



ILO Brief



Funded by the European Union

December 2024

Good Practices in Social Security in China (1): Extending social insurance coverage through increasing public awareness and improving social insurance services

Context

In 2016, the International Social Security Association (ISSA) awarded China the *ISSA Award for Outstanding Achievement in Social Security (2014-2016)* at its 32nd General Assembly in Panama for China's excellent work in social security coverage extension. "Through strong and constant political resolution, increasing resource input and critical management innovation, China has unprecedentedly extended its social security coverage. The contribution China has made to the world social security is enormous. It provides a feasible contemporary example," the ISSA Secretary General commented at the award ceremony.

Having achieved wide social insurance coverage, China continues its efforts in social security development. Social insurance coverage has been further extended thanks to the continuous implementation of the Universal Social Insurance Plan.

With a greater focus on policy publicity, China has also seen increased public awareness of social insurance participation. Furthermore, social insurance public services in China have been simplified and are more accessible as service delivery procedures are optimized with digital transformation.

Box: Universal Social Insurance Plan

The Ministry of Human Resources and Social Security (MOHRSS) implemented the "Universal Social Insurance Registration Campaign" nationwide from 2014 to 2017. This campaign aimed to record and verify the participation of various groups in social insurance and standardize administration, with the goal of achieving full coverage. In 2018, the MOHRSS launched the "Universal Social Insurance Plan" to consolidate the results of the Universal Social Insurance Registration Campaign. The focus was on effectively transforming the registration outcomes into increased participation and expanded coverage.

The challenges

Despite its achievement in building the world's largest social insurance system, China faces challenges in further extending social security coverage due to its population size and the disparities among different regions. China's social insurance coverage of flexible workers and urban and rural residents is still on a voluntary basis and some of these workers and residents either lack basic knowledge of or have limited willingness to participate in social insurance. Moreover, diversified forms of employment and crossregional population migration are posing an increasing number of challenges to the accessibility and efficiency of social insurance service delivery.

Addressing the challenges

Continuing implementation of the Universal Social Insurance Plan to further extend coverage

Building on the achievements of the Universal Social Insurance Registration Campaign initiated in 2014, China established a National Universal Social Insurance Participation Database in 2017. This database was created using cleaned data collected through data comparison and household surveys. In the past few years, aided by the database, China has implemented its Universal Social Insurance Plan in full, while further strengthening dynamic data management and analysis and conducting special coverage extension initiatives. These have mainly focused on extending coverage to small- and medium-sized enterprises, migrant workers, flexibly employed workers and urban and rural residents, while exploring ways to provide services to entrepreneurs and workers in new forms of employment.

Conducting a targeted publicity campaign to raise public awareness of social insurance participation

In October 2023, the publicity campaign "Social Insurance at Your Doorstep" was jointly implemented by 150,000 staff of the national social insurance administration and its social partners. With a special focus on flexibly employed workers, this campaign extensively promoted social insurance policies and services in villages, communities, enterprises and educational institutions. Public awareness was significantly enhanced through disseminating materials, including animations, short videos and posters, holding social insurance knowledge competitions, organizing outreach activities explaining benefit calculation, and developing a benefit estimation calculator for the public.



Publicity in markets, Jiangxi Province, 2023 © MOHRSS



Publicity in communities, Jiangxi Province, 2023 © MOHRSS

Optimizing the social insurance service delivery process and improving grass-roots service competency

The MOHRSS implemented a national campaign in 2020 to improve business handling performance and speed up social security service delivery, hence further optimizing the service delivery process, reducing processing time and improving service efficacy. At service counters, the one-stop service mode is in full operation. Thanks to cooperation with banks and improved service outlets at grass-roots level, social insurance services are accessible within a 15-minute walk in urban areas and within a 5-kilometer radius in rural areas.

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Social insurance services at banks, Chongqing Municipality, 2024 © MOHRSS

Accelerating digital transformation to build an intelligent service pattern

While accelerating the digital transformation of social insurance service delivery, China has built a unified National Social Insurance Public Service Platform that integrates 91 online services, making the platform a portal for almost all social insurance services. This platform can be reached via both computer network and smartphone applications, which is expected to significantly promote the full informatization of those frequently applied services. Thus far, over 85 per cent of social insurance services are accessible online. Moreover, Robotic Process Automation technology is used in business audits to resolve the problem of understaffing and prevent moral hazard. The use of a social security card is encouraged for each social security service, and a onecard-for-all-services solution enables people to access a range of public services.

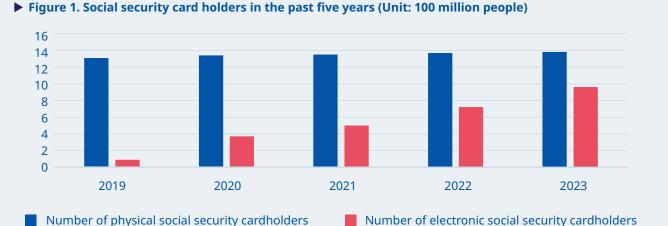


Social security card © MOHRSS

◎ 电子社保卡
姓名 *明
社会保障号码 *********9789
ⓒ 中国建设银行 **********9789

Electronic social security card © MOHRSS

In addressing the challenges, the ISSA guidelines offer crucial guidance. Specifically, the ISSA Guidelines on Communication by Social Security Administrations, the ISSA Guidelines on Administrative Solutions for Coverage Extension, and the ISSA Guidelines on Information and Communication Technology.



