

# 選定地方的長期護理保險計劃

RT10/19-20

2020年6月1日

## 1. 引言

1.1 香港的長期護理服務嚴重不足，長者住宿照顧服務於 2019 年的平均輪候時間長達 20 個月。雖然本港長期護理開支在過去 10 年間上升一倍至 2017-2018 年度的 124 億港元，但該開支相對本地生產總值的比率僅為 0.5%。展望將來，由於 65 歲及以上的長者人口比例將由 2019 年的 17% 倍增至 2050 年的 32%；加上長者有較高機會患上慢性疾病（其醫療服務平均開支較普羅大眾高 5 倍），預計長期護理服務需求將會進一步急升，香港現時主要以公帑支付的長期護理服務模式，長遠而言應難以維持。**因此，社會有倡議成立長期護理保險計劃，藉此(a) 以保費供款作為新增經費來源，紓緩庫房的財政壓力；及(b) 提升長期護理服務的數量和質素。**安老事務委員會在 2017 年 7 月發表《安老服務計劃方案》中，亦表示需要探討設立“長期護理服務保險等的供款性儲蓄安排”，作長遠規劃。相近安排亦可見於日本與南韓等鄰近經濟體。

1.2 應梁耀忠議員的要求，資料研究組就 4 個選定地方(即荷蘭、德國、日本及南韓)的長期護理服務保險計劃，進行研究。該四個地方的保險計劃，備受國際肯定。有關文件經整理後收納於一個資料套，下文概述主要的研究結果。

## 2. 長期護理服務保險計劃概覽

2.1 全球各地的長期護理服務的財務安排，主要介乎兩個極端模型之間，即以**市場為本的制度**(例如美國)，由個人負責支付長期護理開支；及以**稅項為本的福利制度**(例如瑞典)，主要由公帑承擔開支。**長期護理服務保險計劃**可視為介乎兩者的中間落墨模式，主要倚靠工作人口的強制供款，匯集至長期護理專項基金內，分擔護理風險。受保市民在出現長期護理需要時，可提出申索。雖然強制供款保險成為額外經費來源，政府仍須為長期護理專項基金，提供資助或補貼。

2.2 **長期護理服務保險計劃在制度上享有多項優勢**，例如：(a) 建立龐大而有穩定保費收入的長期護理服務市場；(b) 在供應層面上，促使服務提供者改善服務質素，並解決人手短缺的問題；(c) 將長期護理服務由福利性質轉型為基本權利；(d) 供款與收入掛鉤，而長期護理福利的申索則以護理需要為基礎，令計劃達到收入再分配的效果；及 (e) 改善長期護理服務制度的財政承擔能力。



2.3 然而，長期護理服務保險亦存在推行上的關注事項，例如(a) 工作人口在強制供款後，實質收入減少；(b) 保費收入隨經濟周期而呈現波動；(c) 跨世代轉嫁長期護理服務的負擔；及(d) 由於受保工作者的保費供款與將來實際取得的長期護理福利沒有掛鈎，或會產生道德風險，構成過度使用護理服務。

### 3. 選定地方長期護理保險計劃的主要特點

3.1 各個選定地方均已就**長期護理保險立法**，例如荷蘭在 1968 年制定《特殊醫療開支法》。其後，德國在 1994 年制定《社會法法典第十一冊 — 社會護理保險》。日本在 1997 年制定《介護保險法》，而南韓則於 2007 年制定《長者長期護理保險法》。

3.2 **長期護理保險的強制保費供款方面**，南韓整體勞動人口的總供款率為每月收入的 0.68%，德國則為 3.05%，兩地供款均由僱傭雙方平均分擔。荷蘭的供款率更高達 9.65%，全數由僱員承擔。日本方面，只需 40-64 歲的勞動人口供款，其供款率為 1.6-2.0%；65 歲及以上領取退休金人士，則須按 9 個入息組別繳付保費。所有選定地方的供款，均訂有入息上限。以港元計算的每月最高保費金額，則介乎南韓的 296 港元至荷蘭的 2,275 港元。

