



中国劳动和社会保障科学研究院

Chinese Academy of Labour and Social Security

迈向全民健康覆盖：中国医保的实践与应对老龄化的长护险探索

From Basic Medical Insurance to Long-Term Care: China's Exploration toward UHC

中国劳动和社会保障科学研究院 赵莹

ZHAO Ying Chinese Academy of Labour and Social Security

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目录

CONTENTS

-
01. Overview (人口老龄化概况)
 02. China's 'Solution' to the Aging Population Challenge (解决方案)
 03. Conclusion and Outlook(总结与展望)

01

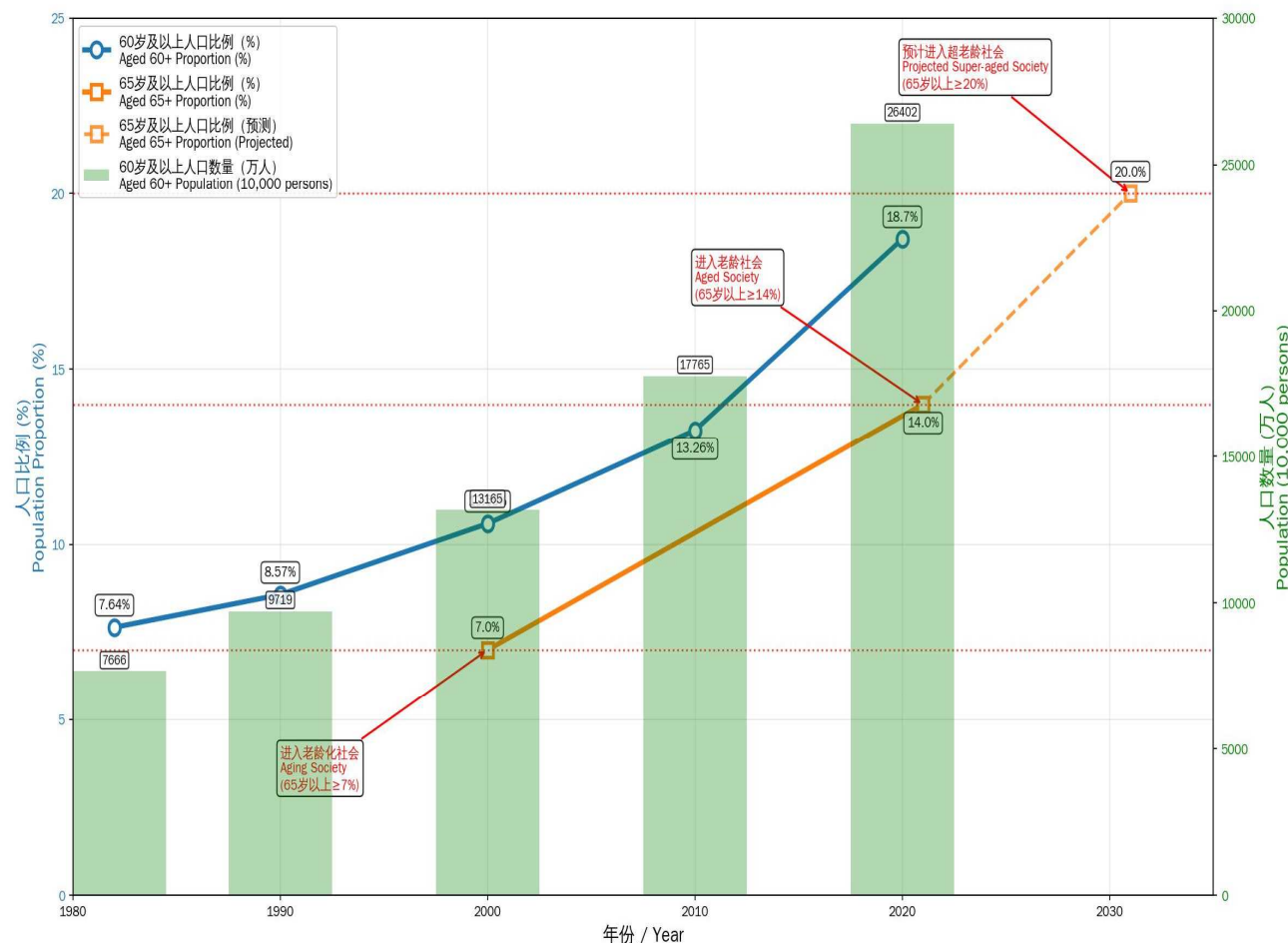
An Overview of China's Population Aging and the Growth in Service Needs

