# OLDER PEOPLE AND SOCIAL CARE SERVICES IN TAIWAN Trinity College, Dublin, Ireland November 4, 2011

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#### Taiwan Context

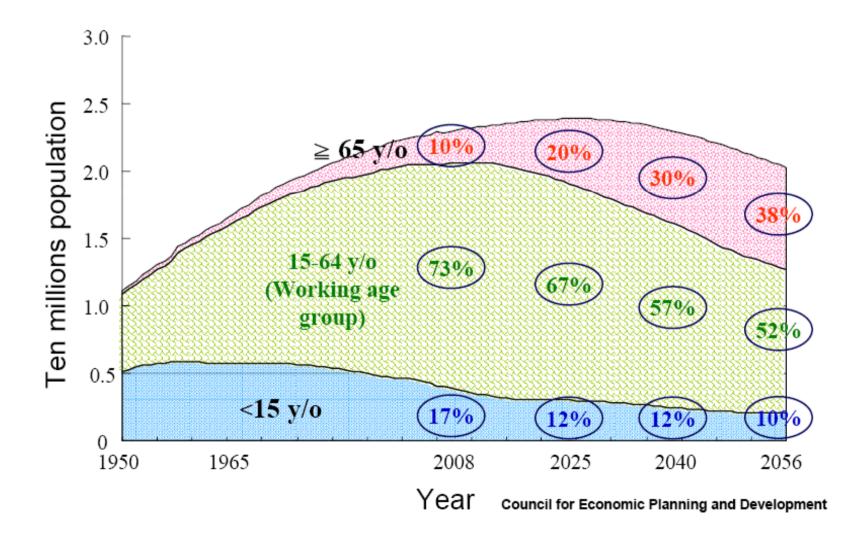


- Population approx. 23 million
  - 98% Han Chinese
    - 86% Taiwanese
    - Min-nan (70% of the total population)
    - Hakka (15% of the total population)
    - 12% Mainlander
  - 2% Taiwanese aborigines(14 tribes recognized)
    - Tribal culture survives in Taiwan
    - http://www.bbc.com/travel/feature/20110930-tribal-culture-survives-intaiwan
  - Language: Mandarin, Taiwanese, Hakkanese, aboriginal's language
  - Independent government (Taiwan ≠ China)

### Population structure in the next 50 years





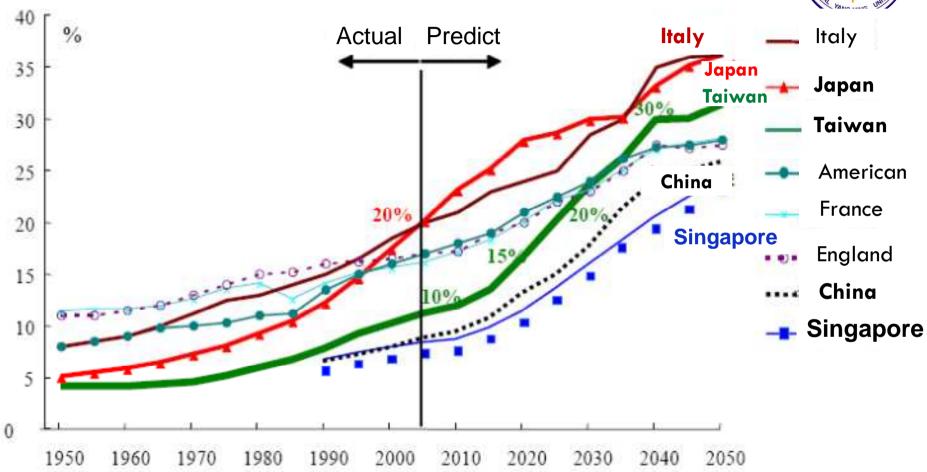


	Population over <b>65</b> years old		• •	n between years old	Population over 75 years old	
Year	number (million)	Proportion of total population (%)	number (million)	Proportion of population over 65 (%)	number (million)	Proportion of population over 65 (%)
2008	239.7	10.4	136.5	57.0	103.2	43.1
2018	348.0	14.7	202.8	58.3	145.2	41.7
2028	536.1	22.5	314.7	58.7	221.5	41.3
2056	761.6	37.5	306.9	40.3	454.7	59.7

Reference: Population estimation from 2008 to 2256 in Taiwan, Council of economic planning and development , 2008.09

