

3. Statistical Analysis

Chapter 1 Enrollment and Underwriting

National Health Insurance (NHI) provides all nationals with compulsory coverage. The purpose was to ensure individuals receive adequate health care through the arrangement of a cooperative scheme. The beneficiaries under the NHI scheme were divided into six categories; each differs in the insured payroll-related amount, premium contribution rate, and premium calculation method. Applications are to be made at the agencies, schools, enterprises, institutions, employers, groups, or designated departments to which the insured belong.

I. Group Insurance Applicants

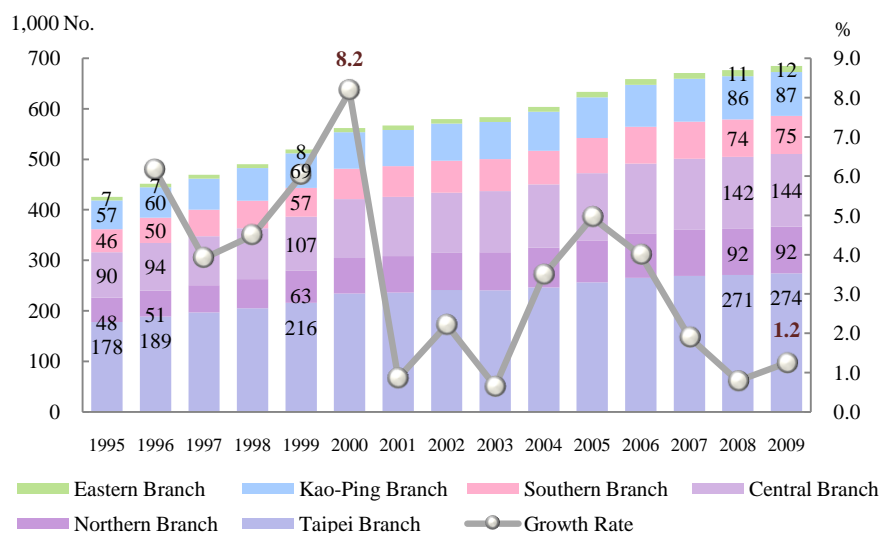
There was a maximum average annual increase of 4.1% in 1999-2009 from the Eastern Branch and a minimum of 2.4% from the Kao-Ping Branch.

As of the end of 2009, the number of group insurance applicants was 684,677 in total, an increase of 8,397 from the previous year, and an increase of 165,042 from 1999 with an average annual increase of 2.8%.

Broken down by the beneficiary category, there were 679,374 group insurance applicants in Category 1 (99.2%), 3,374 group insurance applicants in Category 2, 345 group insurance applicants in Category 3, 9 group insurance applicants in Category 4, 619 group insurance applicants in Category 5, and 956 group insurance applicants in Category 6.