中国老龄化概况与老年人服务需求的增长

China's Aging Population: Scale and Scope

中国人口老龄化规模

中国老年人口发展趋势 (1982-2031)
China's Aging Population Trend (1982-2031)



Source: National Bureau of Statistics of China and Du Peng (2023).

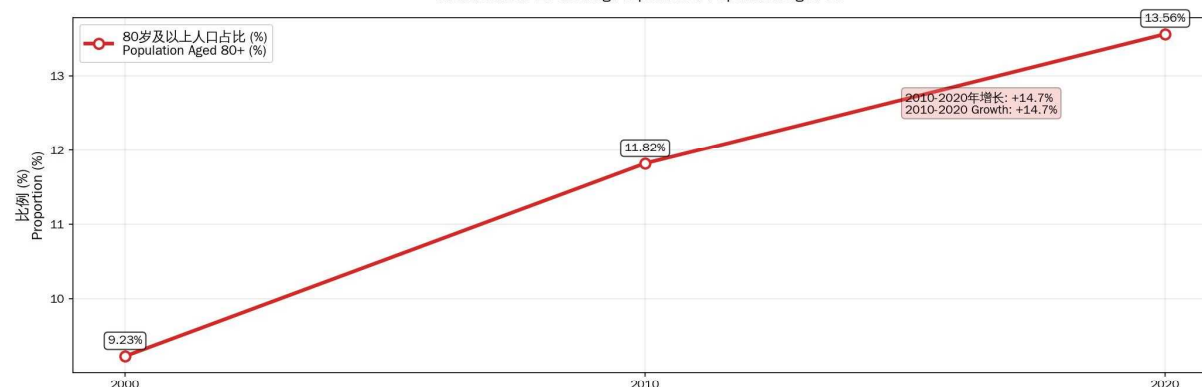
- China entered an aging society in 2000, transitioned to an aged society in 2021, and is projected to become a super-aged society by 2031
- 中国在2000年进入老龄化社会，2021年老龄社会，并预计在2031年进入超老龄社会
- China has a large and continuously growing elderly population, which is forecasted to reach 400 million by 2030.
- 中国老龄人口数量众多，且持续增长，在2030年预计达到4亿人。

China's Aging Population: Key Characteristics

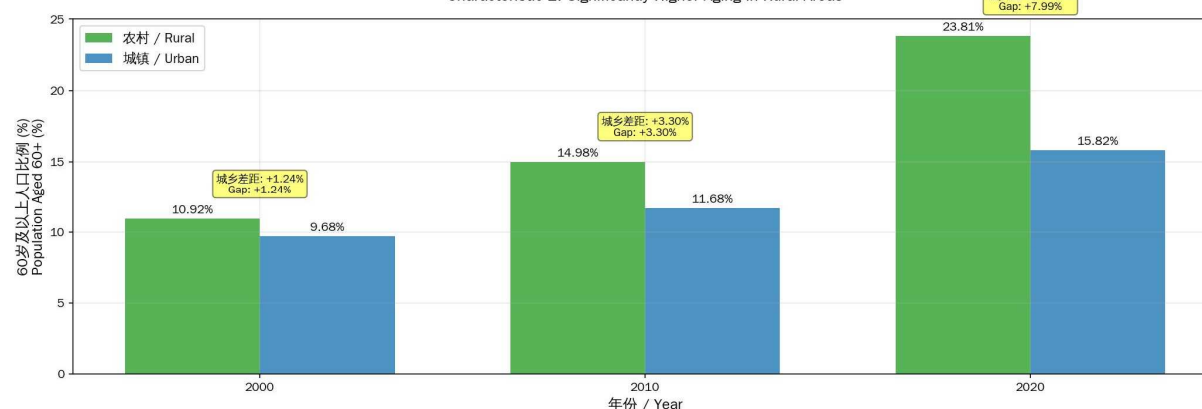
中国人口老龄化主要特征

中国老年人口两大特征：高龄化与城乡分布不均
Two Key Characteristics of China's Elderly Population: Advanced Aging and Urban-Rural Disparity