3.3 不過，**各地政府仍須撥款資助長期護理計劃**。以日本長期護理基金為例，其保費只佔每年整體收入的 35-45%，而各級政府資助則另佔整體收入的 35-45%。為免濫用服務及作為額外收入來源，日本的長期護理使用者需按其入息水平，分擔 10-30% 的服務費用。在南韓，保費佔長期護理基金每年收入比重高達 65-70%，其次是使用者分擔的費用(15-20%)與政府資助(10-15%)。唯一例外是德國，當地完全依賴供款支付長期護理的開支，沒有任何政府資助。

3.4 **長期護理福利的申索資格方面**，在荷蘭和德國，不論任何年齡，所有受保市民均可提出長期護理福利申索，有關福利每月會透過服務或現金形式提供，兩地的按月金額上限分別為 9,593 歐羅(80,773 港元)及 2,005 歐羅(16,882 港元)。在日本，只有 65 歲及以上的受保市民與 40-64 歲患有指定疾病(如認知障礙症)的受保市民可申索長期護理服務，價值最高為 362,170 日元(26,040 港元)，但不設現金選項。全部 4 個選定地方均設有認證機制，決定每名申索人所需要的護理及支援等級。

3.5 **所有 4 個選定地方的政府近年均曾改革長期護理計劃，以進一步提升財政承擔能力**。改革措施包括削減無法應付的長期護理開支、提高保費供款率或分擔比例。在長期護理保險計劃支持下，長期護理開支於 2017 年相對國內生產總值的比率以荷蘭為最高(3.7%)、其後是日本(1.8%)、德國(1.5%)及南韓(0.6%)，它們全皆高於香港(0.5%)。

表 —— 選定地方長期護理保險計劃的主要特點

		荷蘭	德國	日本	南韓
<b>A. 長期護理服務保險法例</b>					
1.	法例名稱	《特殊醫療 開支法》	《社會法法典 第十一冊 — 社會護理保險》	《介護 保險法》	《長者長期 護理保險法》
2.	制定年份	1968 年	1994 年	1997 年	2007 年
3.	生效年份	1968 年	1995 年	2000 年	2008 年
<b>B. 強制保險供款</b>					
4.	合資格供款人	工作年齡	工作年齡	40 歲及以上	工作年齡
5.	2018 年供款人數目	800 萬人 <sup>(1)</sup>	7,280 萬人	7,640 萬人	3,090 萬人
6.	供款佔收入比率	9.65%	3.05% <sup>(2)</sup>	1.6-2.0% <sup>(3)</sup>	0.68%
7.	由僱傭雙方供款	✗ <sup>(4)</sup>	✓	✓	✓
8.	每月收入上限	2,800 歐羅 (23,576 港元)	4,688 歐羅 (39,473 港元)	1,390,000 日元 (99,941 港元)	6,907,220 韓元 (43,515 港元)
9.	每月供款上限	270 歐羅 (2,275 港元)	155 歐羅 (1,303 港元)	27,800 日元 (1,999 港元)	46,970 韓元 (296 港元)
<b>C. 長期護理保險資金來源</b>					
10.	保費供款	65%	100%	35-45%	65-70%
11.	政府資助	25%	-	35-45%	10-15%
12.	使用者分擔費用	10%	-	10-30%	15-20%
<b>D. 申索資格及應得護理</b>					
13.	年齡資格	不限年齡	不限年齡	65 歲及以上 <sup>(5)</sup>	65 歲及以上 <sup>(6)</sup>
14.	2018 年受惠人數目	280 萬	370 萬	630 萬	60 萬
15.	佔總人口比率	16.3%	4.5%	5.0%	1.2%
16.	護理服務級別數目(經認證)	5	5	5 <sup>(7)</sup>	5 <sup>(8)</sup>
17.	可否自選長期護理服務提供者	✓	✓	✓	✓
18.	服務形式的每月最高護理價值	9,593 歐羅 (80,773 港元)	2,005 歐羅 (16,882 港元)	362,170 日元 (26,040 港元)	1,498,300 韓元 (9,439 港元)
19.	現金形式的每月最高護理價值	9,593 歐羅 (80,773 港元)	901 歐羅 (7,586 港元)	✗	150,000 韓元 (945 港元)
<b>E. 長期護理保險計劃的成效</b>					
20.	2009 年長期護理開支佔國內 生產總值比重	3.8%	1.0%	1.0%	0.4%
21.	2017 年長期護理開支佔國內 生產總值比重	3.7%	1.5%	1.8%	0.6%

