

Pilot and perfect countermeasures of long-term nursing insurance policy in Hebei province based on model difference

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Abstract

At present, China has entered the stage of population aging. With the acceleration of the aging process, the elderly, especially the disabled or semi-disabled elderly, have more and more vigorous needs in the aspects of pension, medical care and nursing. In recent years, various kinds of social insurance in our country have been perfected continuously, which can meet the needs of the broad masses of social members for the old-age care, medical care, work-related injuries and other aspects. However, there is no special social insurance for the disabled or semi-disabled elderly in China at present, which brings great trouble to some social groups. Beginning in 2016, Hebei Province, in accordance with the national policy provisions, carried out a pilot reform on the establishment of long-term care insurance, and achieved initial results, but also reflects some problems. This paper analyzes and compares the differences of long-term nursing insurance modes established in Julu County and Chengde City of Hebei Province and their respective advantages and disadvantages, and puts forward some corresponding countermeasures to solve the problems of insufficient fund raising, imperfect nursing staff and insufficient supply of nursing services.

Keywords

Population aging; long term care insurance; social equity.

1. Introduction

At present, the development of long-term nursing insurance in China is not mature, in the stage of continuous exploration, in the combination of national conditions, scholars on the insurance research is also slowly deepening, the following are some scholars on the long-term care insurance system model research.

Zingbingliang (2018) believes that pension services, medical integration and long-term care insurance should be coordinated development, the elderly service is a broader concept, the object and content of its services are extensive, the market for its solution to the problems of services. The combination of medical care is aimed at the medical problem of illness, and long-term care solves the problem of nursing and non-curative care. [1] Li Yuan (2018) quantitatively analyzed the loss rate, energy loss grade, energy loss scale and nursing cost of different nursing methods of the elderly population in China, and based on the market supply price of long-term nursing in China, the "overall simulation model" was adopted based on a large number of sample data. Calculate the scale of long-term care funds for the elderly in China in 2015-2050 years, and provide reference and basis for the establishment of long-term nursing insurance system for the elderly in China. [2] Zhao Chunjiang (2018) This paper studies the process of reform and change of long-term nursing insurance system in Japan, and analyzes the different characteristics and achievements of its long-term nursing insurance in various stages, which will provide useful experience for the exploration of China's long-term nursing insurance system in the pilot areas and the establishment of related systems. [3] Sun Jie (2018) on the basis of summing up the definition and connotation of the financing mechanism of social long-term nursing insurance in the existing literature, this paper analyzes the various links and key points involved in financing according to the overall financing process of social long-term nursing insurance, and on this basis builds the framework of the elements of the financing mechanism of social long-

term nursing This paper puts forward some policy suggestions on the construction of social long-term nursing insurance financing mechanism in China. [4]Kang Jiabin (2018) on the basis of summing up the model of long-term nursing insurance in each pilot area, classify their practices and provide appropriate suggestions for the establishment of long-term nursing insurance model for everyone to discuss. [5]

The above scholars' research either draws on foreign relevant experience, or expounds the financing mechanism and operation mode of long-term nursing insurance, but the aging of population in our country appears under the realistic condition of "not getting rich first and old", the situation is more complicated, and some foreign experiences may not be suitable for our country. In addition, the reality faced by different provinces is also different, and a development path suitable for long-term care insurance in the province needs to be explored in the light of the actual situation in the provinces. With regard to the development of long-term nursing insurance in China, the following realistic background should be considered.