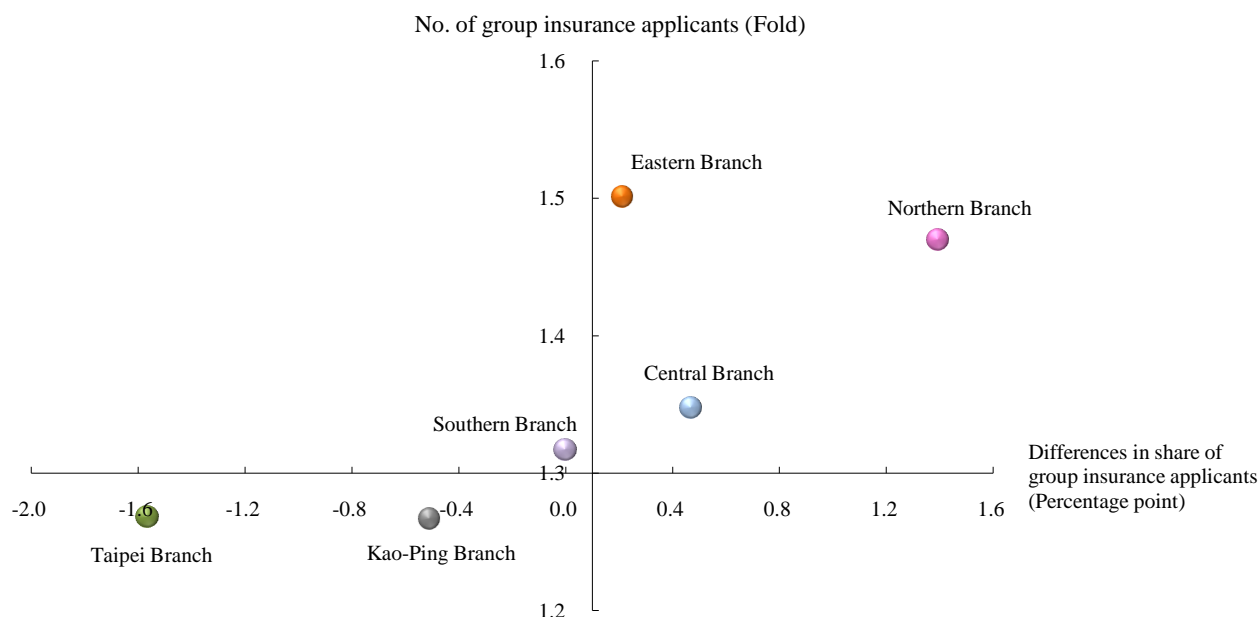
Broken down by the BNHI, the Taipei Branch accounted for the greatest number at 40.0%, followed by the Central Branch at 21.1%, the Northern Branch at 13.5%, the Kao-Ping Branch at 12.7%, the Southern Branch at 11.0% and the Eastern Branch at 1.7%.

Figure 1 Numbers & Growth Rate of Group Insurance Applicants



Broken down by the BNHI, the Northern, Central, Southern, and Eastern Branches had shown positive trends in both increase of group insurance applicants and share of group insurance applicants in the past ten years; the Northern Branch had the highest increase in share of group insurance applicants at 1.4 percentage points. On the other hand, the Taipei and Kao-Ping Branches had shown negative trends in share of group insurance applicants; the Taipei Branch had the highest decrease at 1.6 percentage points.

Figure 2 Group Insurance Applicants 2009 vs. 1999



II. Beneficiaries

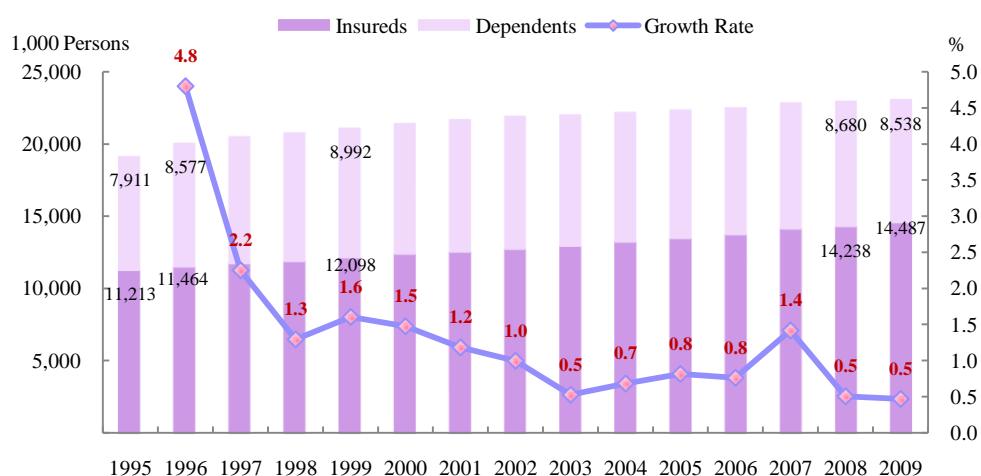
In the past ten years, in terms of structural ratio, Categories 1, 2, and 3 had gone down, while Categories 5 and 6 had gone up, indicating that there had been an increase in disadvantaged groups.

The purpose of the NHI is to enhance the health of all nationals and fair access to medical treatments. At present, with the exception of those in the corrective institutions, all nationals are covered under the insurance scheme.

At the end of 2009, the number of beneficiaries in the NHI scheme increased by 107,629 from the end of the previous year. There was an increase of 1,935,914 individuals from 1999 with an average annual increase of 0.9% of which, the insured increased by 2,389,276 individuals (19.7%) with an average annual increase of 1.8%; dependents decreased by 453,362 with an average annual decrease rate 0.5%. At the end of 2009, the insured accounted for 62.9% of beneficiaries, an increase of 5.6% from the end of 1999; the average number of dependents decreased by 0.2 individuals.

