Universal Coverage
--Practices and Experience in China

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Contents

1. China’s Social Insurance System
2. Number of People Insured in Major Social Insurance Schemes
3. Practices and Experience of Coverage Extension
4. Challenges
1. China’s Social Insurance System
Social Insurance

- Basic Old-age Insurance
- Unemployment Insurance
- Work Injury Insurance
- Maternity Insurance

- Basic Medical Insurance
  - Basic Medical Insurance for employees
  - Basic Medical Insurance for Urban (Urban and Rural) Residence
  - New Rural Cooperative Medical Insurance

- Basic Old-age Insurance for Urban employees
- Basic Old-age Insurance for Urban and Rural Residents
2. Number of People Insured in Major Social Insurance Schemes
* Old-age insurance covers more than 80% of the population.
* The three medical insurance schemes cover more than 95% of the population, almost universal coverage.
3. Practices and Experience of Coverage Extension
Practices and Experience of Coverage Extension 1/6

1. Build legal framework

- Social Insurance Law (2010)
- Regulations on Work-related Injury Insurance (2011 Revision)
- Provisional Measures on Social Insurance for Foreigners Working in China (2011)
- 12th Five-Year Plan of Human Resources and Social Security (2012)
- 13th Five-Year Plan of Human Resources and Social Security (2016)
2. Improve systems

- *Reforming basic systems and policies:* old-age insurance for state organs and public institutions, work-related injury insurance in construction sector
- *Improving supportive policies and mechanisms:* integrated pooling of old-age insurance and basic medical insurance in urban and rural areas
- *Upgrading connection measures:* transfer and continuation of social insurance among different places, settlement of medical expenses occurred in other places with medical insurance
3. Create incentives

- Social insurance subsidies
- Subsidies for enterprises with low redundancy rate
4. Launch special campaigns

• “Safety Program” (2006-2010)
• “Sailing together Program” (2015-2017)
5. Enhance monitoring

- Central government: the number of people insured in basic old-age insurance included in the Five-Year Plan for National Economic and Social Development
- Local government: middle- and long-term work plan, annual targets, accountability
- MOHRSS: develop plans and indices, coordinate efforts, include the numbers of people insured in various social insurances into evaluation on the performance of social insurance administration
6. Provide better services

- Local public services platform
- 15-minute social insurance services sphere
- On-line operations
4. Challenges
Challenges

• Extend coverage to vulnerable groups: informal workers, migrant workers, etc.;

• Maintain coverage amid downward pressure of the economic growth;

• Relevant social and economic issues: aging population, changing family structure, economic globalization, growing informal labor
Thank you!