From 1st July 2008, the national health insurance payment for everyone over the age of 20 increased by 4%. The extra revenue will be used specifically to pay for the long-term care of older. Applicants to the insurance must be 65 years and above and also have an illness related to advanced aging such as dementia, stroke or others. Recipients are those who cannot live independently for more than 6 months without assistance and that qualifies in one of the three grading systems.

Grades 1 and 2 are eligible to enter a nursing home while the third is eligible to use any other services such as the day care and home-helpers. Recipients of grades 1 and 2 must pay 20% on their own, which is approximately USD 600, and grade 3 must shoulder 15% of the total cost. The grading system is quite complicated but, fundamentally, frustrating. For example, anyone who is mobile is downgraded into 3. This is including wheel-chair users that can move their own wheelchairs.