

The Function of the Government, Market, and Family in the Elderly Long-term Care Insurance in China

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Abstract

Because the changes of family structure, the increase of female employment and the prevalence of population aging and chronic diseases, the study of the elderly care system is urgent and the elderly care insurance was built in some regions of China. To solve these problems we must accurate the position of the government, the market and the family's functions. Macroeconomic level of the government should formulate policies and laws, standard the output of nursing; market should form the industrial chain and enhance the quality of service; family must play the role of emotional and financial support for the aged. Thought accurate the position of them, we can promote the healthy development of the nursing of the elderly.

Keywords: Elderly, Long-term care insurance, Functions positioning

1. Introduction

Eighth session of the Fifth Plenary Session puts forward: exploring the establishment of long-term care insurance system, developing long-term care insurance, and establishing a comprehensive aimed at the economic difficulties of the elderly. The relevant departments predict that in 2035, the elderly population will reach 400 million, the number of the disabled or the semi-disabled elderly will be increased. China's nursing insurance started late, the development is relatively immature. The general status of the elderly care insurance in our country is as follows:

1.1 market demand to expand

2010 sixth census shows that over 60% the old is more than 178 million in China, accounting for 13.26% of the total population, compared to the fifth census data increased by 2.93 percentage points. In 2011, China Research Center on Aging Survey shows: as of the end of 2010, China lost the number of people reached 33 million people, about accounted for 19% of the elderly population; among them, 10.8 million elderly people is in need of care, complete loss of elders account for the elderly population of 6.23%.

1.1.1 The city of long-term care insurance continue to increase

The first to start the long-term care insurance city is Shanghai and a large number of cities followed to join them. Qiqihaer in February 2016 to become the country who built the long-term care insurance system. At present, Beijing, Qingdao, Nantong, and Changchun have been established the long-term care insurance.

1.1.2 Insurance model is controversial

In our country, the establishment of long-term care insurance or social long-term care insurance has been the biggest dispute in the academic circles. Yang Hongyan considered China should as soon as possible to establish care insurance for the elderly, and use the commercial insurance. Zhang Liulu advocated use to social insurance and commercial insurance for the elderly. Jing Tao summed up the "three-step" strategy from the long-term care insurance business model to basic social long-term care insurance. Tang Wenwei advocated that combination mode of them. Jiang Hong proposed that China's long-term care insurance should take a road from the commercial insurance to the transition of social insurance, the national, corporate and individual should share the burden of it.

2. Literature Review

About the government, the market and the family in the elderly long-term care insurance can be discussed later. Hu Suyun think government should play funding organizations and the relevant laws in long-term care for the elderly, the market should be vigorously developing the elderly care service industry, and family in the home care should undertake obligations. Hanli uses logistic regression analysis suggested that the government should be regular nursing staff into the scope of social security, accelerate the introduction of the long-term care insurance regulations. Zhou Chunshan, LiYixuan suggested that the government should focus on the implementation of multi collaborative model and the relevant policies and regulations. Li Weifeng, Yuan Cui Jiao proposed to the state and society should actively respond to and meet the elderly long-term care needs, strengthen and improve the elderly long-term care system construction, then improve the quality of life of the population.

3. The functions of the government, market and family in the elderly care insurance

In elderly long-term care insurance, the government, the market and the family's function positioning can help to make clear the relationship between the subjects of rights and obligations can provide better service system for the elderly and build our country perfect social security system pattern. The main body of the care insurance includes the government, the market and the family.

3.1 The government's function positioning

Long term care for the elderly in the initial stage, the role of the government is particularly important. Mode of elderly care insurance in our country has not been finalized, but can be sure of is from the nature of social public service, public service with features of a welfare nature is inseparable from the government provided. Therefore, the government can't shirk its responsibility.

