# **Original Paper**

# Research on the Mode of "Combination of Medical Care and

# Pension" from the Perspective of Population Aging

Luo Li Na<sup>1</sup>, Wang Cui<sup>1\*</sup> & Xu Xin Peng<sup>2</sup>

<sup>1</sup> Chongqing Southeast Hospital, Chongqing, China

<sup>2</sup> School of International Business, Sichuan International Studies University, Chongqing, China

\* Corresponding author: Wang Cui, 623942420@qq.com

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## Abstract

With the deepening of aging in China, the dependency ratio of the elderly is rising, the shortage of medical resources, the burden of family and national pension is increasing, the elderly pension and medical needs can not be effectively responded to, and the single pension mode based on society and family is difficult to meet the current needs of pension and medical treatment. The mode of "combination of medical care and nursing" can effectively solve the above problems. Based on the background of population aging, this paper puts forward countermeasures and suggestions from the aspects of strengthening publicity and promotion, promoting demand assessment, improving policies and regulations, sorting out the functions of management institutions, strengthening the construction of elderly care talent team, and learning from foreign advanced experience.

## Keywords

population aging, combination of medical and nursing care, pension mode

## 1. The Connotation of "Combination of Medicine and Nursing"

"Combination of medical care and nursing care" is to integrate the two major parts of pension services, namely, pension and medical services, into the pension service system, so as to realize the organic connection between the two major plates of pension and medical services. It combines basic pension, life care, medical care, hospice care and other aspects into one, which is different from the traditional care mode of providing only pension or medical services for the elderly, especially the disabled elderly. Before the occurrence of disease, in the process of treatment, in the process of rehabilitation and in the process of rehabilitation, each stage of pension needs appropriate service place and service mode. Therefore, the mode of "combination of medical care and nursing" is different from the traditional pension mode, which only takes nursing homes or hospitals as the main body of service. Instead, it combines the elderly apartments, hospitals at all levels, community health service organizations, nursing homes, hospice care homes and community home-based care service centers, realizing the diversification of service providers. The proposed model aims to provide healthy, semi disabled and disabled elderly the elderly provide services, but its focus is to provide convenience for semi disabled and disabled elderly groups, such as elderly patients with chronic diseases, the elderly in the recovery and nursing period of serious diseases, and the elderly at the advanced stage of serious diseases. Especially in today's high prevalence of various senile diseases and chronic diseases, it can meet the elderly's pension needs and medical needs at the same time.

# 2. Exploration on the Mode of "Combination of Medical Care and Nursing" in Some Areas of China

At present, many regions in China are carrying out the pilot work of "combination of medical and nursing". The current practice mode can be roughly divided into three types, one is integrated care. In this mode, there are two different operation modes: one is "nursing + medical" service mode, which is represented by Qingdao Fushan elderly apartment, led by pension institutions, and set up specialized hospitals inside the pension organizations; the other is "medical + nursing" which is led by the hospital and opened in the hospital, represented by Qinggang elderly care center of the First Affiliated Hospital of Chongqing Medical University This is also the pension institution approved by the national development and Reform Commission and sponsored by the first large public hospital in China. The maintenance center will rely on the medical care technology and equipment of the First Affiliated Hospital of Chongqing Medical University to provide professional medical security for the elderly and realize the seamless connection of medical treatment, rehabilitation, nursing and pension. These two modes can be classified into the scope of integrated care; the second type is the joint operation mode, that is, the medical institutions and pension institutions sign cooperation agreements, and the two sustainable cooperation, through the "Two-way Referral" to achieve seamless convergence of medical care and nursing. Beijing's "Shuangjing gongheyuan" is a market-oriented "medical and nursing integration" pension organization run by private capital, which has set up a medical service center with complete facilities and personnel; the third type is the "centralized joint film" mode, in which the medical institutions in the area regularly or irregularly contact the elderly care institutions in the area through the establishment of "medical assistance" system Set up "medical care" information system to provide "door-to-door" services. Nanjing, Jiangsu and Tianxin District, Changsha, Hunan Province provide medical services to the elderly at home or pension institutions through this "centralized connection" mode.

# **3.** Countermeasures for Optimizing the Implementation Path of "Combination of Medical and Nursing Care"

# 3.1 Improve the Public's Awareness of "Combination of Medical Care and Nursing Care"

A good social atmosphere is the prerequisite for the implementation of the combination of medical and nursing. Only when the people have an understanding of the strategic value of the model can a good atmosphere be created for its development. First of all, it is necessary to change the concept of health care institutions at all levels, which is to combine health care with social support The integration trend of medical institutions should clarify the service scope of service subjects, and provide cognitive basis for the transformation of traditional pension model to new pension model; in addition, publicity should be carried out on the policies related to the combination of medical care and nursing, which is not only conducive to promoting the implementation of the policy, but also imperceptibly changing people's inherent concepts.

