

China to improve medical insurance, assistance against major diseases

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Looking for a multi-layered medical security system



China is planning to improve medical insurance and assistance targeting major and critical diseases with a multi-layered medical security system.

According to a circular released by the General Office of the State Council, the government-led system, with widespread participation, should focus on easing the financial burden on people facing difficulties due to major and serious diseases, while putting in place a long-term mechanism against illness-caused poverty.

The circular urged improving a multi-layered medical security system, featuring basic medical insurance, critical illness insurance and medical assistance, to those in difficulty. Eligibility for medical assistance should be determined by the financial standing of patients' families, medical expenses and medical insurance payments, among other factors.

The circular called for attracting charitable aid and developing mutual-aid medical insurance and commercial health insurance to support assistance efforts.

To ensure medical assistance, the circular stressed detailing services on the care list, integrating such services with basic medical insurance through unified management, streamlining application and review procedures, and boosting overall service management. It also called for improved cross-departmental coordination, funds management and capacity-building at the grassroots level.