Accelerated process of population ageing

Internationally, older persons over the age of 60, who make up more than 60% per cent of the total population or over 65 years of age, have a population of more than 7%, and the country has entered an ageing society. In 2000, the proportion of the total population aged 65 in China was 6.9%, and in 2016, the proportion reached 10.69%, an increase of 3.79%. During this period, the natural growth rate of the population increased from 5.09% to 6.06%, an increase of only 0.97%. It is obvious that China has entered an aging society and the rate of aging is accelerating. It is predicted that by 2050, China's incapacitated and semi-incapacitated population will reach 75 million people. With the advent of an aging population, the needs of the elderly population in the areas of old age, health care, health and so on are becoming more and more diversified. Because China's aging population is in the "not rich first old", Social security system is not perfect under the realistic conditions, therefore, it is necessary to establish a sound long-term care insurance system to meet the challenges brought about by the aging of the population.

Uncertainty of risk

According to the knowledge in insurance, risk has uncertainty, but once the risk comes, it is likely to bring a huge burden to people's life, work, economy and so on. In recent years, the incidence of major diseases and serious illnesses in China has been increasing, resulting in an increase in some incapacitated and semi-incapacitated personnel, as well as an increase in the demand for long-term care insurance. On the one hand, for the average family, the high cost of care for incapacitated and semi-incapacitated persons may account for the bulk of the total household expenditure, disrupt the original normal order of life and overburden the financial situation of the family. On the other hand, the care of incapacitated and semi-incapacitated personnel is a long-term process, not only the consumption of financial resources, material resources, but also the loss of manpower. Family members in good physical condition may give up their job opportunities in order to take care of relatives with reduced physical mobility, which not only leads to a reduction in household income and a decline in living standards, but also, in the long run, is not conducive to improving labour efficiency and ultimately to the development of social production.

Improving the social insurance system

From the present point of view, China has initially established a relatively perfect social insurance system. However, various insurance projects in the implementation process also exposed some problems, which shows that China's social insurance system is not perfect. In addition, there is currently no social insurance specifically guaranteeing the basic livelihood of incapacitated and semi-incapacitated persons, a reality that makes this group face great life difficulties. In China, pension, medical care, unemployment, work injury and other social insurance have a special social insurance system, there are their own financing methods and operating mechanisms, but long-term care insurance does not have an independent system, but with the medical insurance Cross, which results in the collection and use of funds, the scope of the definition, A series of problems have arisen in

terms of the effectiveness of management. This phenomenon is not conducive to safeguarding the living needs of members of society, especially the incapacitated and semi-incapacitated groups, and is not conducive to the improvement of the social insurance system.

Based on the relevant research of the above scholars and the reality of our country, this paper analyzes and compares the differences and advantages and disadvantages of the operation mode of long-term nursing insurance in the pilot areas of Chengde and Julu County two in Hebei province, and puts forward corresponding improvement countermeasures for the common problems in the two places.

2. The pilot operation mode and comparative analysis

Establishment of the pilot

May 25, 2016, Hebei province, the people's Economic and social Hall identified Julu County for Hebei province to carry out long-term care insurance pilot counties, and then promulgated the "Julu County to establish a long-term care insurance system implementation Opinion", "Julu County long-term care insurance fixed-point service organization management measures" and other supporting documents, formed a more systematic, instructive policy system. June 2016, the Ministry issued guidance to clarify the pilot work of a long-term nursing insurance system in Chengde, Hebei province. July 2017, the Chengde long-term care insurance system was officially launched.

Comparison of pilot operating modes

Judging from the situation of Julu County and Chengde in the pilot area of long-term nursing insurance in Hebei Province, the operation mode of the two places has its own characteristics.

From the point of view of the payment method, Julu County is a fixed payment method, according to each insured person to pay 50 yuan per year, of which the individual employees pay 10 yuan per person, the individual residents each contribution 3 yuan to pay the standard. Chengde is prorated, and the standard is 0.4% of the total annual wage of insured persons (including retirees).

From the scope of protection, Julu County stipulates that the insured personnel due to old age, illness, disability and other reasons to bed has reached or expected to reach more than 6 months, life can not take care of themselves, the condition is basically stable, eligible people can apply for long-term care insurance treatment. Chengde's coverage is the city (the city's Shuangqiao District, Shuangluan District and high-tech zone) to participate in the basic medical insurance of urban workers insured. By the end of 2017, the number of insured persons had reached more than 190,000. According to preliminary estimates, the number of people who meet the conditions for enjoyment of treatment is about 2000, all of whom are severely incapacitated. The specific comparison is detailed in table 1.

