

Second Generation National Health Insurance FAQs

(12/13/2012)

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No.	Category	Question	Answer
A001	General Questions	Dependents that are victims of domestic violence do not have to enroll in the National Health Insurance (NHI) program under the insured that is the domestic violence inflictor and may remove themselves from the existing coverage. However, when the inflictor is a dependent, can the insured assert to remove him/her?	<p>It is disallowed to remove a dependent (that is the domestic violence inflictor) out of the coverage.</p> <ol style="list-style-type: none">1. Children shall respect their parents. Parents have the right and obligation to protect and nurture their underage children. The husband and the wife are obligated to support each other. Having a dependent covered under the NHI program and paying the premium on his/her behalf is part of the said support obligation. Unless a restraining order clearly waives the inflictor's obligation or entitlement to support, incidences of domestic violence are not necessarily subjected to a waiver of the NHI obligation between the parties.2. For victims of domestic violence that are dependents, to avoid the fact that they are unable to use their NHI cards because of intentional premium default on the part of the insured to accordingly result in greater physical and mental prosecution, exceptions may be granted to approve the assertion of the said dependents to

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			<p>have independent coverage.</p> <p>3. When victims of domestic violence are the insured, there will be no effect on the insured's use of the NHI card as a result of the act of a family dependent (that is, the domestic violence inflictor). As such, unless the restraining order clearly dismisses the insured's obligation to support the inflictor, the Administration is unable to approve any application to remove the family dependent (the domestic violence inflictor).</p>
A002	General Questions	Can insurance practitioners enroll in the NHI program as highly skilled personnel? What are the criteria for highly skilled personnel?	<p>1. It is specified in Article 11 of the Enforcement Rules that independently practicing professionals and technicians indicated in the National Health Insurance Act refer to those who practice their profession in accordance with the Professionals and Technologists Examination Act or other regulations.</p> <p>2. "Insurance Sales Representatives" are not the people indicated in the Enforcement Rules and hence are not the said independently practicing professionals and technicians as</p>

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			<p>indicated in the National Health Insurance Act and accordingly may not enroll the NHI program as such.</p> <p>3. Insurance agents and insurance brokers who are qualified the indication of the NHI Enforcement Rules and practice in accordance with the Rules, they shall enroll the NHI program as independently practicing professionals and technicians.</p>
A003	General Questions	When a company owner does not offer NHI coverage and the company is not registered, how can the employees enroll in the NHI program?	As long as a business unit has employees, it shall apply for enrollment in the NHI program as a group insurance applicant and have its employees covered. For companies without business registration, they shall still apply for enrollment in the NHI program as group insurance applicants with their unified business code or in the employer name.
A004	General Questions	Why reduce the general premium rate and then collect supplementary premiums? Is it better than not reducing the premium rate and not collecting	1. The national income in Taiwan has become diversified over the past few years. As a result, salary earnings are accounting for a decreasing portion of the overall income. Under this circumstance, premium revenues based on regular salaries no longer benefit from great economic growth. In

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		supplementary premium in the first place?	<p>addition, the source of high-income earners mainly comes from capital gains other than salary earnings, which accordingly results in the relatively heavy share of the insurance premium on those who live primarily on their salaries. With reference to countries where universal health coverage systems have been available for years, to promote the fairness in premium sharing and give the momentum required for a high premium growth, reforms on the premium baseline have been targeting the total scope of income. Therefore, besides keeping the existing calculation method for the insurance premium, a supplementary premium shall be levied on annual bonuses, income from professional practice, stock dividends, interest earnings, rentals, and part-time income accordingly.</p> <p>2. Because the supplementary premium collection and the increasing share for the government from 34% to 36% contribute to the premium income, the rate of the general premium is</p>

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			<p>accordingly reduced in order to lessen the burden on people relying mainly on their salaries as the source of income.</p>
A005	General Questions	<p>For bookkeepers and tax return filing agents that have not been qualified through bookkeeper examinations but have completed the practitioner registration, under which status will their general premium and supplementary premium be deducted?</p>	<ol style="list-style-type: none"> 1. When bookkeepers and tax return filing agents apply for registration with the local National Tax Administration in the locality of their firms or practicing sites to continue practicing their profession in accordance with the management rules specified in Article 35 of the Certified Public Bookkeepers Act, they meet the requirements under Article 11 of the Enforcement Rules of The National Health Insurance Act and are those who have been qualified to practice their profession in accordance with the Professionals and Technologists Examination Act or other regulations. 2. For bookkeepers and tax return filing agents that have completed practitioner registration but do not hire paid people to help with their work and previously enrolled in the NHI program through an occupational union as the insured under Category 2, they shall all be switched to be the insured under

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			<p>Item 5, Category 1, effective on January 01, 2013 and afford the corresponding premium according to the law.</p> <p>3. Professionals and technicians other than accountants, lawyers, architects, doctors, dentists, and Chinese medicine practitioners shall have a minimum insured amount of Class 6 as shown in the Classification Table (which is NT\$22,800 at present), which is that independently declared with supporting documents on the income from professional practice. When the general premium has been collected for the income from professional practice, the supplementary premium shall not be collected again.</p>
A006	General Questions	Why is the premium for the beneficiaries under Category 6 not reduced along with the premium rate?	<p>1. According to the NHI Act, the premium of the beneficiaries under Category 6 is calculated by the per capita premium. However, in light of the fact that beneficiaries in this category are mostly economically disadvantaged people who do not have a job, and to honor the government's policy to care for the</p>

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			<p>unemployed and taking into account the overall unfavorable economy, historical adjustments have never been made on the basis of actual calculation results. Instead, factors such as people's affordability and legal responsibilities are considered to accordingly adjust the premium after careful assessment.</p> <p>2. The current share of the premium for the beneficiaries of this category is NT\$749, which is under the legal criterion. Despite the first year premium rate of the second generation NHI is reduced to 4.91%, the premium based on actuarial calculation shall be NT\$1,000 at minimum. As such, it shall not be reduced any further.</p> <p>3. To lessen the premium burden of the disadvantaged group, governments subsidize their premiums partially or fully, including the low-income households, the disabled, the senior aged over 70 and the youngster under 18 of the semi-low income household, the unemployed</p>

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			<p>aboriginals, and unemployed workers. In addition, since July 2011, the Public Assistance Act has further included families with semi-low income by subsidizing them with half of the NHI premium. As for economically disadvantaged people who do not fall in the aforementioned categories, they can apply for installments or interest-free loans for the premium from the relief fund or be subsidized by charity groups referred by the National Health Insurance Administration (NHIA).</p>
A007	General Questions	<p>The premium rate for the second generation NHI is reduced to 4.91%, and people have to pay the general premium and supplementary premium. How many people will have increased premium accordingly?</p>	<p>After the general premium rate is reduced to 4.91% and collection of the supplementary premium starts, i.e. both the general premium and supplementary premium are collected, it is estimated that 13% of the insured population (around three million people) will have an increased premium.</p>
A008	General Questions	<p>The premium rate of 4.91% for the second generation NHI is a</p>	<p>Estimated under the premise that the global budget (medical expenditures) growth rate of 2013 is 4.7% and premium</p>

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		bankruptcy rate. Can it last for only two years?	rate is 4.91%, the financial balance can be kept till 2016.
A009	General Questions	It is estimated that NHI will suffer a deficit of NT\$440 billion in ten years. Will the premium rate in 2018 break the 6% limit?	In light of the fact that the expenditure of NHI has always been greater than its revenues, which results in financial deficits, the revenue/expenditure peg is clearly specified in the National Health Insurance Act after the Act is amended for the second generation NHI. There will be comprehensive considerations and discussions of the premium rate and the range of the medical services in the future.
A010	General Questions	Overseas Taiwanese can reinstate their insured status after they have discontinued paying the premium for a period of time. What is the professional insistence of NHI? Is it trying to benefit overseas Taiwanese? Is this fair?	The existing first generation NHI already has related regulations about discontinuation and reinstatement of the insured status. Considering the insured can file a payment for overseas emergent medical services, there is the necessity for the discontinuation/reinstatement system. As such, it was decided eventually to keep the discontinuation/reinstatement system. However, the requirement that another discontinuation shall only be applied for after the insured has reinstated his/her insured status for three months is added. In other words, compared to the first generation system, it is relatively fair.

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A011	General Questions	The all-in-one NHI is actually a welfare system in the disguise of insurance and is prone to failure. Is this true?	One of the highlights of the second generation NHI is the revenue/ expenditure peg, and then the scope of coverage is linked to the premium rate, in order to keep the finance in balance and accomplish sustainable development of NHI. The establishment of the second generation NHI premium rate is determined by factors such as the scope of coverage, the amount of supplementary premium to be collected, the safety reserve appropriations, and a balanced financial cycle, which are approved by the Executive Yuan.
A012	General Questions	The aging population and a low birth rate will lead to collapse of NHI in 2025. Is this true?	The relatively high utilization rate among the elderly and the low birth rate indicates the population paying the premium in the future is decreasing. Namely, the revenues are dropping while the expenditures are increasing. The government is dealing with these issues and hence will continue to draft responsive solutions to reform NHI.
A013	General Questions	After the subsidies for the premium difference are canceled, the monthly premium per person for the 11.5 million people who make	1. The subsidies for the premium difference were tentative measures when the premium rate was adjusted from 4.55% to 5.17% in April 2010 where the additional premium as a result of the rate adjustment for people whose insured amount is below

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		<p>NT\$40,100 a month increases by NT\$19 to NT\$44 and that for the unemployed under Category 6 increases by NT\$90. In other words, every one has to pay more premiums. Is this true?</p>	<p>NT\$40,100 was to be subsidized by the government in full.</p> <p>2. The premium rate for the second generation NHI is 4.91% and the subsidies for the premium difference are canceled. In other words, for people whose insured amount is below NT\$40,100 and their dependents, the actual premium expenditure increases from 4.55% to 4.91% and NT\$19 to NT\$44 per month per person.</p> <p>3. Economically disadvantaged people can still apply for subsidies through the relief measures of NHI. Using the premium subsidies for disadvantaged people in 2011 as an example, part of the premium is subsidized for people with low income, unemployed veterans, families with low to middle income, unemployed workers and their dependents, people with moderate and worse disabilities, old people and children with low to middle income, unemployed aboriginal elderly and children, disadvantaged foreign spouses, old people above the age of 65 with financial difficulties, old people with mild disabilities and low to middle income between the ages of 65 and 69.</p>

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			<p>A total of 3.07 million people benefit from the subsidies that total NT\$22.6 billion.</p>
A014	General Questions	<p>Will the cancellation of subsidies for the premium difference and collection of supplementary premium increase the base premium for most people?</p>	<p>Subsidies for the premium difference were the package measure designed to minimize the impact on society when the premium rate was adjusted in 2010. However, at the time of enforcement, it was announced that the subsidies would be discontinued upon implementation of the second generation NHI. As such, after the second generation NHI is implemented on January 01, 2013, premiums for the insured shall follow statutory requirements in order to consolidate the financial liability system in which more capable shall pay more premiums. Economically disadvantaged people can still apply for assistance through the existing NHI measures available for the minorities.</p>
A015	General Questions	<p>Will the premium rate be adjusted on a yearly basis after the second generation NHI is implemented?</p>	<p>Not necessarily.</p> <p>After the implementation of the second generation NHI, the adjustment of the premium rate must be deliberated by the National Health Insurance Committee by the principle of "revenue/expenditure peg, financial balance" and submitted through Ministry of Health and Welfare to the Executive Yuan for approval.</p>

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A016	General Questions	As soon as the second generation NHI is implemented, even if nationals have been gone overseas for two years, their insured status is maintained as long as the premium has been automatically deducted from their bank accounts. Is this true?	<p>They will be unable to keep their insured status.</p> <ol style="list-style-type: none"> 1. While nationals are relocated overseas, they already lose the insured status indicated in Article 8 of the National Health Insurance Act and shall be removed from the program in accordance with the requirement in Article 13. 2. Even if the premium is deducted automatically from a contract account, insurance coverage shall be denied as early as the date of removal in accordance with Article 58 of the same Act. The NHIA shall refund the overpaid premium from the date of removal.
A017	General Questions	What is the difference between salary earnings and earnings from professional practice?	<ol style="list-style-type: none"> 1. "Salary earnings" refer to salaries and wages of public functionaries, teachers, military personnel, policemen, staff employees and workers of public and private enterprises and any income earned by persons rendering services: including salaries, stipends, wages, allowances, cash rewards, bonuses and all kinds of subsidies (per the requirement in Category 3, Paragraph 1, Article 14 of the Income Tax Act). 2. "Earnings from professional practice" refer to any income of an individual from professional practice or performances after deduction of the rental for or depreciation of the place of