3.1.1 Laws, regulations and policies

There is no denying that laws and regulations are the marks of social civilization and progress. The government accordance with the Constitution and laws to govern the country which is protect the stability of the state. In the long-term care for the elderly is not yet fully forming today, pursue the legal not only provide the legal basis but also improve the social security system, which is the best choice for the elderly. Japan in 1997 issued the "household insurance law" and the German issued "nursing insurance law" both of them played an important role in their elderly care insurance. Establish laws and regulations at the same time we should pay attention to the tilt of policy. In the process of social security, many people pay it because the company deducts the five social insurances and one housing fund, the degree of people is not willing to pay it on the high side and the elderly care insurance as a "freshman" should try to avoid this. There is no doubt that when the payer feels to save money they may likely pay the insurance cost. Such as the pre-tax deduction and implement tax incentives for private capital to enter the field and lower the barriers to entry, which creates a suitable environment for enterprise.

3.1.2 Financial support and purchase services

The source of funding for long-term care to pay the enterprises fee and the individual fee, the medical insurance for capital transfer also includes the state and the local fiscal provided by the government. Government funding is the most solid shield for the long-term care insurance. The elderly care insurance belongs to public goods, in order to reduce the number of public goods' "non-exclusive" needs the government subsidies the care expenses, infrastructure construction of nursing and buy market service. For the long-term insurance is expensive and relative professional only with the ability to pay the government. The early stages of the nursing home, day care center and other construction site, equipment and personnel on all need the government's support. The elderly care insurance for low-income people should reduce or avoid cost on welfare nature, use government money to buy the nursing service on the market can not only enhance nursing quality of life, but also meet their needs and stimulate care market, then increase the nursing market vigor.

3.1.3 Training of high quality professional nursing personnel

If the government help the students of nursing college to reduce tuition fee and in few years the number of nursing personnel rapid increase, which can solve the problem of shortage phenomenon in care insurance. The government should also regularly organize training for professional and unprofessional nursing staff to improve service capacity and quality of service.

The turnover rate of nurses in nursing profession is higher than that of low wages, and the reason is the heavy work and the low of social status. Maslow needs hierarchy theory to respect the need not meet, meaning that the job satisfaction of nursing staff is not high, the turnover rate of natural high. To regulate the nursing qualification of the nursing profession, implement the system of grading system of professional titles, and gradually improve the social status and salary level of the nursing staff.

3.1.4 Shoulder the responsibility of supervision

The government is a policy maker as well as a regulator. The standardization of the operation of the elderly care services and the maintenance of the rights and interests of the elderly can't be separated from the service quality evaluation system established by the government. Firstly, relaxing the access policy doesn't mean quality of service to give up, after the introduction of the qualification certificate of the process also needs to join the fiscal support, nursing care market to provide the company rating system, approved charges, service score and other affairs. Furthermore, the government should be caregiver the standard requirements, pay insurance over a certain period of time before enjoys the insurance, first put forward the nursing application and nursing institutions and government agencies will be the on-site review and accreditation through the database entry is convenient for later management, according to the expert panel recommendations and family consultations to determine by nursing care plan, by nursing companies provide nursing services. Finally, the government should be taken seriously to the information feedback of the nursing home, in order to enhance the user's perception and standardize the market service.

3.2 market positioning

Market is a provider of nursing service, share of the commercial insurance for the aged accounted for relatively large, but because of the high cost of commercial care, and care needs widespread so later there will be private capital and organization to improve the market demand.

3.2.1 Forming the industrialization of nursing market

Market failure, only depend on the market of the aged care market will form a moral hazard, and rely entirely on the government which led to pressure on the government over and resources also unreasonable, then with the help of the power of social organization of the elderly care between enterprises formed industrialization development is the best way to solve the path. Industrialization of the nursing market, first of all, needs to the government's policy preferences and financial support, private capital to encourage private capital and profit organizations to enter the market. Then, the market establishes a chain of nursing industry to demand driven supply and form a circle, and then continues to expand the scale of the industry, and even the establishment of a chain of nursing company brand. Finally, improve the nursing market; establish the supervision mechanism to ensure the sustainable and healthy development of the nursing profession. "Hard to get" a bed and bed vacancies serious paradox exists in nursing homes and nursing institutions, industrialization is the nursing service civilian, the senior care like ordinary commodities, adjusted by the market mechanism, winning a little jig, benign competition "cheap" into the homes of ordinary people.