<sup>1</sup> 2017 年的數字。

<sup>2</sup> 法庭在 2005 年裁定所有僱員支付同等保費的做法違憲，無子女的僱員自此須額外繳付 0.25% 保費。

<sup>3</sup> 供款率僅適用於 40-64 歲的工作人口，而私營承保機構間的供資比率各有差異。65 歲及以上市民須按 9 個入息組別，繳付保費。

<sup>4</sup> 由僱員承擔全數供款。

<sup>5</sup> 40-64 歲患有 16 種指定老人疾病的市民亦符合資格。

<sup>6</sup> 患有老人疾病(如認知障礙症)的年輕市民亦符合資格。

<sup>7</sup> 除了五級長期護理外，日本的認證委員會亦就兩層社區護理支援服務作認證。

<sup>8</sup> 除了五級長期護理外，南韓的需要評估委員會亦為認知障礙症患者的認知援助級別作認證。

## Long-term care insurance scheme in selected places

### References

#### Hong Kong

1. Census and Statistics Department. (2017) *Hong Kong Population Projections 2017-2066*. Available from: <https://www.statistics.gov.hk/pub/B1120015072017XXXXB0100.pdf> [Accessed June 2020].
2. Elderly Commission. (2017) *Elderly Services Programme Plan*. Available from: [https://www.elderlycommission.gov.hk/en/download/library/ESPP\\_Final\\_Report\\_Eng.pdf](https://www.elderlycommission.gov.hk/en/download/library/ESPP_Final_Report_Eng.pdf) [Accessed June 2020].
3. He, A.J. and Chou, K. (2018) What Affects the Demand for Long-Term Care Insurance? A Study of Middle-Aged and Older Adults in Hong Kong. *Journal of Applied Gerontology*, vol. 39, no. 4, March, pp. 413-422. Available from: [https://www.researchgate.net/publication/324016238\\_What\\_Affects\\_the\\_Demand\\_for\\_Long-Term\\_Care\\_Insurance\\_A\\_Study\\_of\\_Middle-Aged\\_and\\_Older\\_Adults\\_in\\_Hong\\_Kong](https://www.researchgate.net/publication/324016238_What_Affects_the_Demand_for_Long-Term_Care_Insurance_A_Study_of_Middle-Aged_and_Older_Adults_in_Hong_Kong) [Accessed June 2020].
4. Yuen, P.P. (2014) Financing Health Care and Long-term Care in a Rapidly Ageing Context: Assessing Hong Kong's Readiness. *Public Administration and Policy*, vol. 17, no. 1, January, pp. 56-64. Available from: [http://journal.hkpaa.org.hk/index.php/paap-journal/spring-2014/doc\\_download/78-financing-health-care-and-long-term-care-in-a-rapidly-ageing-context-assessing-hong-kong-s-readiness](http://journal.hkpaa.org.hk/index.php/paap-journal/spring-2014/doc_download/78-financing-health-care-and-long-term-care-in-a-rapidly-ageing-context-assessing-hong-kong-s-readiness) [Accessed June 2020].
5. 食物及衛生局：《本地醫療衛生總開支帳目》，2018年，網址：[https://www.fhb.gov.hk/statistics/download/dha/cn/a\\_estimate\\_1718.pdf](https://www.fhb.gov.hk/statistics/download/dha/cn/a_estimate_1718.pdf) [於 2020 年 6 月登入]。



6. 香港工商專業聯會：《香港長期護理融資方案》，2018年，網址：[https://www.bpf.org.hk/data/uploads/bpforghk20161124benb0e2a3931a804/tiny\\_editor/files/LTC\\_paper\\_booklet\\_20180919\\_with\\_Cover.pdf](https://www.bpf.org.hk/data/uploads/bpforghk20161124benb0e2a3931a804/tiny_editor/files/LTC_paper_booklet_20180919_with_Cover.pdf) [於2020年6月登入]。
7. 勞工及福利局：《審核二零二零至二一年度開支預算管制人員對財務委員會委員初步書面問題的答覆》，2020年，網址：[https://www.legco.gov.hk/yr19-20/chinese/fc/fc/w\\_q/lwb-ww-c.pdf](https://www.legco.gov.hk/yr19-20/chinese/fc/fc/w_q/lwb-ww-c.pdf) [於2020年6月登入]。
8. 鍾劍華：《長期護理照顧政策》，《醫學霸權與香港醫療制度》，2017年6月初版，香港，中華書局(香港)有限公司。