特征一：80岁及以上高龄老人占比持续增长
Characteristic 1: Growing Proportion of Population Aged 80+



特征二：农村老龄化程度显著高于城镇
Characteristic 2: Significantly Higher Aging in Rural Areas



Data source: National Bureau of Statistics. Seventh National Population Census, 2020.

- Rising Proportion of Oldest-Old: The share of the population aged 80 and above continues to grow, accounting for 13.56% of the population aged 60+ in 2020.
- 高龄化程度高，80岁以上高龄老人占比持续增长，在2020在60岁以上老年人口占比达13.56%。
- Pronounced Urban-Rural Disparity: The aging level in rural areas is significantly higher than in urban areas, and this gap continues to widen.
- 老年人口城乡分布不均，农村老龄化程度显著高于城镇，且城乡差距还在不断扩大

Aging Population Drives Rapid Growth in Healthcare and Care Needs

(老年医疗和照护需求增长)

- Substantial Healthcare Needs for Elderly "Living with Chronic Conditions"
- ✓ Based on the 2020 national census, over 27.48 million elderly in China self-reported being "in fair/poor health but capable of self-care", highlighting a vast need for chronic disease management.
- “带病生存”老年人医疗需求庞大（特别是慢性病管理等）：根据2020年第七次全国人口普查中60岁及以上老年人健康状况自评估，全国有超过2748万老年人处于“不健康但生活能自理”状态。
- Large Population with Functional Impairment Drives Strong Demand for Professional Care
- ✓ By the end of 2022, China had approximately 44 million disabled and semi-disabled elderly. Notably, about 40% of those aged 80 and above fall into this category.
- 失能老人规模大，对长期、专业照护服务有大量的刚性需求：2022年末，我国失能、半失能老年人约4400万，其中80岁以上的老年人中失能、半失能约占40%左右。



