



Postgraduate Studies Seminar Series

How Type of Social Health Insurance Impacts Health Services Utilization and Expenditures: Evidence from the China Health and Retirement Longitudinal Study

Date: 26 January 2017 (Thursday)

Time: 12:30 pm – 2:30 pm

Venue: AM310, 3/F Amenities Building, Lingnan University



Speaker

Professor Xun Wu

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Technology

A number of developing countries have rapidly expanded social health insurance (SHI), but thus far they have reported only limited success in providing effective social protection, especially for the poor, despite substantial increases in overall health expenditures. This study analyses data from the China Health and Retirement Longitudinal Study (CHARLS) to explore the impacts of type of SHI on health service utilization and expenditures. Results suggest that plans like Urban Employee Medical Insurance (UEI), offering more generous benefits, tend to incur higher total costs prior to reimbursement than either the New Cooperative Medical Scheme (NCMS) or no insurance. We conclude that, while policy initiatives aiming at making SHI schemes more generous, such as improving the comprehensiveness of benefit packages and increasing reimburse rates, are politically popular, such initiatives may result in significant increases in overall health expenditures while having little impact on reducing financial burdens for those insured.



ALL ARE WELCOME

Online registration: <https://goo.gl/biiW0T>

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