

影響中老年人參加政府開辦長期照護保險及其內容接受度之因素-以慈濟技術學院慈誠懿德委員為例

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摘要

研究背景：國內老年人口比例日益增加，政府開辦長期照護保險已是刻不容緩的事情。40 歲以上的民眾是未來幾年內最可能需要使用長期照護的一群人，故瞭解他們對於長期照護保險的認知及意願是有其重要性。研究方法：本研究於民國 99 年 9 月份針對花蓮縣某技術學院中 387 位 40 歲以上的慈誠懿德委員進行結構式問卷調查。

研究結果：結果發現中年以上的民眾較願意接受居家式照護的長期照護而較不願意接受機構式照護；但當家人無法照顧民眾時，有 50.0%的民眾樂意接受機構式照護。70.0%以上的受訪者已知政府在規劃長期照護保險，但對於內容多半不清楚，高達九成受訪者支持政府開辦且 80.0%願意參加。研究發現女性、中年人或現在無接受政府補助者較贊成未來長照保險的給付方式有現金補助；而教育程度越低的民眾對於政府開辦長期照護保險有實務補助需求較高。針對民眾是否想加入政府開辦的長期照護保險結果發現：家中的男性或女性人口數愈多者，對於加入長期照護保險的意願愈低。討論與建議：由於台灣現今人口少子化情形，未來老年人口的子女數會持續的下降，故會有較多的中老年人口想要加入長期照護保險，而他們對於各類長期照護仍以居家式照護的接受度最高，故建議政府在規劃時應優先以居家式照護為主，當家庭無法負荷時才改採用機構式照護，此為符合受照護者的意願且合乎成本效益的規劃方式。由現在規劃中政府擬辦的長照保險內容以實物給付為主之混合給付方式，應可滿足不同特性族群的需求。最後，由於多數民眾不明瞭政府規劃的相關事宜，故當前政府首先應加強宣導有關及即將要開辦長期照護的事情與其內容給予民眾瞭解。

關鍵字：長期照護態度、長期照護保險認知、長期照護保險意願

Factor Relating People after Mid-life to Accept a Long Term Care Insurance Holding by Government - Take the members of Tzu Chi Committee in Tzu Chi College of Technology as the example

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Abstract

Introduction : More and more percentage of Taiwanese are elder (aged ≥ 65), so it is urgent that the government plans a national long-term care insurance. People who aged over 40 will possible need long-term care in their few years; therefore understanding their attitude, knowledge, and willing about a national long-term care insurance is important. Method: This study focused on 387 members which aged equal and over than 40 of Tzu Chi Committee in Tzu Chi College of Technology. They were asked for a questionnaire in September, 2000.

Result: This study found that a high percentage of responders accepted for home care, and a low percentage of responders accepted for institution care. However, when their family members could not take care of them, about 50.0% of responders accepted to be sent to a long-term care institution. More than 70.0% of responders were informed that our government is planning a national long-term care insurance, but they did not understand about the detail. More than 90.0% of responders supported it, and 80.0% of them willing to attend. It is found that women, people aged 40-64, and people who did not accept any subsidy from government accepted that the payment system by this long-term care insurance includes cash payment. Discussion and Suggestion: In the different kinds of long-term care, people aged ≥ 40 accept for home care most. Thus, it is suggested that government should set up people who need long-term care at home first. When their family members cannot take care of them, institution care is the next consideration. Moreover, the payment system in this planning insurance are including cash and service payment, so different kinds of people can be satisfied by it. However, a high percentage of responders did not understand about the detail of the planning long-term care by our government. Therefore, our government should communicate this information for all Taiwanese.

Keywords : Long Term Care, Attitude, Knowledge, Willing