

## 本期企劃

發展信託制度  
支援長照服務Enhancing the Role of Trusts  
in Supporting Long-Term Care

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## 摘要

我國急速邁入超高齡社會，長期照顧需求快速攀升，政府雖積極推動長照政策與制度，但資源與財務支撐仍不足。信託身為具備彈性的金融商品，透過信託制度支援長照服務便具有可行性，特別是已經發展多年的「安養信託」制度，能為高齡者提供穩定的經濟支持，未來透過結合異業合作，使安養信託可涵蓋家族傳承、居住、醫療、照護等等多元功能。目前臺灣在「信託2.0」政策下，已略見成效，但仍需提升制度透明度，而「預收款信託」更需建立履約保障及「可退可轉」機制，將有助於提升民眾對信託制度的信任，也能為高齡者提供更完善的長照財務保障。

Taiwan is rapidly entering a super-aged society, with the

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demand for long-term care (LTC) rising sharply. Although the government has actively promoted LTC policies and systems, resource and financial support remain insufficient. As a flexible financial instrument, the trust mechanism offers a feasible means of supporting LTC services. In particular, the “Elderly Care Trust” (An-Yang Trust), which has been developed for years, can provide stable financial support for the elderly. In the future, through cross-sector collaboration, elderly care trusts could expand to cover various functions such as legacy planning, housing, healthcare, and caregiving. Under the current “Trust 2.0” policy, some progress has been made in Taiwan. However, institutional transparency still needs to be improved. Moreover, for “prepaid trusts,” it is crucial to establish enforcement guarantees and implement a “refundable and transferable” mechanism. These developments would help enhance public trust in the trust system and offer more comprehensive financial protection for elder care.

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## 壹、前言

隨著臺劇《忘了我記得》熱播與名醫失智的新聞震驚社會<sup>1</sup>，讓我們看到父母年老與失智照顧的辛苦重擔，高齡照護與失智醫療的問題再次獲得社會更多關注，但面對養兒不再防老的新社會，而人人都會變老的自然法則下，如何建設更完善的高齡政策已經是當務之急；我國的高齡人口比例雖不是世界之最，但是我國以驚人的速度進入超高齡社會，根據國家發展

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1 沈佩瑤，心臟外科權威林芳郁罹失智 名醫妻林靜芸寫照護心路，中央社，2025年6月19日報導，<https://www.cna.com.tw/news/ahel/202506190184.aspx>（瀏覽日期：2025年6月28日）。