

全民健保總額預算制度的正義基礎與未來改革之可能方向

The Justice Foundation of the National Health Insurance
Global Budget and the Potential Directions of Future Reform

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摘要

「總額預算」是我國全民健康保險（下稱健保）財務控管的一個重要機制，成功地確保健保永遠可以開張營業，但是卻讓醫事服務機構面臨囚犯困境，而且有憲法財產權挑戰等正義的議題。展望未來，我們需要讓健保醫事服務的供需民主化，首先要做的就是廢除目前政府穩贏的浮動點值總額預算，讓被保險人知道每一年錢是有用完的一天，所有的利害關係人可以面對現實理性的協商。

Global budgeting is an important cost containment mechanism of Taiwan's National Health Insurance (NHI), which has successfully ensured that the NHI can always

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remain operational. With this success, there are a number of justice issues, such as the healthcare providers are entrapped in prisoner's dilemma, and the constitutional challenge of eminent domain. Look into the future. It is imperative to democratize the demand and supply of the NHI. The first thing we need to do is abolish the expenditure cap achieved with floating values that ensures the government never lose. The insured have to be aware that the NHI will run out of money someday. Consequently, all stakeholders can face the reality and reasonably negotiate.

壹、前言

「總額預算」是我國健保財務控管的一個重要機制，什麼是「總額預算」？就是每年健保支付給健保特約醫事服務機構的錢是前一年就固定下來的，每一項醫事服務機構提供的服務都是以點數計算，一年之後結算，總額不變，變的是一點值多少錢。本文將就我國健保「總額預算」的運作機制、法律管制架構先做介紹，再進一步討論我國健保「總額預算」在正義基礎上的爭議及可能之改革方向。

貳、總額預算的原理及我國健保總額預算法律管制架構

「總額預算」是讓我國健保沒有關門危機的一個重要機制。用一個比較淺顯易懂的假設例子來說明，2023年以來一直有蛋價危機，假設臺灣的雞蛋買賣是採總額預算，1年全國雞蛋消費都由政府付錢，1年的總額預算是10億元，1年後才結