02 China's 'Solution' to the Aging Population Challenge

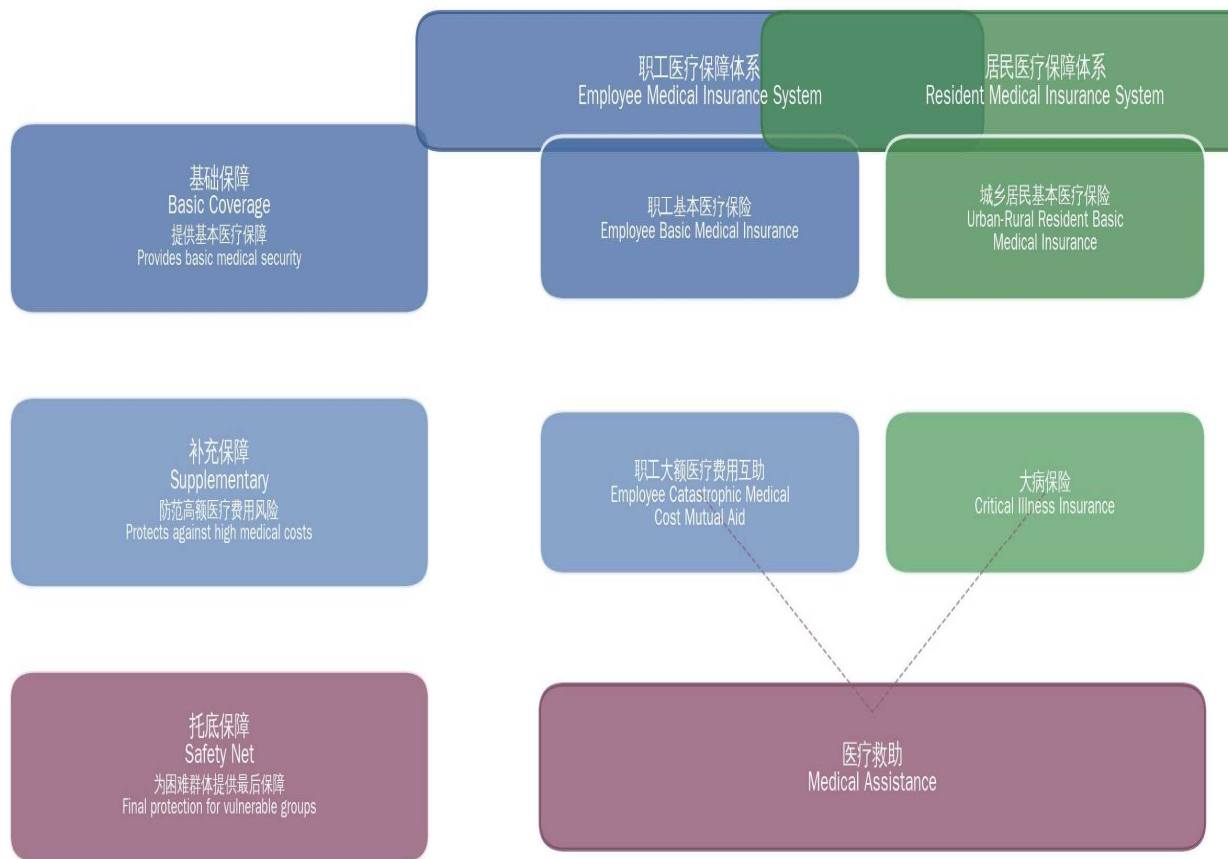
应对人口老龄化的中国解决方案

Building the World's Largest Healthcare Safety