#### Ageing trend international comparison (vs. Asia particularly)





Reference: Population estimation from 2006 to 2151 in Taiwan, Council of economic planning and development, 2006.06

	proportion of the population over 65 years to reach					during times (years)	
Country	7%	10%	15%	20%	30%	7%~ 15%	10%~ 20%
France	1864	1943	1995	2019	-	131	76
Sweden	1887	1948	1975	2011	2041	88	63
Italy	1927	1966	1990	2008	2033	63	42
England	1929	1946	1980	2020	-	51	74
Germany	1932	1952	1976	2010	2035	44	58
American	1949	1967	2015	2030	-	66	63
Japan	1970	1985	1996	2006	2038	26	21
Taiwan	1993	2005	2019	2025	2040	26	20

Reference: Population estimation from 2006 to 2151 in Taiwan, Council of economic planning and development , 2006.06

- □ the declining birthrate
  - □ fertility rate of childbearing
    - ■1.10 in 2007 (vs. in 2005: Japan-1.3, South Korea- 1.2)
    - ■1.05 in 2008
    - 1.03 in 2009
    - ■0.89 in 2010
- □ Migrant wife families in 2009
  - n=324,932 (**18.71% of all families**)
  - 1/3 immigrants from South East Asian countries
  - 2/3 from China, Hong Kong, Macao
  - ■80% women immigrants; 20% men



### Long-Term Care- A Family Affair

- □ Frail older people
  - 80-90% live with family
  - 75-80% are female carers
  - carers of male older people
    - 58% wife, 17.5% daughter-in-law, 14% son, 12 % daughter
  - carers of female older people
    - 47% daughter-in-law, 17.5% daughter

# The issue of migrant care workers in Taiwan

- Since 1992 family could apply/hire migrant care workers based on the scores of ADL
  - □ (VS. Japan in 2006/2007; South Korea in 2003)
- Number of frail older people having regular assistance—
   210 thousands (10%) of older people)
- # Live-in migrant care workers
  - □ 306 in 1991
  - □ 151,391 in 2006
  - □ 191,034 in June of 2011
  - Higher than the proportion of the users of formal services

### Users of formal and informal services-- Based on survey data in 2005, Ministry of Health



- Definition of Older people with disabilities –our participants
  - with one of difficulties in the ADL or the IADL
    - 74% were cared for by family
    - 12% employed live-in migrant care workers
    - 10% used institutional care
    - 4% community care services (home care, home nursing, respite, day care)

### Migrant care workers



Years	Total	Indonesia	Vietnam	Philippines	Thailand
2003	120,598	47,891	40,397	29,347	2,961
2004	131,067	21,457	71,783	34,446	3,333
2005	144,015	41,906	63,956	35,047	3,057
2006	153,785	75,577	46,767	29,107	2,318
2007	162,228	101,619	34,414	24,369	1,819
2008	168,427	111,114	32,912	22,894	1,504
2009	174,943	121,058	29,914	22,676	1,295

Source: Bureau of Employment and Vocational Training(2009)

## Taiwan vs. Japan & South Kore

#### Familism ideology

- Family responsibility=women responsibility
- □ Women employment rate (aged 15-64)

(<a href="http://www.eyestat.com/graphs.php?country=Japan,Korea&subject=Wo">http://www.eyestat.com/graphs.php?country=Japan,Korea&subject=Wo</a> men-Employment-Rat

- □ Japan: 58.1% (2005)
- □ Korea: 52.5% (2005)
- Taiwan: 46.7% (2005)→49% (2009)
- □ Migrant care workers involvement
- □ LTC insurance as a solution
  - Japan: 2000
  - South Korea: 2008
  - Taiwan: 2012 (maybe)

# The problems of older people carried in Taiwan

- □ 1. the gap between needs and the care services provided
  - rapid growth of aging similar to Japan
- □ 2. the use of migrant care worker services vs the public service
- Migrant care workers involved since 1992, earlier than Japan
   South Korea
  - Taiwan: migrant care workers majority from South Asia (why we don't have carers from China? It is a political issue)
  - Japan: language and pre-service training required
  - South Korea: majority from China who are Korea ethnic background
- Older people not really like to be cared by migrant care workers

### Care workers in Long Term Care



	needs	available	Gap
Care workers	15,129~ 45,173	17,561	-2,432~ 27,612
Home care workers (2007)	39000-	4713	34,287-
Migrant care workers	-	191,034 in June, 2011	-

Sources from: Wang, 2009; Ministry of Interior, 2007

# The debate about migrant care workers



- 1. whether included in the LTCI
  - government: not prefer
  - NGO
    - Carer association: included in the "in cash" program
    - Disabled Associations & Older people association: excluded in the LTCl plan
- 2.whether included with the Labor Standards
   Act to protect the migrant care worker labor rights
- 3.Whether initiate the "Household Service Act"