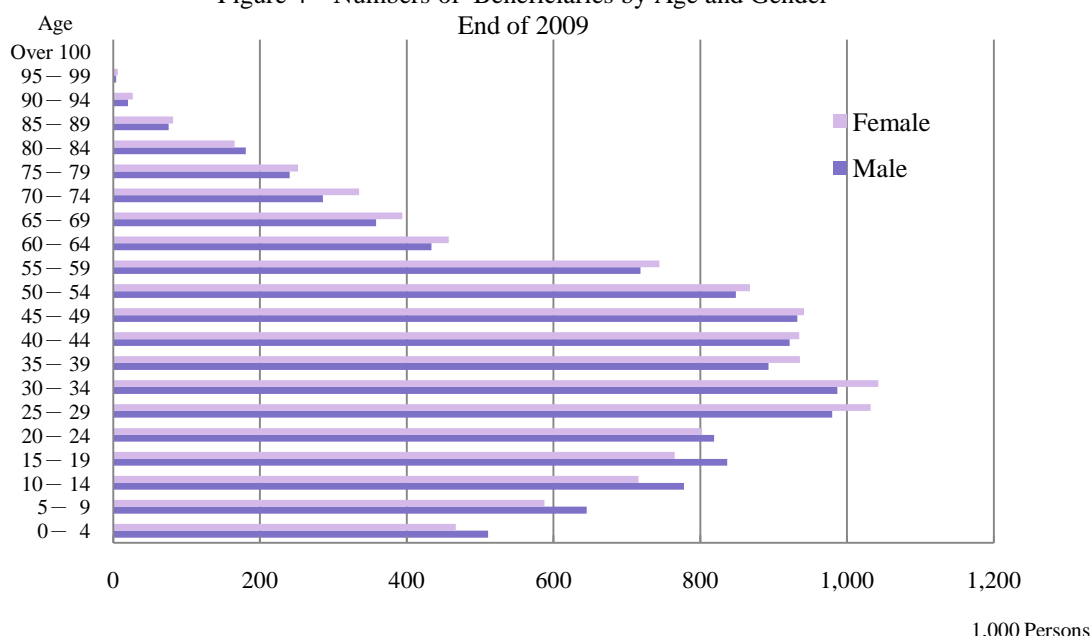
Broken down by gender, 11,469,545 individuals (49.8%) were male and 11,556,228 (50.2%) were female. The sex ratio of beneficiaries was 99.2; it was 101.3 ten years ago.

Figure 3 Numbers & Growth Rate of Beneficiaries



Broken down by age, the beneficiaries were higher for males than for females in age groups below 25 and were higher for females than for males for age 25 and over. At the end of 2009, the average age of beneficiaries was 37.0, an increase of 4.1 from 1999; the average age of the insured who paid the premium was 43.3, an increase of 1.6 years from 1999. In addition, the number of beneficiaries above 65 had reached 2.43 million, an increase of 588,232 from 1999, of which 404,773 were female.

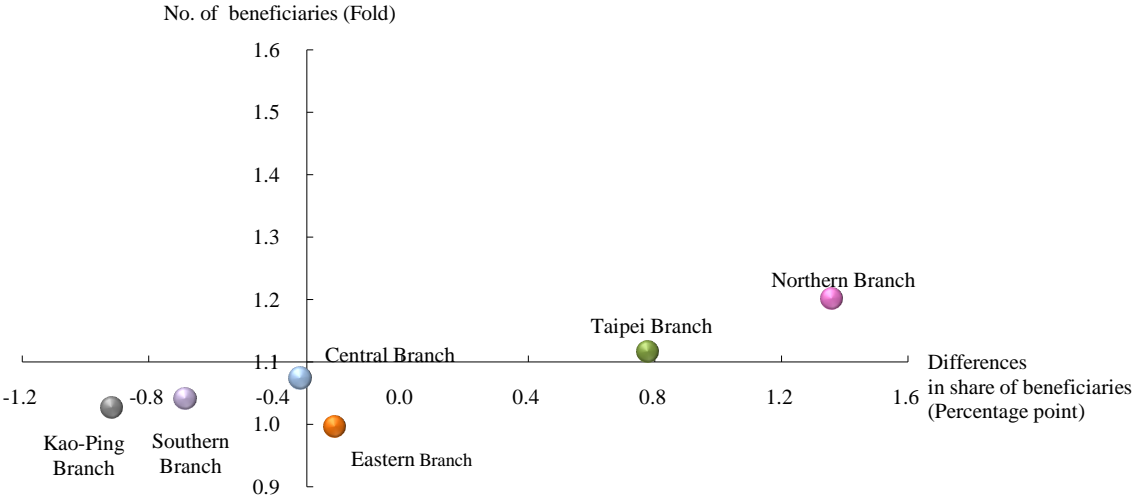
Figure 4 Numbers of Beneficiaries by Age and Gender End of 2009