Net: Institutional Framework

(织就世界最大医疗保障网：制度框架)

02

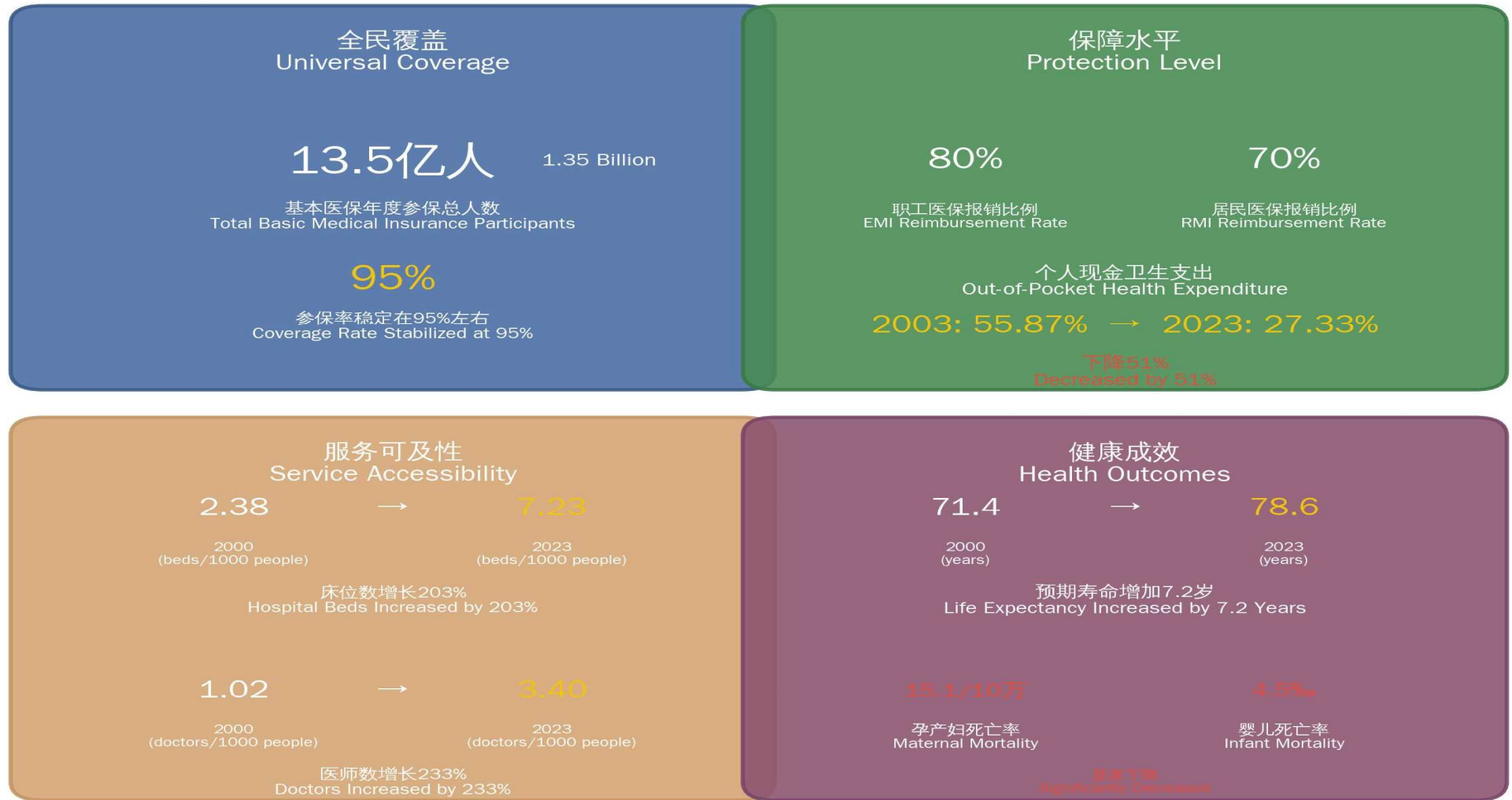
中国社会医疗保障制度框架
Framework of China's Social Medical Security System