### Welfare Policies & Programs



#### Senior Citizen's Welfare Law

- **established in 1980** and then amended in 1997.
- Intensive Elderly Care Service Project 1998
  - various services for older people in the communities-- homecare service, day-care centers, medical services, and elderly residential plans
  - Pilot Program for the Development of Long-Term Care System 2000-2003
- Guidelines and Action Plans for Service Industry Development
  - Medical, health care & care-giving services 2004
- The Care Services Welfare and Enterprises/Industry Development Program 2002-2008
- The Ten Year Long Term Care Plan 2008-2017
- LTC Insurance Scheme 2012 (VS. National Health Insurance initiated in 1995)

# Comparison of The Main Types of Long-term Care System

**Public sector** 

Service supply

**Private sector** 

Tax qualified long-term care insurance

e.g. North Europe

**Public sector** 

Raising financial resources

Public long-term care insurance e.g. German, Austria, Japan, Netherland, Korea

**Private sector** 

Private long-term care insurance e.g. U.S.A

Reference: Lin, Chih-Hong (林志鴻), 2009

# Preliminary Scheme (LTCl in Taiwan)

(available: http://www.doh.gov.tw/ufile/doc/The\_Preliminary\_Plan\_of\_Long-Term\_Care\_Insurance.ppt)



### Construction of Long-term Care Insurance



- System: Single social insurance
  - Single financial resource
  - Partition management
  - Local services
- Insurer: Bureau of national health insurance
- Insured person:
  - Plan A: Entire people
  - Plan B: Citizen over 40 years old of age
- □ **Eligibility:** Physical or mental disabilities in need

- Financial resources: For risk-sharing according to the law of large number, premiums for the financial resources as follows:
  - Object of insurance
  - Employer
  - Government
- Assessment: It tends to apply for bureau of national health insurance, and could contract out processing include local government

### The Legal System



#### Name

### Long-term care insurance law

#### Content

Definition and norm for the insurer, insured person, finance, benefit, service agency, and general rule.

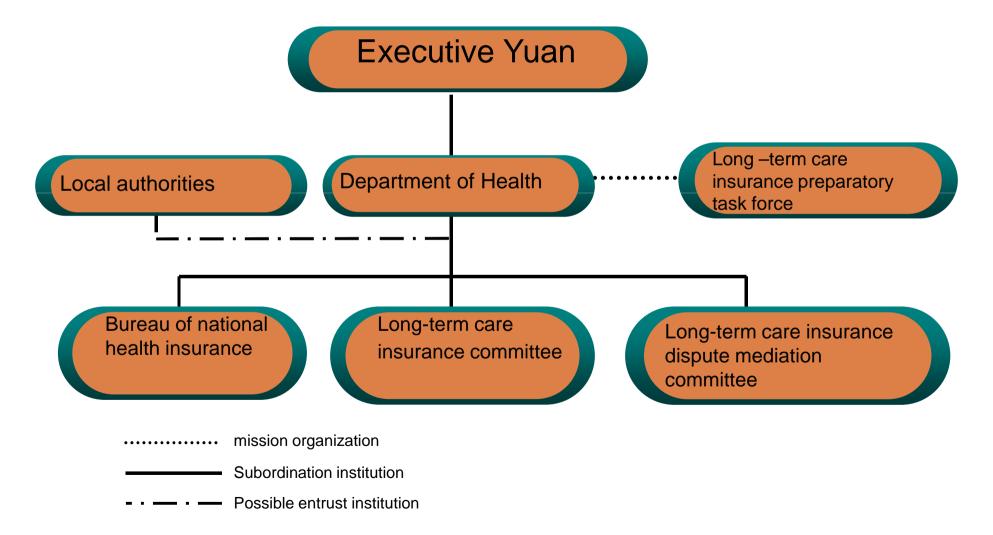
Long-term care service law

Qualifications, quality norms and criteria of evaluation for the long-term care facilities management, facility supply and demand, setting standards, service providers.

### Organization



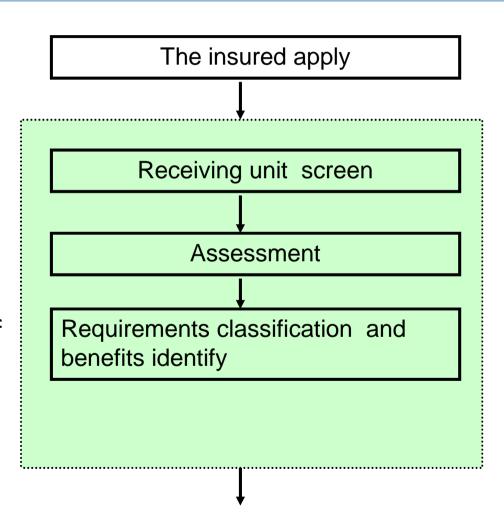
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### **Service Delivery**

