



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

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 02. China's 'Solution' to the Aging Population Challenge (解决方案)
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01

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

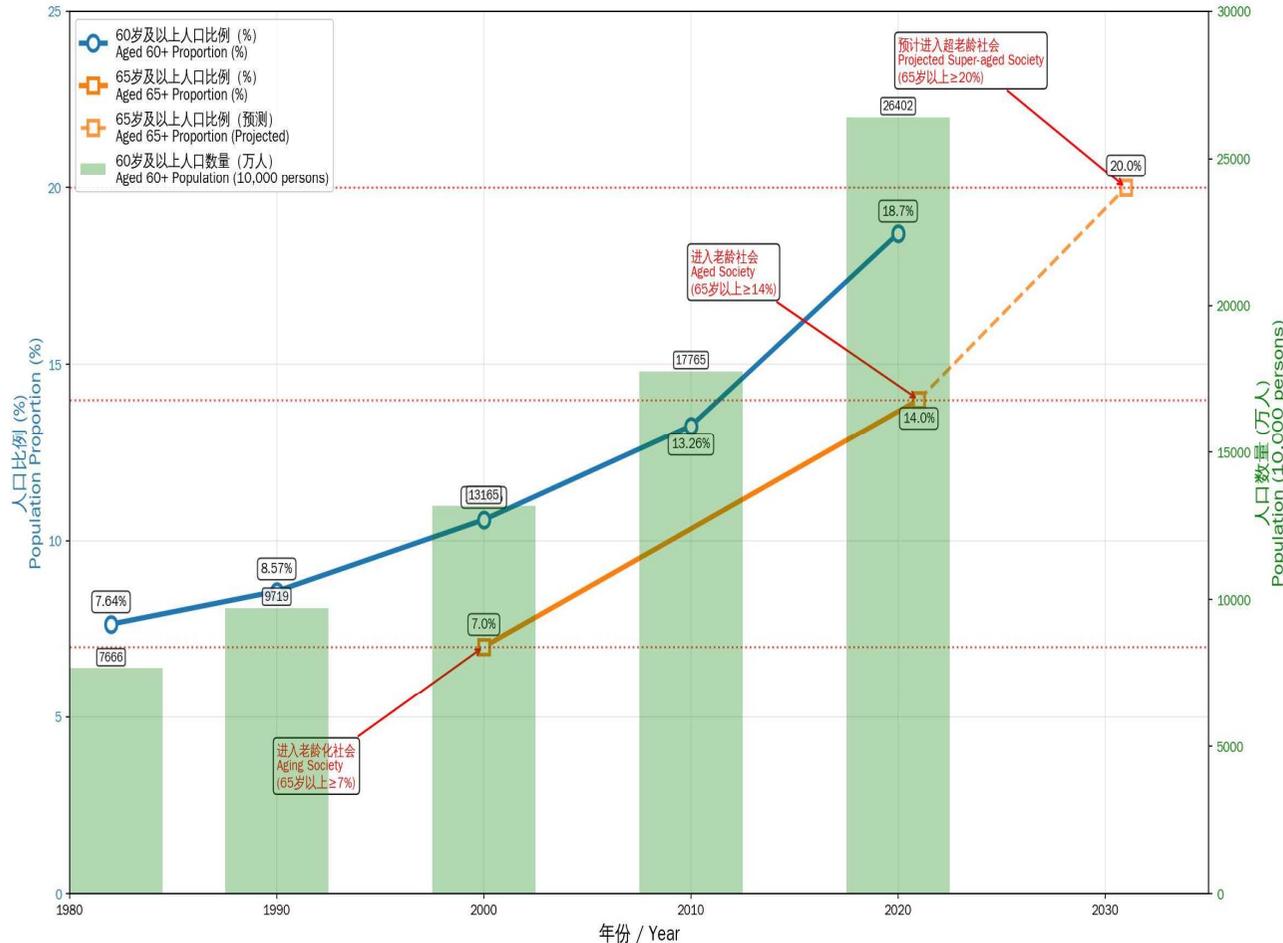
中国老龄化概况与老年人服务需求的增长

China's Aging Population: Scale and Scope

中国人口老龄化规模

01

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).

