

Comparison and Revelation of College Students' Medical Insurance Operation Mechanism

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Abstract

In China, college students' medical insurance system preliminary established in the 60 s and 90 s last century, at this time due to the time of the college students have the cadre identity, so college students this group will be included in the scope of medical treatment at public expenses. However, with the reform of higher education, starting from 2000 universities continually expand the scale of enrollment, by 2011, the number of college students in China has reached 29.6 million. As closely related with the students of the medical insurance system is also in constant reform, from the beginning of 2009 Chinese college students groups have been incorporated into the basic medical insurance for urban residents medical insurance scope, so that students from the free medical service to the urban resident basic medical insurance, to some extent, the establishment of this mode is a "qualitative change", effectively reduce the school, student, parents pressure, thus students of the medical insurance system go on the track of sustainable development. However, in the process of continuous reform and development of medical insurance system of college students, there are also many problems and contradictions, the author analyzes the operational mechanism of medical insurance system for college students American comparison, Britain, Germany, Japan and other countries, explore the method to improve the college students of our country medical insurance system, and puts forward some reference suggestions.

Keywords: College students' medical insurance, Medical insurance, Medical insurance operation mechanism

The United States, Britain, Germany, Japan and other countries of the medical insurance system is relatively mature, the more perfect operation mechanism, especially in college students medical insurance field has made great success, so insurance operation mechanism of college students in these countries is worthy of our comparative study.

1. the United States, Germany, Britain, Japan and other countries of college students' medical insurance system operation mechanism

1.1 American college students medical insurance system operation mechanism

American medical insurance system can be divided into public health insurance and private medical insurance two types. The public health insurance includes: the elderly and the disabled health insurance, the federal government to states medical aid self-help, children health insurance and other insurance (such as: military health insurance). In the United States, the government in the medical security of main functions is to make laws and regulations and supervise the implementation, they just afford to special groups of health care, in addition to the outside of the majority of citizens do not enjoy the social medical insurance, can only take part in commercial medical insurance namely private health insurance, this "special groups" of college students to participate in medical insurance. College students USA registered in school students volunteered to participate in medical insurance, their supporters can voluntarily insured, but many universities require students must have health insurance, otherwise will not be registered, some state laws also require full-time students must have health insurance. The scope of USA accident insurance and health of university students is very extensive, usually including the accident casualties, accident or disease medical expenses, medical expenses, hospitalization quota payment of the fee for outpatient medical, psychiatric treatment fee and childbirth expenses etc. In addition, some university American also require students to participate in the school's medical insurance. For example, the provisions of Harvard University, full-time students all must attend Harvard University health plan, and pay the mandatory student health insurance and pay insurance

premiums; through the way of paying insurance premium for the students of medical help, lighten students' medical expenses, to achieve the purpose of mutual aid.

The characteristics of America college students medical insurance treatment payment formalities: simple and fast, the cost of treatment by the insurance company or insurance institutions to pay medical insurance hospital; college students' health insurance coverage is relatively wide.

1.2 The British college students' medical insurance system operation mechanism

1.2.1 An overview of the medical insurance system

Britain is the first country to implement universal health care system, Britain's national health service system, to the British residents providing free or part free medical service, the funds mainly comes from government tax revenues, its characteristic is: the total medical costs by the government tax, personal burden in patients with partial and other income composition, which the government tax revenue accounted for most countries are responsible for the running of hospitals; the state is responsible hospitals, medical staff or hire purchase private medical services, the purchase of drugs, providing almost free medical services and medicines to the people; health expenditure by the state budget, implementation of centralized management; General practitioners in a central position in the medical service, responsible for the implementation of community health services and primary health care.

1.2.2 The operating mechanism of medical insurance system for College Students

Britain as a universal health insurance system in the country, for all students, including foreign students, all national health care system (NHS), to provide free or partially free medical service. Students must register in hospital or apartment near the university public health clinic is dealt with register before enjoying the NHS, to choose their own doctor. In addition, college students also can choose the insurance company to insure according to their own conditions for their own insurance, as a supplementary insurance, improve personal ability to resist risk, reduce medical expenses of their illness. Students need to make an appointment with the attending physician in advance, during the visit just need to present his medical card, diagnosis and treatment are free. Students need to pay 6 pounds for prescription, but students with the doctor's prescription to the pharmacy can get the medicine free of charge. If students need referral, the doctor can recommend, students can choose to visit another doctor alone. Students suffer from a serious illness in the hospital charges all free, including the operation fee and three meals a day diet costs. For foreign students in the UK, as long as in the UK a full-time school study for more than six months, also can enjoy its NHS.

