

China

Policies as of 1 January 2024. Updated via a country survey and desk review.

Currency: Yuan renminbi (CNY)

Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the following **categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, disability and survivors

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Basic pension insurance for enterprise employees (social insurance)	The basic pension insurance for enterprise employees programme has 2 components: a social insurance pension and mandatory individual accounts.
Individual account	Basic pension insurance for enterprise employees (individual account)	The basic pension insurance for enterprise employees programme has 2 components: a social insurance pension and mandatory individual accounts.
Individual account	Basic pension insurance for urban and rural residents (individual account)	The basic pension insurance programme for urban and rural residents has 2 components: a non-contributory pension and individual accounts.
Social assistance	Basic pension insurance for urban and rural residents (non-contributory)	The basic pension insurance programme for urban and rural residents has 2 components: a non-contributory pension and individual accounts.

Note: All provinces have established old-age benefit programmes. Age requirements, other qualifying conditions, and benefit amounts vary by province. Several reforms to the Basic pension insurance for enterprise employees programme will go into effect on 1 January 2025, including: (1) a gradual increase in standard retirement ages from age 60 to 63 for men and from age 50 to 55 for women (from age 55 to 58 for women in the civil service and certain public-sector jobs); (2) an increase in the contribution requirement for old-age pensions from 15 to 20 years starting in January 2030; (3) a new early retirement option that allows individuals to claim a pension up to 3 years before reaching the standard retirement age if they meet certain age and contribution requirements; (4) a new deferred retirement option that allows employees to defer claiming a pension by up to 3 years; and (5) changes to the calculation of the disability pension. Special system for certain civil servants and employees of public institutions.

Regulatory framework

Year	Law name and number	Amendments
1978	Interim measures for the retirement and resignation of workers	
1995	Notice on deepening reforms on pension insurance for enterprise employees	
1997	Law on establishing a unified basic pension insurance system for enterprise employees	
1999	Law on further improving the basic living security of laid-off employees of state-owned enterprises and pension payments to retirees from enterprises	
2005	Law on improving basic pension insurance for enterprise employees	
2010 implemented in 2011	<u>Social Insurance Law</u>	2018.
2014	Recommendation on establishing a unified basic pension insurance system for rural and nonsalaried urban residents.	
2015	Law on reforms to pension insurance systems for staff employed by government agencies and institutions	
2018	Law on contribution collection	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Basic pension insurance for enterprise employees (social insurance)	Employees (including legally employed foreigners and migrants, and part-time employees) in urban enterprises and urban institutions managed as enterprises; and civil servants and certain public-sector employees.	Self-employed persons and small business owners with no employees; part-time workers not covered through their employers; and casual workers.	None.	All legal residents are covered.
Basic pension insurance for enterprise employees (individual account)	Employees (including legally employed foreigners and migrants, and part-time employees) in urban enterprises and urban institutions managed as enterprises; and civil servants and certain public-sector employees.	Self-employed persons and small business owners with no employees; part-time workers not covered through their employers; and casual workers.	None.	All legal residents are covered.
Basic pension insurance for urban and rural residents (individual account)	Not applicable (see voluntary coverage).	Voluntary coverage for rural and self-employed urban residents aged 16 or older.	Students and persons covered under the basic pension insurance for enterprise employees programme.	All legal residents are covered.
Basic pension insurance for urban and rural residents (non-contributory)	Not applicable (see voluntary coverage).	Voluntary coverage for rural and self-employed urban residents aged 16 or older.	Students and persons covered under the basic pension insurance for enterprise employees programme.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Basic pension insurance for enterprise employees (social insurance)				
Employees (+)	Covered person: None, or as determined by local government regulations. Employer: 16%.	Payroll. Minimum: 60% of the local average monthly wage for the previous year.	Central and local governments provide subsidies as needed.	
Basic pension insurance for enterprise employees (individual account)				
Employees (+)	Covered person: 8%. Employer: None.	Gross average monthly covered earnings in the previous year. Minimum: 60% of the local average monthly wage for the previous year. Maximum: 300% of the local average monthly wage for the previous year.	Central and local governments provide subsidies as needed.	
Self-employed	12%.	 Minimum: 60% of the local average monthly wage for the previous year. Maximum: 300% of the local average monthly wage for the previous year.	Central and local governments provide subsidies as needed.	
Basic pension insurance for urban and rural residents (individual account)				