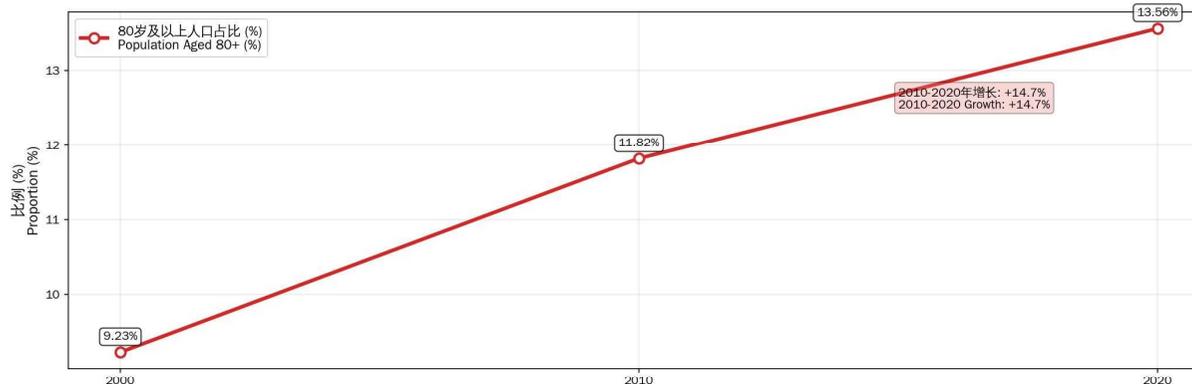
- China entered an aging society in 2000, transitioned to an aged society in 2021, and is projected to become a super-aged society by 2031
- 中国在2000年进入老龄化社会，2021年老龄社会，并预计在2031年进入超老龄化社会
- China has a large and continuously growing elderly population, which is forecasted to reach 400 million by 2030.
- 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

