

# Exploring the Implementation of Long-Term Care Insurance System for the Elderly in China

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**Abstract:** The long-term care insurance system for the elderly is an important part of China's social security system, aiming to provide long-term care services and financial security for the elderly. By analyzing the current situation and problems of China's long-term care insurance system for the elderly, this paper puts forward suggestions for improving the long-term care insurance system for the elderly, hoping to provide reference for the reform and development of China's long-term care insurance system for the elderly.

**Keywords:** Long-Term Care Insurance System for the Elderly; Social Security; Long-Term Care Services; Economic Security

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## 1. Introduction

With the increasing aging of China's population, the demand for long-term care for the elderly is gradually increasing, and the long-term care insurance system for the elderly has become an important part of China's social security system. The system aims to provide long-term care services and economic security for the elderly, solving their long-term care problems and improving their quality of life and happiness. However, in the implementation process, there are some problems with China's long-term care insurance system for the elderly, such as narrow insurance coverage, inadequate insurance benefits, and low service quality. Therefore, an analysis of the current situation and existing problems of China's long-term care insurance system for the elderly has been conducted, and suggestions have been proposed to improve the system, in order to provide reference for the reform and development of China's long-term care insurance system for the elderly.

## 2. Current Status of China's Long-term Care Insurance System for the Elderly

The current situation of China's long-term care insurance system for the elderly can be analyzed from three perspectives: insurance coverage, insurance benefits, and service quality. Firstly, the insurance coverage is relatively narrow. Currently, the coverage of the long-term care insurance system for the elderly only covers a part of urban employees, urban residents, and rural residents, and has not fully covered all elderly population groups. This has resulted in many elderly people being unable to access long-term care insurance services, especially some migrant workers and mobile populations. Secondly, the insurance benefits are inadequate. The level of benefits for the long-term care insurance for the elderly is relatively low and cannot meet the demand for long-term care services. Currently, the insurance benefits mainly include three types: home care, community care, and institutional care. However, in practice, these care services have deficiencies in quality and coverage. Thirdly, the service quality is low. The service quality of the long-term care insurance system for the elderly is relatively low, with problems such as inadequate service coverage and non-standardized services. Since elderly people need long-term care services, the quality of services will directly affect their quality of life and physical health. Therefore, improving service quality is an important task for reforming the long-term care insurance system for the elderly. Lastly, the management of the long-term care insurance system for the elderly is also irregular. Currently, there are some problems in the management and

use of insurance funds, such as lax management of insurance funds and delayed payment of insurance benefits. These issues will directly affect the implementation of the long-term care insurance system for the elderly and also affect the interests of the elderly. There are problems with narrow insurance coverage, insufficient insurance benefits, low service quality, and irregular management in the actual operation of China's long-term care insurance system for the elderly. In response to these issues, we need to take corresponding measures, such as expanding insurance coverage, increasing insurance benefits, improving service quality, and strengthening management and supervision. This will better provide long-term care services and economic security for the elderly.

### **3. Problems of the Long-term Care Insurance System for the Elderly**

#### **3.1 Narrow Insurance Coverage**

Narrow insurance coverage is a major problem with the long-term care insurance system for the elderly. Currently, the coverage of the long-term care insurance system for the elderly is relatively narrow, only covering a part of urban employees, urban residents, and rural residents. Moreover, the coverage scope and standards vary in different regions. This has resulted in many elderly people being unable to access long-term care insurance services, especially some migrant workers and mobile populations. The consequences of this situation are that the long-term care problems of the elderly cannot be solved, the burden on the elderly's families increases, and even some elderly people are forced to leave their hometowns and seek long-term care services in cities. Therefore, we should make greater efforts to expand insurance coverage and allow more elderly people to enjoy long-term care insurance services.

#### **3.2 Inadequate Insurance Treatment**

Insufficient insurance benefits are a problem with the long-term care insurance system for the elderly. Currently, the level of benefits for the long-term care insurance for the elderly is relatively low and cannot meet the demand for long-term care services. The care service items are not comprehensive. The service items of the long-term care insurance system for the elderly are relatively few, only covering basic home care, community care, and institutional care services. Moreover, there are differences in the quality, content, and standards of the services, which means that the elderly cannot access comprehensive and high-quality long-term care services. The care service fees of the long-term care insurance system for the elderly are relatively high and cannot meet the demand for long-term care services. Since elderly people need long-term care services, the level of service fees will directly affect their quality of life and physical health. The level of care service personnel is not high. Due to the special nature of long-term care services, care service personnel require professional knowledge and skills. However, currently, there are still some difficulties in the training and employment of long-term care service personnel, resulting in uneven levels of care service personnel and inability to meet the demand for long-term care services for the elderly.

