

Study on the Path to Optimize the Medical Insurance System for the Elderly

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Abstract: With the advent of aging society, the issue of medical security for the elderly has become the focus of social attention. This study focuses on the path to optimize the healthcare security system for the elderly and recognizes it as an important and complex social issue. To provide better healthcare security services, it requires joint efforts from the government, society, and individuals. With the objective to optimize the healthcare security system for the elderly, the study emphasizes the need to strengthen the management and application of healthcare security data for the elderly. By establishing a comprehensive data platform, improving information sharing mechanisms, enhancing data quality and accuracy, strengthening data analysis and application capabilities, and ensuring privacy and information security, the reliability and relevance of healthcare security for the elderly can be effectively enhanced. The findings of this study indicate that through these efforts, it is possible to provide the elderly with more convenient and efficient healthcare services, optimize the development and implementation of healthcare security policies, and promote the health and well-being of the elderly. Therefore, this study calls for the collective recognition of the importance of healthcare security for the elderly by the government, society, and individuals. It highlights the need for joint efforts to optimize the healthcare security system for the elderly and create a better life for them in their later years.

1. Introduction

The issue of medical security for the elderly is an important problem facing society today. With the aging population, the healthcare needs of the elderly are increasing. However, the inadequacy and shortcomings of the healthcare security system have become one of the biggest challenges faced by the elderly. Therefore, this article aims to study the problems and deficiencies in the healthcare security system for the elderly and propose a research path to optimize it, in order to improve the level of medical security for the elderly and promote their health and well-being. This article begins by introducing the concept and current situation of medical security for the elderly. It then analyzes the problems and deficiencies in the healthcare security system for the elderly. Finally, it proposes a research path to optimize the healthcare security system for the elderly. It is hoped that this article will provide reference and assistance for the optimization of the healthcare security

system for the elderly.

2. The Concept and Current Status of Medical Coverage for the Elderly

With the intensification of population aging, the issue of healthcare for the elderly has become a focus of social concern. Elderly healthcare refers to a social security system that provides healthcare services for the elderly. With the development and progress of society, the requirements for healthcare for the elderly have become increasingly high, and the construction and improvement of the healthcare system have also become an important task for society [1]. China has initially established a healthcare system for the elderly, but there are still many problems and deficiencies. Currently, the coverage rate of medical insurance for urban and rural residents in China has reached over 95%, but the coverage rate of basic medical insurance for the elderly is still low. Many elderly people are still unable to enjoy the protection of medical insurance. At the same time, with the gradual opening up of the healthcare market and the intensification of competition, the quality of medical services varies, making it difficult for the elderly to access high-quality medical services. The proportion of medical expenses for the elderly in household expenditure is relatively high, and the high cost of medical expenses is also a significant problem for elderly healthcare. In addition, some medical institutions have problems such as disorderly medical practices and non-standard services, which affect the quality of healthcare for the elderly. To address the problems and deficiencies in the healthcare system for the elderly, we need to take a series of measures to optimize it. Firstly, the government should increase investment in healthcare services for the elderly to provide them with more, better, and more convenient healthcare services. Secondly, the government should improve the elderly healthcare insurance system, increase the coverage rate of basic medical insurance for the elderly, and reduce the burden of medical expenses for the elderly. At the same time, the government should strengthen the management and regulation of medical institutions, enhance the supervision of the quality of medical services, and ensure the medical safety and rights of the elderly. Finally, the government should strengthen the publicity and education of the healthcare system for the elderly, improve the elderly's understanding of and awareness of healthcare, and enhance their awareness of healthcare protection [2].

Elderly healthcare is a complex social issue that requires efforts from the government, society, and individuals. By strengthening healthcare services for the elderly, improving the healthcare insurance system, and enhancing the management and regulation of medical institutions, the level of healthcare for the elderly can be improved, ensuring their health and well-being. We hope that the government, society, and individuals can work together to create a more comprehensive and healthy healthcare system for the elderly.