▶ Figure 1. Social security card holders in the past five years (Unit: 100 million people)

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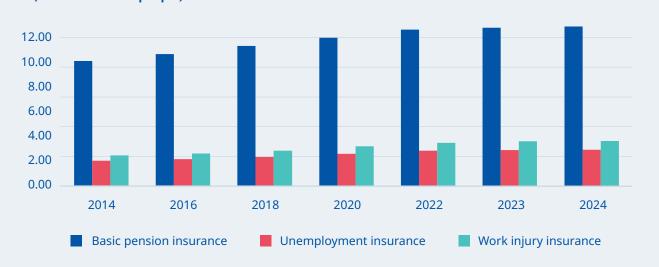


Figure 2. Number of people insured by the three social insurance schemes in the past ten years (Unit: 100 million people)

Targets to be achieved

Through the full implementation of the Universal Social Insurance Plan, China aims to ensure even more extensive social security coverage to secure the enrolment of all eligible participants in various social insurance schemes. Through various forms of online and offline publicity, the country intends to further increase public awareness of social insurance. China also aims to ensure greater availability of social insurance services via optimized administration and service provision, and forge closer links between the social insurance administration and the public to increase the public awareness of social insurance.

Evaluating the results

First, social insurance coverage has been further extended following full implementation of the Universal Social Insurance Plan. By the end of September 2024, the population receiving basic pension insurance, unemployment insurance, and work-related injury insurance reached 1.075 billion, 245 million, and 303 million, respectively, and the number of social security card holders totalled 1.386 billion. Second, public awareness has increased. Social media platforms such as WeChat and Weibo as well as more traditional mass media channels are widely used by the Social Insurance Administration and its local branches, and 154,000 communities, villages, enterprises and campuses have been visited by the staff of social insurance agencies to raise awareness. Since the launching of the "Social Insurance at Your Doorstep" campaign in October 2023, numerous events were organized across the country to explain the most frequently consulted social insurance policies, and almost 22 million people attended publicity activities in person or via live streaming.

Third, social insurance services have been simplified and have become more efficient. Ninety-one social insurance services have been integrated into the national social insurance public service platform. For certain frequently used services, administrative handling time has been reduced by half through data sharing and process optimization.

Fourth, a branded social insurance publicity campaign has been formulated. After evaluating feedback from local administrations and the public, the Social Insurance Administration of China has decided to make Social Insurance at Your Doorstep its annual flagship campaign from 2024 onwards to further promote social insurance in China.

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Lessons learned

- To reach the goal of universal coverage, it is important to establish a comprehensive social insurance database through careful screening of data, conducting household surveys for key groups and outsourcing certain tasks to social organizations, thus mobilizing the synergy of the entire social insurance administration system.
- Using innovative strategies can contribute to raising public awareness about social insurance coverage. In particular, by making full use of new media forms and targeting key groups, China has cultivated a culture of participation in social insurance.
- Use of the one-stop service mode at service counters has provided those insured with an enhanced service experience, while administrative regulations like the *Regulation on the Provision of Social Insurance Services* (effective 1 December 2023) has enabled China to amass and consolidate experience in this field.
- Digital empowerment has led to the formulation of smart services. China has improved the efficacy of government services through the development of integrated information systems, digital scenarios and smart service patterns.
- Banks can make good partners for social security organizations.
- Public engagement is critical and public opinions should be fully taken into account.

While simplifying public services, it is also important that social insurance agencies strengthen supervision of the administrative handling process and promote efficient and legitimate data sharing across departments and regions. As well as ensuring wide coverage, the quality of the coverage should be improved. In other words, insured persons should be given information about the benefits of choosing higher contribution levels in order to receive a higher level of social security.

Impacts and the way forward

The continuous expansion of social insurance coverage is crucial for the development of a high-quality social security system that significantly enhances people's sense of wellbeing and security.

Moving forward, China will anchor its development goals on full coverage, basic protection and a multi-tier and sustainable social security system. It will continue to promote the expansion and quality of social security with a key focus on extending insurance coverage to specific groups. This is particularly important for groups that may currently lack sufficient coverage, including migrant workers, workers in flexible employment and those in new forms of employment. By enhancing the convenience of participation and contribution payments and accelerating the development of a multi-tier and multi-pillar pension insurance system, China is striving to achieve the goal of "social security for all".

This brief was developed by the Chinese Academy of Labour and Social Security (CALSS) with support from the International Labour Office (ILO), as part of the EU-China project "Improving China's Institutional Capacity towards Universal Social Protection (Phase 2)," funded by the European Union. Its contents are the sole responsibility of the authors and do not necessarily reflect the views of the European Union.



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