### Comparative LTC systems

9. Joshua, L. (2017) *Aging and long term care systems: A review of finance and governance arrangements in Europe, North America and Asia-Pacific*. Available from: <http://documents.worldbank.org/curated/en/761221511952743424/pdf/121749-WP-Social-Protection-and-Labor-no-1705-PUBLIC.pdf> [Accessed June 2020].
10. Organisation for Economic Co-operation and Development. (2011) *Help Wanted? Providing and Paying for Long-Term Care (Chapter 7: Public Long-term Care Financing Arrangements in OECD Countries)*. Available from: <http://www.oecd.org/els/health-systems/47884942.pdf> [Accessed June 2020].
11. Organisation for Economic Co-operation and Development. (2019) *Health at a Glance 2019*. Available from: <https://www.oecd-ilibrary.org/docserver/4dd50c09-en.pdf?expires=1589851766&id=id&accname=oid041937&checksum=00FEBDF60AEB0611F5D8493C28E5687D> [Accessed June 2020].
12. Organisation for Economic Co-operation and Development. (2020) *Long-Term Care and Health Care Insurance in OECD and Other Countries*. Available from: <http://www.oecd.org/daf/fin/insurance/Long-Term-Care-Health-Care-Insurance-in-OECD-and-Other-Countries.pdf> [Accessed June 2020].

13. Rhee, J.C. et al. (2015) Considering long-term care insurance for middle-income countries: comparing South Korea with Japan and Germany. *Health Policy*, vol. 119, no. 10, October, pp. 1319-1329. Available from: <https://www.sciencedirect.com/science/article/pii/S016885101500161X?via%3Dihub> [Accessed June 2020].
14. 杜秀秀：《長期照顧政策模型的發展—稅賦制、保險制之比較分析》，《社區發展季刊》，2013年6月，網址：[https://www.sfaa.gov.tw/SFAA/Pages/ashx/File.ashx?FilePath=~/File/Attachment/2857/File\\_3402.pdf](https://www.sfaa.gov.tw/SFAA/Pages/ashx/File.ashx?FilePath=~/File/Attachment/2857/File_3402.pdf) [於2020年6月登入]。

### [The Netherlands](#)

15. Alders, P. and Schut, F.T. (2018) The 2015 long-term care reform in the Netherlands: Getting the financial incentives right? *Health Policy*, vol. 123, no. 3, March, pp. 312-316. Available from: <https://reader.elsevier.com/reader/sd/pii/S0168851018305980?token=B7482F654558B25C099A5B6375F204C50E6BB1C4F89B24236653522603C457CF09D46DB1EC5731FB30C701DDBF639877> [Accessed June 2020].
16. European Commission. (2019) *The Netherlands – Health Care & Long-Term Care Systems*. Available from: [https://ec.europa.eu/info/sites/info/files/economy-finance/joint-report\\_nl\\_en.pdf](https://ec.europa.eu/info/sites/info/files/economy-finance/joint-report_nl_en.pdf) [Accessed June 2020].
17. European Social Policy Network. (2018) *ESPN Thematic Report on Challenges in Long-Term Care Netherlands*. Available from: <https://ec.europa.eu/social/BlobServlet?docId=19861&langId=en> [Accessed June 2020].
18. Ministry of Health, Welfare and Sport. (2011) *Health insurance in the Netherlands*. Available from: <https://www.government.nl/binaries/government/documents/leaflets/2012/09/26/health-insurance-in-the-netherlands/health-insurance-in-the-netherlands.pdf> [Accessed June 2020].
19. Ministry of Health, Welfare and Sport. (2018) *Healthcare in the Netherlands*. Available from: <https://www.government.nl/binaries/government/documents/leaflets/2016/02/09/healthcare-in-the-netherlands/healthcare-in-the-netherlands-2018.pdf> [Accessed June 2020].