3.2.2 provides innovative personality care services

Nursing enterprise in the market after the survival of the first consideration to improve the quality of care, the quality of care is the direct embodiment of personalized nursing services. The nursing of self-care ability difference, providing for service products, and in the price gradient to home care was chosen to provide the space, cannot take care of the elderly provides room service, housekeeping service, can't completely take care of the elderly to provide medical care and family care nursing. Jiangxi Province Red Cross support nursing service center has more than a thousand 21 medical organizations and volunteers, they walked out of the hospital into the community spread to the masses of nursing knowledge and created the nursing therapy.

3.2.3 Perfect fit with home care

The care market has the advantages of professional nursing knowledge and health care professionals, and home care have lower costs and maintains the emotional advantage, to combine the advantages of both to form professional care and home care service in the form of rehabilitation nursing of great benefit.

Families have a right to free choice of institutional care, selected by government of insurance funds and family to pay and care market institution for the signing, nursing institutions in accordance with the agreement on a regular basis to be caregivers to improve on-site service or rehabilitation services at the same time, also provides family members of nursing fee for service payment, institutional care also regularly for home care providers of training, to improve the professional nursing of nursing quality and nursing knowledge, let people enjoy the high quality of the full range of nursing service.

3.2 Family function

At present, home nursing in China still accounts for dominant position, reference to the United States, Japan, and Germany's nursing system also attaches great importance to the family nursing, relying on the family living environment, in the life care meet the material and spiritual needs of the elderly, both with Chinese traditional culture echoes but also embodies the humanized service high.

3.3.1 Certain economic support

The nursing service is a long-term fee and cost of care can deduct a part from pension funds and government subsidies are limited, so the family needs to pay certain costs of care nursing. According to the grades of nursing and the profession of nursing, which difference in pays the cost. The old man for the family to maintain the dedication of the majority of life, the old age of care needs of the family in the situation in the management should be part of the support.

3.3.2 Improve home care environment

The home's facilities for the elderly living is an important part of improving the quality of family care, to the elderly choose Chaoyang rooms, comfortable bed, toilet, install handrails and is to improve the life quality of nursing insurance from the details. In addition to the hardware requirements, the most important or children and grandchildren of the respect and care for, to communicate with the elderly, understand their intention, emotional care than any senior care are more effective. Family members have the obligation to participate in government or social organization of nursing training courses, regular updates, the advance of nursing knowledge is more responsible for the elderly, but also one of the means to improve the quality of life.

3.3.3 Information feedback and oversight obligations

Frequent communication between family members and care recipients can accompany care effect can also be understood of the elderly in nursing care perception, then put the information in a timely manner to service institutions to reflect, improve services, but also can improve the service level and improve the perception of being caregivers. Some completely unable to take care of themselves may not be able to express themselves, which requires more family members of the nursing staff to send the market to make an objective judgment, can effectively protect the interests of the elderly.

4. Conclusion

Relying on the emotion to maintain intergenerational care unsustainable reasons including brought by the aging of the elderly population increases, brought about changes in the family structure dependency ratio decreased, the female employment increase brought about by the traditional patterns of care, it is difficult to keep the situation. However, the rising demand of the elderly care is indeed a difficult problem for our country to enter a well-off society. To establish insurance for the elderly, the introduction of market mechanisms to guide the flow of funds to the elderly care insurance industry, to promote employment and improve the social security system in China. The government is mainly responsible for macroeconomic regulation and controls the development of policy laws, regulate the market, buy market services, and control the private organizations to enter the nursing industry. Market must focus on their development and at the same time to improve service quality and improve the quality of the care industry. Family should provide financial support and care for the nursing service, and timely feedback service information. The three roles should work together for the fertile soil to the growth of the care insurance.

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