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			<p>business, depreciation of and repairing expenses for the facilities and equipment required for business, or the cost of medications, supplies, etc. sold to clients, salaries and wages for employees required for business, travelling expenses for practicing the profession and other direct and necessary expenditures (in accordance with Category 2, Item 1, Article 14 of the Income Tax Act).</p>
A018	General Questions	<p>For overseas Chinese that have canceled their household registration but later resume the registration in order to be eligible for the NHI program, how will the premium be collected or paid since they do not have earnings or salaries/wages in Taiwan?</p>	<p>It is specified in the National Health Insurance Act that it is mandatory for people with the ROC nationality who have a household registered in the region of Taiwan to be enrolled in the NHI program. They must be enrolled and pay the premium on a monthly basis.</p> <p>After the second generation NHI is implemented, these people must pay the supplementary premium as long as they have one of the six entries of income specified in the Act.</p>
A019	General Questions	<p>For people who return to Taiwan after having spent more than two years overseas, how shall they enroll in the NHI program? What are the new requirements for the second generation</p>	<p>It is specified in the National Health Insurance Act for the second generation NHI that people shall enroll in the NHI program after they have had a household registered in Taiwan for six months or longer. People who no longer have household registration in Taiwan due to having stayed overseas for too long shall reinstate their household registration with their original township office before</p>

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		NHI?	<p>returning to Taiwan. As long as they have NHI coverage records within the past two years to the date they reinstate their household registration, they can be enrolled in the NHI program on the day their household registration reinstated. If there are no NHI coverage records during that period, they have to wait another six months to be qualified for enrolling in the NHI program.</p> <p>To go with the revised waiting period of six months for enrolling in the NHI program indicated in the National Health Insurance Act for the second generation NHI, there are transition clauses available to protect people's rights. As such, people who have been living overseas for a long period of time, return to Taiwan, and have household registration completed within a year after the second generation NHI is enforced (by December 31, 2013) can enroll in the NHI program on the day they reinstate their household registration.</p>
A020	General Questions	When will the central government begin to afford NHI premium subsidies?	The amended National Health Insurance Act stipulates that the central government will afford all NHI premium subsidies that were originally the responsibilities of individual local governments starting on July 01, 2012.
A021	General Questions	For public servants, the insured amount is their full salaries. Shall the class	1. It is specified in the Enforcement Rules of the National Health Insurance Act that the total salaries (stipends) of military personnel, civil servants, and

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		supervisor's fees also be included in the calculation of the insured amount?	<p>teachers shall be the insured amount.</p> <p>2. Since the class supervisor's fees are not included as part of the total salaries (stipends), they are not calculated as part of the insured amount.</p>
B001	Supplementary Premium (General)	In the event that the deducted supplementary premium is not enough, the premium withholder shall supplement the shortage and then collect it from the insured. How will the premium withholder collect the shortage from the insured?	<p>1. In accordance with the requirements in Paragraph 2, Article 9 of the Withholding Procedures, the premium withholder shall supplement the shortage for the supplementary premium and later collect it from the insured.</p> <p>2. As for the collection procedures between the premium withholder and the insured, it is between the parties and shall be done in ways that the parties believe are legitimate and practical.</p>
B002	Supplementary Premium (General)	Is it necessary to pay the supplementary premium for RT-Mart gift certificates (Group insurance applicant income tax form code: 50)? Will they be included as part of the total value of monthly spent salaries?	<p>Deduction of the supplementary premium is unnecessary.</p> <p>1. In accordance with the requirements in Subparagraph 2, Article 3 of the Withholding Procedures, the six entries of earnings and income are limited to cash, notes, stocks, and gift certificates that can be cashed to the equivalent value. Because holders of RT-Mart gift certificates must purchase items with the amount of money indicated on the</p>

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			<p>certificates and are unable to cash the certificates directly, they do not have to pay the supplementary premium for the certificates.</p> <p>2. According to the Enforcement Rules, the income meeting the requirements under Category 3, Paragraph 1, Article 14 of the Income Tax Act including various salary incomes paid to the employees, non-employees, employers, and people not covered by NHI (e.g. cash, notes, stocks, or in-kinds), shall be included in the total amount of the salary incomes paid by the group insurance applicant as indicated in Article 34 of the Act in order to calculate the supplementary premium that the group insurance applicant shall afford. Since RT-Mart gift certificates are included as part of salary earnings by the group insurance applicant (50), they shall be included as part of the total salary earnings paid by the group insurance applicant on a monthly basis.</p>
B003	Supplementary Premium (General)	The class supervisor's fees are not included as part of the total	The class supervisor's fees are not included as part of the six entries of earnings and income subjected to

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		<p>salaries (stipends) so they are not included in the calculation of the insured amount. Are the fees subjected to deduction of the supplementary premium then?</p>	<p>deduction of the supplementary premium for the NHI so it is unnecessary to deduct the supplementary premium for the fees.</p>
B004	Supplementary Premium (General)	<p>How will be applicable penalties determined if discrepancy is found on a later date between the premium deducted in accordance with data found through the inquiry channels of the NHIA and that found during an audit performed by the NHIA?</p>	<p>In the event that the premium withholder deducts the supplementary premium in accordance with the waiver data within the effective period provided through the inquiry channels of the Administration, the premium withholder does not need to supplement or collect the shortage when the deducted premium is found to be short later.</p>
B005	Supplementary Premium (General)	<p>When institutions or groups fail to enroll in the NHI program as group insurance applicants but they do</p>	<p>When institutions or groups (including those yet to enroll in the NHI program as group insurance applicants) do pay the insured various entries of earnings and income subjected to deduction of the</p>

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		<p>pay the insured various entries of earnings and income that are subjected to deduction of the supplementary premium (e.g. salaries earnings from part-time jobs, earnings from professional practice, income from rent), do they have to withhold and pay the supplementary premium?</p>	<p>supplementary premium, they are the so-called premium withholder in Article 2 of the National Health Insurance Act and shall accordingly deduct the supplementary premium payable by the insured as soon as they pay the insured, pay the premium, and declare detailed deducted entries by the established deadline.</p>
B006	Supplementary Premium (General)	<p>Will the supplementary premium be deducted from earnings or income, such as stock dividends, salaries/wages, and bonuses for 2012 that are the baseline for collection of the supplementary</p>	<ol style="list-style-type: none"> Article 31 of the National Health Insurance Act stipulates that the insured shall pay the supplementary premium at a rate of 2%, which is to be deducted by the premium withholder at the time of payment when they have earnings or income subjected to deduction of the supplementary premium. The second generation NHI is scheduled to take effect on January

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		premium and issued in 2013?	01, 2013. The premium withholder shall deduct the supplementary premium according to the Act for various payments established in Article 31 of the National Health Insurance Act from the enforcement date on.
B007	Supplementary Premium (General)	The general premium is subsidized for the unemployed while they are receiving unemployment benefits. Will the supplementary premium be subsidized, too?	It is specified in Paragraph 3, Article 3 of the "Regulations for National Health Insurance Premium Subsidies to the Unemployed Insured Person and the Dependents" amended and issued by the Council of Labor Affairs that the baseline for calculating the supplementary premium includes the part of cash rewards whose accumulated value is in excess of four-times the amount insured for the month, income from professional practice, stock earnings, earnings from interest, income from rent, etc. The calculation is not based on salaries or wages. Purpose of the supplementary premium is different from that for NHI subsidies to people who lose their income because of unemployment as indicated in the Employment Insurance Act and hence the supplementary premium will not be subsidized. In other words, after the

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			<p>second generation NHI is enforced, the unemployed shall still pay their supplementary premium as long as they have the six entries of earnings (income) mentioned in the foregoing.</p>
B008	Supplementary Premium (General)	<p>It is said that the supplementary premium is against the Parent Act—as the definition of bonus is ambiguous—and interest can be easily diluted by separating a large amount of money into different accounts. Therefore, it is against the Constitution to include income from part-time jobs in the calculation, and it is easy to circumvent the supplementary premium with rent. Is this true?</p>	<p>The supplementary premium is collected in accordance with the requirements in Article 31 of the National Health Insurance Act. In addition, the "Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance" are established upon authorization to specify how the supplementary premium is to be deducted and paid for a certain amount of money. There are specific definitions with regard to how the premium is calculated for bonuses, interest earnings, and earnings from part-time jobs in the Regulations. The supplementary premium is not against requirements in the Parent Act.</p>
B009	Supplementary Premium (General)	<p>The low trading volume on the stock market is the result of the second generation</p>	<p>Factors that have an effect on the stock market vary, which include: international trends, foreign exchange, industrial conditions, capital and momentum. If</p>

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		NHI. Is this true?	<p>people give up their right to participate in ex-dividend or switch to other investment options just for the sake of circumventing the supplementary premium, they will have to deal with the transactions fees and securities exchange taxes associated with the purchase and sale of stock. It is also possible that they will miss the uptrends of stocks and have to afford even greater expenses such as the fund manager's fees. It is not necessarily economical. With this being said, collection of the supplementary premium from stock dividends has a limited effect on the trading volume on the stock market.</p>
B010	Supplementary Premium (General)	What is a premium withholder?	<p>A premium withholder is the so-called taxpayer in the Income Tax Act, e.g.</p> <ol style="list-style-type: none"> 1. Stock dividends: the person in charge of the company. 2. Income from salaries, interest, rent, and professional practice: the head of the department charged with the withholding responsibility at, person in charge of, and the person carrying out operations at an institute and group. 3. Trust properties: the trustee.
B011	Supplementary Premium (General)	Is it required to collect the supplementary premium for overseas	<p>No supplementary premium will be collected.</p> <p>There are six income and earnings that are</p>

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		earnings?	subject to collection of the supplementary premium at the moment, which include cash rewards whose accumulated value is in excess of four-times the insured amount for the month, salary earnings from part-time jobs, income from professional practice, stock earnings, earnings from interest, and income from rent. These six entries must all come from the Republic of China.
B012	Supplementary Premium (General)	Mr. Zhang is currently covered by the NHI as a member of the Category 3 fishing industry. If, after the enforcement of the second generation NHI, he enrolls in the NHI program as the employee of a Category 1 Company as well based on his free will in order to protect his benefits when he retires as a Category 3 worker. In this case, under which status shall Mr. Zhang's supplementary premium be calculated?	<p>In accordance with the National Health Insurance Act, Mr. Zhang is an employee and hence shall enroll in the NHI program as a Category 1 subscriber instead.</p> <p>After the second generation NHI is enforced, the premium withholder shall deduct the supplementary premium upon payments to Mr. Zhang if Mr. Zhang has any of the six entries specified in Article 31 of the National Health Insurance Act as his source of income.</p>
B013	Supplementary Premium	Will the supplementary	Yes.

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	(General)	premium deducted by mistake or in excess be refunded or written off?	If the deductor finds that the supplementary premium is deducted in excess, it can retrieve internal accounts and write it off from the supplementary premium due in the coming month. It must also correct detailed declaration data simultaneously and declare the correct detailed data with the Administration by January 31 of the coming year.
B014	Supplementary Premium (General)	Is it required to deduct the supplementary premium for various benefits paid to employees by the Employee Welfare Committee (with a separate unified code) in the company?	<p>Supplementary premium is unnecessary.</p> <p>If the issued welfare money belongs to other income under Category 10, Paragraph 1, Article 14 of the Income Tax Act (Code: 92) instead of the earnings (income) entries subjected to deduction of the supplementary premium, it is not required to deduct the supplementary premium.</p>
B015	Supplementary Premium (General)	When the supplementary premium is already deducted at the time of payment but the insured provides evidence on a later date and asks the premium withholder for a refund, how shall it be handled?	<ol style="list-style-type: none"> <li data-bbox="831 1413 1548 2065">1. In the event that excessive premium occurs to the premium withholder as a result of the insured showing evidence on a later date to support a waiver, besides returning the excess to the insured, the withholder is asked to also complete the "Application Form for Refund of Supplementary Premium for National Health Insurance (For Premium Withholders)" if the excess is already paid to the NHIA in order for the excessive premium to be returned or to be written off from the supplementary premium due in the

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No.	Category	Question	Answer
			<p>coming term.</p> <p>2. When the individual whose supplementary premium is already deducted applies for a refund of the excessive premium with the Administration, the individual is asked to complete the "Application Form for Refund of Supplementary Premium for National Health Insurance (For Beneficiaries)" before the excessive premium is to be returned.</p>
B016	Supplementary Premium (General)	Is there an information system available for inquires about those entitled to a waiver of the supplementary premium?	<p>Yes.</p> <p>With regard to the withholding procedures for supplementary premium for the NHI, people can search for "Waiver of Supplementary Premium for the Beneficiaries" on the website of NHIA. The feature is available for the deductor applying its certificate or for the general public applying the natural person certificate.</p>
B017	Supplementary Premium (General)	Public institutions have multiple group insurance applicant codes under the same unified business code. After the separate applicants deduct the supplementary premium from individuals, are the pay-in warrants for the individuals'	<p>Upon payment, the same deductor can choose to pay together or separately by division of labor within a unit. Deduction details can also be declared together or separately.</p> <p>Personal supplementary premium is to be deducted by the premium withholder (i.e. the taxpayer indicated in the Income Tax Act) at the time of payment and paid to the insurer by the end of the coming month after the payment date. Therefore, the</p>