Table 1 Comparison of long-term care insurance systems in pilot areas of Julu County and Chengde two

Compare objects	Funding modalities	Scope of coverage	Management mode
Julu	Personal, Medical insurance fund, government subsidy and welfare Lottery (personal contribution standard is 50 yuan per person/year, of which the individual insured workers pay 10 yuan, insured residents individual contribution 3 yuan).	Urban and rural residents and urban workers who meet the conditions.	"Co-insurance joint office", co-located by insurance companies and medical institutions.
Chengde	Insured persons (including retirees) 0.4% of the total annual wage, covered by the basic Medical insurance fund for urban workers 0.2%, the personal burden of insured persons (including retirees) 0.15%, and the government's financial subsidy 0.05%.	Insured person participating in the basic medical insurance for urban workers in the city who meet the conditions.	Hosted by Pacific Life Insurance Chengde Branch.

Source: Julu County People's government website and Hebei Provincial Government Information Disclosure column

3. Analysis of advantages and disadvantages of two modes

Advantages

It is beneficial to integrate the new model of "elderly, disease, medicine", "medical integration and fusion of the two houses", and integrates social endowment and medical resources. Long-term care insurance is for incapacitated and semi-incapacitated groups that meet certain conditions, and in this part of the population, the elderly have a high proportion. In this way, long-term care insurance will combine the old age and medical problems of the elderly, both to meet the elderly needs of old age, but also to solve the problems of medical care for the elderly. At the same time, the development mode of long-term nursing insurance can provide a new way of thinking for the further improvement of medical insurance to a certain extent.

Long-term care insurance as a new development policy, its implementation can create more employment opportunities and help to solve the employment problems of some people. Because the incapacitated and semi-incapacitated groups need long-term care, a large number of caregivers are needed to take on the job. This has promoted the development of the nursing industry in both places and provided employment opportunities for more people. At the same time, the corresponding pension institutions, nursing institutions will also form a competitive relationship. To some extent, this will have a positive effect on raising the level of care in pension institutions and care institutions, so that incapacitated and semi-incapacitated elderly people can enjoy better care services.

Conducive to the coordination of the Government and the market "two hands" of the positive role. Long-term nursing Insurance The management mode of two pilot areas reflects the characteristics of marketization and commercialization. Julu County is the implementation of "co-insurance joint offices", "co-insurance" refers to the long-term care insurance agencies in collaboration with commercial insurance companies, the two sides bear the responsibility of insurance together. Within the scope of the prescribed insurance liability, the commercial insurance company is self-financing, the overexpenditure part is bottom by the government; "Joint office" refers to the commercial insurance company sent two staff members to the Julu County long-term Care Insurance Management Center, the staff of the two sides coordinate with each other, co-located, and work together to minimize the risk incidence. Similar to Julu County, pilot Chengde also referred long-term care insurance to commercial insurance companies. It can be seen that the government and the market are not completely opposed, the cooperation between the two could achieve a larger scale of social and economic benefits, conducive to the healthy development of long-term care insurance.

Disadvantages

Limited coverage and fewer insured persons

The insured personnel of basic endowment insurance involve all kinds of enterprises and their employees, private non-enterprise units and their employees, urban and commercial households and their employees, flexible employment personnel in towns and cities, and people in rural areas can also participate in basic old-age insurance through payment. Compared with the old-age insurance, medical insurance and other social insurance, China's long-term care insurance started late, the development is not perfect, the coverage is small, is still in the pilot stage. In the pilot area, for example, Julu County long-term care insurance covers severe or moderate incapacitated persons who are unable to take care of themselves for years of stay in bed or in bed for up to six months. Chengde Long-term care insurance relates only to insured persons who are covered by medical insurance for urban workers, excluding those who do not participate in medical insurance in towns and cities, as well as those in rural areas. In reality, many families with long-term care needs are unable to participate in the insurance because they do not meet certain conditions. It can be seen that the pilot areas can enjoy long-term care insurance treatment of the population is relatively small, coverage needs to be expanded.