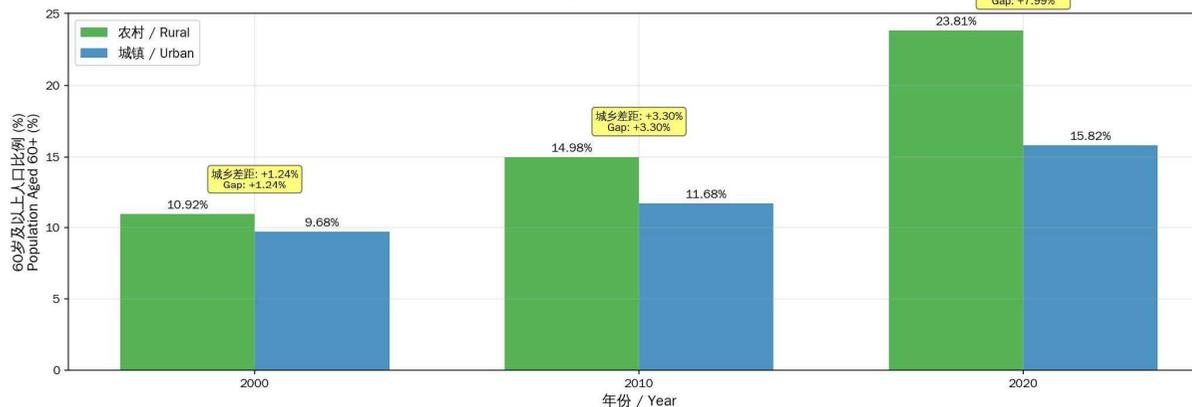
中国人口老龄化主要特征

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

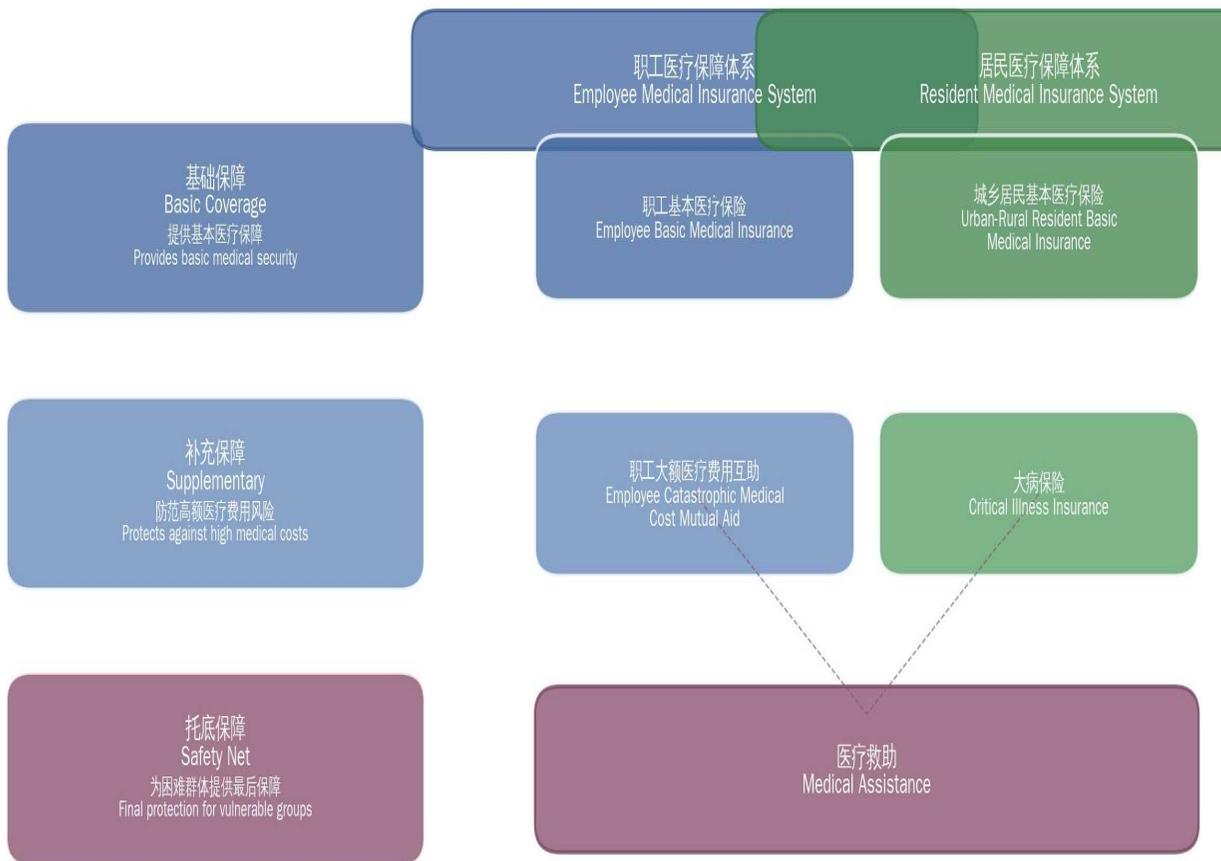
应对人口老龄化的中国解决方案

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

02

(织就世界最大医疗保障网：制度框架)

