

A growing concern in the Chinese Nationalist Party (KMT) camp that Democratic Progressive Party (DPP) presidential candidate Tsai Ing-wen (蔡英文) would change her position on whether Chinese studying in Taiwan should be included in the National Health Insurance (NHI) program has pushed this hackneyed, old issue over which the government and the opposition have sparred too many times once again to the top of the political agenda, making it an election issue.

The KMT claims that the DPP opposes extending the insurance program to Chinese students, while the DPP says it has never opposed the issue. What it objects to, the DPP says, is a KMT proposal to include all Chinese students and let Taiwanese taxpayers foot the bill.

The DPP has also said that when proposed changes to Article 22 of the Act Governing the Relations Between the Peoples of the Taiwan Area and the Mainland Area (兩岸人民關係條例) passed the first reading in the legislature's Internal Administration Committee on Sept. 24 last year, the committee also approved three DPP resolutions attached to the amendment.

According to these resolutions, Chinese students should pay the full insurance premium, accompanying measures should be included in an amendment to the National Health Insurance Act (全民健康保險法) and each subsidy currently in place should be reviewed before the changes to the law could take effect.

When a partial amendment to the insurance act was reviewed on Oct. 22 last year, the KMT used its legislative majority to kill the requirement that such students pay the full premium.

So basically, the dispute is not over inclusion; it is over how the premium should be paid. The Taipei Times has previously argued that Chinese students should pay the same premium as other foreign students. This is both fair and reasonable.

The NHI is both a welfare benefit and an insurance program. As a welfare benefit, it accrues to taxpayers and their families, and since Chinese students do not pay tax, they should not be included. However, since it is also an insurance program, one should consider the fact that these students do not have an income, and so they should receive the same treatment afforded

## Insurance for Chinese students

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other foreign students; that is, the government provides a partial subsidy and students pay part of the insurance. This solution is more in line with general expectations.

Demanding that the government pay the full premium for Chinese students and let them enjoy it for free is unreasonable. Demanding that they pay the whole premium is also not reasonable. Students are mostly young and healthy, and do not make much use of health insurance. However, the government subsidy can help reduce their burden if they were to become seriously ill, ensuring that they do not end up unable to afford treatment.

In October 2013, China announced the inclusion of Taiwanese students in its basic local health insurance program. Taiwanese pay the same premiums as Chinese students and local fiscal authorities support their inclusion. Based on the principle of reciprocity, Taiwan should not continue to block the inclusion of Chinese students in the NHI program.

However, the health insurance subsidy should be restricted to Chinese students and not include other insured groups, such as Chinese investors, technicians and researchers working in Taiwan. These groups have an income and can purchase private health insurance. The government does not have to, nor can it, include them in the NHI program.

The issue of whether to include Chinese students in the NHI program is just a way for candidates to attack each other during the campaign. There is little difference between the parties and the issue should be put to rest.

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