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No.	Category	Question	Answer
		<p>supplementary premium consolidated or isolated? (Pay-in warrants show payers in their unified business codes. There is no column for the group insurance applicant code.)</p>	<p>pay-in warrant shall show the unified business code of the deductor.</p>
B018	Supplementary Premium (General)	<p>After the second generation NHI is enforced, can the premium withholder print the general premium and supplementary premium together when it is to provide proof of deduction of NHI premium from the insured on a later date?</p>	<p>Yes.</p> <p>Proof of deduction of the general premium and supplementary premium may be printed together.</p>
B019	Supplementary Premium (General)	<p>Shall the overtime for teachers (salary earnings under Code 50 for income tax issued by schools) be included in the calculation of the supplementary premium for individuals?</p>	<p>Supplementary premium is unnecessary.</p> <p>Teacher's overtime is not an incentive payment and hence is not included as part of the cash rewards whose accumulated value so far in the year is in excess of four-times the insured amount in the calculation of the supplementary premium for individuals.</p>

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No.	Category	Question	Answer
B020	Supplementary Premium (General)	For school project staff who make temporary rewards from their sidelines outside normal working hours (after work or on holidays, by attending an event, serving as examiners, and working as translators, for example), how will the supplementary premium be calculated?	For school project staff (hired by the group insurance applicant for the school) who make temporary income or rewards in addition to their regular income, as long as the salary earnings are not paid by the group insurance applicant and are not provided as incentives, they are included as part of the cash rewards whose accumulated value so far in the year is in excess of four-times the insured amount and are not subjected to deduction of the supplementary premium for part-time jobs, either.
B021	Supplementary Premium (General)	If the beneficiary provides a false certificate so that deduction is not completed at the time of payment, does the premium withholder have to take related liabilities?	When the insured provides a false waiver certificate, which leads to the premium withholder failing to deduct the supplementary premium at the time of payment, the premium withholder is not responsible for the supplementation or collection.
B022	Supplementary Premium (General)	Is the purchase or sale of a house subject to payment of the supplementary premium?	When earnings from price difference in the sale of a house are those from trading of the properties indicated in the Income Tax Act, they are not subjected to deduction of the supplementary premium.
B023	Supplementary Premium (General)	Is the supplementary premium tax deductible?	Supplementary premium is part of the NHI premium and hence is entitled to be listed under the deductibles in the full amount.

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No.	Category	Question	Answer
B024	Supplementary Premium (General)	Is the supplementary premium less favorable for people who are single?	Supplementary premium is collected on the basis of whether the insured has the six entries of earnings or income outside current salaries regardless of their single or nuclear family status. As long as one has the six entries of earnings or income, they are subjected to the deduction. It has nothing to do with a person being single or married.
B025	Supplementary Premium (General)	Is the general public's supplementary premium to be paid after entries under their dependents are summed up?	It is not required to sum up. The supplementary premium is calculated by the person and the entry. It is to be deducted by the premium withholder at the time of each payment. It does not involve accumulation and settlement.
B026	Supplementary Premium (General)	Will the supplementary premium have an actually different rate because of different occupations?	The supplementary premium does not vary from occupation to occupation. As long as one has the six entries of earnings or income subjected to collection of the supplementary premium, the same rate is to be applied (that is, 2% for the first year).
C001	Supplementary premium (Cash Rewards)	Companies sometimes hold performance competitions and treat the top performers to traveling overseas or domestic parties.	Consolidation in the calculation of cash rewards is unnecessary. Companies treat employees to overseas travels or parties as incentive measures where the companies pay the travel agencies or restaurants. It is not the so-called payment in cash, notes, stocks,

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No.	Category	Question	Answer
		Does this belong to incentive cash rewards?	and gift certificates that can be cashed to the equivalent value. As such, it is unnecessary to be included as part of the accumulative cash rewards.
C002	Supplementary premium (Cash Rewards)	In an effort to recruit talent, a company may pay an employee a signing bonus upon hiring. It is required that signing bonuses shall be included as part of the cash rewards, for which the supplementary premium will be collected. However, the employee leaves the company early and has paid the default penalty to the company. Can the default penalty be used to write off the cash rewards with the supplementary premium refunded?	<p>Refund of the supplementary premium may not be applied for.</p> <p>It is specified in the explanations provided by the Ministry of Finance through its official letter Tai-Finance-Tax No. 36469 dated September 12, 1983 that "the travel expenses and salaries returned by the taxpayer to the company that the taxpayer received while pursuing advanced studies overseas as a result of failure to honor the service contract the taxpayer had signed with the company are part of the default compensation in nature instead of a decrease in earnings and hence may not be deducted from the annual earnings." In other words, the default penalty paid by the employee for breach of contract is part of the default compensation in nature instead of a decrease in earnings and hence is not entitled to a refund of the supplementary premium.</p>

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No.	Category	Question	Answer
C003	Supplementary premium (Cash Rewards)	Is it required to deduct supplementary premium for the full-attendance cash rewards?	<p>Supplementary premium is necessary.</p> <p>When the full-attendance cash rewards (Income tax code: 50) are not included in the insured amount of the employee and is an incentive in nature, it is part of the "cash rewards". When the accumulative cash rewards paid by the company so far in the year exceed four-times the insured amount for the month, the company shall deduct the supplementary premium.</p>
C004	Supplementary premium (Cash Rewards)	A company assigns stocks as part of employee cash rewards but the stocks do not involve cash. How will the supplementary premium be deducted?	<ol style="list-style-type: none"> 1. The company shall calculate each employee's salary earnings at the contemporary price of the share on the date the stocks are delivered and the rewards shall be included in the calculation of year-round cash rewards. If the accumulative cash rewards exceed four-times the insured amount for the month, the supplementary premium shall be deducted by the supplementary premium rate. 2. Because the company and its employees are in an employer-subordinate relationship, employees can be asked to pay the supplementary premium before the

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No.	Category	Question	Answer
			<p>stocks are issued.</p> <p>3. In accordance with Article 31 of the National Health Insurance Act and Article 9 of the Withholding Procedures, when the premium withholder cannot withhold the supplementary premium by the established deadline, the withholder shall pay first and collect the premium from the beneficiary later.</p>
C005	Supplementary premium (Cash Rewards)	For the rewards to directors and supervisors issued by the company from surplus, if employees covered by NHI within the company also serve as the directors and supervisors, are the said rewards subject to deduction of the supplementary premium?	<p>Supplementary premium is necessary.</p> <p>Even if a company's employees serve as its directors or supervisors, the surplus issued to the directors and supervisors as their rewards shall be included as part of salary earnings in accordance with the requirement under Category 3, Paragraph 1, Article 14 of the Income Tax Act and the rewards shall be included in the calculation of year-round cash rewards. If the accumulative cash rewards exceed four-times the insured amount for the month, the supplementary premium shall be deducted by supplementary premium rate.</p>
C006	Supplementary premium	Company employees receive fixed salaries	1. The commission is issued on the basis of employee performance. In other

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No.	Category	Question	Answer
	(Cash Rewards)	on a monthly basis but they also undertake insurance business for the company, through which they get commission, in addition to their job responsibilities (Income code: 50). Is it required to deduct the supplementary premium for the commission?	<p>words, they are the value paid for services provided and rewards to the employees because of work, which accordingly qualify them as the so-called wages in the Labor Standards Act and shall be included in the calculation of the NHI premium.</p> <p>2. If they are already included in the calculation of the general premium, the supplementary premium shall not be collected again. If they are not included as part of the insured amount, they shall be included as part of accumulative cash rewards.</p>
C007	Supplementary premium (Cash Rewards)	Year-end cash rewards are issued early and are under a different entry in order to avoid the supplementary premium.	<p>1. Even if the group insurance applicant issues year-end cash rewards early, i.e. by the end of this year, in order to avoid the supplementary premium that must be deducted as soon as the second generation NHI is enforced on January 1, 2013, which is understandable by the NHIA, it is only possible for the first year of the implementation of the supplementary premium.</p> <p>2. Cash rewards are changed in name and placed under other allowances. Despite the fact that the change helps employees avoid the supplementary</p>

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			<p>premium, it is still within the salary range payable by the group insurance applicant, for which the group insurance applicant (employer) still must pay the supplementary premium.</p>
C008	Supplementary premium (Cash Rewards)	Lottery winners do not have to pay the supplementary premium but part-time workers cannot avoid it.	<ol style="list-style-type: none"> 1. According to the requirement for the second generation NHI, the scope subjected to collection of the supplementary premium is limited to the part of cash rewards issued by employers to employees whose accumulated value is in excess of four-times the insured amount and does not include money earned through winning lotteries or raffle tickets. 2. In light of the fact that money from winning awards through various opportunities is a kind of single and unpredictable earnings event and involves privacy and personal safety, it is unsuitable to be included in the calculation of supplementary premiums.
C009	Supplementary premium (Cash Rewards)	Among the beneficiaries in Categories 1 to 6, who should pay the supplementary premium for accumulative annual cash rewards	<p>The insured in Category 1.</p> <p>Whenever the group insurance applicant is paying cash rewards, it shall calculate the accumulative cash rewards paid so far in the year to see if they exceed four-times the insured amount for the month and collect the 2% supplementary premium for the part that exceeds four-times the group</p>

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No.	Category	Question	Answer
		exceeding four-times the insured amount? How will the supplementary premium be calculated?	insurance applicant.
C010	Supplementary premium (Cash Rewards)	Does the group insurance applicant need to pay the supplementary premium for gift certificates issued on the birthdays of employees?	If the income code for the gift certificates is "50" and the gift certificates can be cashed in full without purchasing items, such certificates shall be included in the calculation of the accumulative cash rewards received so far in the year and see if they exceed four-times the insured amount in order to determine the personal supplementary premium.
C011	Supplementary premium (Cash Rewards)	Is it required to collect the supplementary premium for funeral subsidies?	Supplementary premium is unnecessary. Despite the fact that the income tax code for funeral subsidies is "50", they are not incentive in nature.
C012	Supplementary premium (Cash Rewards)	Is it required to collect the supplementary premium for childbirth subsidies?	Supplementary premium is unnecessary. Despite the fact that the income tax code for maternity subsidies is "50", they are not incentive in nature.
C013	Supplementary premium (Cash Rewards)	How will the supplementary premium for salaries be collected? Does it include education	When paying cash rewards whose accumulative value for the year so far exceeds four -times the insured amount for the month or salaries (i.e. part-time income) paid by non-group insurance applicants exceed NT\$5,000 in value each

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No.	Category	Question	Answer
		subsidies?	<p>time, the group insurance applicant or non-group insurance applicants have to deduct the supplementary premium directly.</p> <p>The education subsidies paid by the group insurance applicant to its employees are reimbursements in nature instead of incentives and hence are not subjected to the deduction of supplementary premium.</p>
C014	Supplementary premium (Cash Rewards)	Is it necessary to collect the supplementary premium for high-value prizes from lotteries or raffle tickets as well?	<p>Supplementary premium is unnecessary.</p> <p>Cash rewards subjected to the deduction of supplementary premium are limited to the part that exceeds four-times the insured amount from the employer and do not include cash rewards from lotteries and raffle tickets.</p>
C015	Supplementary premium (Cash Rewards)	What is the definition of cash rewards?	<p>The "cash rewards" defined in the National Health Insurance Act is not limited to the term "cash award".</p> <p>It includes the various offers of the incentive nature that shall be included as part of salary income as indicated in Category 3, Paragraph 1, Article 14 of the Personal Income Tax Act and are not included as part of the insured amount, such as year-end cash rewards, holiday gift money, and bonuses.</p>
C016	Supplementary Premium (General)	Is it required to collect supplementary premium for national	<p>1. Offers or cash equivalents that are subsidies in nature are not included as part of cash rewards subjected to the</p>

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No.	Category	Question	Answer
		travel card subsidies for civil servants?	<p>deduction of supplementary premium, e.g. wedding subsidies, education subsidies, travel subsidies, funeral subsidies, credit subsidies, medical care subsidies, premium subsidies, travel expenses, travel allowances, cash equivalents of overalls, cash equivalents of operating supplies, consolation money, reimbursements, or prizes from lotteries or raffle tickets.</p> <p>2. In other words, it is unnecessary to collect the supplementary premium for national travel card subsidies for civil servants.</p>
C017	Supplementary premium (Cash Rewards)	Is it necessary to collect supplementary premium for bonus?	<p>Supplementary premium is necessary.</p> <p>When bonus entries are not included as part of the general premium and are incentive in nature, they must be included in the calculation of prizes and the supplementary premium must be collected.</p>
C018	Supplementary premium (Cash Rewards)	Is it necessary to collect supplementary premium for physician incentive money? How so?	<p>Supplementary premium is necessary.</p> <p>The physician incentive money is part of the salaries paid by the group insurance applicant. In accordance with Article 31 of the National Health Insurance Act, the money is an incentive offer in nature and is not included as part of the insured amount and hence it shall be included in the calculation of supplementary premiums. For the part of cash rewards whose accumulative value so far in the year exceeds four-times the insured amount for</p>

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No.	Category	Question	Answer
			<p>the month, the group insurance applicant shall deduct the supplementary premium at the time of payment and pay it to the NHIA by the end of the following month.</p>
C019	Supplementary premium (Cash Rewards)	Is it necessary to collect the supplementary premium for holiday shift allowances?	<p>"Holiday shift allowances" are provided in accordance with the frequency of labor provided by workers and the work shift. They are equivalent to the income from labor provided and hence are naturally part of wages and shall be included as part of the NHI insured amount.</p>
C020	Supplementary premium (Cash Rewards)	<p>What is a gift certificate that can be cashed to an equivalent amount? Does it include gift certificates for goods or movie tickets?</p>	<ol style="list-style-type: none"> 1. In accordance with Article 3 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance", earnings and income indicated in Paragraph 1, Article 31 of the National Health Insurance Act are limited to cash, notes, stocks, and gift certificates that can be cashed to an equivalent value. 2. Gift certificates that can be cashed for an equivalent amount refer to those that can be fully cashed. Gift certificates for goods and movie tickets provided by companies to their employees are not the so-called cash, notes, stocks, or gift certificates that

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No.	Category	Question	Answer
			<p>can be cashed to an equivalent amount and hence is not included in the calculation of personal supplementary premium.</p>
C021	Supplementary premium (Cash Rewards)	The deduction of supplementary premium for high-value bonus tends to result in a higher possibility for people with a low insured amount to be deducted the supplementary premium than people with a high insured amount. Is this fair?	For the insured with a low salary and high bonus, the general premium is lower. The collection of the supplementary premium is to reach a balance in the premium shared by people with similar income. It shall better honor the principle that the more capable pays more premiums.
C022	Supplementary premium (Cash Rewards)	Are the leave subsidies and non-leave bonuses for civil servants incentive in nature and included in the calculation of the supplementary	For the annual leave of civil servants other than the expected number of days available for them to go on leave, civil servants shall apply for leave subsidies by the day and the subsidies are not incentive in nature and hence are not included as part of bonus.