Broken down by city/county, Taipei City had the highest number of beneficiaries at 4,538,630 (19.7%), followed by Taipei County at 3,154,254 (13.7%) while Lienjiang County had the smallest number at 7,057 (0.0%). Excluding the outer islands, Taitung County had the smallest number of beneficiaries at 200,259 (0.9%), followed by Chiayi City at 275,577 (1.2%).

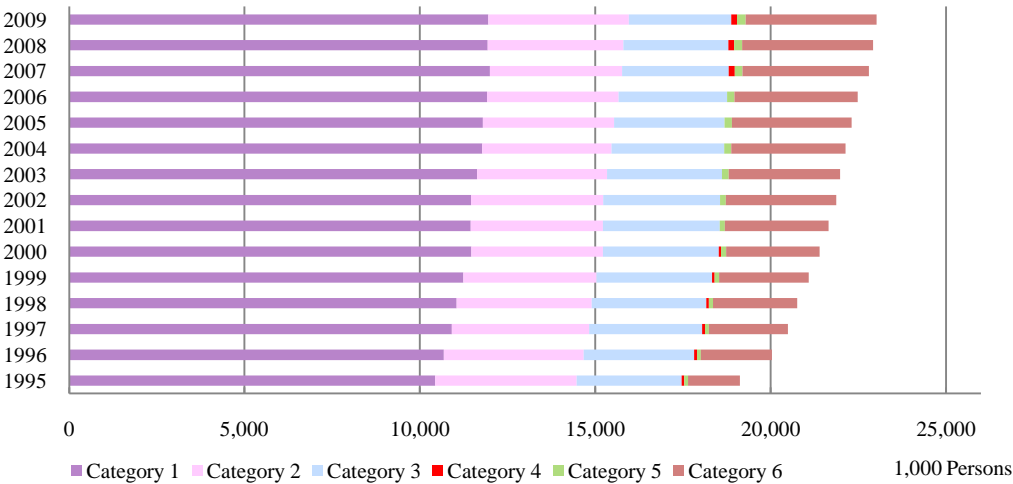
Broken down by BNHI, the Taipei Branch accounted for the greatest number of beneficiaries at 847,009 (36.8%), followed by the Central Branch at 4,172,185 (18.1%) while the Eastern Branch accounted for the smallest number at 504,146(2.2%). Compared to the end of 1999, the Taipei and Northern Branches had shown positive trends in both number of beneficiaries and share of beneficiaries; the Northern Branch had had the highest increase in share of beneficiaries at 1.4 percentage points. On the other hand, the Central, Southern, Eastern, and Kao-Ping Branches had shown negative trends in share of beneficiaries; the Kao-Ping Branch had the highest decrease at 0.9 percentage points.

Figure 5 Beneficiaries 2009 vs. 1999



The national economy had been adversely affected by the international financial crisis. In 2009, while Category 1 had the highest number of beneficiaries (51.9%), the proportion of Category 1 decreased by 1.4 percentage points compared to 1999, Category 2 decreased by 0.6 percentage points, Category 3 decreased by 2.9 percentage points. On the other hand, Categories 5 and 6 increased by 0.5 and 4.1 percentage points respectively. The proportion of disadvantaged minority groups had significantly gone up.

