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硕士学位论文

中国长期护理保险模式研究

Research on Chinese Long-term Care Insurance Mode

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摘要

长期护理保险在发达资本主义国家已有了几十年的发展历史,在我国却是一个新兴险种。虽然大多数学者们都认为在我国人口老龄化加速的情况下,发展长期护理保险有利于社会和家庭稳定,但在选择长期护理保险供给主体的问题上却存在分歧。学术界也有不少学者积极探索我国发展长期护理保险的最优模式,但依然未能找到解决问题的理想途径。因而,确定我国长期护理保险供给主体,寻找一个相对合理可行且有效率的长期护理保险模式是当务之急。

本文以保险学、经济学、社会学为理论依据,在前人研究的基础之上,分析比较各个已开展长期护理保险的国家所采用的模式,并根据我国具体国情,对我国学术界所提出的关于模式选择的几个主流观点进一步探讨分析,得出我国现阶段长期护理保险最理想供给主体是商业保险公司的结论,并在此基础上寻求适合我国长期护理保险发展的更优化模式:即社区型长期护理保险、居家型长期护理保险、专业机构型长期护理保险并行不悖,分别满足不同人群的长期护理保险需求。本文还对三种类型的长期护理保险的保障范围、保险给付以及费率的厘定进行具体研究和设计。最后,本文针对长期护理保险市场中的道德风险问题提出了在支付方式上控制风险的构想,根据起付线、按比例分担、封顶线三种不同的风险约束方法厘定了新的保费计算公式,并根据美国的管理式医疗经验制定对医疗服务供给方的风险控制方案。

关键词: 长期护理保险; 长期护理保险模式; 风险控制

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Abstract

Long-term care insurance in the developed capitalist countries have decades of development history. But in our country it is an emerging coverage. Although most scholars think the population aging accelerates in our country, and developing long-term care insurance can benefit both social and family stability. There are different opinions in choosing long-term care insurance supply subject. Many scholars have actively explored and established our long-term care insurance optimal model in academic circles, but they still failed to find the ideal way to solve the problems. Therefore, deciding the main body of our long-term care insurance supply, and looking for a relatively reasonable, feasible and effective long-term care insurance mode is a priority.

This text is relying on insurance, economics and sociology in theory based on the previous research, taking analysis and comparison on the mode of long-term care insurance which is already carried out in other nations. According to Chinese specific conditions, we can move forward a single step to discuss several mainstream views in choosing the mode analysis in our country's academic circles, and then we can get further conclusion that the current most ideal long-term care insurance supply subject is the commercial insurance company. Based on this premise we can look for more optimized model of our long-term care insurance development: community-nursing long-term care insurance, house-nursing long-term care insurance, professional-organization nursing long-term care insurance, respectively satisfy different long-term care insurance requirements of different crowds. This paper doesn't only put forward planning design on the long-term care during the discussion, but also formulates unified formula for premium redefinition of all income level and consumption level with different problems, hoping to give some suggestions to the long-term care insurance supply subject during formulating a fair, reasonable premium. Finally, based on the moral hazard of long-term care insurance market, this text puts forward the idea of payment to control risks, and according to start-to-pay line, proportional

share and a top line these three different risk constraint mode, this text takes up new premium calculation formula. At last, according to the American management type of medical experience, medical service suppliers' risk control scheme is made.

Key Words: Long-term Care Insurance; Long-term Care Insurance Mode; Risk Control.

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