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Taiwan's Nat'l Health Insurance VP Shares Success of National Health Program Plus Sage President on "Eliminating Health Disparities" during Nurses Week Celebration

Albany and Troy, NY – The Vice President of Taiwan's Bureau of National Health Insurance, Dr. Michael Chen, MD, will share the particulars of his country's successful National Health Insurance program with students and local health care reformers on Thursday, April 23, at 7:30 p.m. in Sage College of Albany's Kahl Campus Center (140 New Scotland Ave., Albany). The event is free and open to the public.

Taiwan adopted a "National Health Insurance" model in 1995 after studying health care systems from around the world. The resulting system is similar to Canada's and the U.S. Medicare program. Working people pay premiums split with their employees; others pay flat rates with government help. The poor and veterans are fully subsidized.

President Barack Obama has put health care reform at the top of his agenda. The only question is whether single-payer health care, the system that Taiwan has adopted, will be considered by the United States. The single-payer system would mean health care payments would be made to one national entity rather than to private insurance companies.

"We have to look at the single-payer system no matter what health care reform ends up looking like in this country," said Steven Leibo, Ph.D., Sage Professor of International Politics, who's bringing Dr. Chen in to speak. "The single-payer system is working in countries like Taiwan, and we need to examine every possibility before committing to a new health care delivery system in this country. And we need to do it soon because too many Americans are living without health insurance."

Nearly 46 million Americans, 18 percent of the population under the age of 65, were without health insurance in 2007, according to the latest government U.S. census data. That number has grown to an estimated 50 million with the recession, according to one recent Associated Press report, and is expected to continue growing as unemployment rises.

The day after Dr. Chen's health care reform-related talk at Sage Albany, Sage President Susan C. Scrimshaw will describe the socio-cultural, health, health system, and health equity factors that contribute to health disparities when she speaks on "Eliminating Health Disparities," as Sage's Nursing Department observes its Nurses Week celebration. Her talk takes place at 11:30 a.m. Friday, April 24 in Bush Memorial Hall on the Sage Troy (Russell Sage College) campus. Two talks, one on each campus, and both about health care reform.

Taiwan's National Health Insurance program extends insurance to the 40 percent of the population that previously lacked coverage while it actually decreases the growth of health care spending. The Taiwanese can see any doctor without a referral. Citizens have smart cards that store their medical history and bill

the national insurer. The system also helps public health officials monitor standards and effect policy changes nationwide.

The average premium for a family of four costs \$650 per year. Co-payments: 20 percent of the cost of drugs, up to \$6.50; up to \$7 for outpatient care; \$1.80 for dental and traditional Chinese medicine. There are exemptions for major diseases, childbirth, preventive services, and for the poor, veterans, and children.

Essentially, Taiwan's National Health Insurance program covers almost all of its citizens with modest cost sharing. The share of the premiums paid by the insured, by employers, and by government varies greatly within six categories of population subgroups. For employees of public or private enterprises, for example, government pays 10 percent of the premium, the employers 60 percent and the employees 30 percent through payroll deduction.

For an interview in advance of Chen's April 23 appearance on his country's National health Insurance program or with Sage President Scrimshaw in advance of her "Eliminating Health Disparities" talk on April 24, please call Sheila Carmody at (518) 244-4593.

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About The Sage Colleges

The Sage Colleges is an independent comprehensive university with two four-year undergraduate colleges: Russell Sage College for women in Troy, N.Y and the coeducational Sage College of Albany. Through SCA's Sage After Work program, working adults with prior college credit can complete the bachelor's degree in a flexible schedule and format. The coeducational Sage Graduate School offers master's and doctoral degrees on both campuses.

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TAIWAN HEALTH SYSTEM IN SPOTLIGHT

Top official will compare insurance systems of 2 nations tonight at Sage College presentation

CATHLEEN F. CROWLEY STAFF WRITER

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Taiwan has 2 million more people than New York state but spends two-thirds less on health care. While Taiwan pays \$13 billion, New York shells out \$48 billion and that doesn't even include the money New Yorkers pay toward their own health care.

Today, Michael Chen, vice president and chief financial officer of Taiwan's National Health Insurance program, will speak at Sage College and explain why he thinks the United States should follow Taiwan's lead.

Taiwan, a democracy, adopted a single-payer health system in 1995. Most Taiwanese doctors and hospitals are still private, but the government pays for the health care, Chen said in a telephone interview.

A family of four pays about \$100 a month for coverage, and the number of insured rose from 60 percent to nearly 100 percent.

Taiwan's health care spending accounts for 6 percent of the country's gross domestic product, while the United States spends 17 percent of its GDP on health care. Average life expectancy in Taiwan grew twice as fast in the years following the changeover, Chen said.

"A single payer system like Taiwan is what the doctor ordered," Chen said, who has a doctorate in economics from Rice University.

Chen said a single payer system, which is essentially Medicare for all, is not politically feasible in the United States. The private insurance companies will fight too hard and citizens are too scared, he said.

"About 80 percent of American already have their own insurance from employment," he said. "I don't think people would want to give it away. They don't have confidence in what they will have after reform."

Sage's Steven Leibo, director of international and globalization studies, invited Chen to speak after he visited Taiwan last year. Taiwan, Leibo said, had the benefit of studying the health systems of Canada, Japan, Germany, France and other countries before adopting its own system.

"They were in the position to learn what worked and didn't work," Leibo said. "The one positive about being behind the rest of the developed world is that we are in the position to learn from others."

Chen said he believes the U.S. should have a hybrid system and, most importantly, its 45 million uninsured should be covered.

"Single-payer is really a proposal that can address the U.S. problems, but it is beyond reach right now until people can appreciate the beauty of a single payer system," he said.

Chen admits Taiwan's system is not perfect. The system is running a deficit and is about \$2.5 billion in debt. The Taiwanese public refuses to pay higher premiums. Chen said the government raised the tobacco tax, which will help close the gap.

Cathleen F. Crowley can be reached at 454-5348 or ccrowley@timesunion.com.

BOX:

If you go

When: 7:30 p.m. today

Where: Sage College of Albany's Kahl Campus Center, 140 New Scotland Ave., Albany

Cost: Free

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