3. Problems and Shortcomings in the Medical Insurance System for the Elderly

3.1. The medical insurance coverage rate is not high

The low coverage rate of basic medical insurance for the elderly is a serious problem in elderly healthcare. Although the coverage rate of medical insurance for urban and rural residents in China has already reached over 95%, the coverage rate of basic medical insurance for the elderly is still unsatisfactory. Firstly, the healthcare needs of the elderly are more urgent and complex. As they age, their physical functions gradually decline, and their health faces more risks and challenges, requiring more frequent and complex medical services. However, the coverage scope and level of basic medical insurance for the elderly are relatively low, making it difficult to meet their healthcare needs. Secondly, the economic situation and social status of the elderly are relatively weak. Many elderly people have already retired or lost their sources of income, facing relatively difficult

economic conditions. In such cases, they have difficulty in affording high medical expenses and also struggle to access better healthcare services. Lastly, the knowledge of medical insurance and the channels for obtaining information are insufficient for the elderly. Many elderly people have limited understanding and awareness of the insurance system, not knowing how to apply for medical insurance or how to use it. Moreover, the information channels available for the elderly are relatively narrow, making it difficult for them to timely obtain healthcare policies and information, resulting in a failure to promptly enjoy the protection of medical insurance.

3.2. Unstable quality of medical services

As the healthcare market gradually opens up and competition intensifies, the instability of healthcare service quality has become another serious problem in elderly healthcare. The elderly often have difficulty accessing high-quality healthcare services, mainly due to the following reasons: Firstly, the healthcare needs of the elderly are complex and urgent. As they age, they face more risks and challenges to their health and require more frequent and complex medical services. However, not all healthcare service providers in the market have sufficient professional skills and experience, making it difficult for the elderly to access high-quality healthcare services. Secondly, the regulation of the healthcare market is not strict enough. Due to market openness and competition, some healthcare institutions and doctors may engage in inappropriate behavior, such as false advertising or excessive treatment, in order to maximize their profits. These behaviors can significantly impact the quality of healthcare for the elderly. Thirdly, the information channels available for the elderly are limited [3]. The elderly have relatively narrow access to information, making it difficult for them to learn about the healthcare market and the quality of healthcare services. As a result, they may struggle to select better healthcare service providers, which affects their ability to access high-quality healthcare services. Lastly, the level of healthcare coverage and economic conditions of the elderly vary, making it difficult for them to receive equal healthcare services. Some healthcare providers may offer different services based on the elderly's level of healthcare coverage and economic conditions, resulting in difficulties for the elderly in accessing high-quality healthcare services.

3.3. Excessive medical costs

The elderly face more risks and challenges to their physical health, requiring more frequent and complex medical services, which results in a higher proportion of medical expenses in their household expenditure. The high cost of healthcare is also an important issue in elderly healthcare, specifically manifested in the following aspects: Firstly, the level of healthcare coverage for the elderly is relatively low. Many elderly people are still unable to enjoy the protection of medical insurance. Moreover, the reimbursement rates of medical insurance for the elderly are relatively low, making them less capable of bearing high medical expenses. Secondly, there is significant fluctuation in healthcare service prices. Due to the openness and competition in the healthcare market, prices of medical services can vary greatly. Some healthcare institutions and doctors may engage in excessive treatments or false advertising to maximize their profits, resulting in increased medical expenses for the elderly. Thirdly, the healthcare needs of the elderly are more complex and urgent. As they age, the elderly face more risks and challenges to their physical health, requiring more frequent and complex medical services. These medical services often come with higher costs, leading to increased medical expenses for the elderly. Lastly, the economic conditions and social status of the elderly are relatively low. As they age, some elderly people have already retired or lost their sources of income, resulting in relatively difficult economic conditions. In such situations, the elderly have difficulty in affording high medical expenses and also struggle to access better

healthcare services.