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

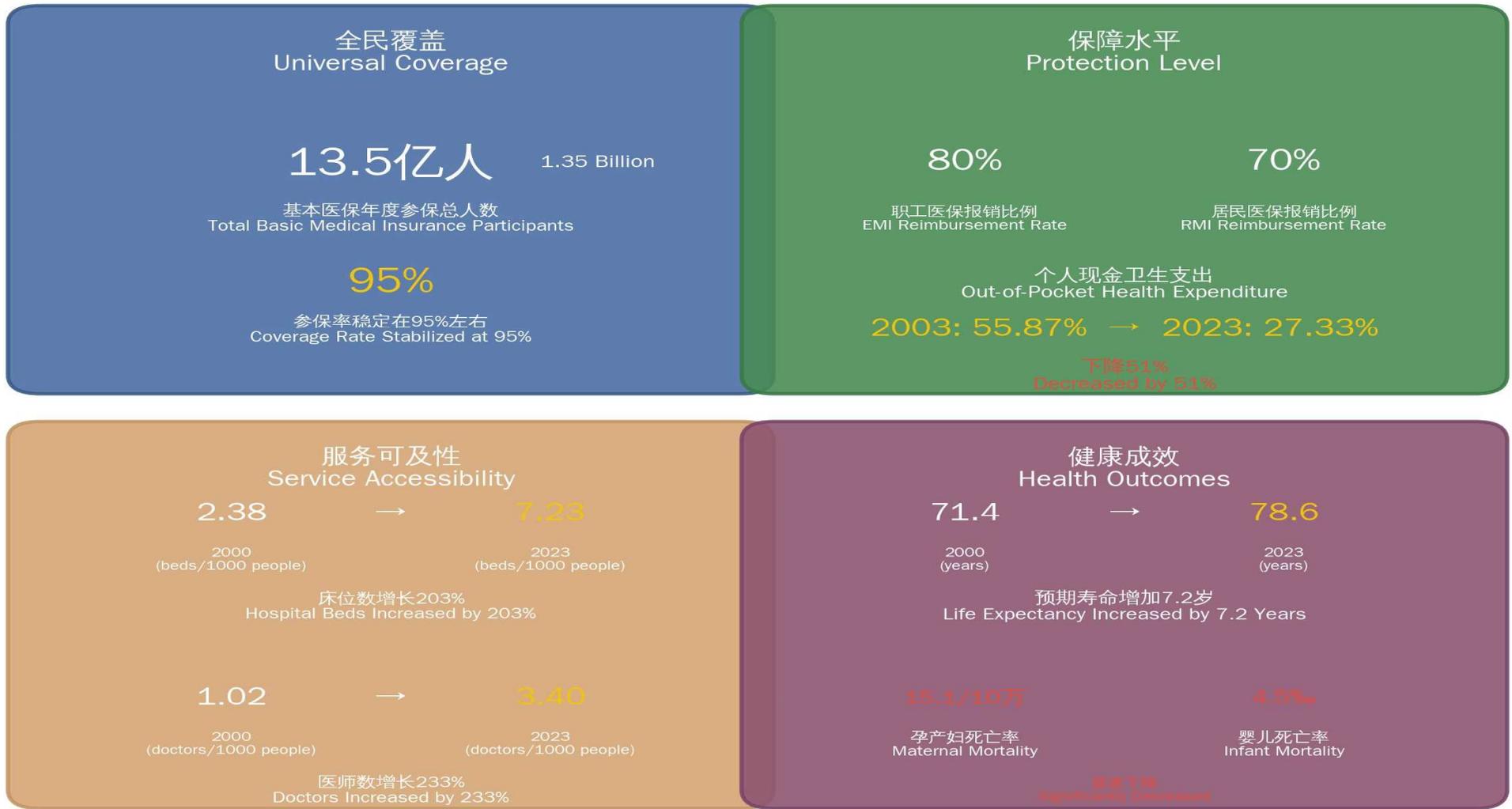


Source: National Healthcare Security Administration

- 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。

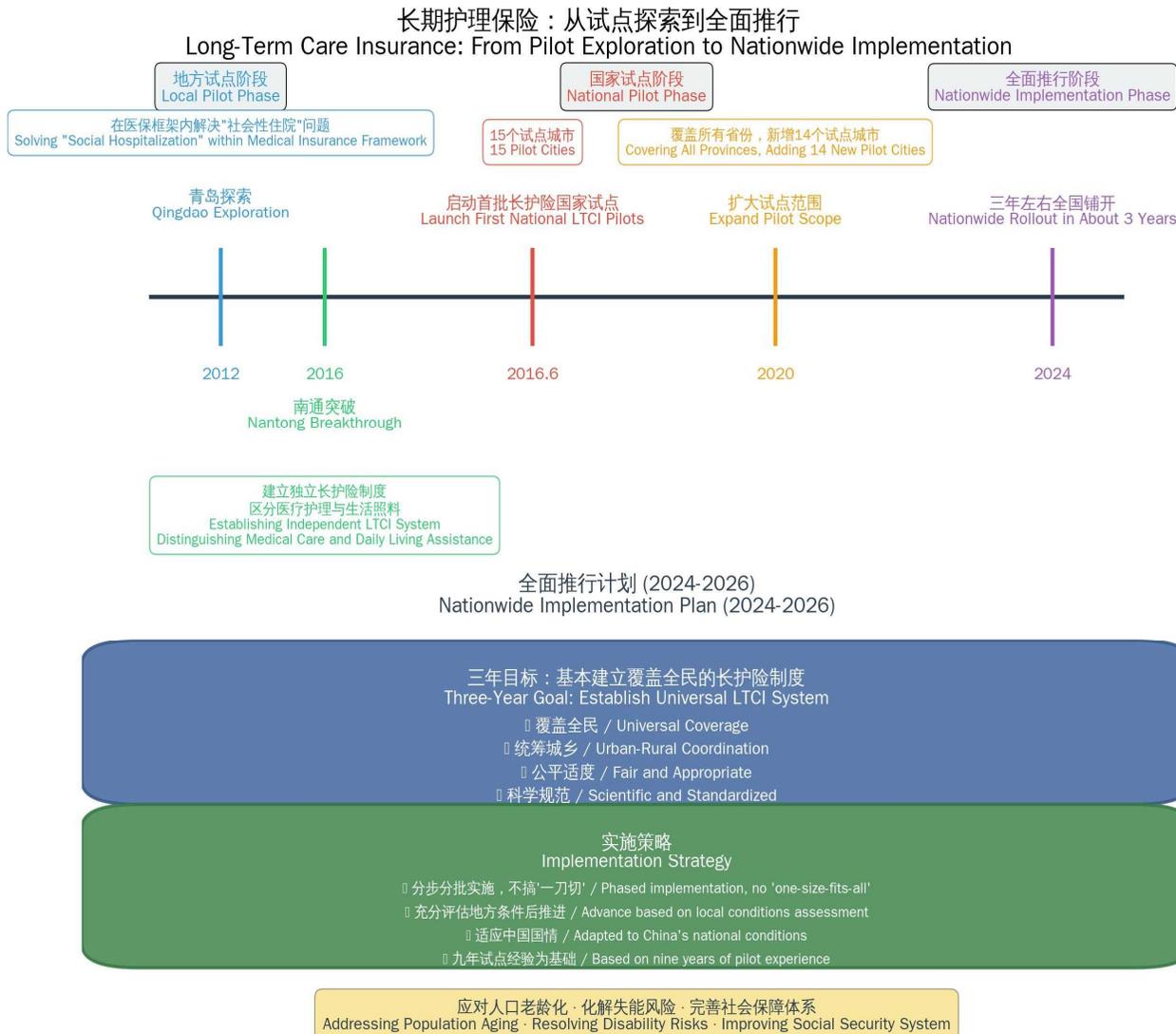
Building the World's Largest Healthcare Safety Net: Performance and Outcomes (运行成效)

02



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

长期护理保险政策设计核心要点 Core Elements of Long-Term Care Insurance Policy Design

制度框架
Institutional Framework
统筹城乡制度框架
逐步覆盖全民
Unified Urban-Rural Framework
Gradual Universal Coverage

筹资机制
Financing Mechanism
多元筹资渠道
实行量能筹资
Diverse Funding Sources
Ability-Based Financing

待遇保障
Benefit Security
待遇保障基本
稳定合理预期
Basic Benefit Guarantee
Stable Reasonable Expectations

管理服务
Management Service
数字化智能化赋能
创新服务与基金管理
Digital Intelligence Empowerment
Innovative Services and Fund Management

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

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**

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