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健保政策滿意度之研究
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民眾就醫經驗與健保知能對於 健保政策滿意度之研究*

The Research of Impact of Citizens' Medical Experience and Policy Literacy on Health Insurance Policy Satisfaction

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摘要

〔研究背景〕健保自實施以來，雖然持續有高達七成以上的民眾滿意度，但在調整保險費或是調整給付範圍時，仍受到民眾或是其他利害關係人的反對。過去政府對於健保滿意度之調查，較未討論病患就醫行為與健保滿意度的關係，事實上所謂的民眾參與健保政策，本來民眾就是有區分的，有健康的、有常看病的、有認識健保的、有不清楚的。

〔研究目的與方法〕本研究透過電話調查瞭解民眾就醫行為、健保知能與其對於健保滿意度的關係。電話調查題目的設計，除了參考過去與健保政策民意調查相關的題目內容外，主要是根據研究目的，整理為問卷調查題目，並將文字修正為民眾能夠理解的表達方式。民意調查詢問受訪民眾的就醫經驗、政策知能與健保滿意度之關係，包括：多久之前到醫院或診所看過病，與對其看病服務的滿意度、不滿意當時看病經驗的原因、當時看病經驗對於健保滿意度的影響等。第二部分為調查受訪民眾的健保知能與資訊與健保滿意度。

〔研究發現與建議〕研究發現民眾的看病經驗的滿意度與其就醫經驗有關，而看病經驗滿意度雖然並非與健保滿意度直接與密切相關，但仍有部分民眾將就醫與健保視為同樣範圍的概念，多數民眾仍能理性地加以區隔。但民眾對於健保的政策知能仍有強理解的必要，例如民眾對於健保虧損的實際情形認知有限。

尤其由民眾針對開放題提出的意見，可發現民眾對於健保的認知是有限且十分片段的，建議健保的政策資訊應適時揭露，增進民眾的健保知能。

關鍵詞：全民健保、就醫經驗、政策知能、滿意度

Abstract

The government conducts regular studies based on polls to determine public satisfaction with National Healthcare Insurance and health care in general. Since the implementation of health insurance, the satisfaction rates have fluctuated between 70% and above. However, many still oppose some of the reform policies regarding the adjustment of premium rates. One reason for this is that some people are insufficiently policy literate and thus unable to fully understand government policy. As a result, this paper attempts to examine the linkages between policy literacy and the level of satisfaction felt by individual members of the populace with their overall experience of the medical system. Further policy design will be advised to take into consideration any linkages highlighted by this paper. The paper defines policy literacy as a form of popular education on public policy issues involving people, environment, economy and society. Recently, a number of interventions have been shown to be effective in building health literacy, promoting patient involvement in treatment decisions and educating patients to play an active role in self-management of chronic conditions. Noticeably, the population can already be divided levels of health status and policy knowledge. Some people are healthy, others often see doctors. Some people have good understanding of health insurance policy, others do not. With this

purpose, the study implements a telephone opinion survey to collect public opinion and to understand the relationship between policy satisfaction and policy literacy. The research finds that individuals with higher policy literacy tended to have a higher satisfaction with their health insurance policy than people with less. The research also finds that the majority of the population has a reasonably accurate perception of the national health insurance policy. However, there are some people that still need to receive education regarding matters of governmental policy. The research recommends that the government present strategies to improve policy literacy of citizens, in order to enhance their participation in the assessment of the impacts of policies and in the formulation of alternatives to current policies.

Keywords: National Health Insurance, Medical Experience, Policy Literacy, Policy Satisfaction Rate