3.4. Medical institution management is not standardized

Some healthcare institutions have issues of medical disorder and lack of standardized services, which directly impact the quality of healthcare for the elderly. This is manifested in the following aspects: Firstly, the service quality of healthcare institutions varies. Some healthcare institutions have poor service quality, outdated medical equipment, doctors with inadequate skills, and poor attitudes of service. These issues result in a negative healthcare experience for the elderly, affecting their trust in and selection of healthcare services [4]. Secondly, the medical quality of healthcare institutions is unstable. Some healthcare institutions have unstable medical quality, with doctors having varying levels of competence. Issues such as over-treatment and indiscriminate prescription of drugs exist, making it difficult to ensure the quality of healthcare for the elderly. Thirdly, healthcare institutions have non-standard management practices. Some healthcare institutions have non-standard management, engaging in false advertising, and charging fees in violation of regulations. This imposes economic burdens on the elderly and erodes their trust. Lastly, healthcare institutions lack specialized healthcare services for the elderly. The healthcare needs of the elderly are relatively specific and require more attention and careful care. However, some healthcare institutions lack specialized healthcare services for the elderly, resulting in the inability to effectively guarantee the quality of healthcare for them.

4. Study on the Path of Optimizing Medical Security System for the Elderly

4.1. Strengthen medical services for the elderly

Elderly healthcare services are a crucial component of elderly healthcare protection, directly impacting the physical health and quality of life of the elderly. With the continuous increase in the proportion of elderly population, the demand for elderly healthcare services is also growing. The government should increase its investment in elderly healthcare services and provide the elderly with more, better, and more accessible medical services. Specifically, the government should focus on the following aspects: (1) Strengthen elderly health management and preventive care services. The government can establish a system for elderly health management and preventive care services, providing routine check-ups, health consultations, nutrition guidance, and other services to help prevent diseases and maintain good health among the elderly. (2) Establish a dedicated healthcare system for the elderly. The government can establish a specialized healthcare system for the elderly, providing comprehensive medical care, health management, and preventive services. This can include the establishment of dedicated hospitals and medical institutions specifically tailored to meet the needs of the elderly, along with the provision of specialized medical services and equipment. (3) Enhance regulation of the quality of healthcare services for the elderly. The government should strengthen the monitoring and regulation of the quality of healthcare services for the elderly, including the behavior of healthcare professionals, the use of medical equipment, and the administration of medications. This ensures that the quality of healthcare services for the elderly is safeguarded. (4) Improve the coverage and protection level of healthcare services for the elderly. The government can increase the investment in healthcare protection for the elderly, improve the reimbursement percentage of medical insurance for the elderly, enhance the quality of healthcare services, and reduce the financial burden of medical expenses on the elderly. This can also involve expanding the coverage and protection level of basic medical insurance for the elderly, overall elevating the level of healthcare protection for the elderly. (5) Promote digital healthcare services for the elderly. The government can encourage the development of digital healthcare

services for the elderly, utilizing internet technology to provide online medical consultations, appointment bookings, telemedicine, and other services. This makes it more convenient for the elderly to seek medical care and receive healthcare services. (6) Strengthen the training of healthcare professionals specializing in elderly care. The government can enhance the training of healthcare professionals specializing in elderly care, improving their knowledge and skills in geriatrics, and cultivating a professional workforce dedicated to providing healthcare services for the elderly. This elevates the standard and quality of healthcare services for the elderly [5].

