

Anqing City long-term Care Insurance System for The Practice and Development of The Research

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Abstract: In the context of the aging of the population, the city as one of the long-term care insurance pilot cities, has been active in the process of promoting the practice and development of long-term care insurance system. At present, the degree of anqing city long-term care insurance system in the process of pursuing the deficiencies and defects. Should be in the range of the province actively promote long-term care insurance system and refine the system object, establish directional nursing talents training mechanism, as well as the perfect integration of prevention, rehabilitation and nursing cohesive mechanism.

Keywords: Long-term care insurance, Anqing city, Practice and development.

1. Introduction

Since the 21st century, China's aging degree deepening, the elderly population than the increase will appear all sorts of social problems, including disability elderly care is that we need to solve the problem, the implementation of long-term care insurance system in China is according to the current situation of population in our country, make important system design of the aging problem is prominent. Anqing city in the central region, economic development level is general, anqing city as one of the first pilot city long-term care insurance, for long-term care insurance in the economic underdeveloped regions in important exemplary role, and for long-term care insurance promotion to national regions play an important role.

2. Anqing City, Long-term Care Insurance Development Present Situation

After research experts and government officials, officially receive long-term care insurance to carry out the publicity and implementation stage. Officially released in January 2017, anqing city "implementation opinion", namely formal long-term care insurance development in anqing implementation; In April the same year, anqing city people club bureau with the bureau of finance issued the "long-term care insurance of worker of anqing city fine is the implementation of the law, showed that long-term care insurance policy established the basic framework. According to the end of 2017, according to the city has 234000 people attended the long-term care insurance. In 2018, the number of anqing city long-term care insurance to further increase. In 2019, after two years of development, anqing city has been designated 14 long-term care insurance agency. After a recent years, the development of anqing city wins initial success in the development of long-term care insurance, want to be able to realize the city people can join enough income. So far is given priority to, anqing city wins initial success in long term care insurance pilot work, but in the implementation process is faced with a series with a lot of trouble.

3. The Long-term Care Insurance Pilot Faced Difficulties in The Process of Anqing City

3.1. Pilot Demonstration and Low Effect

Anqing region economic development is slow, is the only one pilot areas in anhui province scope, long-term care insurance relates to the overall development of anqing city in anhui province and even the national pilot areas of long-term care insurance, but that the long-term care insurance pilot didn't have the demonstration and leading role, the city did not establish specific long-term care insurance system, to better promote and anqing city need to find new methods to find new ways.

3.2. Security Objects Are Detailed Enough

Anqing city long-term care insurance safeguard object is currently only limited to the urban area for urban workers, without fully considering the real requirements to long-term care services. In the backdrop of the current population aging, the elderly population than high, disability or more the number, and that the long-term care insurance system object is too limited, really need people couldn't be better service, fairness and justice system is not enough, so the government urgently needs to solve this problem, the implementation of their care.

3.3. The Directional Talent Training Mechanism Is Not Sound

The implementation of long-term care insurance system also needs a lot of nursing service personnel at the same time, the city owes the developed area economy, to provide professional nursing service personnel, the existing nursing staff are not professional training, knowledge skills and practical skills are not perfect, and most of the nursing staff big age, cannot provide professional skill operations, so is difficult to meet the real needs of disability personnel. From professional perspective, disability staff care need from several aspects, such as raw and psychology meet, if only from the simple to take care of the old man does not make disability to obtain the very good teams dispatched and care.

3.4. Care Model Lack of Cohesion

Long-term care insurance service mainly includes three modes, home care, community care and institutional care, three kinds of how to effectively the development of nursing mode and cohesion is we continue to solve the problem at present, the implementation of long-term care insurance system are in order to ensure the elderly age can have a better life. At present, the long-term care system three kind of model can't effective cohesion, and three of the nursing mode and determine the way is not clear. In the current circumstances, can reduce care costs from the source, do pay attention to prevention effect is better. The current mode of care if master the physical care, for the disability, old man, though, was sick for a long time in bed, is the most to the more psychological services.