Figure 6 Beneficiaries by Category



III. The Insured Payroll-Related Amount

The average increase of the insured payroll-related amount was 2.6% in 1999-2009 with a minimal increase of NT\$175 in 2009.

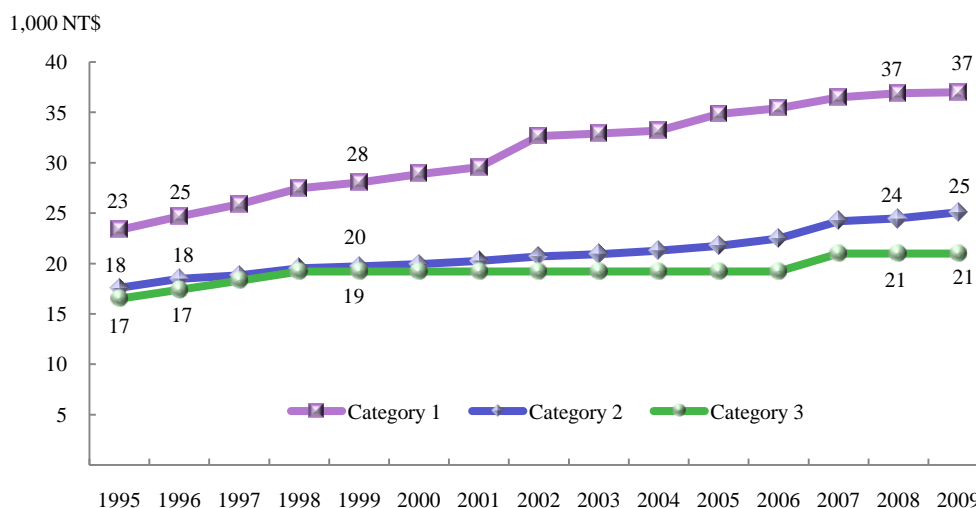
In 2009, in order to improve the foundation of premium collection, the BNHI guided people to insure in correct insurance status. Besides, the BNHI also held reviews regarding the insured payroll-related amount. For those with lower than the correct insured amount, the BNHI notified the group insurance applicants to adjust premiums directly to increase premium revenues.

At the end of 2009, the average insured payroll-related amounts were NT\$31,847, the lowest increase in the past ten years at NT\$175. The average insured payroll-related amounts for Categories 1 to 3 were NT\$37,005, NT\$25,095, and NT\$21,000 respectively, with the highest for professional and technical personnel at NT\$68,359, followed by teaching personnel from public and private institutions or government employees at NT\$55,193. The premiums for Category 4 and 5 were the same at NT\$1,367 and was NT\$1,099 for Category 6.

Broken down by the insured payroll-related amount, the number of the insured was the largest at NT\$21,000 with 3,460,389 individuals (23.9%), followed by NT\$17,280 with 1,326,534 individuals (9.2%).

Broken down by the average insured payroll-related amount, affected by the recession, the average insured payroll-related amount for Category 1 increased merely by 0.3% from the previous year, of which, Item 1 of Category 1 had the highest average annual increase of 6.7% in the past ten years; Category 2 increased by 2.5% with an average annual increase of 2.4%. The average insured payroll-related amounts for Category 3 increased from NT\$16,501 by the end of 1995 to NT\$19,200 by the end of 1998 and was adjusted again to NT\$21,000 by the end of 2007.