4.2. Improve the health insurance system

Elderly people are a critical focus group in healthcare protection, and they face unique issues and challenges in terms of healthcare coverage. To ensure healthcare protection for the elderly, the government should improve the elderly healthcare insurance system, increase the coverage rate of basic medical insurance for the elderly, and reduce their burden of medical expenses. The specific measures include the following: (1) Increase the reimbursement percentage of medical insurance. The government can increase the reimbursement percentage of basic medical insurance for the elderly to reduce their financial burden. Additionally, the government can allocate more funds to serious illness insurance and commercial health insurance for the elderly to enhance the level of healthcare protection. (2) Improve the funding and management mechanisms of healthcare insurance funds. The government can strengthen the supervision and management of healthcare insurance funds, standardize and enhance the funding, utilization, and regulation of these funds, and establish sound management mechanisms to ensure the sustainable development of healthcare insurance funds. (3) Expand the scope of medical insurance coverage. The government can increase the coverage rate of medical insurance for the elderly by expanding the scope of coverage, allowing more elderly people to enjoy medical security. Additionally, the government can also strengthen the integration and coordination of medical insurance systems for urban and rural residents, as well as the New Rural Cooperative Medical Scheme, improving the overall level of healthcare security for the elderly. (4) Promote reform of the payment methods for medical insurance. The government can promote the reform of payment methods for medical insurance, strengthen the supervision and management of payment methods, establish reasonable payment mechanisms for medical insurance, and reduce the burden of medical expenses on the elderly. (5) Strengthen the supervision of medical insurance quality. The government can enhance the supervision of medical insurance quality, regulating aspects such as medical practices by doctors, the use of medical equipment, and medication, ensuring the quality of medical insurance services. (6) Improve the level of informatization in medical insurance services. The government can promote the informatization of medical insurance services, enhance online, intelligent, and convenient medical insurance services, improving the accessibility and efficiency of healthcare services for the elderly. (7) Improving the elderly medical insurance system is an important measure to ensure the healthcare of the elderly. The government should increase the coverage rate of basic medical insurance for the elderly, reduce the burden of medical expenses, and ensure the healthcare rights and interests of the elderly through measures such as increasing the reimbursement ratio, improving the funding and management mechanism of the medical insurance fund, expanding the scope of coverage, promoting payment method reforms, strengthening quality supervision, and improving the level of informatization in medical insurance services. At the same time, the elderly themselves should also enhance self-protection awareness, make rational use of medical resources, and improve their own level of healthcare security.

4.3. Strengthen the management and regulation of medical institutions

Healthcare institutions are an essential component of healthcare security for the elderly, directly affecting their physical health and life safety. To ensure the medical safety and rights of the elderly, the government should strengthen the management and regulation of healthcare institutions and enhance the supervision of the quality of medical services. Specifically, this includes several aspects. Firstly, the government should enhance the registration and certification management of healthcare institutions to ensure their establishment and management comply with legal and regulatory requirements. Additionally, different types of healthcare institutions should be classified and managed accordingly. Secondly, the government should strengthen personnel management in healthcare institutions. This involves regulating the professional behavior and ethics of healthcare professionals such as doctors, nurses, and technicians, ensuring the guarantee of medical service quality. The government can also improve the training and assessment of healthcare personnel to enhance their skills and professional competence. Thirdly, the government should strengthen equipment management in healthcare institutions. This includes ensuring that medical equipment in healthcare institutions meets national standards and regulations, guaranteeing safety and effectiveness. Additionally, the government should enhance the maintenance and updates of medical equipment to ensure its quality and proper usage, thus strengthening the regulation of medical service quality. Fourthly, the government should enhance the supervision of medical service quality, regulating aspects such as medical practices, medical equipment, and drug usage in healthcare institutions to ensure the quality of medical services for the elderly. Furthermore, establishing mechanisms for monitoring and evaluating medical service quality in real-time can facilitate dynamic management and adjustments. Lastly, the government should promote the informatization of healthcare institutions. This involves utilizing internet technology to facilitate the sharing and exchange of medical information, improving the efficiency and quality of medical services, and safeguarding the medical safety and rights of the elderly.

