
POSTER ABSTRACT

Long-term care insurance facilitating integrated care: the "whole-person, full-responsibility" system in Qingdao City of China

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Introduction: The ageing of China has brought the burden of long-term care, and some local areas started the piloting of long-term care insurance (LTCI). In response to its rapid ageing situation, Qingdao was the first city in China to establish LTCI, and it became a national pilot city in 2016. Qingdao has explored an integrated LTCI system, featuring "whole-person, full-responsibility", which promotes the integration of health and long-term care service delivery.

Short description of practice change implemented: LTCI in Qingdao is financed through a variety of channels, including the reallocation of medical insurance funds, government financial subsidies and premiums. The scope of LTCI coverage is centred on people's needs and facilitate the provision of integrated services, including medical care, nursing care, living care, functional maintenance and spiritual comfort services. It meets the complex care needs of people with long-term disabilities, reduces the use of hospital beds, and promotes the development of the care service market.

Targeted population and stakeholders: The targeted population is the LTCI participants in Qingdao, especially the severely disabled and dementia population. Stakeholders include medical insurance agencies, medical institutions, long-term and elderly care facilities, families, etc.

Timeline: Qingdao has been exploring the construction of LTCI since 2012, and in 2018 it introduced the concept of "whole-person, full-responsibility" as a new insurance model.

Highlights: Qingdao has innovatively established a "whole-person, full-responsibility" integrated insurance model facilitating the combination of medical, ageing, nursing, rehabilitation and prevention services. The core is a person-centred, integrated approach to care needs, with the same designated care provider taking full responsibility for providing the integrated services.

The care includes "special care", "institutional care", "home care" and "ambulatory care", covering longer-term hospitalization, institutional care and home care.

People with dementia were also reimbursed for dementia care. In addition, the Dementia Prevention Fund has been established to promote the prevention of dementia.

Sustainability and transfer-ability: The establishment of LTCI in Qingdao has effectively reduced the use of hospital beds, reduced the burden of medical insurance funds and promoted the development of the service market. It has been scaled up to the whole province of Shandong

and became a national model for LCTI with potential of large scale duplication. But the scheme still faces funding pressure as its expansion of benefits.

Conclusion: LTCI in Qingdao is based on the concept of ""whole-person, full-responsibility"", taking into account the care needs of people in a holistic manner, which addresses the care integration for long-term disabled and dementia population. It also promoted the development and capacity building of providers and reduced the burden of medical system, resulting in a win-win situation for all parties. It provided a model for China to explore the LTCI system and integrated care for the elderly.

Discussion: To promote the sustainable development of Qingdao's LTCI system as well as the national LTCI system, issues should be considered in the next step including the sustainable fund raising through diversified channels, the supervision of service quality, training of professionals and workforce, and priority given to disability prevention.