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Employees (+)	Covered person: Contributions vary depending on province. Employer: None.		Pays partial or full contributions for residents living under the poverty line or who are severely disabled; local governments provide a minimum annual subsidy of 30 yuan to the individual account of each insured person (at least 60 yuan for those who contribute at least 500 yuan).	Local governments may adjust the number and levels of scales.
Self-employed	Contributions vary depending on province.		Pays partial or full contributions for residents living under the poverty line or who are severely disabled; local governments provide a minimum annual subsidy of 30 yuan to the individual account of each insured person (at least 60 yuan for those who contribute at least 500 yuan).	Local governments may adjust the number and levels of scales.
Basic pension insurance for urban and rural residents (non-contributory)				
All covered persons	None.		The central government finances the total cost through subsidies to the central and western regions, and 50% of the cost through subsidies to the eastern region.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Old-age benefits

Old-age pension - Basic pension insurance for enterprise employees (social insurance)

The basic pension insurance for enterprise employees programme has 2 components: a social insurance pension and a mandatory individual account.

Qualifying conditions

Age requirements	Men: 60	Women: 50 (55 for civil servants and certain public-sector employees)	Legislated increase: Gradually rising by 1 month every 4 months starting in January 2025 until reaching age 63 (men) and age 58 (women who are civil servants or in certain public-sector jobs); and by 1 month every 2 months until reaching age 55 (women in all other professions).
Minimum qualifying period	15 years of contributions.		Legislated increase: Gradually rising by 6 month each year starting in January 2030 until reaching 20 years of contributions.

Employment conditions	Employment may continue.					
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Age 50 (men) or age 45 (women) with at least 10 years of continuous contributions and assessed with a total disability; age 55 (men) or age 45 (women) with 10 years of continuous contributions if employed in certain arduous or unhealthy work.					
Benefit details						
Amount	The pension is the local average monthly wage in the previous year plus the reference earnings, divided by 2. The result is multiplied by 1% for each year of contributions.					
Maximum benefit	No maximum.					
Reference earnings for benefit calculation	The insured's average indexed monthly wage.					
Minimum reference earnings	No minimum.					
Maximum reference earnings	No maximum.					
Benefit adjustments	Legally mandated. Adjusted annually based on the increase in the average wage of employees and the inflation rate.					
Early pension						
See details on "Reduced requirements..." above.						
Reduced benefit for insufficient contributions						
Insured persons who reach the standard retirement age with less than 15 years of contributions may continue making contributions until they reach 15 years or transfer their pension entitlements to the schemes for urban and rural residents. Those who joined the basic pension insurance programme before 2011 and have made another 5 years of contributions after reaching the standard retirement age may make a lump-sum contribution to become eligible for the basic pension if the total length of contributions is still less than 15 years.						
Old-age pension - Basic pension insurance for enterprise employees (individual account)						
The basic pension insurance for enterprise employees programme has 2 components: a social insurance pension and a mandatory individual account.						
Qualifying conditions						
Age requirements	Men: 60	Women: 50 (55 for civil servants and certain public-sector employees).	Legislated increase: Gradually rising by 1 month every 4 months starting in January 2025 until reaching age 63 (men) and age 58 (women who are civil servants or in certain public-sector jobs); and by 1 month every 2 months until reaching age 55 (women in all other professions).			
Minimum qualifying period	15 years of contributions.		Legislated increase: Gradually rising by 6 month each year starting in January 2030 until reaching 20 years of contributions.			
Employment conditions	Employment may continue.					
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Age 50 (men) or age 45 (women) with at least 10 years of continuous contributions and assessed with a total disability; age 55 (men) or age 45 (women) with 10 years of continuous contributions if employed in certain arduous or unhealthy work.					
Benefit details						
Benefit calculation rules	Defined-contribution (DC) benefit					
Amount	The monthly benefit is total employee contributions plus accrued interest, divided by the actuarial month. The actuarial month ranges from 56 to 233, depending on the insured's age, and is adjusted periodically based on the average life expectancy for the urban population and the interest rate. The actuarial month for an insured person who retires at age 60 is 139.					