The criteria for identification are unclear and the evaluation effect is poor

Long-term care insurance only involves a part of the social members, therefore, how to determine whether a person should be included in the insurance system needs a specific and feasible criteria for identification. Generally speaking, the basis for assessing long-term care needs is basic daily living ability, normal body function, etc., but these indicators are less quantitative, the operation also has a great influence of human factors, easy to induce moral hazard. It is possible to reduce the adverse selection and moral hazard of long-term nursing insurance only by establishing a relatively perfect mechanism for the identification of incapacitation levels, the mechanism of service supply access and the training mechanism for nursing staff. [6] Many pilot cities, such as Qingdao and Changchun, use the daily living ability rating scale, including eating, bathing, dressing, toilet and other 10 content, the score criteria include 0 points, 5 points, 10 points, the lower the score, the more serious the dysfunction. [7] At present, Chengde provides for long-term care insurance benefits for those who meet the severe incapacitation criteria of the capacity assessment scale for daily living activities. In many cases, the time required for care is not proportional to the degree of disease. Therefore, in determining the level of demand for care, it is more scientific to rely on the length of care required than on the severity of the disease.

Fewer supply subjects and greater financial pressure

Judging from the pilot situation in Julu County and Chengde, the funds of long-term nursing insurance are mainly composed of two parts, the individual contribution of the insured personnel and the government financial allocation, and the supply subject is mainly the individual and the government, which has the singularity. With the continuous improvement and development of long-term care insurance, the insured population will continue to expand, the level of treatment will continue to improve, which means that the scale of capital expenditure will be more and more large. In recent years, Hebei province's investment in medical and health undertakings has been increasing. 2009, the province's health expenditure of 25.3 billion yuan; in 2016, the scale of expenditure increased to 112.2 billion yuan, the average annual growth rate of 23.97%. Without more financing channels and the supply of funds to the main body, the long-term development, the financial burden will continue unabated. The small number of supply subjects will not only increase the financial and personal pressure, but also appear a series of problems such as chaotic management of long-term nursing insurance and low operating efficiency, which are not conducive to the healthy development of the insurance.

Insufficient nursing staff, professionalism to be improved

In today's society, the number and severity of people's illness has increased, coupled with the timeliness of the payment of health insurance, so people pay more and more attention to health insurance. China has also made great progress in the development of medical and health undertakings. However, in recent years, the number of elderly people in China is increasing, the demand for care is becoming more and more diverse and complicated, and the problems of nursing staff in terms of quantity, professionalism and so on are becoming more and more obvious. According to statistics, Hebei Province in 2016 per thousand population of health technicians for 5.26 people, rural areas of only 3.61 people. In addition to the insufficient number of nursing staff, its professionalism also needs to be strengthened. In the process of long-term nursing insurance development, nursing staff play an irreplaceable role, in addition to providing some basic nursing assistance, but also involves disease prevention, spiritual guidance, scientific drug use and other aspects of the work. The regulation of fixed-point management of long-term nursing insurance puts forward higher requirements for the standardization and regularization of nursing services, [8] all of which require professional nursing knowledge to assist in the completion. Therefore, the professionalism of nursing staff is becoming more and more important.