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No.	Category	Question	Answer
		premium?	
C023	Supplementary premium (Cash Rewards)	Are the design fees and research income and budget for full-time teachers incentive in nature?	<p>It shall be determined by the purpose of the payment.</p> <p>It includes the various offers of the incentive nature that shall be included as part of salary income as indicated in Category 3, Paragraph 1, Article 14 of the Personal Income Tax Act and are not included as part of the insured amount, such as year-end cash rewards, holiday gift money, and bonuses, which are all within the scope of cash rewards defined in the National Health Insurance Act but are not named after "cash rewards" only.</p>
C024	Supplementary premium (Cash Rewards)	If the person in charge of a company receives salary earnings and cash rewards in excess of four-times the insured amount within the company, is it necessary to collect the personal supplementary premium?	<p>Supplementary premium is necessary.</p> <p>The parties that shall pay the supplementary premium for cash award entries as indicated in Article 31 of the National Health Insurance Act include the person in charge of a company. As such, if the person in charge receives excess cash rewards, the supplementary premium shall still be deducted from the part of cash rewards in excess of four-times the insured amount.</p>
C025	Supplementary premium (Cash Rewards)	The performance cash rewards offered at state-run enterprises is approved in accordance with unit	Advance cash rewards are the lending behavior between a unit and its employees and are not actual payment at a point in time. The cash rewards are declared as part of earnings upon settlement and hence the "settlement time" shall be the

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No.	Category	Question	Answer
		<p>performance after a year is completed. To accommodate common practice among Taiwanese people, employees are offered the choice to get an advance on the cash rewards to meet needs during important festivals and holidays and settle after the unit performance is approved. What is the baseline time point for payment of cash rewards?</p>	<p>payment date.</p>
C026	Supplementary premium (Cash Rewards)	<p>Is it necessary to deduct the supplementary premium for employers, self-employers, or highly skilled people who have salaries with the group insurance applicant and receive cash rewards in excess of four-times the insured amount? If yes, is the insured amount that of the employer?</p>	<p>The parties expected to be collected the supplementary premium for cash award entries in Article 31 of the Second Generation Health Insurance Act do not exclude persons in charge such as employers. Therefore, if the said people receive excess cash rewards, they shall pay the supplementary premium which is calculated with the insured amount as the baseline.</p>

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No.	Category	Question	Answer
C027	Supplementary premium (Cash Rewards)	For people who do not enroll in the NHI program through their original group insurance applicant but receive cash rewards and salary earnings from the said group insurance applicant while they have their position retained without pay, is it necessary to calculate the cash rewards received during the period where their position is retained without pay and also prior to retention of the position without pay and the post reinstatement of the position?	The cash rewards received from the original group insurance application during retention of the position without pay shall be calculated along with the period prior to retention of the position without pay. For the part of the accumulated cash rewards so far in the year that is in excess of four-times the insured amount for the month, the supplementary premium shall be deducted.
C028	Supplementary premium (Cash Rewards)	For people who have left their jobs but are rehired by the original group insurance applicant, is it necessary to combine cash rewards prior to the leave and after re-hiring?	It is necessary to combine cash rewards paid by the group insurance applicant to the insured prior to the leave and after rehiring by the same group insurance applicant.

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No.	Category	Question	Answer
C029	Supplementary premium (Cash Rewards)	When the insured amount is arbitrarily adjusted to a higher rate by the NHIA, is it necessary to re-calculate the supplementary premium deducted from the cash rewards since the effective date (which may be several years before) and return the difference to the beneficiary?	If the insured amount is retroacted and adjusted to a higher rate, leading to the result that the accumulated cash rewards of the current year are not in excess of four-times the insured amount for the month or the amount of supplementary premium decreases, the previously deducted supplementary premium may be returned upon application.
C030	Supplementary premium (Cash Rewards)	In the event of switching to a new unit, having a salary rise, or obtaining higher-level cash rewards, how will the insured amount for the cash rewards in excess of four-times the insured amount be calculated?	<p>It is based on the insured amount for the month of payment.</p> <p>If the group insurance applicants are different, it shall be calculated separately. If paid upon departure from the prior unit, it is calculated by the insured amount at the time of departure.</p>
C031	Supplementary premium (Cash Rewards)	If project cash rewards for employees is issued in the year following departure from the company, does it belong to the salary	<p>It is not determined this way.</p> <p>In accordance with Article 6 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance, when the group insurance applicant pays the insured cash rewards, the supplementary premium shall</p>

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No.	Category	Question	Answer
		<p>earnings paid by non-group insurance applicants as indicated in Subparagraph 2, Paragraph 1, Article 31 of the Act?</p>	<p>still be deducted if the accumulated cash rewards throughout the year is in excess of four-times the insured amount at the time of removal from coverage even if the insured has already left one's job.</p> <p>The cash rewards are for the employee providing services while working for the company instead of salary earnings paid by non-group insurance applicants as indicated in Subparagraph 2, Paragraph 1, Article 31.</p>
D001	Supplementary Premium (Earnings from part-time jobs)	<p>When a dependent of the insured enrolled in the NHI program through Company A works for Company A during summer vacation and receives salaries from Company A (Code: 50), is the salary part of salary earnings paid by group insurance applicants and not included in the calculation of the supplementary premiums?</p>	<p>Supplementary premium is unnecessary.</p> <p>Any dependent of the insured that receives salary earnings from the group insurance applicant may be exempted from paying the supplementary premium because the payer is the group insurance applicant.</p>

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No.	Category	Question	Answer
D002	Supplementary premium (Earnings from part-time jobs)	Do those entitled to a waiver of supplementary premium for earnings from part-time jobs include adults that are still pursuing their studies at senior high school?	<ol style="list-style-type: none"> 1. In accordance with the requirements in Subparagraph 7, Paragraph 3, Article 4 and Subparagraph 7, Paragraph 1, Article 5 of the Withholding Procedures, people who pursue their studies within Taiwan and students of junior colleges or undergraduate programs at universities without full-time jobs and whose salaries from non-group insurance applicants do not meet the basic wage criteria may be entitled to a waiver of the supplementary premium as long as they enclose their registration slips or student IDs affixed with the school's registration stamp and the letter declaring that they do not have a full-time job. 2. The first three years of a five-year junior college are equivalent to a senior high school (vocational high school) and hence their students shall be treated similarly to those studying at senior high schools (vocational high schools). If they do not have a full-time job and the salaries they receive from non-group insurance applicants are

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No.	Category	Question	Answer
			<p>short of the basic wage requirement, they may be entitled to a waiver of the supplementary premium as long as they enclose their registration slips or student IDs affixed with the school's registration stamp and the letter declaring that they do not have a full-time job.</p>
D003	Supplementary premium (Earnings from part-time jobs)	<p>Only cash payments are entitled to collection of the supplementary premium. Are salaries issued to employees after they have left their jobs considered the salary earnings paid by non-group insurance applicants and subjected to the collection of supplementary premium for earnings from part-time jobs?</p>	<p>The supplementary premium for earnings from part-time jobs is waived. Despite the fact that salaries paid by the group insurance applicant to the insured after the latter has left one's job do not meet the definition of those paid by the "group insurance applicant" in Article 31 of the National Health Insurance Act at the time of payment, they are considered delayed payments and hence still salary earnings from the group insurance applicant. As such, they are not subjected to deduction of the supplementary premium.</p>
D004	Supplementary premium (Earnings from research and development)	<p>When a unit hires research and development</p>	<p>1. The National Conscription Agency indicates that: Research and development alternative services have</p>

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No.	Category	Question	Answer
	from part-time jobs)	<p>alternative services draftees enrolled in the NHI program under the Ministry of the Interior to be its employees, their sources of salaries are the Ministry of the Interior and the unit. Under this circumstance, how will the supplementary premium be calculated and collected when the unit issues salaries?</p>	<p>a term of three years. For the first year, the draftees are enrolled in the NHI program under the Ministry of the Interior and receive salaries from the Ministry of the Interior. Starting from the second year, however, the draftees will be enrolled under the hiring unit and receive salaries from the hiring unit.</p> <p>2. In accordance with the requirements in Article 31 of the National Health Insurance Act, for beneficiaries that receive salaries from non-group insurance applicants at a value of NT\$5,000 and above each time, the unit shall deduct the supplementary premium in accordance with the supplementary premium rate at the time of payment. In the event that the hiring unit issues additional salaries to research and development alternative services draftees during the first year of service, the unit shall deduct the supplementary premium in accordance with the foregoing requirement.</p>
D005	Supplementary premium (Earnings	A retired employee of a company may remain enrolled in the	<p>Supplementary premium is necessary. The retired employee is enrolled in the NHI program as the insured indicated in Item 2,</p>

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No.	Category	Question	Answer
	from part-time jobs)	NHI program under one's original group insurance applicant as long as prior permission is obtained from the group insurance applicant and enrolled as the insured indicated in Item 2, Category 6. When the retired employee still receives salaries from the company as a part-time worker (Code: 50), are the salaries considered salary earnings from the group insurance applicant and hence not included in the calculation of the supplementary premium?	Category 6 by the company (the group insurance applicant is the township office where the applicant's household is registered). If the employee still receives salaries from the company and each single payment reaches NT\$5,000, the employee is supposed to pay the supplementary premium by the supplementary premium rate.
D006	Supplementary premium (Earnings	Are disadvantaged students at graduate institutes not	Graduate students are relatively independent financially compared to other students. The requirements about a waiver

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No.	Category	Question	Answer
	from part-time jobs)	disadvantaged? Why are they not part of those entitled to a waiver of the supplementary premium for earnings from part-time jobs?	of the supplementary premium have taken into account the rights of most disadvantaged populations.
D007	Supplementary premium (Earnings from part-time jobs)	Why do members of occupational unions not have to pay the supplementary premium for their earnings from part-time jobs?	<ol style="list-style-type: none"> 1. Members of occupational unions do not have fixed employers. They include their salaries from different units as their insured amount, the basis for the general premium. As such, they do not have to pay the supplementary premium for salaries they receive from different units. 2. Nevertheless, if they have other interest earnings, stock earnings or rent income, they still have to pay the 2% supplementary premium per requirements.
D008	Supplementary premium (Earnings from part-time jobs)	Is it required to include doctor's salary earnings from part-time jobs (Code: 50) in the total amount of salary earnings paid by the institutions where they work part-time?	<ol style="list-style-type: none"> 1. For the part of the doctor, despite the part-time nature, as long as each payment reaches NT\$5,000, the supplementary premium shall be deducted for salary earnings from part-time jobs. 2. On the other hand, the institution that pays the doctor part-time salaries must include the salaries in the total amount of its salary earnings and calculate the difference from the total insured amount for the month before the 2%

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No.	Category	Question	Answer
			<p>supplementary premium for the group insurance applicant is paid.</p>
D009	Supplementary premium (Earnings from part-time jobs)	<p>Mr. Zhang works for two related enterprises at the same time and receives NT\$100,000 from each of the enterprises each month. He chooses one of the enterprises, under which he is enrolled in the NHI program with the insured amount of NT\$182,000. How will his supplementary premium for earnings from part-time jobs be calculated and collected after the second generation NHI is implemented?</p>	<p>In accordance with the requirements in the National Health Insurance Act, Mr. Zhang shall apply for enrollment in the NHI program with the salaries of his primary job. Salary earnings from the other company then become those paid by a non-group insurance applicant, for which the supplementary premium shall be calculated by the supplementary premium rate at the time of payment.</p>
D010	Supplementary premium (Earnings from part-time jobs)	<p>Is it required to deduct the supplementary premium for the fees paid to a full-time professor that gives a speech at the university where the professor works full-time?</p>	<p>Supplementary premium is unnecessary.</p> <p>Since the full-time professor is hired by the university, the fees the professor receives for giving a speech are part of the salary earnings paid by the group insurance applicant. As such, the professor is not subjected to deduction of the supplementary premium for earnings from part-time jobs.</p>

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No.	Category	Question	Answer
D011	Supplementary premium (Earnings from part-time jobs)	Is it required to pay the supplementary premium for the group insurance applicant's outsourced expert translation fees?	Supplementary premium is necessary. If the income code for the translation fees is 50, it is the earnings from part-time jobs for the expert who is subjected to deduction of 2% to be the supplementary premium when they reach NT\$5,000 and above.
D012	Supplementary premium (Earnings from part-time jobs)	For earnings from part-time jobs, is the supplementary premium deducted by each payment or by the accumulated earnings?	By each payment.
D013	Supplementary premium (Earnings from part-time jobs)	When an employee of the group insurance applicant serves as the lecturer at educational training at the same unit, are the lecturer fees considered earnings from part-time jobs?	No.
D014	Supplementary premium (Earnings from part-time jobs)	Lecturer fees and reviewer transportation can easily exceed NT\$5,000 each time. Are there principles or regulations governing the issuance of the	The payment method is based on applicable requirements at individual institutions. As long as a single payment reaches the lower limit, it is subjected to deduction of the supplementary premium. Otherwise, deduction of the supplementary premium is unnecessary.