Maximum benefit	No maximum.
Reduced benefit for insufficient contributions	
Insured persons who reach the standard retirement age with less than 15 years of contributions may continue making contributions until they reach 15 years or transfer their pension entitlements to the schemes for urban and rural residents. Those who joined the basic pension insurance programme before 2011 and have made another 5 years of contributions after reaching the standard retirement age may make a lump-sum contribution to become eligible for the basic pension if the total length of contributions is still less than 15 years.	
Additional information	The individual account pension is paid monthly from the insured's individual account. When the individual account is exhausted, the pension continues to be paid monthly by the social insurance fund.

Old-age pension - Basic pension insurance for urban and rural residents (non-contributory)		
The basic pension insurance for urban and rural residents programme has 2 components: a non-contributory pension and an individual account.		
Qualifying conditions		
Age requirements	60	Legislated increase: None.
Other qualifying conditions	Must have at least 15 years of contributions to the individual account component of the Basic pension insurance for rural and urban residents programme.	
Means test	Benefit test (as a proxy for need)	Not entitled to a social insurance old-age pension under the basic pension insurance programme.
Employment conditions	Employment may continue.	
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	At least 123 yuan a month. The amount of the pension increases with age in some regions.	
Benefit adjustments	Ad hoc adjustments. Adjusted based on changes in the consumer price index, the average earnings of rural and urban residents, and the benefit amounts of other social security programmes.	

Old-age pension - Basic pension insurance for urban and rural residents (individual account)				
The basic pension insurance for urban and rural residents programme has 2 components: a non-contributory pension and an individual account.				
Qualifying conditions				
Age requirements	60	Legislated increase: None.		
Minimum qualifying period	At least 15 years of contributions.	Legislated increase: None.		
Means test	Benefit test (as a proxy for need)	Not entitled to an individual account old-age pension under the basic pension insurance programme.		
Employment conditions	Employment may continue.			
Benefit details				
Benefit calculation rules	Defined-contribution (DC) benefit			
Amount	Total insured person and government contributions as well as subsidies from other organizations (including social and welfare organizations) plus accrued interest, divided by an actuarial coefficient.			
Reduced benefit for insufficient contributions				
Insured persons who reach age 60 with less than 15 years of coverage can continue making contributions to the individual account until they become eligible.				

Disability benefits

Disability pension - Basic pension insurance for enterprise employees (social insurance)

The disability pension does not have a mandatory individual account component.

Qualifying conditions

Qualifying conditions	Must be assessed with a total incapacity for work. Medical experts of the Labour Ability Appraisal Committee assess the degree of disability. Must not qualify for an early social insurance old-age pension under the basic pension insurance programme.
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Employment conditions	Employment must cease.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	40% of the reference earnings.
Minimum benefit	Set by provincial and local governments based on the local standard of living.
Reference earnings for benefit calculation	The insured's average monthly wage in the previous year.
Benefit duration	No limit.

Survivor benefits

Survivor pension - Basic pension insurance for enterprise employees (social insurance)

The pension consists of a social insurance pension and a mandatory individual account.

Qualifying conditions

Qualifying conditions	The deceased was a pensioner or in covered employment at the time of death.
Eligible survivors	A widow(er), dependent children, parents, grandparents, grandchildren, and brothers and sisters.

Benefit details

Amount	A lump sum of 3 to 24 months of the local average monthly wage (depending on the insured's years of contributions). If the deceased had less than 5 years of contributions, the benefit must be less than the sum of contributions. If the deceased was self-employed, the benefit is based on the total deposited in the individual account.
Maximum benefit	24 months.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Funeral grant	Paid to the deceased's eligible survivors.	A lump sum of 2 months of the local average monthly wage. If the deceased had less than 5 years of contributions, the benefit must be less than the sum of contributions. If the deceased was self-employed, the benefit is based on the total deposited in the individual account.

Survivor pension - Basic pension insurance for enterprise employees (individual account)

The pension consists of a social insurance pension and a mandatory individual account.

Qualifying conditions

Qualifying conditions	The deceased was a pensioner or in covered employment at the time of death.
Eligible survivors	Deceased's legal heir.

Benefit details

Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total employee contributions plus accrued interest minus previous payments to the deceased.

Survivor benefit - Basic pension insurance for urban and rural residents (individual account)

Qualifying conditions

Qualifying conditions	The deceased received or was entitled to receive an old-age pension for rural or non-salaried urban residents.
Eligible survivors	The deceased's legal heirs.
Payment of benefit abroad	The benefit is payable abroad, with or without reciprocal agreements.

