

Thoughts on Establishing Long-term Nursing Insurance System in Hebei Province

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Abstract: To explore the establishment of long-term nursing insurance system is the development direction of China's Social Security enterprise "Thirteen-Five period". This paper analyzes the necessity of establishing long-term nursing insurance system in Hebei Province, and takes the Julu County and Chengde of Hebei province as the research object of the pilot policy of long-term nursing insurance, analyzes the problems in the operation of the pilot policy, from the enactment of corresponding regulations, the determination of reasonable raising mechanism, the construction of perfect management mechanism. We should improve the choice of service mode and explore the countermeasures of establishing long-term nursing insurance system in Hebei province.

Keywords: Hebei Province, long-term Nursing insurance, financing mechanism, service mode

1. INTRODUCTION

With the development of population aging, the old-age service and nursing problems are becoming more and more prominent, and the establishment of long-term nursing insurance system has been called the necessary choice of social development. The Government attaches great importance to the establishment of a long-term care insurance system, and as early as 2013, the State Council issued a number of views on speeding up the development of the old-age service industry, which pointed out that providing support and care services for the needy elderly. Then the Central Committee of the Communist Party of China on the formulation of national economic and social Development of the 13th Five-year plan, also put forward "explore the establishment of long-term care insurance system", long-term care insurance will be the future of our social security system construction focus. These documents provide important guidance for the establishment of long-term nursing insurance system in Hebei province. In July 2016, the Ministry of Human Resources and Social Security issued the guidance on the implementation of a pilot system for long-term care insurance, which has identified 15 cities nationwide for long-term care insurance pilot work. The guidance is clear that the pilot city will explore the establishment of a social insurance system for long-term

disability groups aimed at the maintenance of life care and medical care services, that is, the long-term care insurance system. Hebei province also in the province's human resources and social Security Development Thirteen-Five planning to explore the establishment of long-term care insurance system, and will be from the long-term nursing insurance system financing methods, operating mechanisms, mode selection and other aspects of active exploration.

2. THE NECESSITY OF ESTABLISHING LONG-TERM NURSING INSURANCE SYSTEM IN HEBEI PROVINCE

First, the population aging is high, the elderly population dependency ratio is rising. In recent years, the scale of the elderly in Hebei province has been expanding, 2014, Hebei province, 65 years old and over accounted for 9.17%, 2015, 65 years old has more than 7.566 million people, accounting for the proportion of the permanent population 10.19%, up 1.02%. According to forecast, by 2050, Hebei province 60 years old and over will reach 16.76 million, about 25% of the total population, the province will enter a severe aging society. In addition, from the point of view of population dependency ratio, the age-dependent ratio of 65 in Hebei Province rose from 6.9% in 2000 to 8.24% in 2010, the decade rose 1.34%, but from 2010 8.24% to 10.19% in 2015, only five years rose 1.95. %, it shows that the aging speed of Hebei province is speeding up, and the aging degree is getting higher. At present, our country has explored the measures to deal with the risk of aging in the fields of endowment and medical care, and under the impetus of the new-type old-age service mode of the Government innovation, it is also an important measure to develop the long-term nursing insurance system.

Second, the family structure is small, relying on the family to look after is inadequate. The family pension is the traditional pension model in our country, and care costs of the elderly are also completed by the children. However, with the implementation of the long-term family planning policy and the transformation of the conception of procreation, which led to the gradual miniaturization of family size, "8422" or "8421" has become the normal trend of family size, which makes our traditional family care lose the original human capital advantage and weaken the ability of family care, There is a need to build a socialized approach to meet this challenge.

Third, the prevalence of major diseases increased, the scale of disability groups expanded, the demand for nursing services increased. According to authoritative statistics, the probability of human suffering from major diseases is 72.18%, with the changes in the environment, the trend of major diseases in recent years has become more and more obvious, major diseases not only cost too much, but also may be due to disease, loss of energy, the group of the half disability. According to the Hebei provincial civil affairs Department statistics, the current province's elderly population has reached 14 million people, and the loss of energy, half of the elderly population has reached 1.4 million, in response to these disability, semi-disability groups need to build long-term care insurance system to ensure.

Fouth, the medical and rehabilitation costs of the elderly group continue to rise and long-term care costs are inadequate. From 2000 to 2015, the cost of health expenditure per

capita in urban areas of Hebei province rose from 376.71 yuan to 1500.63 yuan, and the per capita health cost in rural areas rose in 2000 from 78.2 yuan to 920.54 yuan in 2015. With the increase of medical cost and the increasing of nursing cost, it is necessary to establish long-term nursing insurance system to lighten the burden of old-age nursing expenses.

Fifth, the existing pension model and social security system cannot provide nursing care. At present, the development of social security system in our country, the system design of old-age security and medical guarantee is more and more perfect, and the standard of compensation has been improved, but there is no corresponding safeguard system and system for long-term nursing. Although commercial insurers have been actively exploring long-term care insurance, the introduction of a portion of the health care insurance business to provide some protection for the elderly, but the development of commercial long-term care insurance is rather slow, currently only more than 10 insurance companies have started the insurance, and most of them are life insurance and health insurance coverage. The protection degree is limited, the coverage degree is not very big, which has not played the greater safeguard function and needs to establish the social long-term nursing insurance system.