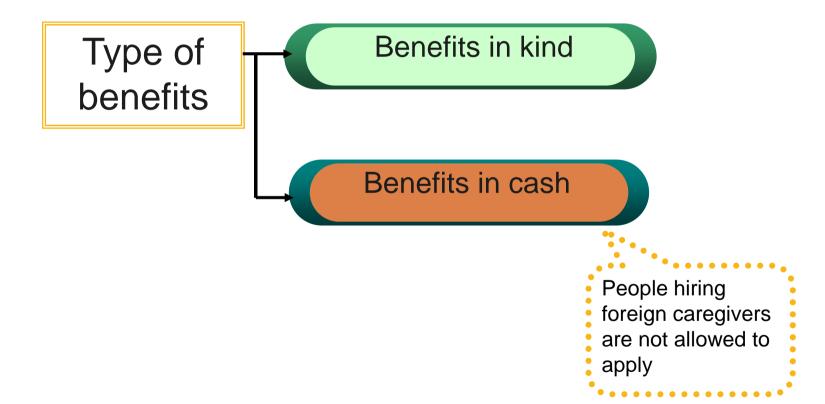


After the commencement of long-term care insurance, people must first make payment obligation. when an accident causing disability, they can get benefits through a needs assessment and care management system according to their degree of disability.

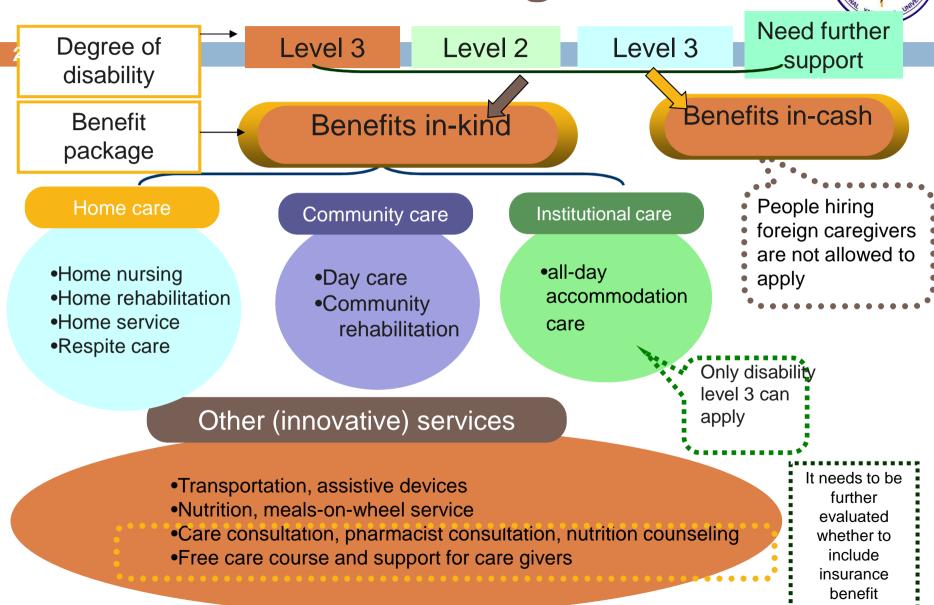


### **Type of Benefits**



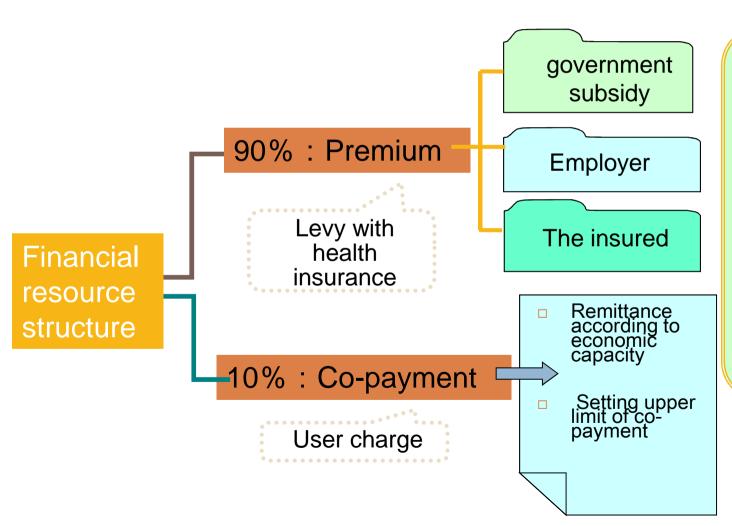


### Level and Package of benefit



### **Financial Resources**





The premium rate and the financial burden of government need to be actuarial confirmed, and that how to secure financial resources in the future also needs further assessment.

### Thank You for Your Attention