3.5. Lack of Fairness

Long-term care insurance services at anqing city urban area for urban workers, did not consider the area of rural land, rural areas and promote the key and difficult point for long-term care insurance, rural youth to go out to work, left behind in the rural areas are mostly the elderly, and infants and young children, young adults can't estimate the family burden of work and family care, so the design of related system design better conforms to the local development of rural areas, rural economy is not developed, source of income is not stable, can't join group for family burden, countries should formulate relevant deductions and supporting policies, enlarge the coverage of long term care insurance, in order to maintain a long-term care insurance development and operation of the fair sex.

4. Anqing City Policy Suggestions on The Development of Long-term Care Insurance System

4.1. In Anhui Province Is Actively Promote Long-term Care Insurance System

Anqing city raise fewer long-term care insurance system and guarantee strength is limited, the standard of reimbursement is less, so the driving speed is slow, long-term care insurance system coverage stays at a town worker, now, for solving old man even anhui province anqing city disability disability of the old man to little effect. So first will be the long-term care insurance coverage expanded to the whole crowd of anqing city crowd, and then extended to anhui province, so the government should actively play a leading role, actively promote the benefits of long-term care insurance and advantage, pull the entire province residents actively involved, increase funding for long-term care services. With the development of science and technology, using the Internet propaganda effect, completes the promotion of long-term care insurance system, and the government and the social enterprise and people a positive, cooperative, and even can do the communication and commercial insurance institutions.

4.2. Refined System Security Object

Anqing city should strengthen the elderly and infirm, and nursing care of elders alone, while the existing long-term care insurance system does not refine the service object, nor provide special service for some special old man, should be active exploration on special groups and anqing city poverty

group's care and the care model. There is a special old man group in our country, the old man alone group, these old people not to take care of their children late in life, no stable economic income, the government not only to support financially, and at the same time to provide some increase in psychological counseling, if conditional word, local government can provide some free services.

4.3. Reestablish A Directional Nursing Personnel Training Mechanism

Anqing city can rely on local city and county hospital, study related to the elderly care services, related institutions to go to the hospital regularly practice and training; The government can introduce relevant nursing talents, or reference directional medical students, and cultivate medical mechanism, free for anqing city to develop professional long-term care services. Strengthen the partnership between colleges, anqing city has related medical colleges and universities, can carry out related professional elderly care, for the local culture of mouth nursing professionals, companies can provide some economic support for the related students, training education and employment in the integration of school-running mode. In addition, some adults can also apply for study in colleges and universities, education or obtain the expiry of the relevant evidence book or full credits can mount guard.

4.4. Strengthen the Defense, Rehabilitation and Nursing Model of The Integration of Cohesion

Illness is the premise of "prevention", thus to improve the system of family doctors, anqing city strengthen publicity related diseases, alert the elderly to strengthen the prevention and reducing the occurrence of long-term care situation as far as possible; Hospital to improve the quality of the rehabilitation department equipment, through the use of advanced technology restore body recovery, reduce the cost of long-term care investment; Nursing is not only a simple body, but also the best psychological support services, some old people in bed for a long time, not only is the loss of the physical, psychological also will be injured, want to let the elderly have a decent life dignity, make full use of all kinds of health resources, security service.

4.5. The Expansion of Long-Term Care Insurance Coverage

The development of long-term care insurance system, need to take into account the justness and fairness, to expand its coverage, not only in urban areas, rural residents need to be taken into account, meet system justness and fairness to beg, at the same time, the sustainable development of drive system. Long-term care insurance payment ability and the expansion of the money is can let more people to participate in the range of long-term care insurance, promote the sustainable development of the long-term care insurance. Long period care insurance as the beginning and development of the sixth risk, need a lot of money to sustain their own development, and at the beginning of the long period development of care insurance, mainly relying on the development of social medical insurance fund. So the development of long-term care insurance system, the responsibility of the relevant subject to play their own responsibilities and obligations, including individual and unit of choose and employ persons

that have paid need to implement the way, if the responsibility of the individual and unit of choose and employ persons is not really the implementation of the, they can cause problems for long-term care insurance test points, the effect of reducing ginseng to keep staff's enthusiasm, reduce the funds raised (= which, limits the long-term development of long-term care insurance.

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