#### 3.2 Establish a Perfect Service Demand Evaluation System

Combined with the health status of the elderly, family economic status, optional medical care methods and other aspects of the investigation and statistics, to effectively assess the service needs. For example, the elderly in acute disease or acute attack period need high-level professional medical treatment service, the treatment time is generally short, the drug inspection cost is high, and the professional requirements for medical personnel and equipment are also high. Therefore, this kind of elderly mainly needs the hospitalization service of medical institutions; while the healthy elderly mainly need basic living care, plus Some health management, disease prevention and other services; in the face of the disabled, chronic diseases, prone to relapse of the elderly, some disabled or semi disabled elderly, as well as the elderly in the recovery period of serious illness, the required medical services generally last for a long time, and the medical technology requirements are relatively not too high. Therefore, we can provide such elderly people with basic life care based on the combination of basic living care Medical diagnosis and treatment services and spiritual comfort services, even hospice care as one of the maintenance services .

## 3.3 Establish a Sound Policy System

It is necessary to establish an orderly and perfect policy system for the implementation of the mode of "combination of medical and nursing care". In fact, China has established a certain policy and institutional basis in the past ten years of exploration, such as the "several opinions of the State Council on promoting the development of health service industry" issued by the State Council. Although there is a certain institutional basis, the system still needs to be refined and improved.

First of all, improve the incentive mechanism. In the initial stage of development, due to various factors such as funds, most of the elderly care subjects adopt relatively negative strategies for the reform of the new pension mode, lacking enthusiasm and initiative. Therefore, we can positively encourage the institutions that have the ability to carry out the transformation of pension mode from the aspects of financial subsidies and cost compensation, which can be embodied in the construction of infrastructure

and the purchase of basic equipment Tax and fee reduction for purchase and land use, subsidies according to beds or number of participants, subsidies for training professionals, and improvement of social security reimbursement system;

Secondly, improve the standard. In order to avoid the situation of intermingled good and bad in the process of high-speed development, the combination of medical and nursing is only superficial, but can not really achieve its due effect;

Thirdly, strict supervision. It is necessary to strictly regulate the object of supervision, the methods and means of supervision, the scope of supervision, and the punishment measures, so as to ensure the orderly and efficient operation of each link of the medical and nursing combination institutions, avoid the scene of a new mode falling apart due to disorder and non-standard, so as to make the new-type pension mode beneficial to the people get considerable and benign development;

Finally, the effective connection of urban and rural pension system should be realized. China's urban and rural endowment insurance system includes basic endowment insurance system for employees, new rural social endowment insurance system, social endowment insurance system for urban residents, pension insurance system for civil servants and staff managed by reference to civil servant law, which together constitute the institutional framework of national basic endowment insurance. However, the current laws and policies lack of norms for the transfer of these pensions insurance systems across the overall planning areas, resulting in the lack of close relationship between various pension insurance systems. For urban and rural residents who participate in different endowment insurance, how to provide appropriate and meet the needs of the combination of medical and nursing services is the focus of the implementation of this new model.

#### 3.4 Establishing Standardized and Unified Management Organization

In 2013, the State Council issued a number of opinions on promoting the development of health service industry, which has clearly put forward to accelerate the development of health care services and promote the cooperation between medical institutions and pension institutions. We should pay attention to the formation of a mechanism led by the government and the joint participation of health, civil affairs, human resources and social security departments. We should strengthen the cooperation of departments and break the division. In the early stage of policy formulation and implementation, we should give preferential support to the medical or pension institutions operating in the mode of "combination of medical care and nursing care", guide and encourage them to manage and operate with the concept of "combination of medical care and nursing, continuous care". Ensure that the elderly can realize the organic connection of medical treatment, nursing, rehabilitation and pension within the scope of an institution, reduce the burden of individuals and families, and achieve good economic and social benefits. At the same time, if we can combine the reform of endowment insurance and medical insurance system, bring the medical and nursing institutions into designated institutions, and strengthen the supervision, so that the pension fund and the medical insurance fund can be organically combined and reasonably used, it will be beneficial for the elderly to enjoy basic elderly care and medical

services on the premise of affordability, and reduce the burden of society, units and families. Relevant medical institutions should actively cooperate with the nursing home for the elderly, establish health records for each elderly, and regularly send medical staff to visit the elderly for free, such as routine physical examination, including blood pressure measurement, cardiopulmonary function examination, health consultation, psychological counseling, etc., so as to keep abreast of the latest physical condition of the elderly. The nursing home for the elderly provides a good and comfortable convalescent environment, high-quality care services and professional medical security for the elderly, realizing the seamless connection of medical treatment, nursing, rehabilitation and pension, so that the elderly have a comfortable and safe convalescent environment.

