## Chinese spouse coverage legal: NHIA

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The National Health Insurance Administration (NHIA) yesterday dismissed a news report that said it has illegally granted "resident status" to Chinese nationals living in Taiwan without a foreign resident certificate to entitle them to the coverage under the NHI program.

The agency made the remarks in response to an article published yesterday by the Chinese-language newspaper Liberty Times (the Taipei Times' sister newspaper), which said the administration used the approach to benefit more than 60,000 Chinese.

The National Health Insurance Act ([[]]][]]) allows foreign nationals to participate in the NHI program when they possess a foreign resident certificate and have established a registered domicile in the nation for at least six months, or when they have a regular employer.

The Enforcement Rules of the National Health Insurance Act ([][][][][][][][][]]) stipulate that an alien resident certificate may be a resident certificate; a resident and entry-and-exit permit; an Alien Permanent Resident Certificate; or "other certificates for long-term residence recognized by the relevant authority of the insurance."

The newspaper reported that the NHIA has cited the latter part of the rules to expand the legal definition of a foreign resident permit to provide NHI coverage to Chinese spouses and their children, who are issued a Taiwan entry-and-exit permit only for family reunions or dependent relative stays.

"This practice has apparently gone beyond the scope of authority granted by the enabling statute," the Liberty Times report said.

The administration said in a news release that there are currently more than 63,000 Chinese nationals covered by the NHI program, including 61,000 spouses of Taiwanese people, 1,000 of their children or relatives, and 156 professionals.

"The inclusion of Taiwan-based Chinese nationals into the NHI program is a decision made

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based on humanitarian and compassionate grounds. Besides, given that most Chinese spouses are still in the prime of their lives, offering them NHI coverage would not only help assuage their spouses' financial burden, but also address the nation's dwindling birthrate problem," the agency said.

It added that the Chinese spouses who receive coverage are required to pay the same premium as their Taiwanese partners and that there is nothing illegal about the matter.

NHIA Department of Underwriting official Lu Li-yu (□□□) said that due to the complicated cross-strait relationship, Chinese spouses have to first enter Taiwan with an entry-and-exit permit before going through a lengthy process that sometimes takes up to two years to apply for a resident certificate.

"On the contrary, spouses of Taiwanese who come from other areas or nations are allowed to apply for one upon their arrival," the official added.

Lu said that to ensure equal treatment, the agency decided to recognize entry-and-exit permits issued for reasons such as family reunions or dependent relative stays as a foreign resident certificate, thus allowing holders to apply for insurance once they have lived in the nation for more than six months.

National Health Insurance Civil Surveillance Alliance spokesperson Eva Teng (□□□) said that while she understands the agency's reasons behind its "perceived privileged treatment" for Chinese nationals, it should have sought to amend the law rather than continue to make exceptions for people from the other side of the Taiwan Strait.

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