#### **3.3 Poor Quality of Services**

Low service quality is another problem with the long-term care insurance system for the elderly. Currently, the service quality of the long-term care insurance system for the elderly is relatively low, with problems such as inadequate service and non-standard service. Inadequate service. Due to the specific nature of long-term care services for the elderly, the quality of service directly affects the quality of life and physical health of the elderly. However, some service institutions have problems with inadequate service, such as insufficient service time or personnel, which results in the long-term care services for the elderly being inadequately guaranteed. Non-standard service. Long-term care services for the elderly require professional knowledge and skills. However, the level of care service personnel in some service institutions is uneven and the service quality is not standardized, such as improper medication and inadequate care, which threatens the health of the elderly. Insufficient inclusiveness of service. Long-term care services for the elderly need to meet the needs of different elderly people. However, there are differences in the service content and standards of some service institutions, and the inclusiveness of the service is insufficient, which cannot meet the diverse needs of the elderly<sup>[1]</sup>.

## **3.4 Suggestions for Improving the Long-term Care Insurance System for the Elderly**

### **3.4.1 Expand insurance coverage**

Expanding insurance coverage is an important measure to safeguard the rights and interests of the elderly in long-term care. The insurance coverage for long-term care for the elderly should be extended to all elderly people to ensure that all elderly people can receive necessary long-term care services. Specifically, first of all, expanding insurance coverage can alleviate the economic burden on the elderly. As they age, the health of the elderly gradually deteriorates, requiring long-term care services. However, the cost of long-term care services is high, and for some economically disadvantaged elderly people, the burden is heavy. If the coverage of long-term care insurance for the elderly is extended to all elderly people, it can reduce the economic burden on the elderly and enable them to better enjoy long-term care services. Secondly, expanding insurance coverage can promote the popularity of long-term care services. Currently, the coverage of long-term care insurance for the elderly is relatively narrow, only covering some elderly people, which means that many elderly people cannot receive necessary long-term care services. If the coverage of long-term care insurance for the elderly is extended to all elderly people, it can promote the popularity of long-term care services and enable more elderly people to receive necessary long-term care services.

### **3.4.2 Improve insurance benefits**

Increasing insurance benefits can improve the quality of life for the elderly. Long-term care services are an essential part of the lives of the elderly, and they have a very important impact on their physical and mental health. If the benefit levels of long-term care insurance for the elderly are increased, it can allow the elderly to access better long-term care services and improve their quality of life. Secondly, increasing insurance benefits can promote the development of long-term care services. The development of long-term care services requires sufficient financial support and policy guarantees. If the benefit levels of long-term care insurance for the elderly are increased, it can promote the development of long-term care services and enable more elderly people to access necessary long-term care services. Furthermore, increasing insurance benefits can improve the health of the elderly. Long-term care services have a very important impact on the physical and mental health of the elderly.

### **3.4.3 Improve the quality of services**

Improving service quality is an important measure to protect the long-term care rights and interests of the elderly. The quality of long-term care insurance services for the elderly should be improved, standardization and professionalization should be strengthened, and service satisfaction should be enhanced. Specifically, firstly, strengthening service standardization can improve service quality. Long-term care services need to follow certain norms and standards to ensure the quality and safety of services. If the standardization of long-term care insurance services for the elderly is strengthened, it can improve service quality and safeguard their rights and interests. Secondly, improving service professionalism can improve service quality. Long-term care services require professional personnel and equipment support to ensure service quality and effectiveness. If the level of professionalism of long-term care insurance services for the elderly is improved, it can improve service quality and enable the elderly to access better long-term care services. Then, improving service satisfaction can improve service quality. Service satisfaction of long-term care insurance for the elderly is one of the important indicators to evaluate service quality. If the service satisfaction of long-term care insurance for the elderly is improved, it can improve service quality and enable the elderly to more satisfactorily enjoy long-term care services. Finally, strengthening service supervision can improve service quality. Long-term care services require supervision and management from relevant government departments to ensure service quality and safety. If the supervision of long-term care insurance services for the elderly is strengthened, it can improve service quality and safeguard their rights and interests <sup>[2]</sup>.

## **4. Conclusion**

The long-term care insurance system for the elderly is an important part of China's social security system, but there are some problems in its actual operation. To address these issues, corresponding measures need to be taken, such as expanding insurance coverage, increasing insurance benefits, improving service quality, and enhancing management and supervision. Only in this way can we better provide long-term care services and economic security for the elderly, and improve their quality of life and happiness.

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