Benefit details

Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total insured person contributions plus accrued interest minus previous payments to the deceased.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Funeral subsidy	Paid to the deceased's eligible survivors in certain areas depending on local regulations.	A benefit is paid.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Human Resources and Social Security	General supervision and regulation; Programme administration.	Basic pension insurance for enterprise employees (social insurance), Basic pension insurance for enterprise employees (individual account), Basic pension insurance for urban and rural residents (individual account), Basic pension insurance for urban and rural residents (non-contributory)	
Provincial or local social insurance agencies	<p>Programme administration and delivery.</p> <p>Note: Administer their respective retirement pension pools and individual accounts under the Basic pension insurance for enterprise employees programme, and administer the Basic pension insurance for urban and rural residents programme.</p>	Basic pension insurance for enterprise employees (social insurance), Basic pension insurance for enterprise employees (individual account), Basic pension insurance for urban and rural residents (individual account), Basic pension insurance for urban and rural residents (non-contributory)	
Provincial human resource and social security authorities	<p>Regulatory functions.</p> <p>Note: Are responsible for regulatory funds and special reserve funds.</p>	Basic pension insurance for enterprise employees (social insurance), Basic pension insurance for enterprise employees (individual account), Basic pension insurance for urban and rural residents (individual account), Basic pension insurance for urban and rural residents (non-contributory)	
Local tax authorities	Collection of contributions.	Basic pension insurance for enterprise employees (social insurance), Basic pension insurance for enterprise employees (individual account), Basic pension insurance for urban and rural residents (individual account), Basic pension insurance for urban and rural residents (non-contributory)	Under the State Administration of Taxation.

Health and long-term care benefits

Branch overview

Type of programme	Programme name
Social insurance	Basic medical insurance for rural and nonsalaried urban residents
Social insurance	Basic medical insurance for employees (social insurance)
Individual account	Basic medical insurance for employees (mandatory individual account)

Note: The administration of the basic medical insurance for employees and maternity insurance programme were merged in 2019. There is no system for long-term care insurance. However, pilot programmes are currently operating in around 49 national pilot cities. Special subsidy scheme for civil servants.

Regulatory framework

Year	Law name and number	Amendments
2003	Directives for establishing a new rural cooperative medicare system	
2007	Guiding opinions on launching a pilot programme for urban residents' basic medical insurance	
2009	Directives on deepening health care reforms	
2010 implemented in 2011	<u>Social Insurance Law</u>	2018.
2012	Law on special protection for female employees	
2012	Law on pilot critical disease insurance for urban and rural residents	
2016	Law on integrated scheme for rural and nonsalaried urban residents	
2018	Law on contribution collection	
2019	<u>Opinions on promoting the integration of maternity insurance and employee basic medical insurance</u>	
2020 implemented in 2021	<u>Interim measures for the designated administration of medical insurance for medical institutions</u>	
2021	Regulation on the supervision and administration of the use of healthcare security funds	
2023	<u>Regulation on the provision of social insurance services</u>	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Basic medical insurance for rural and nonsalaried urban residents (social insurance)	Not applicable (see voluntary coverage).	Coverage is voluntary for rural and non-salaried urban residents of China not covered by basic medical insurance for employees, and certain categories of self-employed persons.	Persons covered by basic medical insurance for employees.	Citizens only.
Basic medical insurance for employees (social insurance)	Employees in urban areas working in government organizations, enterprises, social groups, and non-profit organizations.	Self-employed persons and small business owners with no employees; part-time workers not covered through their employers; and casual workers.		All legal residents are covered.
Basic medical insurance for employees (mandatory individual account)	Employees in urban areas working in government organizations, enterprises, social groups, and non-profit organizations.	Self-employed persons and small business owners with no employees; part-time workers not covered through their employers; and casual workers.		All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Basic medical insurance for rural and nonsalaried urban residents (social insurance)				
Employees (+)	Covered person: An average annual flat-rate contribution of at least 400 yuan, depending on province. Employer: None.		An annual matching contribution (combined central and local governments) of 670 yuan for each person. The actual amount of the matching contribution varies by province.	
Basic medical insurance for employees (social insurance)				
Self-employed	An average annual flat-rate contribution of at least 400 yuan, depending on province.	Minimum: None. Maximum: None.	An annual matching contribution (combined central and local governments) of 670 yuan for each person. The actual amount of the matching contribution varies by province.	