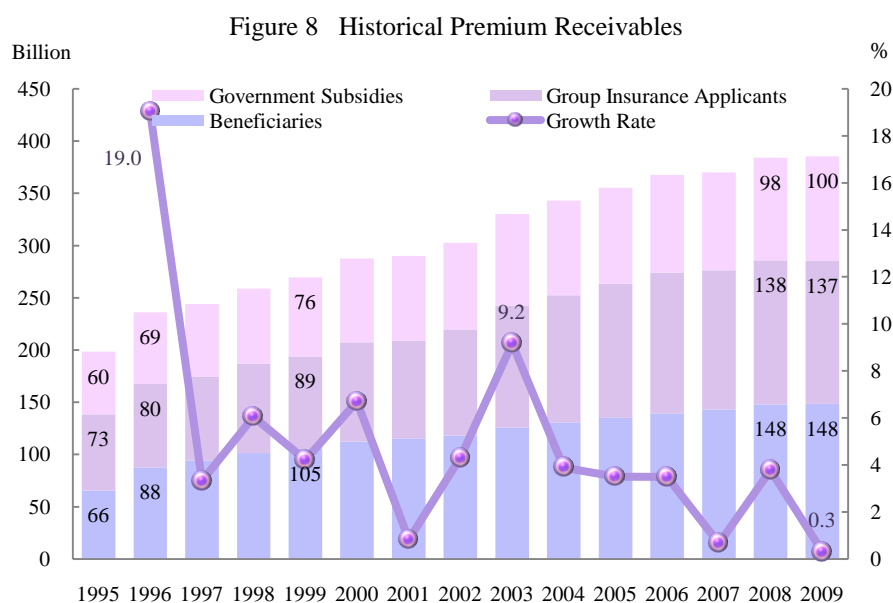
Figure 7 Historical Average Insured Payroll-Related Amounts by Category



IV. Premium Receivables

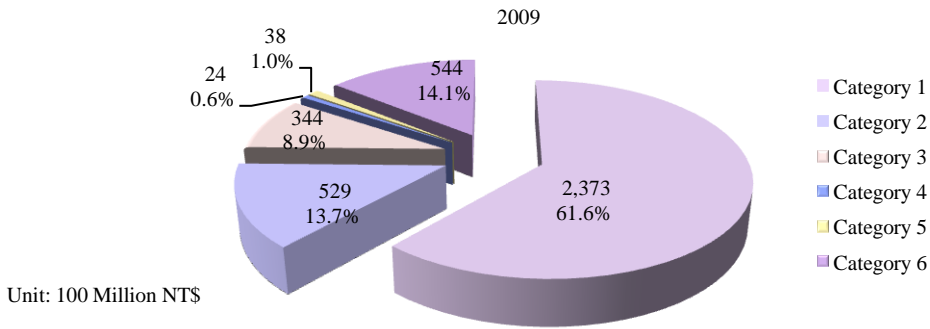
The average annual increase of premium contributions in 1999-2009 was 3.5% for beneficiaries, 4.4% for group insurance applicants and 2.8% for government subsidies.

The main source of funds for the NHI scheme is premium revenues. The rates of premium contributions vary by type of the insured. Category 4 beneficiaries, low-income households and unemployed veterans receive full subsidies from the government.



Premium receivables were NT\$385 billion in 2009, an increase of NT\$1,205 million from the previous year and an increase of NT\$116 billion from 1999 with an average annual increase of 3.6% of which, Category 1 showed a decrease of NT\$1,533 million from the previous year and an increase of NT\$79 billion from 1999 with an average annual increase of 4.1%. Category 2 showed an increase of NT\$3,253 million from the previous year and an increase of NT\$15 billion from 1999 with an average annual increase of 3.3%. Category 3 showed a decrease of NT\$885 million from the previous year and a decrease of NT\$1,147 million from 1999 with an average annual decrease rate 0.3%. Category 4 showed an increase of NT\$311 million from the previous year and an increase of NT\$1,402 million from 1999 with an average annual increase of 9.3%. Category 5 showed an increase of NT\$411 million from the previous year and an increase of NT\$2,307 million from 1999 with an average annual increase of 9.8%. Category 6 showed a decrease of NT\$352 million from the previous year and an increase of NT\$19 billion from 1999 with an average annual increase of 4.5%.

Figure 9 Premium Receivables by Category



Broken down by source, the amounts of premium receivables in 2009 were NT\$148 billion (38.5%) from the insured, an increase of 391 million from the previous year and an increase of NT\$43 billion from 1999 with an average annual increase of 3.5%, NT\$137 billion (35.5%) from the group insurance applicants, a decrease of NT\$989 million from the previous year and an increase of 48 billion from 1999 with an average annual increase of 4.4% and NT\$100 billion (26.0%) from government subsidies (NT\$79 billion (20.5%) from the central government, NT\$16 billion (4.2%) from the provincial/municipal governments and NT\$5 billion (1.3%) from the county/city governments), an increase of NT\$1,803 million from the previous year and NT\$24 billion from 1999 with an average annual increase of 2.8%.

Figure 10 Premium Receivables by Source