Source: National Healthcare Security Administration

- Evolution of Universal Basic Medical Insurance
 - ✓ Established Employee BMI in 1998
 - ✓ Launched schemes for rural (2003) and urban (2007) residents, consolidating them into the unified Resident BMI in 2016.
 - ✓ Result: A universal system with separate schemes for employees and residents.
- 中国于1998年建立职工基本医疗保险制度，2003年、2007年分别建立覆盖农村居民和城镇居民的基本医保制度并在2016年整合为城乡居民基本医保制度，形成了覆盖全民的、职工和居民分设的基本医保制度
- A Concurrent Three-Tiered Medical Security System
 - ✓ Its components work in concert to alleviate the financial burden of medical costs
 - 同步构建三重保障体系，协同化解医疗费用之忧。

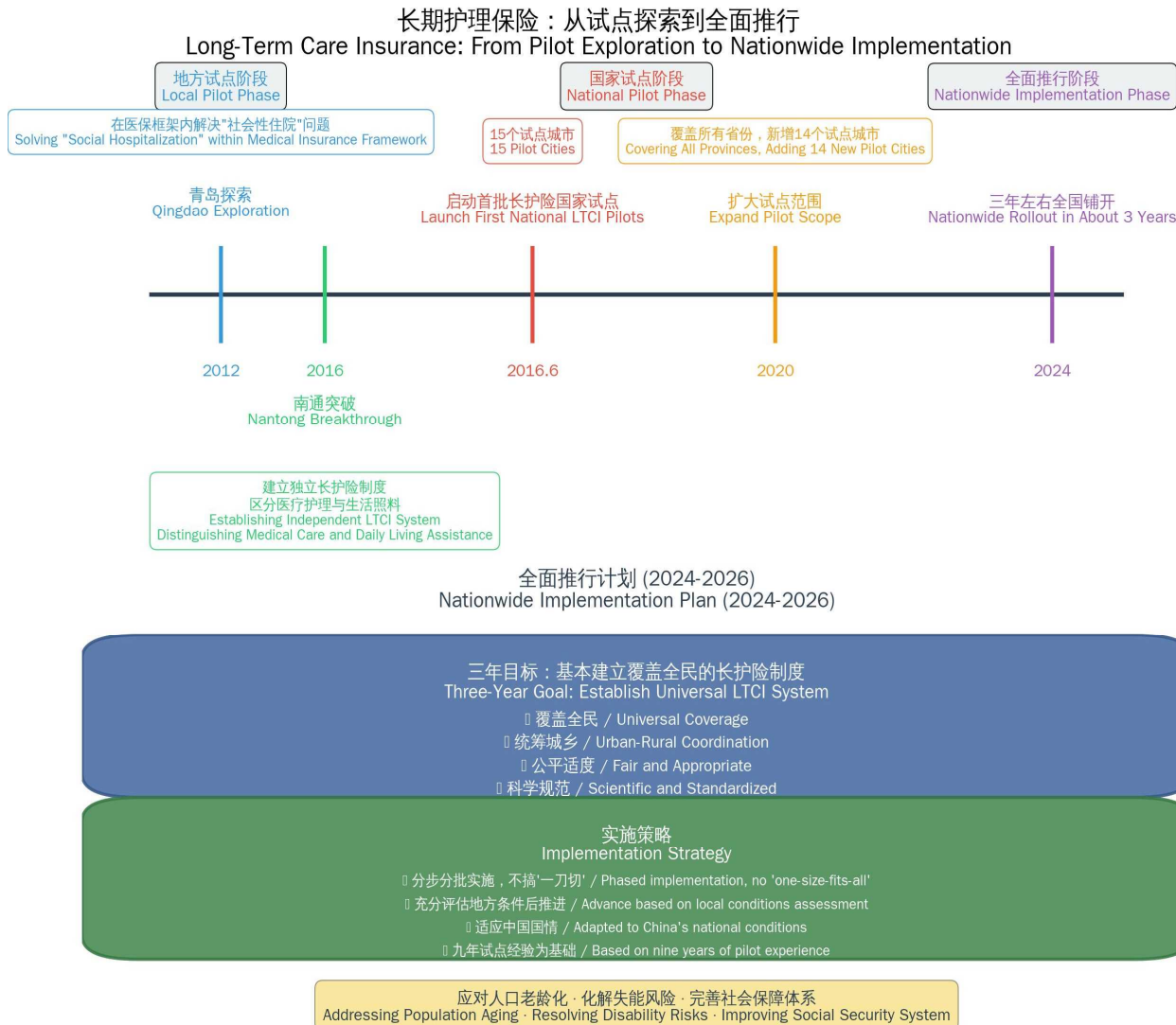
Building the World's Largest Healthcare Safety Net: Performance and Outcomes (运行成效)



Data Source: National Healthcare Security Administration, State Council Information Office, China Statistical Yearbook (2024)

Pioneering Long-Term Care Insurance: The Journey of Exploration

(创新探索长期护理保险制度：探索历程)



- China's Long-Term Care Insurance (LTCI) pilot program began with local initiatives in 2012, was elevated to a national pilot program in 2016, and has now entered a phase of comprehensive implementation, with plans to achieve full national coverage within three years.
- 中国于2012年和2016年分开开始了长期护理保险的地方试点和国家试点，并在今年进入全面推行阶段，打算三年内实现全覆盖。
- Three-Year Goal: To establish a comprehensive, urban-rural integrated, equitable, and well-regulated LTCI system.
- 目标：建立覆盖全面、城乡统筹、公平适度、科学规范的长护险制度

Data source: Wang Zongfan (2025), First Financial Daily (2025)

Pioneering Long-Term Care Insurance: Policy Design (政策设计)

02



Source: National Healthcare Security Administration (NHSA), Official News, Aug. 22, 2025.

Pioneering Long-Term Care Insurance: Preliminary Results (初步成效)