20. Ministry of Health, Welfare and Sport. (2020a) *Care and support at home*. Available from: <https://www.government.nl/topics/care-and-support-at-home> [Accessed June 2020].
21. Ministry of Health, Welfare and Sport. (2020b) *Long-term Care Monitor*. Available from: <http://www.monitorlangdurigezorg.nl/> [Accessed June 2020].
22. Ministry of Health, Welfare and Sport. (2020c) *Nursing homes and residential care*. Available from: <https://www.government.nl/topics/nursing-homes-and-residential-care> [Accessed June 2020].
23. Organisation for Economic Co-operation and Development. (2011) *Netherlands Long-term Care*. Available from: <https://www.oecd.org/els/health-systems/47877903.pdf> [Accessed June 2020].
24. Overheid Wettenbank. (2018) *Long-term care scheme*. Available from: <https://wetten.overheid.nl/BWBR0036014/2020-02-27/#BijlageH> [Accessed June 2020].
25. Tax and Customs Administration. (2018) *Taxes received in 2017*. Available from: <https://over-ons.belastingdienst.nl/feiten-en-cijfers/belastingen-in-2017/> [Accessed June 2020].
26. The Netherlands Institute for Social Research. (2018) *Changing care and support for people with disabilities: National evaluation of long-term care reforms in the Netherlands*. Available from: [https://english.scp.nl/binaries/scp-en/documents/publications/2018/06/27/summary-changing-care-and-support-for-people-with-disabilities/HLZ\\_Summary.pdf](https://english.scp.nl/binaries/scp-en/documents/publications/2018/06/27/summary-changing-care-and-support-for-people-with-disabilities/HLZ_Summary.pdf) [Accessed June 2020].
27. Ginneken, E. and Kroneman, M. (2015) Long-term care reform in the Netherlands: Too large to handle? *Eurohealth*, vol. 21, no. 3, September, pp. 47-50. Available from: [https://www.researchgate.net/publication/281748100\\_Long-term\\_care\\_reform\\_in\\_the\\_Netherlands\\_too\\_large\\_to\\_handle](https://www.researchgate.net/publication/281748100_Long-term_care_reform_in_the_Netherlands_too_large_to_handle) [Accessed June 2020].

## Germany

28. Curry, N. et al. (2019) *What can England learn from the long-term care system in Germany?* Available from: [https://www.nuffieldtrust.org.uk/files/2019-09/1568207938\\_ltc-germany-br1924-web.pdf](https://www.nuffieldtrust.org.uk/files/2019-09/1568207938_ltc-germany-br1924-web.pdf) [Accessed June 2020].
29. European Commission. (2019) *Germany – Health Care & Long-Term Care Systems*. Available from: [https://ec.europa.eu/info/sites/info/files/economy-finance/joint-report\\_de\\_en.pdf](https://ec.europa.eu/info/sites/info/files/economy-finance/joint-report_de_en.pdf) [Accessed June 2020].
30. European Social Policy Network. (2018) *ESPN Thematic Report on Challenges in Long-Term Care Germany*. Available from: <https://ec.europa.eu/social/BlobServlet?docId=19848&langId=en> [Accessed June 2020].
31. Federal Ministry of Health. (2017a) *First Care Strengthening Act (PSG I)*. Available from: <https://www.bundesgesundheitsministerium.de/service/begriffe-von-a-z/p/pflegestaerkungsgesetz-erstes-psg-i.html> [Accessed June 2020].
32. Federal Ministry of Health. (2017b) *Second Nursing Strengthening Act (PSG II)*. Available from: <https://www.bundesgesundheitsministerium.de/service/begriffe-von-a-z/p/pflegestaerkungsgesetz-zweites-psg-ii.html> [Accessed June 2020].
33. Federal Ministry of Health. (2017c) *Third Nursing Strengthening Act (PSG III)*. Available from: <https://www.bundesgesundheitsministerium.de/service/begriffe-von-a-z/p/pflegestaerkungsgesetz-drittes-psg-iii.html> [Accessed June 2020].
34. Federal Ministry of Health. (2019) *Long-Term Care Guide*. Available from: [https://www.bundesgesundheitsministerium.de/fileadmin/Dateien/5\\_Publikationen/Pflege/Broschueren/RZ\\_190225\\_BMG\\_RG\\_Pflege\\_innen\\_en.pdf](https://www.bundesgesundheitsministerium.de/fileadmin/Dateien/5_Publikationen/Pflege/Broschueren/RZ_190225_BMG_RG_Pflege_innen_en.pdf) [Accessed June 2020].
35. Federal Ministry of Health. (2020a) *Facts and Figures about long-term care insurance*. Available from: [https://www.bundesgesundheitsministerium.de/fileadmin/Dateien/3\\_Downloads/Statistiken/Pflegeversicherung/Zahlen\\_und\\_Fakten/Zahlen\\_und\\_Fakten\\_der\\_SPV\\_17.Februar\\_2020\\_barr.pdf](https://www.bundesgesundheitsministerium.de/fileadmin/Dateien/3_Downloads/Statistiken/Pflegeversicherung/Zahlen_und_Fakten/Zahlen_und_Fakten_der_SPV_17.Februar_2020_barr.pdf) [Accessed June 2020].