Basic medical insurance for employees (social insurance)

Source of funds

Programme name and persons covered ^[1]	Contributions	Income base	Government contributions	Additional information
Employees (+)	Covered person: About 2% (to the individual account). Employer: About 6% (to the pooling fund).	Gross earnings. Minimum: 60% of the local average monthly wage for the previous year. Maximum: 300% of the local average monthly wage for the previous year.	None.	Local governments may adjust contribution rates based on local conditions. Contributions also finance "Basic medical insurance for employees (mandatory individual account)" benefits listed below.
Self-employed	About 6%.	A certain proportion of the local average annual wage in the previous year, see note.	None.	The self-employed person's contributions are split between the pooling fund and the individual account in varying proportions based on local conditions. Self-employed persons may pay a lower rate to the pooling fund (without establishing an individual account) or join the basic medical insurance programme for urban and rural residents. Local government may adjust contribution rates based on local conditions. Contributions also finance "Basic medical insurance for employees (mandatory individual account)" benefits listed below.
Basic medical insurance for employees (mandatory individual account)				
Employees (+)				Financing is reported under "Basic medical insurance for employees (social insurance)" above.
Self-employed				Financing is reported under "Basic medical insurance for employees (social insurance)" above.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Health benefits

Medical benefits - Basic medical insurance for employees (social insurance)

Basic medical insurance for employees is delivered jointly through social insurance and a mandatory individual account.

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period for employees in covered employment. Pensioners must meet a minimum contribution requirement that varies depending on the province or must make additional contributions until the minimum is reached.
Eligible dependents	Dependents are not covered. The individual account can be inherited.

Benefit details

Services covered	Medical care.
Approved service providers and service conditions	Accredited hospitals or clinics.
Cost sharing	The pooling fund reimburses the cost of medical benefits up to about 600% of the local average annual wage in the previous year. Reimbursement for payments beyond 600% of the local average annual wage must be covered by supplemental programmes. Medical expenses paid by the insured can be drawn from the individual savings account.

Medical benefits - Basic medical insurance for employees (mandatory individual account)

The qualifying conditions and benefits are the same as Basic medical insurance benefits for employees (social insurance), see above.

Medical benefits - Basic medical insurance for rural and nonsalaried urban residents (social insurance)

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
Eligible dependents	Dependents are not covered.

Benefit details

Services covered	Medical costs.
Approved service providers and service conditions	Medical expenses for pharmaceuticals listed in the basic medical insurance directory, diagnosis and treatment services in medical care facilities covered by the basic medical insurance, and medical expenses for emergencies and rescue services.
Cost sharing	Insured persons are reimbursed annually for medical costs up to about 600% of the local per capita disposable income.

Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
National Healthcare Security Administration	<p>General supervision and regulation.</p> <p>Note: Provides general guidance to local governments' medical insurance and ensures that local regulations follow central government guidelines.</p>	Basic medical insurance for rural and nonsalaried urban residents (social insurance), Basic medical insurance for employees (social insurance), Basic medical insurance for employees (mandatory individual account)	
Local government healthcare administration agencies	<p>Programme administration and delivery.</p> <p>Note: Administer medical benefits insurance.</p>	Basic medical insurance for rural and nonsalaried urban residents (social insurance), Basic medical insurance for employees (social insurance), Basic medical insurance for employees (mandatory individual account)	
Local government healthcare security administration agencies	<p>Programme administration and delivery.</p> <p>Note: Contract with accredited clinics and hospitals to provide medical benefits.</p>	Basic medical insurance for rural and nonsalaried urban residents (social insurance), Basic medical insurance for employees (social insurance), Basic medical insurance for employees (mandatory individual account)	
National Health Commission	<p>Regulatory functions.</p> <p>Note: Provides general guidance to medical care providers.</p>	Basic medical insurance for rural and nonsalaried urban residents (social insurance), Basic medical insurance for employees (social insurance), Basic medical insurance for employees (mandatory individual account)	
<u>Local tax authorities</u>	Collection of contributions.	Basic medical insurance for rural and nonsalaried urban residents (social insurance), Basic medical insurance for employees (social insurance), Basic medical insurance for employees (mandatory individual account)	Under the State Administration of Taxation.

