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Taiwan's National Health Insurance (NHI) Smart card as a key to receive healthcare

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INTRODUCTION

The implementation of National Health Insurance (NHI) in Taiwan has made the accessibility of Taiwan's medical care well-known throughout the world. The public has the freedom to go to any medical institution for medical care. Nevertheless, limited communication regarding the patient's medical information between medical institutions may cause medical negligence that may otherwise be avoided. The NHI utilizes the NHI IC card as the ID card of medical care. The adoption of Health Smart Cards (HSC) in 2004 as a means for the identification of patients, physicians and healthcare facilities, and medical affairs management systems that provide the DOH and local public-health agencies with a framework for managing medical, pharmaceutical, nursing and psychiatric rehabilitation institutions. The original design was to use it as a platform to keep track of all personal health information and improve the continuance of medical care. The NHI IC card has been in use for 6 years, which has improved the efficiency of insurance declaration and reimbursement process and contributed significantly to the prevention of insurance fraud. However, no literatures have been published to discuss the accuracy and completeness of personal health information on the NHI IC card.

There is still room for improvement in terms of the accuracy and completeness of drug information on the current NHI IC card. Due to the lack of a standard, there is a great divergence in the recording of patient allergies on the IC card. To date, there are more than 9 different ways of recording "no known allergy" for patients. Neither has a standard been established in regard to the drug codes. To make information on the NHI IC card a useful tool to improve patient safety, it is necessary to formulate a drug allergy recording standard for the NHI IC card, establish relevant regulations, reinforce hospitals protocol to record patient allergies, and indicate "no known allergy" as it is on the IC card. As for drug use records, given the availability of daily upload at the NHI Central Database, it is more feasible to define the NHI IC card as a tool that can directly access the NHI database.

One advantage that Taiwan achieved in adopting the single payer system was easier adoption of HIT on a national scale. This has allowed the system to be more cost-effective by reducing administrative costs, and by generally increasing the quality of information utilized by the healthcare system. It has improved collaboration between different providers, and helped unify public health and clinical medicine information systems and efforts. This provides strong evidence that the long held vision of using HIT to transform healthcare systems, and make them operate more effective is achievable, and that increased benefits can be expected in the future.