36. Federal Ministry of Health. (2020b) *Financing long-term care insurance*. Available from: <https://www.bundesgesundheitsministerium.de/themen/pflege/online-ratgeber-pflege/die-pflegeversicherung/finanzierung.html#c4205> [Accessed June 2020].
37. Federal Ministry of Health. (2020c) *Nursing care insurance*. Available from: <https://www.bundesgesundheitsministerium.de/themen/pflege/online-ratgeber-pflege/die-pflegeversicherung.html> [Accessed June 2020].
38. Federal Ministry of Labour and Social Affairs. (2019) *Social security at a glance 2019*. Available from: [https://www.bmas.de/SharedDocs/Downloads/DE/PDF-Publikationen/a998-social-security-at-a-glance-total-summary.pdf?\\_\\_blob=publicationFile](https://www.bmas.de/SharedDocs/Downloads/DE/PDF-Publikationen/a998-social-security-at-a-glance-total-summary.pdf?__blob=publicationFile) [Accessed June 2020].
39. Federal Office of Justice. (1994) *Social Code (SGB) - Eleventh Book (XI) - Social Care Insurance*. Available from: [http://www.gesetze-im-internet.de/sgb\\_11/BJNR101500994.html](http://www.gesetze-im-internet.de/sgb_11/BJNR101500994.html) [Accessed June 2020].
40. Link, S. (2019) *Long Term Care Reform in Germany – At Long Last*. Available from: <https://media.genre.com/documents/ri19-8-en.pdf> [Accessed June 2020].
41. Nadash, P. et al. (2018) The German Long-Term Care Insurance Program: Evolution and Recent Developments. *The Gerontologist*, vol. 58, no. 3, pp. 588-597. Available from: <https://academic.oup.com/gerontologist/article/58/3/588/3100532> [Accessed June 2020].
42. Organisation for Economic Co-operation and Development. (2011) *Germany Long-term Care*. Available from: <https://www.oecd.org/els/health-systems/47908269.pdf> [Accessed June 2020].

## Japan

43. Japan Health Policy NOW. (2018) *Japan's Long-Term Care Insurance System*. Available from: <http://japanhpn.org/en/section-3-2/> [Accessed June 2020].



44. Masui, H. et al. (2019) Current issues in long-term care policy and research: Toward the promotion of evidence-based policy. *Journal of the National Institute of Public Health*, vol. 68, no. 1, January, pp. 34-44. Available from: <https://www.niph.go.jp/journal/data/68-1/201968010006.pdf> [Accessed June 2020].
45. Ministry of Health, Labour and Welfare. (2009) *Survey of Long-term Care Benefit Expenditures 2009*. Available from: [https://www.mhlw.go.jp/english/database/db-hss/dl/soltcbe2009\\_a.pdf](https://www.mhlw.go.jp/english/database/db-hss/dl/soltcbe2009_a.pdf) [Accessed June 2020].
46. Ministry of Health, Labour and Welfare. (2016a) *Long-Term Care Insurance System of Japan*. Available from: [https://www.mhlw.go.jp/english/policy/care-welfare/care-welfare-elderly/dl/ltcisj\\_e.pdf](https://www.mhlw.go.jp/english/policy/care-welfare/care-welfare-elderly/dl/ltcisj_e.pdf) [Accessed June 2020].
47. Ministry of Health, Labour and Welfare. (2016b) *Results of "Survey of Long-term Care Benefit Expenditures" for 2016*. Available from: [https://www.mhlw.go.jp/english/database/db-hss/dl/soltcbe2016\\_b.pdf](https://www.mhlw.go.jp/english/database/db-hss/dl/soltcbe2016_b.pdf) [Accessed June 2020].
48. Ministry of Health, Labour and Welfare. (2017) *Outline of the revision of the Long-Term Care Insurance System, etc. to strengthen the Community-based Integrated Care System in 2017-18*. Available from: [https://www.mhlw.go.jp/english/policy/care-welfare/care-welfare-elderly/dl/ltcis\\_2017\\_e.pdf](https://www.mhlw.go.jp/english/policy/care-welfare/care-welfare-elderly/dl/ltcis_2017_e.pdf) [Accessed June 2020].
49. Ministry of Health, Labour and Welfare. (2019) *Revision of Long-term Care Insurance Benefits*. Available from: <https://www.mhlw.go.jp/content/12601000/000478355.pdf> [Accessed June 2020].
50. Ministry of Justice. (1997) *Long-Term Care Insurance Act*. Available from: <http://www.japaneselawtranslation.go.jp/law/detail/?id=94&vm=2&re=02> [Accessed June 2020].
51. Organisation for Economic Co-operation and Development. (2011) *Japan Long-term Care*. Available from: <https://www.oecd.org/els/health-systems/47891458.pdf> [Accessed June 2020].

