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以政策德菲法建構健保政策評估 指標之研究*

The Application of Policy Dephi Method in Constructing Evaluation Indicators of National Health Insurance Policy

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健保評量指標」部份內容（計畫編號：97K1209）。本論文內容係研究者之觀點，
不代表委託機關之意見。

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摘要

健保開辦十餘年，向來以全世界最低廉、造福的病患最多，政府也自豪是全球最成功的社會保險制度。但健保開辦以來，在改革措施無法順利執行之下，使健保朝向不永續的途徑發展。惟政府與社會大眾均不願見到健保不永續的發展。本研究認為此一矛盾現象產生的原因，除了健保政策定位的問題外，也在於健保的永續發展評估機制未獲得普遍的共識。本研究除透過文獻探討檢視健保評估的相關研究，並透過調查專家意見建立健保評估機制。研究發現專家們對於本研究提出的評估構面與其部分指標形成高度或中度共識。其中對於「公平性」、「普及性」、「可近性」、「可付性」、「效能性」、「課責性」構面具有高度共識；對於「效率性」、「完整性」與「適足性」構面具有中度共識。此外，專家有共識的健保永續評估指標相當多元，例如「不同地區民眾的健保納保率」、「不同職業民眾的健保納保率」、「健保醫療支出佔全國醫療保健支出之比例」、「國民健康平均餘命」等，印證永續發展不僅牽涉環境資源領域，亦涉及經濟生產、資源分配、消費等社會經濟制度之變革。

關鍵字：永續發展、全民健康保險、政策評估、評估指標

Astract

In Taiwan, the national health insurance policy has been implemented for more than one decade. Although this policy seems as one of the most successful social insurance services all over the world that our government takes great pride in, failure to implement reform measures successfully has geared the development away from sustainable development. This study believes the casue of this contradictory phenomenon is attributed to the positioning of health insurance policies and the failure to obtain general consensuses of the evaluation mechanism of health insurance policies. Different from previous studies that only focuss on single or specific academic approaches such as discussion on fairness, financial design, political feasibility, etc., this study integrates studies from the aspects of mecial care management, public health, finance, administration, economics and social welfare. With this as a foundation, this study investigates the multifaceted indicator of health care evaluation empirically. In addition, this study explores the relevant evaluation indicators of health care research, as well as collects experts' views of sustainable health care evaluation mechanisms by Policy Delphi.

The study finds that the Policy Delphi experts reach a consensus of assessment indicators to a high or medium degree. Among them, they have reached a high degree of consensus on “fairness” , “distribution” , “accessibility” , “affordability” , “perfor-

mance” and “accountability” ; and a medium degree of consensus on the aspects of “effectiveness” , “integrity” and “appropriateness” . The health care sustainability indicators that expert have consensus on are very diversified, for example, " the health care insured rate of different regions," "the health care insured rate of different occupations" "the percentage of medical expenditures for health care insurance to that of national health care expenditures" , " average life expectancy" , etc. Thus the evaluation of health insurance performance is not only related to environmental resources but also the reform of socioeconomic system such as economic production, allocation of resources, consumption, etc.

Keywords : National Health Insurance, Policy Evaluation, Evaluation Indicators, Policy Dephi Method