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No.	Category	Question	Answer
		payment receipt?	
E001	Supplementary premium (Earnings from professional practice)	When the person-in-charge of a bookkeeping firm has one's earnings from professional practice combined directly into one's income tax, how shall the payment time point be determined?	When the person-in-charge of the bookkeeping firm is the people indicated in Article 11 of the Enforcement Rules, the people shall have earnings from the professional practice as the insured amount. Since there is already the general premium for earnings from professional practice, the supplementary premium will not be calculated and collected again.
E002	Supplementary premium (Earnings from professional practice)	When the partner bookkeeper of a bookkeeping firm of partnership receives one's Tax Statement at the end of a year declaring that the earnings are from professional practice, is it required to retroact the earnings to be those from professional practice while the supplementary	<p>It must be determined according to the insured status as a bookkeeper.</p> <ol style="list-style-type: none"> 1. The partner bookkeeper of the bookkeeping firm is enrolled in the NHI program as a professional indicated in Article 11 of the Enforcement Rules and declares one's insured amount with earnings from one's personal professional practice. Since the general premium is already collected for the earnings from professional practice, the supplementary premium will not be calculated and collected again. 2. If the partner bookkeeper of the bookkeeping firm is enrolled in the NHI

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No.	Category	Question	Answer
		premium is being collected?	program as an "employee" and declares one's insured amount with salary earnings, the distributed earnings (personal income tax is listed and declared under 9A: Earnings from Professional Practice) shall be subjected to deduction of the 2% supplementary premium at the time of earnings distribution (no later than the end of May).
E003	Supplementary premium (Earnings from professional practice)	A partner accountant at a joint accounting firm receives the salary on a monthly basis and distributed earnings proportionally when a fiscal year ends (personal income tax is listed and declared under 9A: Earnings from Professional Practice). Under this circumstance, how shall the supplementary premium be	<ol style="list-style-type: none"> 1. Partner accountants of a joint accounting firm shall be enrolled in the NHI program as highly skilled people and declare their insured amount with earnings from their professional practice. Since the general premium is already collected for the earnings from professional practice, the supplementary premium will not be calculated and collected again. 2. If the accountant of the accounting firm is enrolled in the NHI program as an employee and declares one's insured amount with salary earnings, the distributed earnings (personal income tax is listed and declared under 9A: Earnings from Professional Practice)

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No.	Category	Question	Answer
		<p>calculated for a partner accountant who is not the person-in-charge? Also, when shall be used as payment time point based on which the supplementary premium is deducted?</p>	<p>shall be subjected to deduction of the 2% supplementary premium at the time of earnings distribution (no later than the end of May).</p>
E004	Supplementary premium (Earnings from professional practice)	<p>Earnings from professional practice for doctors and lawyers are not subjected to deduction of the supplementary premium. Why not?</p>	<ol style="list-style-type: none"> 1. If doctors and lawyers are enrolled in the NHI program as independent practitioners who are highly skilled people, the general premium is calculated on the basis of their earnings from professional practice. Because their earnings from professional practice are already included in the calculation of the general premium, the supplementary premium shall not be collected again. 2. In the event that doctors and lawyers have other salaries from part-time jobs, stock earnings, interest earnings, rent income, etc., they must pay the supplementary premium.
E005	Supplementary premium (Earnings from profession)	<p>Among the partners of a joint accounting firm, one will represent the firm. For the other accountants, under which status</p>	<ol style="list-style-type: none"> 1. Partner accountants of a joint accounting firm shall be enrolled in the NHI program as highly skilled people and the general premium shall be calculated with their insured amount, which is the earnings from professional

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No.	Category	Question	Answer
	al practice)	shall the general premium and supplementary premium be deducted?	<p>practice.</p> <p>2. In the event that they have other salaries from part-time jobs, stock earnings, interest earnings, rent income, etc., they must pay the supplementary premium.</p>
E006	Supplementary premium (Earnings from professional practice)	Is it unnecessary for doctors, accountants, and lawyers to pay the supplementary premium?	<p>1. If doctors, accountants, and lawyers are enrolled in the NHI program as independent practitioners who are highly skilled people, the general premium is calculated on the basis of their earnings from professional practice. Because their earnings from professional practice are already included in the calculation of the general premium, the supplementary premium shall not be collected again. In the event that doctors, accountants, and lawyers have other salaries from part-time jobs, stock earnings, interest earnings, rent income, etc., they must pay the supplementary premium.</p> <p>2. If doctors, accountants, and lawyers are enrolled in the NHI program as employees under their employers, the general premium is calculated with their insured amount, which is their salary earnings from their employers. For the other earnings, such as those from professional practice, salaries from part-time jobs, interest, stocks, or rent income, the 2% supplementary premium has to be collected in</p>

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No.	Category	Question	Answer
			accordance with requirements.
E007	Supplementary premium (Earnings from professional practice)	When the fees paid to lawyers by the group insurance applicant are paid to the law firm (instead of individual lawyers), is it necessary to withhold the supplementary premium in advance?	The supplementary premium is deducted from beneficiaries of the National Health Insurance. Since a law firm is not a beneficiary, it is not required to deduct the supplementary premium according to the law.
F001	Supplementary premium (Stock dividends)	A person-in-charge also receives salaries. Is it required to subtract a person-in-charge's salaries when the supplementary premium is calculated for stock earnings?	There is no need to subtract salary earnings. For employers or self-employed people (persons-in-charge), the insured amount for the general premium is calculated with their profit earnings. Therefore, when the supplementary premium is calculated for their stock earnings, the part of stock earnings already included in the calculation of the insured amount shall be subtracted when the supplementary premium is being calculated for their stock earnings by the supplementary premium rate. Therefore, there is no need to subtract salary earnings any further.
F002	Supplementary premium (Stock	When the person-in-charge of a	Supplementary premium is not unnecessary.

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No.	Category	Question	Answer
	dividends)	sole proprietorship receives stock dividends, is it necessary to calculate the supplementary premium for the stock earnings?	In the case of the owner of a sole proprietorship (such as an enterprise or business), the total surplus from the sole proprietorship each year shall not be considered as the stock earnings indicated in Subparagraph 4, Paragraph 1, Article 3 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance and hence is not subjected to deduction of the supplementary premium. The total stock dividends received by shareholders of a company (including a one-person company), however, shall still be subjected to deduction of the supplementary premium.
F003	Supplementary premium (Stock dividends)	What is the calculation basis for stock earnings? Are they calculated by the "denomination" or "closing price"?	<p>They are calculated in denominations of 10 dollars.</p> <p>In accordance with the requirements in Subparagraph 4, Paragraph 1, Article 3 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance, stock earnings are the total value of stock dividends received by the company shareholders indicated in Category 1, Paragraph 1, Article 14 of the Income Tax Act. As such,</p>

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No.	Category	Question	Answer
			the same as that indicated in the Income Tax Act, the value of stock earnings is calculated in denominations of 10 dollars.
F004	Supplementary premium (Stock dividends)	The Taiwan Securities Association indicates that stock dividends are not earnings and it is likely to infringe on people's property rights and hence against the ROC Constitution if the National Health Insurance premium is deducted for stock dividends. Is this true?	In accordance with the requirements in Article 14 of the Income Tax Act, stock earnings are profit earnings and hence are subjected to taxation according applicable laws. The deduction of the supplementary premium is based on the requirements in Article 31 of the National Health Insurance Act and hence is not against the ROC Constitution.
F005	Supplementary premium (Stock dividends)	Is it also necessary to pay the supplementary premium for stocks purchased in the name of a child?	It is also required to calculate and collect the supplementary premium for stock earnings that a child makes. It does not vary with age. This is meant to avoid that parents purchase stocks in the name of their children, which results in unfair circumvention of the premium.
F006	Supplementary premium (Stock dividends)	When individuals exercise stock subscription rights in accordance with the stock subscribing regulations	Supplementary premium is unnecessary. When an individual exercises one's stock subscription rights in accordance with the stock subscribing regulations established

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No.	Category	Question	Answer
		<p>established by a company, is it necessary to pay the supplementary premium for the difference between the contemporary price of stocks on the day the rights are exercised and the price available for subscription?</p>	<p>by a company, the difference between the contemporary price of stocks on the day the rights are exercised and the price available for subscription belongs to "other earnings". Since other earnings are not the baseline for deduction of the supplementary premium, there is no need to pay the supplementary premium.</p>
F007	Supplementary premium (Stock dividends)	<p>Is it necessary to deduct the supplementary premium for stock earnings received by shareholders of corporations?</p>	<p>Supplementary premium is unnecessary.</p> <p>Since shareholders of corporations are not the beneficiaries defined in the National Health Insurance Act, the assigned stock earnings will not be subjected to deduction of the supplementary premium.</p>
F008	Supplementary premium (Stock dividends)	<p>When one gets hung up over stocks and loses money despite receiving stock dividends, can one have a waiver of the premium?</p>	<p>Supplementary premium is necessary.</p> <p>Buying and selling stocks requires the investors to afford the risk of rises and falls. Stock dividends are considered one of the sources of income in the Income Tax Act as well. Therefore, without taking into account rises and falls, stock dividends are subjected to deduction of the supplementary premium.</p>
F009	Supplementary premium (Stock	<p>When a foreign company issues stock dividends after it has applied for the initial</p>	<p>Supplementary premium is unnecessary.</p> <p>The stock dividends issued by a foreign</p>

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No.	Category	Question	Answer
	dividends)	public offering (IPO), is it necessary to deduct the supplementary premium?	company that applies for IPO in Taiwan are not considered the total value of stock dividends received by shareholders of companies indicated in Category 1, Paragraph 1, Article 14 of the Income Tax Act and hence are not items subjected to the calculation and collection of the second generation NHI supplementary premium. As such, it is unnecessary to deduct the supplementary premium.
F010	Supplementary premium (Stock dividends)	The person-in-charge of a company uses stock earnings as one's insured amount. If the insured amount is adjusted retroactively after the supplementary premium is deducted for stock earnings, how should this situation be handled? And, if the person-in-charge is changed within the same year, how shall the supplementary premium be calculated?	<ol style="list-style-type: none"> 1. In the event that the insured amount is retroacted and adjusted after the supplementary premium is deducted, the sum of the insured amounts for individual months after adjustment shall be the item to be subtracted for stock earnings before the supplementary premium is calculated again. The resultant over or short payment shall be returned or collected. 2. The total insured amount deductible for both the former and current employers is to follow the requirements in the proviso of Subparagraph 4, Paragraph 1, Article 31 of the National Health Insurance Act if the person-in-charge is changed within the year and shall be limited to the total insured amount while the employers are in charge of the company.
F011	Supplementary premium (Stock	For stock dividends that shall be paid but are not paid within six	The supplementary premium is deducted upon payment of earnings. Therefore, the stock earnings that shall be paid but are

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No.	Category	Question	Answer
	dividends)	months from the day a resolution is reached on the distribution of surplus in the shareholders' meeting, when shall the supplementary premium be deducted?	not paid are subjected to deduction of the supplementary premium at the time of actual payment and detailed deduction data are to be declared by January 31 of following year after the premium is deducted.
F012	Supplementary premium (Stock dividends)	When a public company receives supplementary premium refund as a result of the change in the tax credit, under which year's payment proof shall the refund be listed?	When the supplementary premium is returned because of changes to the tax credit for stock earnings, it shall be listed in the payment proof under the actual year of the refund.
F013	Supplementary premium (Stock dividends)	When the person-in-charge is not enrolled in the NHI program under the company, is it necessary to deduct the supplementary premium for stock dividends?	Supplementary premium is necessary. If the person-in-charge of the company is not enrolled in the NHI program under the company, the stock earnings assigned by the company to the person-in-charge do not involve the premium that is already calculated with the person-in-charge's insured amount and hence must all be calculated as stock earnings and subjected to deduction of the supplementary premium.
F014	Supplementary premium (Stock	When the premium withholder is the employer and	In accordance with the requirements in Paragraph 1, Article 5 of the Regulations Governing Deduction and Payment of

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No.	Category	Question	Answer
	dividends)	shareholder, how will the transfer agent know that the person-in-charge has included stock earnings in the person-in-charge's insured amount before deducting the 2% supplementary premium?	Supplementary Premium for National Health Insurance, "...However, stock earnings already included in the calculation of premium with the insured amount, the premium withholder shall determine on its own." Therefore, contact the premium withholder directly for the information.
G001	Supplementary premium (Interest)	Are banks unwilling to collaborate in deduction of the supplementary premium?	<ol style="list-style-type: none"> 1. Despite the communication efforts of the NHIA, banks will not deduct the supplementary premium. To streamline the deduction process, banks will compile a volume of account holders whose single payment is short of NT\$20,000 to the NHIA to facilitate collection from the beneficiaries directly. 2. As for some banks that have proposed measures (e.g. swiping their credit card to write off premium) to share the supplementary premium paid by account holders for the interest. As long as it is not against laws and regulations and does not result in shortage in the collected supplementary premium, the NHIA respects their decisions.
G002	Supplementary premium (Interest)	The Bank of Taiwan can receive NT\$1.6 billion of the	The estimated value of the second generation NHI supplementary premium for interest earnings is NT\$900 million.