52. Tokyo Metropolitan Government. (2018) *The Long-term Care Insurance System*. Available from: <http://japanhpn.org/en/section-3-2/> [Accessed June 2020].

### South Korea

53. Chon, Y. (2012) Long-term care reform in Korea: lessons from the introduction of Asia's second long-term care insurance system. *Asia Pacific Journal of Social Work and Development*, vol. 22, no. 4, December, pp. 219-227. Available from: [https://www.researchgate.net/publication/271400938\\_Long-term\\_care\\_reform\\_in\\_Korea\\_Lessons\\_from\\_the\\_introduction\\_of\\_Asia's\\_second\\_long-term\\_care\\_insurance\\_system](https://www.researchgate.net/publication/271400938_Long-term_care_reform_in_Korea_Lessons_from_the_introduction_of_Asia's_second_long-term_care_insurance_system) [Accessed June 2020].

54. Jeon, B. and Kwon, S. (2017) Health and Long-Term Care Systems for Older People in the Republic of Korea: Policy Challenges and Lessons. *Health Systems & Reform*, vol. 3, no. 3, June, pp. 214-223. Available from: <https://www.tandfonline.com/doi/pdf/10.1080/23288604.2017.1345052?needAccess=true> [Accessed June 2020].

55. Ministry of Health and Welfare. (2019) *Better services for more seniors*. Available from: [http://www.mohw.go.kr/react/al/sal0301vw.jsp?PAR\\_MENU\\_ID=04&MENU\\_ID=0403&CONT\\_SEQ=351370&page=1](http://www.mohw.go.kr/react/al/sal0301vw.jsp?PAR_MENU_ID=04&MENU_ID=0403&CONT_SEQ=351370&page=1) [Accessed June 2020].

56. National Health Insurance Service. (2019a) *2019 National Health Insurance & Long-Term Care Insurance System in Republic of Korea*. Available from: <https://www.nhis.or.kr/bbs7/boards/B0118/29337?boardKey=129&sort=sequence&order=desc&rows=10&messageCategoryKey=&pageNumber=1&viewType=generic&targetType=12&targetKey=129&status=&period=&startdt=&enddt=&queryField=&query=#> [Accessed June 2020].

57. National Health Insurance Service. (2019b) *National Health Insurance Act and Act on Long-Term Care Insurance for Older Persons*. Available from: <https://www.nhis.or.kr/bbs7/boards/B0118/29675?boardKey=129&sort=sequence&order=desc&rows=10&messageCategoryKey=&pageNumber=1&viewType=generic&targetType=12&targetKey=129&status=&period=&startdt=&enddt=&queryField=&query=#> [Accessed June 2020].



58. National Health Insurance Service. (2020) *Financing and benefit costs*. Available from: <https://www.nhis.or.kr/menu/retrieveMenuSet.xx?menuId=B3500> [Accessed June 2020].
59. Organisation for Economic Co-operation and Development. (2011) *Korea Long-term Care*. Available from: <https://www.oecd.org/els/health-systems/47877789.pdf> [Accessed June 2020].
60. PricewaterhouseCoopers. (2020) *Individual - Other taxes (Social security contributions)*. Available from: <https://taxsummaries.pwc.com/republic-of-korea/individual/other-taxes> [Accessed June 2020].