3. ANALYSIS ON THE PILOT POLICY OF DEVELOPING LONG-TERM NURSING INSURANCE SYSTEM IN HEBEI PROVINCE

3.1. The basic policy of establishing long-term nursing insurance in Hebei province

May 25, 2016, Hebei Province human Resources and Social Security Bureau determined Julu County as a pilot County for Hebei province to carry out long-term care insurance. 2016 August 8, Julu County officially launched a long-term care insurance system. In July 2016, the Ministry of Human Resources and Social Security promulgated the guidance on the implementation of the long-term care insurance system pilot, to determine the Hebei province Chengde for long-term care insurance pilot city, July 2017 Chengde Long-term Care insurance system formally implemented. This paper takes the long-term nursing insurance policy of Chengde and Julu County as examples to analyze.

In the levy of the Fund, Julu County comprehensive consideration of individuals, health insurance funds and financial affordability, will be the funding standard for each person of 50 yuan per year, of which the insured staff members pay 10 yuan, the insured residents individual contribution of 3 yuan, the rest of the medical Insurance Co-ordination Fund, government grants, lottery community chest and other funds channel payment.

In the scope of protection, Julu County stipulates that the insured personnel because of old age, disease, disability and other reasons whose bed has reached or expected to reach more than 6 months, life cannot self-care, the condition is basically stable, eligible persons can apply for long-term care insurance treatment.

In the service mode, Julu County set up the medical special care of the fixed-point medical institution and the institutional nursing service form of the medical institution, which is chosen voluntarily by the qualified and insured personnel. Care insurance treatment does not set up a

pay line, the insured personnel in the medical care, institutional care during the period of compliance medical care costs, according to the corresponding lump sum standard reimbursement 65%.

Chengde Long-term care insurance by the municipal level, the annual funding standards tentatively for the insured personnel (including retirees) on the annual wage of 0.4%, by the urban Workers Basic Medical Insurance fund 0.2%, the insured personnel (including retirees) personal burden 0.15%, financial assistance 0.05%. The insured scope is the insured person of the city employees ' medical insurance.

3.2. Considerations on the pilot policy of the two places

There are differences in the scope of protection between the two places, resulting in fragmentation and inaccurate positioning of the system. The long-term care insurance system in both places relies on the health Care Fund, and long-term care insurance lacks independence. The mode of service mode combining nursing with medical institution and old-age institution embodies the trend of medical and nursing combination development, but the imbalance of the supply quality of different institutions ' care service will appear in the future.

4. SUGGESTIONS ON ESTABLISHING LONG-TERM NURSING INSURANCE SYSTEM IN HEBEI PROVINCE

The establishment of long-term nursing insurance system in Hebei province needs to be based on the top-level design of the province, and on the basis of long-term research and policy experiment, we should solve the problem of "demand" and "supply", that is, the construction of financing mechanism and the degree of guarantee. Therefore, we need to co-ordinate arrangements to actively promote long-term care insurance system construction. The following work needs to be done at present.

4.1. The enactment of corresponding legislation is a guarantee for the operation of long-term nursing insurance system

Although Hebei Province combines the local actual situation, in the long-term nursing insurance system practice has a big difference, but in order to standardize the long-term nursing insurance system operation, prevents the fragmentation of the system to establish the corresponding laws and regulations to safeguard.

4.2. The establishment of a reasonable mechanism of financing is the basis of long-term care insurance operation

Although there is a certain difference in the scope of long-term care insurance coverage between the two places, Chengde mainly aimed at the group of urban workers and insurance, Julu County The scope of the insured group, but the fund raised the government responsibility, the implementation of the principle of the Government and the individual, play the role of the

government in long-term care insurance construction. In the future, we need to improve local financial support, to further explore the central financial support policy, the central government can through the special transfer payment system to the provinces, municipalities and autonomous regions of the district management, according to the level of economic development and disability groups to help the expenditure situation and so on different ways to give financial support.

4.3. Building a sound management mechanism is the key to long-term nursing insurance operation

The first is to establish and improve the long-term nursing insurance supervision mechanism. The second is to establish the nursing cost control mechanism. Third, establish the operation mechanism of social nursing insurance and commercial nursing insurance cooperative development.

4.4. Perfecting service mode selection is an important support for long-term nursing insurance operation

From the basic policy point of view, both sides have chosen the medical structure and the old-age institution as the long-term nursing insurance service pattern, the medical institution and the old-age institution all have the good nursing profession and the corresponding facility, has the important significance to enhances the nursing quality. However, due to the accelerated aging of Hebei province, the lack of long-term care professionals will become a bottleneck restricting the development of the system. Relevant government departments can formulate a series of measures to actively attract the labour force to participate in long-term care programmes, such as through the provision of comprehensive career planning and professional training programmes for nursing staff, actively absorbing urban unemployed and migrant workers to participate in long-term nursing services education and training, and provide free training programs for nursing volunteers, Increasing the scale of nursing staff and improving the level and quality of nursing service.

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