02

十年试点初步成效 Ten-Year Pilot Preliminary Results

覆盖广度·制度惠及亿万人
Coverage Breadth · Benefiting Hundreds of Millions

参保规模
Insurance Scale

参保群众 近1.9亿人
Nearly 190 Million People Insured

惠及人数
Beneficiaries

累计 超200万人 享受待遇
Over 2 Million People Received Benefits

试点已扩展至全国
Pilot Expanded to

28个省份的49个城市
49 Cities in 28 Provinces

保障力度·切实减轻家庭负担
Protection Strength · Easing Family Burden

支付比例
Payment Ratio

费用支付水平维持在 70% 左右
Payment Level Maintained at About 70%

70%

支付增长
Payment Growth

2018年 2018	2022年 2022
9200元 ¥9,200	1.4万元 ¥14,000

照护服务市场培育初见成效
Initial Success in Care Service Market Development

服务机构
Service Institutions

定点机构超 7600家
Over 7,600 Designated Institutions

达试点初期 5倍
5 Times the Initial Pilot Period

护理人员
Care Personnel

服务人员达 33万人
330,000 Service Personnel

为试点初期 10倍
10 Times the Initial Pilot Period

Source: Wang Zongfan (2025), Health News, Oct. 9, 2025.

03 Conclusion and Outlook

总结与展望

经验总结 Key Takeaways

03

1. 政治承诺：国家战略引领，制度保障有力

I. Political Commitment: National Strategy Guidance, Institutional Support

- 以人民为中心，将全民健康覆盖纳入国家发展战略
- **People-centered approach, integrating UHC into national development strategy**
- 政府主导建立制度性安排，回应老龄化医疗照护需求
- **Government leadership in establishing institutional arrangements to address aging healthcare needs**
- 财政投入持续增长，确保制度稳定运行
- **Sustained fiscal investment to ensure system stability**

2. 渐进路径：试点先行、稳步推进

II. Gradual Approach: Pilot First, Steady Advancement

- 务实改革：基本医保和长护险均采用"先试点、后推广"路径
- **Pragmatic reform: Both basic medical insurance and LTCI adopt "pilot first, then scale up" approach**
- 循序渐进：保障范围和待遇水平逐步提高，确保可持续发展
- **Step-by-step progression: Gradual expansion of coverage and benefit levels to ensure sustainability**

经验总结 Key Takeaways

03

3. 保基本与多层次相结合

III. Basic Protection + Multi-tiered System

- 保基本：政府建立的强制保险制度满足全体国民基本需求
- **Basic coverage: Government-mandated insurance meets basic needs of all citizens**
- 多层次：鼓励商业保险等补充形式满足多样化需求
- **Multi-tiered system: Encourages commercial insurance and other supplements for diverse needs**

4. 治理创新：多元协同，智慧赋能

IV. Governance Innovation: Multi-stakeholder Collaboration, Smart Empowerment

- 多方参与：构建政府、市场、社会协同治理格局
- **Multi-stakeholder participation: Building collaborative governance among government, market, and society**
- 智能标准：推进标准化建设和智能化应用，提升服务效能
- **Smart standardization: Promoting standardization and intelligent applications to enhance service efficiency**

1. 推进医保制度公平统一

I. Advancing Fairness and Unification of Healthcare Insurance System

- 缩小制度差距：逐步统一职工与居民医保待遇
- **Narrowing institutional gaps: Gradually unifying benefits between employee and resident health insurance**
- 提升统筹层次：减少地区间保障水平差异
- **Enhancing pooling levels: Reducing regional disparities in coverage levels**
- 优化筹资机制：建立与老龄化相适应的可持续筹资模式
- **Optimizing financing mechanisms: Establishing sustainable financing models adapted to aging population**

2. 实现长护险全面覆盖

II. Achieving Comprehensive Coverage of Long-Term Care Insurance

- 稳步推广：从试点城市向全国范围有序推进
- **Steady expansion: Progressing orderly from pilot cities to nationwide coverage**
- 独立建制：坚持独立险种定位，建立多元筹资机制
- **Independent system: Maintaining distinct insurance category with diversified funding sources**
- 扩大保障：让更多失能老年人享受基本照护保障
- **Expanding coverage: Enabling more elderly with disabilities to access basic care protection**

3. 促进制度与服务协同发展

III. Promoting Coordinated Development of Insurance Systems and Service Markets

- 支持医药创新：通过医保政策引导医药产业创新发展
- **Supporting pharmaceutical innovation: Guiding drug industry innovation through insurance policies**
- 培育照护市场：发展专业化、规范化的照护服务体系
- **Nurturing care market: Developing professional and standardized care service systems**



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感谢聆听

Thank you For Listening