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No.	Category	Question	Answer
		<p>supplementary premium for interest, which is higher than the expected NT\$900 million. Is this true?</p>	<p>This number is estimation in accordance with the requirements in Article 31 of the newly modified National Health Insurance Act, after data of tax statements and NHI underwriting data are compared and contrasted, and based on the presumption of the circumvention behavior. Because the scope of waiver for beneficiaries in Category 5 and the upper limits of deduction and the reasonable measures taken by people to circumvent the premium are taken into consideration, the estimated supplementary premium for interest earnings is lower than that calculated by the Bank of Taiwan.</p>
G003	Supplementary premium (Interest)	<p>Despite the fact that the lower limit of the supplementary premium is increased to NT\$5,000, people can still separate their savings or income to different accounts if the account holder is not the calculation baseline.</p>	<p>In light of the surging trends in global commodity prices that add to the multiplying sensitivity among people about the increased burden, the Ministry of Health and Welfare has increased the lower limit for deduction of the supplementary premium from NT\$2,000 to NT\$5,000. The possibility of separate accounts and the number of amounts subjected to deduction of the premium have greatly decreased. As for legal measures taken by people to reduce the premium they have to pay, we must also respect their decisions.</p>

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No.	Category	Question	Answer
G004	Supplementary premium (Interest)	Is the interest assigned to bond funds issued by domestic bank subjected to payment of the supplementary premium?	There are a variety of fund instruments available. Their return is determined by the nature of the earnings. If it is stock earnings, interest earnings, or rent income from the Republic of China as indicated in applicable taxation laws and regulations, deduction of the supplementary premium is required.
G005	Supplementary premium (Interest)	For interest on savings, there are the special deductibles for savings investment of NT\$270,000 and above, when the savings are under NT\$270,000, can the supplementary premium be waived?	The supplementary premium deducted from interest earnings are not limited by special deductibles for savings investment in the income tax, as long as the interest on each savings account reaches NT\$5,000, regardless whether the interest throughout the year reaches NT\$270,000, the 2% supplementary premium must be collected.
G006	Supplementary premium (Interest)	For time deposit of one year, interest is paid on a monthly basis according to contract terms and conditions. Is the supplementary premium collected on the maturity date for the sum of the monthly paid interest?	When a single payment of interest reaches NT\$5,000, it is required to pay for the supplementary premium. On the other hand, if it is short of NT\$5,000, payment is not required. The supplementary premium is not to be collected on the sum of interest paid at different times.
G007	Supplementary premium (Interest)	How will the supplementary premium be deducted	For interest earnings in foreign currencies, the exchange rate is to follow the applicable requirements of the Income

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No.	Category	Question	Answer
		for the interest on savings in foreign currencies?	Tax Act. When the earnings converted to new Taiwan dollar reach NT\$5,000, the 2% supplementary premium is to be collected.
G008	Supplementary premium (Interest)	Is it necessary to deduct the supplementary premium for the "interest on delayed reimbursements" paid by an insurance company to a policy holder?	Supplementary premium is necessary. The type of interest earnings belongs to other interest (code: 5B) and hence it is required to deduct the supplementary premium.
G009	Supplementary premium (Interest)	Is it required to deduct the supplementary premium for interest from the OBU (Overseas Business Unit)?	Supplementary premium is necessary. It is determined by the Ministry of Finance that interest paid by off-shore banking units established in accordance with the Statute for International Financial Services is the interest earnings defined in Article 14 of the Income Tax Act and is within the scope for deduction of the supplementary premium. In other words, it is necessary to collect the supplementary premium.
G010	Supplementary premium (Interest)	How will the supplementary premium be deducted for interest from accounts for investment-oriented insurance policies?	Supplementary premium is unnecessary. Earnings paid to accounts for investment-oriented insurance policies are not included in the calculation of the supplementary premium for interest and stock earnings at the moment. As such, it is unnecessary to deduct the

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No.	Category	Question	Answer
			supplementary premium.
G011	Supplementary premium (Interest)	Investment-oriented insurance policies are linked to multiple targets. How will the interest supplementary premium be calculated? When the same targets on different policies are paid on the same day, how will the interest supplementary premium is calculated?	<p>Supplementary premium is unnecessary.</p> <p>Earnings paid to accounts for investment-oriented insurance policies are not included in the calculation of the supplementary premium for interest and stock earnings at the moment. As such, it is unnecessary to deduct the supplementary premium.</p>
G012	Supplementary premium (Interest)	Is it necessary to deduct the supplementary premium for interest earnings from repo transaction (RP) of short-term securities?	The collectable supplementary premium for interest earnings from RP of short-term securities is obviously not cost-effective compared to the overheads that the firms must afford. To honor the principle of "streamlined administration for the people's convenience", the Ministry of Health and Welfare does not include the said interest earnings in the deduction.
G013	Supplementary premium (Interest)	Is it necessary to deduct the supplementary premium for interest earnings from overseas funds?	If the interest from overseas funds is considered overseas earnings, it is unnecessary to deduct the supplementary premium. Only earnings coming from the Republic of China are subjected to deduction of the supplementary premium.

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No.	Category	Question	Answer
G014	Supplementary premium (Interest)	How will the supplementary premium be calculated for redeemed domestic or overseas fund investments?	<p>When the income from various financial instruments belongs to the stock dividends and interest obtained within the territories of the Republic of China, it is necessary to deduct the supplementary premium. For overseas earnings, on the other hand, deduction of the supplementary premium is unnecessary.</p> <p>For funds, the targets of investment are to be based. When the targets are overseas stocks, banks, and bonds, they are considered overseas earnings. When the targets are domestic bonds and stocks, on the other hand, they are domestic earnings.</p>
G015	Supplementary premium (Interest)	Are time deposits in foreign currencies and insurance policy bonus included in the calculation of the supplementary premium?	When the interest earnings paid in foreign currencies by domestic banks and financial institutions reach NT\$5,000 after they are converted in accordance with the exchange rate, it is required to pay the supplementary premium. For insurance policy benefits, since the benefits are paid by the insurance policy, it is unnecessary to deduct the supplementary premium.
G016	Supplementary premium (Interest)	For retired people, collection of the supplementary premium for interest will increase their burden. Can retired people separate their time deposits into different accounts?	If the 18% interest rate for civil servants applies to the time deposit, the Ministry of Civil Service says that separate accounts are disallowed. For the other time deposits, the individual can determine how to manage one's wealth freely and thus decide whether to separate the time deposits into different accounts.

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No.	Category	Question	Answer
		How shall it be done?	
G017	Supplementary premium (Interest)	How will the supplementary premium be calculated for interest earnings of dependents enrolled in the NHI program under the insured?	The dependents are also beneficiaries. As such, it is required to deduct the supplementary premium as long as each payment of interest earnings reaches NT\$5,000 except for families with low income.
G018	Supplementary premium (Interest)	Is the supplementary premium to be paid on the balance after NT\$5,000 is deducted for interest earnings?	For interest earnings of NT\$5,000 and above, the supplementary premium is to be calculated with the total value instead of the balance after NT\$5,000 is deducted.
H001	Supplementary premium (Rent)	Is it necessary to deduct the supplementary premium for rentals of non-profit organizations (e.g. charity groups, foundations) from natural persons?	As long as a single payment reaches NT\$5,000, it is necessary to deduct the supplementary premium. For properties rented by non-profit organizations (e.g. charity groups, foundations), the non-profit organizations are the taxpayer for rent income in the Income Tax Act, i.e. the premium withholder in the National Health Insurance Act. As such, when a single payment of rent to the natural person landlord reaches NT\$5,000, it is necessary to deduct the supplementary premium.
H002	Supplementary	When a company	The calculation and collection of the

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No.	Category	Question	Answer
	premium (Rent)	already pays the rent for the coming year with a check and the check cannot be re-issued but the landlord is overseas, how shall the supplementary premium for the coming year be paid?	second generation NHI supplementary premium for rent income is done at the source. In other words, the payer shall calculate and collect the supplementary premium for each payment of the rent. In the event that the payer already issues a non-spot check to pay for the rent before the second generation NHI is implemented in 2012 and part of the payable months comes after the implementation of the second generation NHI (i.e. January 01, 2013), it is impossible to deduct the supplementary premium in advance since the non-spot check is already issued. Nevertheless, for the months after the second generation NHI is implemented, the payer shall still collect the supplementary premium from the landlord in accordance with the actual rent paid each month and pay it to the NHIA by the end of the following month.
H003	Supplementary premium (Rent)	Shall the supplementary premium for rent income include the lease relationship between a natural person and another	1. The premium withholder for the second generation NHI is the taxpayer for the income tax. As such, there is already a defined premium withholder in accordance with the requirements in Article 89 of the Income Tax Act for the rent income from companies,

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No.	Category	Question	Answer
		natural person?	<p>institutions, and groups that are non-individuals, which makes actual operations relatively feasible. As for rent to individuals, since they are not the taxpayers under the existing taxation system, it will make actual operations rather difficult.</p> <p>2. A natural person to rent a house is already relatively disadvantaged. When the lessor has to pay for the supplementary premium for renting out the house to another natural person, the lessor will naturally transfer the additional cost to the lessee, which will further exacerbate the rent burden on many disadvantaged lessees. As such, the supplementary premium will only be deducted for the rent paid by non-individual units, such as companies, institutions, and groups, to a natural person for the time being.</p> <p>3. To collect the supplementary premium on the part of individual lessees, it requires public consensus before laws and regulations can be amended to legitimize the implementation.</p>
H004	Supplementary premium (Rent)	Rent income applies to ships and others in accordance with the Income Tax Act. Is it necessary to deduct the supplementary premium for transportation tools	<p>Supplementary premium is necessary.</p> <p>Regardless of the object being rented, rent income indicated in Subparagraph 1 and the rent earnings in Subparagraph 2, Category 5, Paragraph 1, Article 14 of the Tax Income Act is subjected to deduction of the supplementary premium.</p>

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No.	Category	Question	Answer
		when companies rent ships and automobiles from individuals?	
H005	Supplementary premium (Rent)	The supplementary premium needs to be deducted for lessees that are companies only. Why not individuals, too?	A natural person renting a house is already relatively disadvantaged. When the lessor has to pay for the supplementary premium for renting out the house to another natural person, the lessor will naturally transfer the additional cost to the lessee, which will further exacerbate rent burden on many disadvantaged lessees. As such, the supplementary premium will only be deducted for the rent paid by non-individual units, such as a company, to a natural person for the time being.
H006	Supplementary premium (Rent)	A wife is enrolled in the NHI program under her husband but the house in the wife's name is rented out to a company, is it necessary to collect the supplementary premium?	As long as it meets the condition for deduction of the supplementary premium, the premium has to be deducted. Despite the fact that the wife's general premium is paid under her husband, the renting company must follow applicable requirements by paying the supplementary premium for the wife's rent income to the NHIA.
H007	Supplementary premium (Rent)	When government agencies rent venues from district offices or neighborhood offices rent venues from community centers, is it required to deduct the supplementary	Since the lessor in this case is an artificial person that is not one of the beneficiaries referred to in NHI, it is unnecessary to deduct the supplementary premium for the rent income.

