



Problems and Strategies of Innovation in Insurance System in China 's Cities and Towns

NGUYEN THE ANH

Department of Business Management, School of International China
Pharmaceutical Business, China Pharmaceutical University, 24
Tongjiaxiang, Nanjing 210009, P.R. China

MAO NINGYING

Associate Professor, China Pharmaceutical University, Nanjing,
P.R. China

ABSTRACT

China's urban medical insurance system has achieved greater development since it was created in the early 1950s, but there exist a series of problem in the system and it is not conducive to the social development of China. This paper analyzes the problems and strategies of the insurance system innovation in Chinese urban health care. At present, China's urban medical insurance system still has a variety of problems, seriously affecting the urban residents' quality of life in China. It is in an urgent need of innovation. This paper mainly discuss two issues: the current problem and the effective strategies of China's urban medical insurance system

KEYWORDS

Chinese urban medical ; insurance system; problem; strategy; personal health

INTRODUCTION

The current problems of China 's urban medical insurance system
At present, the main problems of China's urban medical insurance system are:

The low rate and the narrow coverage of the medical insurance. Although the system implemented the social pooling combined with individual accounts combined model, but the overall cost is relatively high, and can not achieve the desired goal.

The small government financial investment. The author found that during 1998-2006 the government health budget expenditure accounted for the proportion of total expenditure has remained at 17%. Meanwhile personal health expenditure accounted for the proportion of total expenditure remained at 55%. Relevant data show that the medical insurance system did not reduce the economic burden on the hospital.

Over-investigate and over-treat. Because the medical insurance insured people do not need to spend money or spend less money when people see a doctor, in some cases people may require excessive examination or more expensive drugs.

The confused use of the insurance card. Some of the uninsured people borrow someone else's insurance card to save money or to enjoy better medical care. Many families often exist "one person insured, family sharing" phenomenon.

To sum up, these are the most common problems in China's urban medical insurance system.

METHODOLOGY

Databases were searched for relevant literatures using
Keywords: medical assurance, China, strategies, cost recovery, health reforms in order to analyse the challenges and opportunities faced by the insurance system innovation and propose a way forward for improved the medical insurance scheme in China.

RESULTS

The Effective Strategies of Improving the Medical Insurance System in China 's Cities and Towns To improve health care coverage Although China's urban medical insurance insured personnel have gradually expanded the scale, but compared with China's total population, the rate is still low. As a result, we must vigorously raise the coverage of the health insurance system. Government should promote the benefits and the advantages of

the medical insurance to some freelancers and farmers so that they can understand the necessity of the health insurance so as to really improve the coverage of health insurance.

To perfect the financing mechanism of medical insurance
The government should improve the financing mechanism of medical insurance. First of all, government should take coercive measures to require timely payment of fees by the insured units; secondly, should focus on private enterprises, improving the enthusiasm of the enterprises to buy insurance and the preventing of occupational injury. Moreover, the government To carry out publicity or lectures on the benefits of the medical insurance to explain and deepen the public awareness of health insurance. For some of the smaller, difficult business enterprises, the government could increase its insurance fund through the auction of state-owned assets, so as to get them involved in the medical insurance system.

Fully increase the medical insurance supervision
In order to promote the reform of the medical insurance system, the government should strengthen the supervision of health insurance and establish an effective regulatory mechanism. Once the illegal phenomenon must be punished immediately.

The government should also perfect the legal system, to prevent normatively from legal. So that the implementation of medical insurance can be followed by law. The people who insured can take full advantage of the law to safeguard their rights and obligations. The viable implementation of the system in the end is directly related to the effectiveness of system supervision and management.

Attach great importance to medical records management
The government and the hospitals should attach great importance to the work of the file management, and further promote the standardization of medical insurance file management. First of all, to conduct professional training for the file management staff, strengthen the training of relevant legal knowledge, second, to improve the staff's skills in the use, operation, management and maintenance of this large and important information system. Finally, the staff should continue to learn new technology, so that their ability to work has been continuously improved, so as to better serve the people.

To support the construction of information infrastructure
The relevant government departments should invest a certain amount of financial resources for information infrastructure. At

present, there are still many staff can only use and rely on an old computer , which makes their work efficiency greatly reduced. Based on this situation, besides the training for the staff, there is also an immediate need to purchase modern office equipments to use the latest network technology to establish management database, and to have paperwork filled out electronically.

All the administrators to actively participate

In the continuous innovation of the medical insurance system, the realization of medical insurance file information management is an inevitable trend, but also the requirements of standardized and scientific management of the file. These files carry a very large number of valuable resources, which will provide knowledge for the future development of medical care and information assurance. So to promote archives information management, is not only the responsibility of a hospital, or a department's responsibility.

CONCLUSIONS

Urban medical insurance system reform is a huge and difficult project, The government should give some support to strengthen the education and training of practitioners, so as to standardized the specific implementation of medical insurance gradually. The places with suitable conditions could promote the archives management information construction, to speed up the effective reform of urban medical insurance system.

REFERENCES:

- [1] Shen Shuguang. National basic medical insurance system integration of theoretical thinking and path concept [J]. Xuehai, 2014,01: 52-58.
- [2] Yang Rui. China's serious medical insurance system and its development strategy [J]. China Health Policy Research, 2013,06: 35-38.
- [3] Zhu Bo, Zhou Zhuoru. Population Aging and Medical Insurance System: China's Experience and Lesson [J]. Insurance Research, 2010,01: 27-35.