4.4. Strengthen the publicity and education of medical security for the elderly

The elderly are a key group in healthcare security, facing unique problems and challenges in this area. In order to improve the awareness and understanding of healthcare security among the elderly and strengthen their consciousness about healthcare security, the government should enhance the promotion and education of the healthcare security system for the elderly. This includes the following aspects: Firstly, the government can promote healthcare security policies to the elderly through various channels such as television, radio, newspapers, and the internet. This will help the elderly understand the content, scope, reimbursement ratios, and other aspects of healthcare security, thus increasing their awareness and understanding of healthcare security policies. Secondly, the government can popularize healthcare security knowledge among the elderly by organizing lectures and healthcare security knowledge competitions. This will enhance their awareness and self-protection abilities regarding healthcare security. Thirdly, the government can promote healthcare security services by disseminating information about the content, procedures, and reimbursement methods. This will allow the elderly to have a better understanding of the specific implementation of healthcare security services, increasing their trust and satisfaction. Fourthly, the government can publicize information about channels for healthcare security complaints and rights protection. This will enable the elderly to understand how to lodge complaints and protect their rights, improving their awareness and consciousness about healthcare security rights protection. Lastly, the government can promote the construction of the healthcare security system by publicizing the achievements and progress in this area. This will help the elderly understand the optimization and improvement of the healthcare security system, increasing their sense of

identification and trust. Enhancing the promotion and education of healthcare security for the elderly is an important measure to improve their awareness and security level. The government should strengthen the promotion of healthcare security policies, popularize healthcare security knowledge, promote healthcare security services, publicize channels for healthcare security complaints and rights protection, and promote the construction of the healthcare security system. At the same time, the elderly themselves should actively participate in healthcare security promotion and education activities, enhance their self-protection awareness, and improve the quality of their healthcare security.

4.5. Strengthen the management and application of healthcare security data for the elderly

To strengthen the management and application of healthcare security data for the elderly, the following measures can be taken: (1) Establish a comprehensive healthcare security data platform for the elderly: The government can invest in the construction of a unified platform that integrates data from relevant departments and institutions, enabling centralized management and storage of data. (2) Improve information sharing mechanisms: The government can facilitate information sharing among relevant departments and institutions to ensure the flow and proper utilization of healthcare security data. This can be achieved by establishing secure data sharing agreements and technological platforms for seamless connectivity. (3) Enhance data quality and accuracy: The government can strengthen quality control and regulation of healthcare security data to ensure its accuracy and completeness. Furthermore, promoting standardized data entry and data quality management can enhance data reliability and availability. (4) Strengthen data analysis and application capabilities: The government can provide training and support for healthcare security data analysts and professionals to enhance the data analysis and application capabilities of relevant departments and institutions. By employing scientific data analysis, this can provide a basis for policy-making and decision-making, thereby optimizing healthcare security policies and services. (5) Protect privacy and information security: The government should enhance privacy protection and information security management for healthcare security data. Necessary technological and legal measures should be implemented to safeguard the personal privacy of the elderly, preventing data breaches and misuse. Strengthening the management and application of healthcare security data for the elderly requires collaboration and efforts from the government, relevant departments, and institutions. By establishing a unified data platform, improving information sharing mechanisms, enhancing data quality and accuracy, strengthening data analysis and application capabilities, and ensuring privacy and information security, effective management and application of healthcare security data for the elderly can be achieved, providing better healthcare security services for them.

5. Conclusion

Through the research on the path to optimizing the healthcare security system for the elderly, we realize that elderly healthcare security is an important and complex social issue. In order to provide better healthcare security services, efforts are required from the government, society, and individuals. In the process of optimizing the healthcare security system for the elderly, we emphasize the need to strengthen the management and application of healthcare security data for the elderly. Key steps include establishing a comprehensive data platform, improving information sharing mechanisms, enhancing data quality and accuracy, strengthening data analysis and application capabilities, and protecting privacy and information security. Through these efforts, we can increase the accuracy and reliability of healthcare security data for the elderly, improve the relevance and effectiveness of healthcare security policies, provide more convenient and efficient healthcare services for the elderly, and ensure their health and well-being. Finally, we hope that the

government, society, and individuals can recognize the importance of healthcare security for the elderly, and work together to create a more comprehensive and healthy healthcare security system for the elderly, making their later years more wonderful and fulfilling.

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