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本期企劃

稅金、保險，錢怎麼來？怎麼花？

Taxes & Insurance : Where Do the Funds Come from? How to Spend Them?

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摘　要

關於長期照顧財源的論戰，不只是保費該繳多少錢，或是要開徵什麼稅捐來應付的問題，也會影響長期照顧服務體系的建構，以及民眾究竟該如何使用服務內容。長期照顧政策的目標係為減輕整體社會的負擔，若從這個面向來思考不同財源可能產生的效應，在保險制度下，民眾繳納保費後是否將產生服務濫用與道德危機？是否有助於降低失能危險？而採稅金制度的規模與效率問題，對於整體民眾的照顧恐有不足，社會負擔仍然沉重，吾人又該怎麼面對？多元籌措長期照顧財源，並強調前端預防乃是建構長期照顧體系的共識，臺灣要更努力才能面對這個世紀的挑戰。

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關鍵詞：長照十年計畫 2.0（ten-years long-term care program）、長期照顧保險（long-term care insurance）、長期照顧財源（long-term care financial resources）、降低失能負擔（reducing the burden of disability）、稅金制（tax system）

DOI：10.3966/241553062017020004002

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Discussions on the sustainable management of income-streams are both persistent and heavily debated. They involve not only how much one should spend on insurance and what taxes to levy, but also the architecture of long-term service as well as exactly how consumers could use the contents of the service. The policy of long-term service aims to lighten the burden of the society as a whole — If the potential effects of income-streams are considered from this perspective, under the institution of insurance, would the consumers' payment of insurance coverage result in an abuse of service and moral crisis? Could this help to lower the risk of disability? Moreover, with regard to the problems of efficiency and scale in tax collection, how do we overcome the insufficiency of benefits to the people at large, whilst the society continues to bear the heavy burden? The diversification of long-term financial resources and an emphasis on front-end prevention are still the consensus for building a sustainable care system — Taiwan needs to be more diligent in order to face the challenges of this century.

壹、長期照顧政策之終極目標為「降低負擔」

2015年，長期照顧服務法於立法院三讀通過，並將於2017年正式上路，然而該法僅規範長期照顧（以下簡稱長照）服務之內容，在財源部分則仍未取得社會共識，直到政黨輪替後，新政府於今年10月拍板定案，確立長照財源採稅收制，透過提高遺贈稅、菸品稅來挹注長照財源[1]。

1 邱金蘭，政院拍板長照財源　遺產稅分三級最高20%，聯合新聞網，2016年10月6日報導，http://udn.com/news/story/6/2006578（瀏覽日