1.2.3 The characteristics of Britain college students medical insurance system operation mechanism

1.2.3.1 go directly to the clinic college students to find their own doctor when they are ill

1.2.3.2 seeing a doctor, show doctor their medical card, can enjoy free clinic

1.2.3.3 All serious illness hospitalization is free of charge including surgery and three meals a day diet fees are free

1.3 Germany college students medical insurance system operation mechanism

1.3.1 The general situation of medical insurance system

Germany is the first country to establish a social security system in the world, has been adhering to the implementation of mandatory social insurance system, the same is true in the field of medical treatment insurance, is the implementation of a mandatory, to social health insurance primarily, auxiliary by commercial insurance, the medical insurance system.

Germany's medical security mode using social medical security system, a parliamentary legislation, civil implementation of medical treatment insurance and government supervision method of combining the implementation and management, divided into statutory insurance and voluntary insurance two types.

1.3.2 College students' medical insurance system operation mechanism

Germany from legal rules, college students have to attend medical treatment insurance, payment standards set by the government unified, each insurance company accept insurance. Germany stipulates that college students who are in national or university approved by the national register, have both medical and nursing insurance obligations, otherwise cannot be registered. Students have to own the insurance company issued the certificate of insurance so that they can register in college. College students around to pay insurance cost about 300 euros per semester. After insurance, the insured payment for medical expenses is carried out directly by the insurance company or the social insurance institutions and hospitals, so patients can get the timely treatment, avoid the subsequent expenses and other complex procedures. The German government in the implementation of medical insurance, not fully involved in the

specific operation, only responsible for the formulation of regulations, supervision and inspection. In addition, the government through the redistribution of gold of insurance of insurance levy, control measures, such as to make college students no matter rich or poor, are equally enjoy treatment of medical treatment insurance.

1.3.3 The characteristics of college students' medical insurance system

Firstly, the mandatory: government stipulates that all attended college students must participate in medical insurance in Germany

Followed by medical expenses payment's timeliness: student cost of treatment is to pay the hospital directly by the insurance company or insurance institutions, to avoid all sorts of complex reimbursement procedures and saves time.

The last is the autonomy of treatment: college students are free to choose medical institutions.

1.4 Japanese college students medical insurance system operation mechanism

1.4.1 The general situation of medical insurance system

Japan's medical insurance system is mainly composed of employee health insurance, national health insurance, special profession health insurance.

Employee health insurance system covers the enterprise and the chamber of commerce employees and their families, divided into combination in charge of health insurance and government in charge of the two types of health insurance. National health insurance system covering farmers, college students, freelancers, housewives and so on, is divided into the official national health insurance and industry associations of two kinds of health insurance, with the former is given priority to, give priority to with individual pay insurance premium, fee (tax) rate from various cities nobutaka discretion, government subsidies. Special profession health insurance covers civil servants, local civil servants, the crew, private school teachers, civil servants medical insurance expenses shall be borne by the state, local and themselves together, rates according to their own financial situation to decide on their own and dynamic adjustment; crew health insurance is mainly composed of the owner and the insured to pay, the Treasury to give a small amount of fixed subsidies; private school teachers health insurance fees shall be borne by the labor both sides, covering the faculty of private schools and families. To ease the challenge of an aging population, Japan has established "elderly care system", mainly covering over 70 and 65 - year - old elderly, disabled or bedridden elderly patients, Fees for the government part of the burden of outside, the remaining part by the health insurance system sharing.

1.4.2 College students' medical insurance system operation mechanism

Japan is the implementation of national health insurance, which belongs to the social medical insurance model, the characteristics of this insurance model is complete, guarantee insurance variety, target specific, low premium, high security. In Japan, for college students has no fixed occupation, can take part in the national health insurance program. The provisions of the national health insurance program, the insured and their families in the outpatient treatment, the patients themselves bear the medical expenses of 30% inpatients, and also bear the medical expenses of 20% during in hospital. Patients in a hospital or clinic (medical institutions) and the choice of physician, by themselves according to their own free will. As long as law permits within the scope of the medical behavior, has nothing to do with their income and wealth, no difference at all. Medical insurance settlement by the medical behavior way of reward, also called medical payment, diagnosis and treatment reward are determined by the state. That is, countries respectively on medical behavior, examination, diagnosis treatment to ensure the price, after treating the doctors count all expenses to the insurance sector reimbursement. National health insurance funds come from the tax, insured persons pay cost, and the government's subsidies, tax rate and contribution rate determined by local government, generally in the form of local taxes levied. On the management of the medical insurance, the government is mainly responsible for legislation, guidance, organization and supervision and all kinds of medical insurance agency management independently. Medical insurance organization funds can obtain the government subsidies, but the subsidies amount will be different due to different insurance institutions. In general, the management of insurance institutions operating cost, are covered by the government in full.