4. Improved countermeasures

Expand the scope of safeguards to achieve social equity

Fairness is an index pursued by all walks of life in the whole society, and it is very important to realize social equity in the field of social security which is related to the vital interests of every member of society. Although long-term care insurance is currently in the pilot phase, in the long run, this way of protection will be recognized by more and more people. For incapacitated and semi-incapacitated members of society, physical and mental disorders are already a burden on them, and they need more care from the family, society, public welfare organizations, etc. Therefore, it is necessary to expand the coverage of long-term care insurance so that more members of the community in need are integrated into the system and feel the fairness and temperature of society. Of course, expanding the scope of coverage does not mean that everyone can participate in long-term care insurance, because it has its own applicable object and scope of protection, but as far as possible to allow long-term care insurance coverage of every member of society who has such a need, to achieve the goal of social equity.

Standardize the management system to achieve efficient operation

Standardized management system is an important guarantee for the good operation of long-term nursing insurance. The healthy development of long-term nursing insurance cannot be separated from the support and guidance of laws and regulations, and the relevant laws and regulations of long-term nursing insurance should be perfected. [9] Standardized management system includes many aspects, one is a sound legal system: The law has authority, complete legal norms can provide an important guarantee for the effective operation of long-term care insurance. The local government should, in combination with its own situation and according to local conditions, put in place appropriate regulations to ensure the implementation of long-term care insurance. In addition, the State should also improve the legislative level, the promulgation of relevant legal documents to guide the smooth development of the work of the pilot areas, so as to be legally applicable. Second, an effective supervision system: the construction of a multi-level supervision system, the operation of long-term care insurance to carry out effective supervision. From the national level, we can use the power of the government to monitor and manage the financing mechanism, nursing institutions and service quality of the insurance in a timely manner, and from the social point of view, we can mobilize the masses to reflect the problems concerned by the people of the insurance, but not solved in reality, through the network, the media or the telephone. In order to achieve the goal of social supervision.

Strengthening professional attention and training of nursing staff

As an indispensable part of the development process of long-term nursing insurance, the professional strength of nursing staff is very important, and the professional nursing staff is more favorable to the good development of long-term nursing insurance. In the implementation of long-term care insurance, a large number of incapacitated and semi-incapacitated people's life care, daily care, disease prevention, safe use of drugs and other work are completed by nursing staff, the number of nursing staff, the level of professionalism will directly affect the effectiveness and efficiency of long-term care insurance. Because of the particularity of this work, nursing staff need to be in contact with incapacitated and semi-incapacitated people for a long time, and work hard, so there are not many practitioners who choose this work, and the professional aspect needs to be strengthened. Therefore, government departments can provide free long-term nursing training and guidance, integrate the idle labor resources in the community, and call on more people to participate in the long-term care team. On the one hand, we can solve the employment problem of some members of society, on the other hand, we can improve the quality of nursing and meet the demand of long-term nursing insurance for the quantity and quality of nursing staff. Therefore, it is necessary to strengthen the reserve of nursing talents of elderly patients with high quality majors. [10]

Improve competition mechanisms and improve the quality of services

Long-term care insurance demand cycle is longer, affected by economic fluctuations, can learn from the relevant experience of basic endowment insurance, through the competition mechanism, the implementation of commercial insurance linked to commercial care insurance model. Commercial Nursing Insurance can bring many benefits: on the one hand, it can bring new opportunities and

vitality to the development of long-term nursing insurance. Driven by commercial nursing insurance, long-term care insurance can strengthen the innovation of its products in order to meet people's growing diversified, multi-level care needs and better safeguard the interests of the insured; On the other hand, it can improve the efficiency of long-term nursing insurance operation. In general, commercial nursing insurance can, to a certain extent, form a competitive situation with the long-term nursing insurance provided by the Government, which is conducive to long-term nursing insurance exposing its own problems, driving it to improve the operating mechanism, improve service efficiency and improve service quality. At present, the development of long-term nursing insurance in China is not mature, and the insurance market needs to be further improved, so it may take some time for commercial nursing insurance, which is connected with commercial insurance, to participate in the construction of long-term nursing insurance.

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