



Chapter 1

Introduction

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The establishment and improvement of a long-term care insurance system is a major initiative by the Communist Party of China and the Chinese government to address the challenges of population aging and ensure the stable, harmonious, and sustainable development of aging society. It is also an essential component of the national strategy to actively respond to population aging.

In December 2006, the General Office of the State Council issued the *11th Five-Year Plan Period and 2020 Population Development Plan*, which, initially proposed “the establishment of social service systems such as elderly service volunteers, care savings, and long-term care insurance.”

In 2024, the third plenary session of the 20th Communist Party of China (CPC) Central Committee adopted the *Resolution of the Central Committee of the Communist Party of China on Further Deepening Reform Comprehensively to Advance Chinese Modernization*, which emphasized the need to “provide better services for older adults with special difficulties including those who live alone, have disabilities, and suffer from physical impairment, and accelerate the introduction of insurance schemes for long-term care.”

Population aging has become the new

normal in China's demographic development in the 21st century. Since China entered an aging society in 2000, the older population has continued to grow, and the challenges posed by population aging have become increasingly severe. According to data from the National Bureau of Statistics, by 2024, the number of people aged 60 and above in China reached 310 million, accounting for 22% of the total population.

China's older population is expected to continue growing steadily through the first half of the 21st century, with a particularly sharp rise in the number of the oldest. By 2035, the population aged 80 and above is projected to reach 60 million, accounting for 15% of the older population; by 2050, it is expected to surpass 100 million, with the proportion of the oldest old reaching 20% (Du & Li, 2021)¹. Given that the risk of disability increases significantly with age, the ongoing process of population aging—especially the rise in the number and proportion of the oldest old—is expected to result in a substantial increase in the number of older individuals with disabilities (Yang, 2016)². Against the backdrop of a progressively aging population, the demand for long-term care services for older adults is growing rapidly, and the burden of elder care is becoming increasingly

1. Du Peng, Li Long. Long-Term Forecast of China's Population Aging in the New Era [J]. *Journal of Renmin University of China*, 2021, 35(01): 96-109.

2. Yang Tuan. Policy Choices for Long-Term Care in China [J]. *Social Sciences in China*, 2016(11): 87–110+207.

heavy. Although the family remains the primary provider of care services for older adults, factors such as declining birth rates, rising numbers of “empty nest” households, and increasing female workforce participation have weakened the traditional role of the family in elder care. Informal care provided by family members is increasingly insufficient to meet the growing needs of elderly care.

This challenge is particularly acute as the parents of China's first generation with only one child begin to reach the age of 80 and above. In “4-2-1” family structures—where one child may be responsible for caring for two parents and four grandparents—the risks and pressures associated with caregiving are intensifying. Addressing the care needs of the growing older population with disabilities has become a critical issue for the future.

To better meet the demand for professional care services among older individuals with disabilities, the Chinese government has introduced a series of policies and various measures. In particular, through policy guidance, many regions have actively begun to explore the establishment of a long-

term care insurance system.

In June 2016, the General Office of the Ministry of Human Resources and Social Security issued the Guiding Opinions on Piloting the Long-Term Care Insurance System (Document No.80, herein referred to as the 2016 Guiding Opinions). Pilot programs were initiated in 15 cities, along with two key provinces, Jilin and Shandong (see Table 1). The objective was to explore the establishment of a social insurance system that collects funds based on the principle of mutual assistance and solidarity, providing financial support or service guarantees for the basic living care and medically related care needs of individuals with long-term disabilities.

In September 2020, the National Healthcare Security Administration and the Ministry of Finance jointly issued the Guiding Opinions on Expanding the Pilot Program for the Long-Term Care Insurance System (Document No.37, herein referred to as the 2020 Guiding Opinions). Building on the original pilot cities, 14 more cities have been selected to further promote the long-term care insurance pilot program (see Table 1).

Table 1 Pilot Regions of China's Long-Term Care Insurance System

Batch	Number of Regions	Pilot Cities/Regions
First Batch of National Pilots (2016)	15	Chengde (Hebei Province), Changchun (Jilin Province), Qiqihar (Heilongjiang Province), Shanghai (Municipality), Nantong (Jiangsu Province), Suzhou (Jiangsu Province), Ningbo (Zhejiang Province), Anqing (Anhui Province), Shangrao (Jiangxi Province), Qingdao (Shandong Province), Jingmen (Hubei Province), Guangzhou (Guangdong Province), Chongqing (Municipality), Chengdu (Sichuan Province), Shihezi (Xinjiang Uygur Autonomous Region)
Second Batch of National Pilots (2020)	14	Shijingshan District (Beijing Municipality), Tianjin (Municipality), Jincheng (Shanxi Province), Hohhot (Inner Mongolia Autonomous Region), Panjin (Liaoning Province), Fuzhou (Fujian Province), Kaifeng (Henan Province), Xiangtan (Hunan Province), Nanning (Guangxi Zhuang Autonomous Region), Qianxinan (Guizhou Province), Kunming (Yunnan Province), Hanzhong (Shaanxi Province), Gannan (Gansu Province), Urumqi (Xinjiang Uygur Autonomous Region)

Source: Guiding Opinions on Piloting the Long-Term Care Insurance System (The General Office of the Ministry of Human Resources and Social Security [2016] No. 80) and *Guiding Opinions on Expanding the Pilot Program for the Long-Term Care Insurance System* (the National Healthcare Security Administration [2020] No. 37)