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No.	Category	Question	Answer
		premium?	
I001	Supplementary premium (Group insurance applicants)	For the total value of salaries paid by a unit, are those in the books or the actual issued ones to be followed?	<p>The actual issued ones are to be followed.</p> <ol style="list-style-type: none"> 1. The total value of salary earnings refers to that defined in Category 3, Paragraph 1, Article 14 of the Income Tax Act (Article 55 of the Enforcement Rules of the National Health Insurance Act). In addition, the time of salary payment refers to the time of actual payment, transfer, or remittance (Article 2 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance). 2. In accordance with the aforementioned requirement, when the group insurance applicant pays year-end cash awards (through transfer or remittance) to its employees, the cash awards are consolidated as part of the total tax earnings and the group insurance applicant shall pay for the supplementary premium calculated by the supplementary premium rate on the part of the total value of paid salary

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No.	Category	Question	Answer
			<p>earnings exceeding the insured amount.</p>
I002	Supplementary premium (Group insurance applicants)	<p>Is the 6% of salaries automatically set aside to be the labor pension fund also included in the calculation of the total value of salary earnings paid by the group insurance applicant as indicated in Article 34 of the National Health Insurance Act? In addition, are other tax-free salary earnings (overtime and food allowance within a certain number of hours per month) also included in the calculation of the total value of salary earnings paid by group insurance applicants as</p>	<ol style="list-style-type: none"> 1. It is established in Article 55 of the Enforcement Rules of the National Health Insurance Act that the total value of salary earnings refers to that defined in Category 3, Paragraph 1, Article 14 of the Income Tax Act (Code: 50). 2. The 6% of monthly salaries/wages set aside for the labor pension fund, food allowance, and overtime within a certain number of hours a month are not included in the calculation of salary earnings (Code: 50) and hence are not included in the calculation of the total value of salary earnings paid by the group insurance applicant (employer).

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No.	Category	Question	Answer
		indicated in Article 34 of the National Health Insurance Act?	
I003	Supplementary premium (Group insurance applicants)	When the total value of salaries paid by the employer is greater than that of the insured amount of its employees, the employer must pay the supplementary premium. Does it have to reach a certain value (NT\$5,000) to be subjected to the payment?	It is established in Article 34 of the National Health Insurance Act that there are no upper and lower limits with regard to the supplementary premium that a group insurance applicant shall pay for the part of the total value of salary earnings paid on a monthly basis by the group insurance applicant exceeding that of the insured amount for its employees for the month.
I004	Supplementary premium (Group insurance applicants)	If a company issues the salary for December 2012 in January 2013, how will the total value of the insured amount for its employees for January 2013 be calculated?	<ol style="list-style-type: none"> 1. The supplementary premium due from a group insurance applicant each month is calculated as follows: (In accordance with the requirements in Article 34 of the National Health Insurance Act) (Total value of salary earnings paid—Total value of the insured amount for employees for the month) ×2% 2. In other words, the difference between the salaries issued for January 2013

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No.	Category	Question	Answer
			<p>and the total value of the insured amount for employees for January 2013 is used to calculate the supplementary premium due from the group insurance applicant.</p> <p>3. To facilitate calculation of the supplementary premium due from the group insurance applicant, the NHIA will include the total value of the insured amount for employees in the payment slip it sends in the second half of February 2013 for January 1, 2013 (premium month and year) for the group insurance applicant's reference when calculating the premium.</p>
I005	Supplementary premium (Group insurance applicants)	For cash awards that do not exceed four months, individuals do not have to pay the supplementary premium. However, is it still required for the group insurance applicant (employer) to pay the supplementary premium?	<p>It is required to deduct the supplementary premium for the group insurance applicant.</p> <p>It is necessary to deduct 2% supplementary premium for the difference between the total value of salary earnings paid by the group insurance applicant (employer) and that of the insured amount for employees.</p>
I006	Supplementary premium (Group insurance applicants)	When a group insurance applicant has two or more codes for NHI, how shall a group insurance applicant	<p>1. The supplementary premium due from a group insurance applicant targets group insurance applicants and hence the group insurance applicant shall be the calculation criterion for the total value of salaries paid to its employees each</p>

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No.	Category	Question	Answer
		code be chosen for the declaration and calculation of the supplementary premium?	<p>month and that of insured amount. The difference is then used to declare the supplementary premium.</p> <ol style="list-style-type: none"> 2. Personal supplementary premium is to be deducted by the premium withholder (i.e. the taxpayer indicated in the Income Tax Act) at the time of payment and paid to the insurer by the end of the coming month after the payment date. Therefore, the pay-in warrant shall show the unified business code of the deductor. 3. Upon payment, the same deductor can choose to pay together or separately by division of labor within a unit. Deduction details can also be declared together or separately.
I007	Supplementary premium (Group insurance applicants)	How is the "total value of salary earnings" defined in the formula for calculating the required supplementary premium due from the group insurance applicant (employer)?	"The total value of salary earnings" refers to the sum of salary income obtained for various job responsibilities or at work that meet the requirements for salary earnings defined in Category 3, Article 14 of the Income Tax Act, including salaries, stipends, wages, allowances, annual fees, cash awards, bonuses and various reimbursements.
I008	Supplementary premium (Group insurance applicants)	How is the supplementary premium collected for the difference between the total value of salaries and the total value of	<ol style="list-style-type: none"> 1. The supplementary premium due from a group insurance applicant each month is calculated as follows: (In accordance with the requirements in Article 34 of the National Health Insurance Act) (Total value of salary earnings paid—

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No.	Category	Question	Answer
		monthly insured amounts for employees? Is it collected at the end of the year? Or on a monthly basis?	<p>Total value of the insured amount for employees for the month) ×2%</p> <p>2. The pay-in warrant for the supplementary premium is completed and the premium affordable in accordance with the requirements in Article 27 is paid on a monthly basis.</p>
I009	Supplementary premium (Group insurance applicants)	What is the significance of the second generation NHI supplementary premium due from the employer?	<p>One of the new additions to the second generation NHI system is the supplementary premium to be collected for the difference between the total value of salaries paid on a monthly basis by the employer and the total value of the monthly insured amount for its employees. It helps reduce the unreasonable incentives that might result in under declared high salaries with the existing system where the current salaries (generally the monthly salaries) are the calculation basis for the premium. The other salary payments that were not included in the calculation of the insured amount before will be included in the calculation of the supplementary premium. The calculation and collection is more reasonable than existing ones.</p>
I010	Supplementary premium (Group insurance applicants)	When a group insurance applicant pays the supplementary premium by mistake, where shall it apply for a refund? If the original copy of the	<p>1. In accordance with the requirements in Article 9 of the Regulations Governing Deduction and Payment of Supplementary Premium for National Health Insurance, in the event that the premium withholder over deducts the supplementary premium from beneficiaries, the beneficiaries shall</p>

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No.	Category	Question	Answer
		<p>supplementary premium deduction certificate is lost upon application for a refund or filing of petition, how shall it be handled?</p>	<p>apply for a refund with the premium withholder within six months from the month after the deduction is made. Past six months, the beneficiaries will have to apply for a refund with the NHIA.</p> <p>2. In the event that beneficiaries lose their supplementary premium deduction certificate, they can apply for re-issuance of the certificate with the premium withholder.</p>
I011	Supplementary premium (Group insurance applicants)	<p>The calculation of the supplementary premium due from a group insurance applicant shall minus the total value of the insured amount for employees of the deductor. If an employee suspends one's enrollment status but the employee's dependents continue to be enrolled, can the insured amount for the dependents be included as part of the total insured amount?</p>	<p>1. In accordance with the collection rule for the general premium, employees from whom the general premium is calculated and collected on a monthly basis can all be included in the calculation of the total insured amount for employees.</p> <p>2. If an employee suspends one's enrollment status (regardless of whether or not the employee's dependents are still enrolled) and the general premium is not calculated or collected, the employee is not included in the calculation of the total insured amount for employees.</p>
I012	Supplementary premium (Group insurance)	<p>For the budget for outsourced research projects from units like the National</p>	<p>It is required to deduct the supplementary premium for the group insurance applicant.</p> <p>As long as it is the total value of salary</p>

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No.	Category	Question	Answer
	applicants)	Science Council, it is appropriated to the researchers by universities and colleges upon authorization from the sponsors. Is it necessary to include the said budget as part of the supplementary premium to be afforded by the group insurance applicant?	earnings paid by the group insurance applicant and the salary earnings are categorized to be under Code 50 in the tax document issued by the group insurance applicant, the difference between it and the total insured amount for employees is subjected to collection of the supplementary premium calculated by the supplementary premium rate.
I013	Supplementary premium (Group insurance applicants)	When the total value of salary earnings paid by a group insurance applicant each month exceeds the total insured amount for the month for employees, the supplementary premium shall be paid. How shall the total insured amount for the month for employees be calculated?	The total value of the monthly insured amount for employees refers to the total insured value used to calculate the monthly general premium for employees of the group insurance applicant (excluding the employer and those enrolled in the NHI under Category 6).
I014	Supplementary premium (Group insurance	When a certain institution has two or more group insurance applicants, when declaring salary	1. The supplementary premium due from a group insurance applicant targets group insurance applicants and hence the group insurance applicant shall be the calculation criterion for the total

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No.	Category	Question	Answer
	applicants)	earnings for the income tax, it shall combine earnings paid to all employees. How shall the supplementary premium for the group insurance applicant be handled?	<p>value of salaries paid to its employees each month and that of insured amount. The difference is then used to declare the supplementary premium.</p> <p>2. As for salaries under other titles (e.g. attendance fees, lecturer's fees, etc.), they can be included in the calculation of the total value of salaries paid by the respective group insurance applicant according to the nature of the payment by the unit responsibilities within the institution.</p>
I015	Supplementary premium (Group insurance applicants)	When an enterprise has multiple branches and salaries are paid by individual branches, but all staff is enrolled in the NHI under the same group insurance applicant for the sake of streamlining the administrative procedure, how shall the supplementary premium for the unit be calculated?	The supplementary premium due from a group insurance applicant targets group insurance applicants and must be calculated with the difference between the total value of salaries paid by all withholders of the enterprise and the total insured amount for all employees. After that, it is paid together by the group insurance applicant.
I016	Supplementary premium (Group insurance applicants)	For issues such as budget or procedures, a group insurance applicant delays in paying salaries, resulting in the	The financial reform to the second generation NHI is meant to create fairer shares and take care of the financial balance at the same time. It is not meant to collect more premiums. Therefore, if a group insurance applicant (employer) does

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		sudden surge in the total value of salaries paid for the month. Will this lead to required payment of the supplementary premium to the group insurance applicant?	delay in paying salaries, it may combine the payment periods in while calculating the difference between the salaries paid and the total month insured amount for employees and accordingly the supplementary premium at the time of payment.
I017	Supplementary premium (Group insurance applicants)	In the event that salaries are paid on a previous business day or the next business day because of holidays to result in two payment dates in one month, how shall the supplementary premium due from a group insurance applicant be calculated?	In the event that salaries are paid on a previous business day or the next business day because of holidays to result in two payment dates in one month, the salaries that are paid early or later shall be consolidated as part of the salaries for the month of the original payment date.
I018	Supplementary premium (Group insurance applicants)	How will the supplementary premium be calculated and collected for the group insurance applicant that village, community or neighborhood heads are enrolled under?	The monthly fees received by village (community or neighborhood) heads are overhead reimbursements instead of salary earnings. The group insurance applicant need not afford the supplementary premium.
I019	Supplementary premium	Health examination and personal	1. The health examination and personal insurance reimbursements applied for

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No.	Category	Question	Answer
	(Group insurance applicants)	insurance reimbursements (paid according to the actual expenditure) applied for and collected on a yearly basis by neighborhood heads are included as part of salary earnings. Are they subjected to deduction of the supplementary premium due from the group insurance applicant?	<p>and collected on a yearly basis by (village) neighborhood heads belong to the salary earnings defined in Category 3, Paragraph 1, Article 14 of the Income Tax Act and shall be included as part of the total value of salary earnings paid by the group insurance applicant for the month they are applied for and collected.</p> <p>2. In the event that the total value of salary earnings paid exceeds the total insured amount, the supplementary premium due from the group insurance applicant shall be calculated and collected by the supplementary premium rate for the difference.</p>
I020	Supplementary premium (Group insurance applicants)	Neighborhood heads are enrolled in the NHI program with the insured amount of Class 12 (which is currently NT\$30,300). The NT\$45,000 of overhead reimbursements applied for and collected by neighborhood heads each month are not included as part of earnings. However, fees such as health examination and personal insurance	The health examination and personal insurance reimbursements applied for and collected on a yearly basis by (village) neighborhood heads belong to the salary earnings defined in Category 3, Paragraph 1, Article 14 of the Income Tax Act and shall be included as part of the total value of salary earnings paid by the group insurance applicant for the month they are applied for and collected. In the event that the total value of salary earnings paid exceeds the total insured amount, the supplementary premium due from the group insurance applicant shall be calculated and collected by the supplementary premium rate for the difference.