2. Comparison of College Students' medical insurance operation mechanism

2.1 Countries in the payment, hospital choice, insurance form the comparison results as shown in the table

	America	Britain	German	Japan
Payment	Directly by the insurance company or insurance institutions and hospitals	Diagnosis and treatment, show doctor health card can free fee, prescription of 6 pounds fee, free of charge in hospitalized period	Paid by the insurance company or insurance institutions directly to the hospital	To the insurance agency to apply for compensation
Hospital selection	Selection diversity	The first must be the clinic diagnosis, if emergency or can be transferred to the hospital after the doctor advice	Selection diversity	Freedom of choice
Insurance form	Provide the certificate of insurance shall be registration	The implementation of NHS	In the national or state enrolled at university of college students must join	Participation in the national health insurance program

2.2 The characteristics of the operation mechanism of college students' medical insurance in every country

2.2.1 the United States, Britain, Germany, Japan and other countries of the university student health insurance rate is very high, on the one hand, thanks to mandatory in some countries, the rate is very high; on the other hand, thanks to the people's insurance consciousness is very strong, and the government's financial support, eventually making the number of students to participate in the insurance is very high.

2.2.2 in coverage: As long as reach to the need of a certain learning time, foreign students can also attend insurance.

2.2.3 the government responsibility, whether college student health insurance policy formulation or implementation, the government always plays an important role.

2.2.4 treatment fee payment: some countries adopt the insurance agency paid directly to the hospital, saving a lot of time, simplifying the reimbursement procedures; some countries adopt the insurance agency to apply for compensation.

2.2.5 hospital choice: in addition to, the UK adopts the first diagnosis to go the clinic, the college students of the United States, Germany, Japan, have diversified choices about hospitals, and the scope of the choice is wide, thus that provides a convenient medical treatment to undergraduates.

3. Each country college students' medical insurance mechanism on our country's enlightenment

3.1 Chinese current university student's medical insurance system to the students adopts the voluntary principle, compared with foreign countries, there is a certain gap, the United States, Germany and other countries of college students is a mandatory insurance, for college students this group, certainly this is a very good policy, so that makes the students be very well in health protection, reducing the pressure on schools, parents, students go to a doctor. So I think our country for the college students should also take mandatory measures of medical treatment insurance, the university regulations and the on-the-job graduate student must before admission to attend or participate in commercial medical insurance for urban residents medical treatment insurance, in order to reduce the medical expenses of college students.

3.2 We should set up a multi-level system of college students' medical insurance. College students in our country at present mainly attend the urban residents medical insurance, while a simple urban medical insurance has gone far can not meet the medical needs of college students group, we should set up a multi-level system of medical treatment, such as students can not only take, medical insurance for urban residents can also attend supplementary commercial insurance and student mutual funds, organized by the school funding to colleges and universities, the social insurance agencies and health care institutions charge a premium, the way the government subsidies.

3.3 The government should increase investment in the propaganda and development of the college students' health. Government should be advertising the benefits of college students' medical insurance in a variety of media, such as micro message platform, micro-blog platform, SMS, etc., enable students to fully understand the college students' medical insurance, in fact, in reality, many college students in the ill treatment need expensive costs, often thought of medical insurance, but this time they only found that is not insured, that increases the students medical expenditures. If the government and schools do propaganda to students in time, to let them know the advantage of the medical insurance, I think the situation can be avoided. Fund of medical treatment insurance aspects of college students, I think the government should increase investment, to divide college students' medical insurance fund and urban residents medical insurance fund into two lines, give college students medical insurance fund more financial support, adjustment of college students' medical insurance reimbursement ratio, to relieve the pressure on college students' medical costs.

3.4 To improve the health level of the school and improve service quality. College school hospital as college students of the first clinical hospital to go, there is a lot of problems, first of all is the school hospital medical facilities are backward, and drug quality is poorer; Second is the low level of the doctor's treatment, so in order to solve these problems, the relevant government departments should increase investment in this aspect of health, improve the medical environment of college students, can also set up a hospital by a combination of local universities, to improve the health level; in the improvement of level of the doctor, I think we can organize the school hospital doctors to do general medical project training, especially the training to treat college students' daily disease, or through the way of open selection choose more suitable talents, to improve the level of the doctor's treatment.

3.5 To trial the national college students' social medical insurance: the new social medical insurance system for university students should be unified by the national health insurance department is responsible for, trial in country, the vertical management, implement the national college students' social medical insurance plan as a whole, the expansion of the total amount of insurance fund at the same time, it excavates the potential effectiveness of funds of medical treatment, also improves the medical insurance fund in all aid ability and the ability to resist risks; implement the national plan as a whole can solve effectively different medical expenses settlement problem produced during the students' holiday, and intern period.

3.6 During college students graduated from the school to the formal job transition stage of the practice of social medical treatment insurance, we can draw lessons from the French college students, as long as pay a fee during the college graduates to the formal work period, we can enjoy medical insurance as the original.

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