## 3.5 Strengthening the Construction of the Service Team for the Aged Care Personnel

Taking care of the disabled elderly is a long and heavy work for the nursing workers. They are responsible for taking care of the elderly's daily diet, arranging medical matters, and even often relieving the elderly's anxiety. The development of elderly talent service team construction is the cornerstone of the development of pension industry. The innovative mode of combination of medical care and nursing has a large demand for high-quality professional pension talents. Without professional pension management personnel, there will be no orderly, healthy and perfect pension market. To comprehensively promote and strengthen the construction of talent team, we should start from the following aspects: first, establish the training base for nursing staff for the elderly, set up the nursing specialty for the elderly in relevant colleges and universities, educate and train the corresponding personnel according to the national standards and market needs, formulate a series of standardized education systems, such as classes, practice, examination, etc., so as to cultivate a sufficient number of reserved talents for the combination of medical care and nursing The second is to pay attention to the standardized management of talents, to strictly require the personnel to work with certificates, to match the personnel with posts, to carry out retraining and standardized management for the current elderly nursing team with lower average education level, and to give sufficient training in the aspects of basic care and psychological care, which can effectively improve the situation of serious lack of talents; the third is to introduce professional society Service work. We should develop and set up social service posts, encourage social workers and college students to engage in pension service, strengthen the construction of volunteer service team through propaganda calls, solve problems for the elderly in different forms, improve the quality of life of the elderly, expand the volunteer service team, improve the volunteer service system, and carry out various public welfare activities for the elderly in need The fourth is to improve the salary system and career development prospects of nursing staff, to improve the treatment level and social status of the maintenance workers, and to subsidize the profession by finance.

#### 3.6 Reasonable Positioning of Family, Government and Social Responsibility

Family support for the aged is a tradition in China. With the increasing number of population flow and the expansion of the floating area, the family structure is becoming smaller and smaller, the proportion of the elderly population is increasing, people's pension concept is constantly changing, the function of family pension is gradually weakening, pension has been out of the door of the family, has become a social livelihood problem. The responsibility of the government and the whole society is becoming heavier and heavier, but the mode of family pension will still occupy a higher proportion in the future. Therefore, in the future, we should adhere to the new concept of family oriented, government led and the whole society participating. Therefore, it is necessary to redefine the responsibility of family, government and society. "The elderly mainly rely on the family" is revised to "the elderly care is based on home", which enriches and refines the responsibility of family members to support the elderly, especially to provide spiritual comfort to the elderly, and stipulates "the state establishes and improves the family support policy for the elderly" to consolidate the basic status of family pension. The government should clarify the government and social responsibility from the macro design of pension planning, material and financial security, policy support, publicity and promotion, participation of social forces, legal regulation and other aspects, so as to realize the institutionalization and legalization of pension responsibility.

#### 3.7 Learn from the Advanced Experience of Other Countries' Pension Model

Population aging is a common global challenge. Although the practice of various countries will depend on the theoretical basis, economic and social environment, they all guarantee the life of the disabled elderly in different degrees, and meet the needs of the aging population. At the beginning of the domestic medical care model, many developed countries have already entered the aging community, and have a rich and mature social security system for the elderly. For example, the sun city and University Village in the United States, the old people's home in Kyoto, a new town in Gangbei, Japan. From the perspective of "Kyoto home for the elderly" in Japan, this is a nursing home in a construction hospital, which not only facilitates the elderly to seek medical treatment, but also provides various entertainment and leisure conditions for the elderly. In addition, in order to make these elderly people's technology and talents further serve the society, a "high-tech talent center" is set up in the facility, which is open to the society to help the elderly realize re employment. Therefore, it is necessary for China to learn from the advanced experience of the Western pension system and extract its essence to its dregs. First of all, we should rationally position the current situation of our country, establish and improve the corresponding social policy support system according to the national conditions. Secondly, we should give full play to the social participation and protection function of non-governmental organizations, optimize the community resources again, and enhance the community service function. Finally, we should carry forward the spirit of traditional filial piety culture and strengthen the family care function. In order to improve our pension system, reduce the social and financial pressure, reduce unnecessary waste of resources, and take a sustainable development of the "combination of medical

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