3) November 3, 2016, Premier Lin Chuan convened an "administrative legislation coordination meeting." The meeting resolved to request that the governing party caucus propose amendments to the National Health Insurance Act. On November 7, the ruling party caucus proposed a draft amendment to the act. By resolution of the Legislative Yuan meeting on November 11, the draft was submitted to the Social Welfare and Environmental Hygiene Committee of the Legislative Yuan for review.

(4) On December 7, the Social Welfare and Environmental Hygiene Committee reviewed the draft amendment to the National Health Insurance Act submitted by the DPP caucus and People First Party (PFP) caucus. The committee resolved to ". . . continue to periodically review the entire case."

(5) On December 19, the Social Welfare and Environmental Hygiene Committee continued to review the draft amendment to the National Health Insurance Act submitted by the DPP and PFP caucuses. After discussions with legislators at the meeting, the committee tentatively completed the review. The chairman instructed that the proposals of each party and the motions for correction and supplementary resolutions of members be cleared out of the committee. However, this required prior consultations among the ruling and opposition caucuses.

3. Mainland Chinese Students Can Receive More Comprehensive Medical Coverage after Inclusion in the Health Insurance System:

Mainland students studying in Taiwan currently can be covered under private insurance. However, the benefit coverage is far less than that provided by the National Health Insurance system. Private insurance benefits for major injuries or accidents are limited (for example, limited to NT\$120,000 per in-patient hospital visit). Moreover, unlike the National Health Insurance, insurers with private coverage are required first self-pay and then provide related documents to request insurance benefits. The related coverage is not as strong as that of the National Health Insurance system.