

ABSTRACT:

It has been over 10 years from the experiments in Zhenjiang and Jiujiang of the social health insurance of Chinese city employees till now. This policy has been great improved since it been set up and has revealed good effects. But still there are lots of system problems, include macroscopical problems in the medical service system and social health insurance system. They restrict the policy implement all-around, affect the medical service demand of the people and contravene with the equity of the medical service.

we explain a new reimbursement system——hierarchical reimbursement, based on some to find a essential way to solve the exist problems. And we make some analyses of need and feasibility of the system to improve its availability.

The author table a proposal of some keys to solve the problems after analyzing some most important ones. Based on some analyses of the medical service market, we can take the conclusion that the hierarchical reimbursement can make the market competition more equitable to the patient, and so prove the need of the reimbursement system.

We take three aspects to improve the feasibility of the system. First we set an academic model of the medical insurance demand, which can prove the hierarchical reimbursement is coincidental with insurance theory. Second we present the insurance systems of some developed countries in order to prove the hierarchical reimbursement is feasible in practice. And last we make a survey to describe how much people accept the new policy, the result is positive. After the three analyses above, we can get the conclusion that the hierarchical reimbursement is the certain demand of the medical insurance under the nowadays situation in China.

At end of the theory, we notice that the hierarchical reimbursement

can' t solve these problems well enough without other policy' s help. So we must enhance some other methods in order to cooperate with the hierarchical reimbursement to get the best benefit.

Keyword: health insurance, hierarchical reimbursement, city staff