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		<p>reimbursements (paid according to the actual expenditure) applied for and collected on a yearly basis belong to salary earnings (Code 50). Are the fees subjected to deduction of the supplementary premium due from the group insurance applicant?</p>	
I021	Supplementary premium (Group insurance applicants)	Who shall calculate the supplementary premium due from the group insurance applicant?	<p>The group insurance applicant shall calculate the supplementary premium.</p> <p>In the event that a group insurance applicant fails to pay the required supplementary premium due from the group insurance applicant in full, the NHIA may determine the supplementary premium to be paid and issue the payment slip to the group insurance applicant demanding payment by the given deadline.</p>
I022	Supplementary premium (Group insurance applicants)	When there is a difference between the salaries paid by an employer to alien workers and the insured amount, is it required to pay the supplementary premium? How shall it	<p>The group insurance applicant must pay the supplementary premium.</p> <p>It is necessary to collect the supplementary premium for the difference between the total value of salary earnings paid by the employer each month and the total insured amount. When the premium withholder pays the supplementary premium, it is necessary to complete the application form</p>

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		be paid? Is there any penalty when the supplementary premium is past due?	and then pay it at the bank. In the future, the application form will be available for download on the NHIA website. The supplementary premium for the month must be paid no later than the end of the following month with a grace period of 15 days.
I023	Supplementary premium (Group insurance applicants)	When the total value of salaries paid by the employer is greater than the total insured amount for its employees, the employer must pay the supplementary premium. It is advised to establish a certain limit and indicate that the payment is required only when the total value exceeds the limit. Otherwise, if payment is required for even a slight excess, it will only complicate the administrative process.	It is established in Article 34 of the National Health Insurance Act that there are no upper and lower limits with regard to the supplementary premium that a group insurance applicant shall pay for the part of the total value of salary earnings paid on a monthly basis by the group insurance applicant exceeding that of the insured amount for its employees for the month.
J001	Disclosure of information	Healthcare facilities release their financial reports. However, if healthcare facilities have been gone after by the NHIA and paid	1. In accordance with the requirements in Subparagraph 1, Article 4 of the Regulations Governing Submission of Financial Reports by National Health Insurance Affiliate Healthcare Facilities (Draft), when the costs of NHI-covered

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		<p>additional NT\$20 to 30 million, which brings their revenues down to be below NT\$600 million, does it mean that they no longer to submit the financial reports?</p>	<p>medical care collected by healthcare facilities exceed a certain amount, they shall submit a financial report to the insurer by the end of October of the following year.</p> <p>2. For example, in 2010, the NHIA paid Hospital A NT\$610 million and sought to recover NT\$20 million in fees from Hospital A later in 2011. Therefore, Hospital A still needs to submit the financial report for 2010. In 2011, the NHIA paid Hospital A NT\$610 million but because of the NT\$20 million recovered from 2010, the actual payment for 2011 is NT\$590 million, short of the NT\$600 million threshold Hospital A will not need to submit a financial report for 2011. Despite the fact that it is falling short of the submission threshold, Hospital A can still provide a financial report to be disclosed by the NHIA if it is willing.</p>
J002	Disclosure of information	<p>What is the difference between the disclosure of the financial report indicated in Article 73 of the National Health Insurance Act and the annual financial report filed by medical entities with the central competent authority as indicated</p>	<p>Article 34 of the Medical Care Act only requires that medical entities file annual financial reports with the central competent authority. There are no related requirements on the disclosure of financial reports. Article 73 of the National Health Insurance Act, on the other hand, requires that healthcare facilities exceeding a certain amount of money must submit annual financial reports to the insurer and also disclose contents of the financial reports according to the law.</p>

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No.	Category	Question	Answer
		in Article 34 of the Medical Care Act?	
K001	Medical Affairs Management	The second generation NHI adds that people who seek medical attention in areas deprived of medical resources may be entitled to a waiver of co-payment. How to distinguish the so-called "areas deprived of medical resources" from the "areas with insufficient medical resources" as indicated in the "Improvement Solution for Areas with Insufficient Medical Resources under Global Budget System of National Health Insurance for Grassroots Western Medicine"?	<ol style="list-style-type: none"> 1. The requirement that co-payment may be waived for medical care provided in areas deprived of medical resources is in Paragraph 2, Article 43 of the National Health Insurance Act. In accordance with the ratio of doctors available and number of people with household registration in an area, it is announced that co-payment for outpatient visits and home care for people seeking medical treatment in the area is waived. 2. Areas where the Improvement Solution for Areas with Insufficient Medical Resources under National Health Insurance Grassroots Western Medicine Global Budget System is implemented are to be announced by criteria such as the urbanization classification table, the doctor-resident ratio, and the list provided by public health departments in individual counties and cities. The co-payment continues to be based on the level of the clinic and NT\$50 is collected.
K002	Medical Affairs Management	For the Catastrophic Illness Card, how can one know that the effective period for the catastrophic illness of the card holder has	<ol style="list-style-type: none"> 1. For avoidance of catastrophic illness, the NHIA will send an official letter to the beneficiary and copy the facility that issued the Certificate of Diagnosis while at the same time asking the beneficiary to return the card. The remark column in

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No.	Category	Question	Answer
		been voided?	<p>the maintenance file for catastrophic illnesses will show "void."</p> <p>2. During the medical order automatic review process declared by medical institutions, whether it is during the effective period for catastrophic illness or not is verified when the declaration code for co-payment is 001.</p>
K003	Medical Affairs Management	When the Certificate of Catastrophic Illness is found to be ineligible during the investigational review, the insurer shall void or abolish the illness immediately and have the posting date of the official letter be the date of the void or abolishment. To be qualified for catastrophic illness, when is the deadline for people to apply for subsequent applicable relief?	<p>1. When the applicant has objections with regard to the decision on the cancellation of the Certificate of Catastrophic Illness, the applicant may submit a written appeal within 30 days upon delivery of the Decision Notice. The insurer shall make a decision within 30 days upon receipt of the appeal documents.</p> <p>2. When the applicant still disagrees on the decision made by the insurer on the appeal, the applicant may apply for deliberations in accordance with requirements in the Regulations Governing Deliberations of Disputes Regarding National Health Insurance. When the result of dispute deliberations and review is to cancel the original decision, the original application date shall still be the effective date for the case to be handled.</p>
K004	Medical Affairs Management	After the second generation NHI is implemented, how can inmates seek	<p>1. Inmates shall seek medical treatments at the correctional institutions. When it is necessary to refer an inmate to another facility, the inmate will be leave</p>

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		<p>medical treatment since they have restricted mobility?</p>	<p>the correctional institution under guard and seek medical treatment in a nearby contract facility.</p> <p>2. Medical care services within a correctional institution are provided by contract facilities of the institution or in a supportive manner by contract facilities at the correctional institution.</p>
K005	Medical Affairs Management	<p>When applying for catastrophic illness, is it only required to enclose a Certificate of Diagnosis issued by a doctor?</p>	<p>When a beneficiary is determined to have catastrophic illness by a doctor at a contract hospital or clinic, the beneficiary may enclose the following documents and apply for the Certificate of Catastrophic Illness with the insurer in person or through an agent or the healthcare facility:</p> <ol style="list-style-type: none"> 1. The application form for the National Health Insurance Certificate of Catastrophic Illness. 2. The Certificate of Diagnosis issued by a contract hospital or clinic (the International Classification of Diseases [ICD] code shall be added to the column for the disease diagnosed), which shall be effective within 30 days upon issuance and will not be accepted past the effective period. 3. The photocopies of identification supporting documents: When the application is submitted by an authorized agent, the agent's identification supporting documents shall also be presented for verification.

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			<ol style="list-style-type: none"> 4. The summary of medical records or the examination report, among other related supporting materials. 5. When chronic kidney failure is being applied for and requires periodical dialysis or respiratory failure is being applied for and requires long-term therapy using respirators, it is necessary for the contract hospital or clinic to also complete the additional form attached to the application form for the National Health Insurance Certificate of Catastrophic Illness for Patients with Chronic Kidney Failure that Requires Periodical Dialysis or Respiratory-dependent Patients.
K006	Medical Affairs Management	When the second generation NHI is commissioned, will it change the operational planning and timeframe of the existing medical care payment system such as DRG and capitation payment?	<ol style="list-style-type: none"> 1. The second generation NHI, once implemented, will not have an effect on the DRG payment system. Its operational planning and timeframe will follow the original schedule and negotiations with the medical community will keep going 2. Capitation Payment: <ol style="list-style-type: none"> (1) The capitation payment pilot program was available for free enrollment by teams from healthcare facilities after it was announced in February 2011. Seven teams were selected and the program was implemented on July 1, 2011 and would last for three years.

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			<p>(2) This pilot program is the prelude to Article 44 of the National Health Insurance Act amended for the second generation NHI that is scheduled to take effect on January 1, 2013. This program is still on trial and will continue to be implemented.</p> <p>(3) In addition, to develop the Taiwan model for the capitation payment pilot program, the Administration is currently organizing the outsourced research entitled "Assessment of the Education and Implementation Efficacy of Capitation Payment Research and Existing Pilot Program of 2012. Topics of research include appropriate care targets of the teams in the capitation payment system, definitions of the efficacy indicators of the capitation payment system and the operation model and risk correction factors.</p> <p>(4) The Administration was originally planning to wait for the three-year implementation results from the trial teams and suggestions submitted through the outsourced research before drafting and revising the capitation payment pilot program.</p>
L001	Other	What is a letter declaring the lack of a	In accordance with Article 5 of the Withholding Procedures, the so-called

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No.	Category	Question	Answer
		full-time job?	letter declaring the lack of a full-time job refers to related documents supporting the lack of a full-time job for the beneficiary.
L002	Other	It is unreasonable that the government pays for an inmate's NHI premium while the unemployed have to afford their own.	Medical care for inmates at the moment is also taken care of with the budget appropriated by the Ministry of Justice. After they are enrolled in the NHI program, the Ministry of Justice changes the original medical care budget to the NHI premium budget. For the government, there is no addition to the burden at all. If the unemployed cannot afford their NHI premium because of financial difficulties, the Administration also provides multiple assistance measures, such as a relief loan and payment installments.
L003	Other	It is wrong to enroll aliens in the NHI program because it causes confusion about a resident's rights and obligations. Workers are no comparison to Chinese students?	In accordance with the reciprocity principle over the protection available to workers in the international community, alien workers are enrolled in the NHI program and workers are entitled to care from their employers. As for the enrollment of Chinese students in the NHI program, it is for the sake of humanitarianism. The students shall be treated equally as other alien students and be entitled to the benefits of the NHI program.
L004	Other	The government sponsors each	Chinese students are enrolled in the NHI program for the sake of humanitarianism.

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No.	Category	Question	Answer
		<p>Chinese student NT\$500 per month while native students are enrolled in the NHI program as dependents to their parents with only NT\$180 sponsored by the government for an average insured amount of NT\$34,800. Does that not make my child's premium twice that of a Chinese student's?</p>	<p>The students shall be treated equally as other alien students and be entitled to the benefits of the NHI program. In the event that Chinese students are enrolled in the NHI program under Category 6 in the future, they still need to afford NT\$749 as the premium for NHI each month. Native university students are enrolled in the NHI program as dependents to their parents. If the parent is an employee of a private company with an insured amount of NT\$34,800. By the premium rate of 4.91%, the premium for the university student each month is NT\$513. It is not more expensive compared to a Chinese student's.</p>
L005	Other	<p>Will the NHI program suffer a big loss for a little gain by enrolling Chinese students?</p>	<p>Statistics of the Ministry of Education show that there are currently about 1,800 Chinese students in Taiwan. It is estimated that enrollment of the Chinese students over a period of one year will contribute about NT\$26.97 million to NHI income. All the Chinese students studying in Taiwan are young people and less likely to get sick. As such, they will not take up too many NHI resources, let alone cause impacts on the NHI finance.</p>
L006	Other	<p>Is it fair to pay the premium for inmates</p>	<p>Inmates will be enrolled in the NHI program through amendments to</p>

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No.	Category	Question	Answer
		with taxpayers' money?	<p>applicable laws for the following reasons:</p> <ol style="list-style-type: none"> 1. Among the people in Taiwan, only inmates still cannot be enrolled in the NHI program. It is not only unfair but also obviously against the purpose of the National Health Insurance Act to "boost the national health." 2. Inmates must be given the same protection over their physical health. This is a common practice among advanced countries throughout the world. It is also one of the requirements in International Human Rights Covenants. 3. Medical care for inmates has always been paid for by the government. Enrolling inmates in the NHI program and letting the government sponsor their premium is only a change in the way that care is provided. It is not adding to the government's responsibilities.
L007	Other	When inmates in government correctional institutions have defaulted on the NHI premium before they serve their terms, are they still entitled to NHI medical care?	Those serving their terms subjected to security measures at correctional institutions that are longer than two months will be enrolled in the NHI program from the date that NHI is promulgated and enforced. While they are enrolled, the government sponsors their NHI program in full. In other words, inmates serving their terms or subjected to security measures at correctional institutions that are longer than two months will all be enrolled in the NHI program and may use the NHI card to seek medical treatment in an enrolled

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No.	Category	Question	Answer
			status while they are serving their terms or subjected to security measures.
L008	Other	If military people on mandatory military services or alternative services default on NHI premium, can they seek medical treatment in an enrolled status?	The government sponsors the full amount of NHI premium for military on mandatory military services or alternative services. As such, men on mandatory military services or alternative services may use the NHI card to seek medical treatment in an enrolled status.