Sickness and maternity

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Cash sickness benefit	While cash maternity benefits belong to the same programme as sickness benefits below, we report them separately because they have different financing.
Social insurance	Cash maternity benefit	See above.

Regulatory framework

Year	Law name and number	Amendments
1988	Directives for women employees	
1994	Trial measures for maternity insurance for employees	
2010 implemented in 2011	Social Insurance Law	2018.
2012	Law on special protection for female employees	
2012	Law on pilot critical disease insurance for urban and rural residents	
2016	Law on integrated scheme for rural and nonsalaried urban residents	
2018	Law on contribution collection	
2021	Regulation on the supervision and administration of the use of healthcare security funds	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Cash sickness benefit (social insurance)	Employees in urban areas working in government organizations, enterprises, social groups, and non-profit organizations.	Self-employed persons in certain provinces.		No information.
Cash maternity benefit (social insurance)	Employees in urban areas working in government organizations, enterprises, social groups, and non-profit organizations.	Self-employed persons in certain provinces.	None.	No information.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Cash sickness benefit (social insurance)			
Employees (+)	Covered person: None. Employer: The total cost.		None.
Self-employed	Actual rates vary depending on the region.		None.
Cash maternity benefit (social insurance)			
Employees (+)	Covered person: None. Employer: Up to 1%. Actual rates vary depending on the region.	Payroll.	None.
Self-employed	Actual rates vary depending on the region.		None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Sickness benefits

Sickness benefit - Cash sickness benefit (social insurance)

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
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Benefit details

Benefit calculation rules	Wage replacement
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Amount	60% to 100% of the reference earnings for the first 6 months (depending on length of service); thereafter, 40% to 60% until the employee recovers or is assessed with a permanent disability. Rates may vary by region.
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Reference earnings for benefit calculation	The insured's last monthly wage.
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Benefit duration	From 3 to 24 months depending on the length of service; may be extended for certain illnesses.
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Maternity benefits

Maternity benefit - Cash maternity benefit (social insurance)

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
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Benefit details

Benefit calculation rules	Wage replacement
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Amount	100% of the reference earnings.
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Reference earnings for benefit calculation	The enterprise's average monthly wage for the previous year.
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Benefit duration	At least 98 days for the birth of a child, depending on the province, including 15 days before the birth (an additional 15 days for complicated childbirths) and an additional 15 days for each child for multiple births. At least 42 days for a miscarriage that takes place after at least 4 months of pregnancy, and 15 days for a miscarriage that takes place after less than months of pregnancy.
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Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
National Healthcare Security Administration	<p>General supervision and regulation.</p> <p>Note: Provides general guidance to local governments' sickness and maternity insurance programmes and ensures that local regulations follow central government guidelines.</p>	Cash maternity benefit (social insurance)	
Local government healthcare administration agencies	<p>Programme administration and delivery.</p> <p>Note: Administer sickness and maternity insurance funds.</p>	Cash sickness benefit (social insurance), Cash maternity benefit (social insurance)	
<u>Local tax authorities</u>	Collection of contributions.	Cash maternity benefit (social insurance)	Under the State Administration of Taxation.

Accidents at work and occupational diseases

Branch overview

Type of programme	Additional information
Social insurance	
Employer-liability system	Employers pay benefits directly to the employee or through private insurance.

Note: Several provinces and cities have launched pilot programmes for workers in new forms of employment who are excluded from the social insurance and employer liability programmes. A special system exists for civil servants, including employees of government and communist party organizations, and cultural, educational, and scientific institutions.

Regulatory framework

Year	Law name and number	Amendments	Additional information
1953	Directive		
1978	Permanent employees directive		
1986	Contract workers directive		
1996	Directive		
1999	Law on contribution collection	2019.	
2010	Revised work injury insurance regulations		Replaced work injury insurance regulations of 2003.
2016	Measures on assistive devices	2018.	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Employees of participating enterprises, public institutions, civil associations, private non-enterprise units, foundations, law firms, accounting firms, and certain other organisations.	Employed persons not compulsorily covered.		All legal residents are covered.
Employer liability	Employees of entities not participating in the social insurance programme. Note: For injured workers employed illegally and assessed with any degree of disability, employers must pay a lump-sum benefit that is at least the work injury benefit paid to legally employed workers.		Self-employed persons.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: None. Employer: An average of 0.61% (as of 2023), based on the industry and certain other factors.	Payroll.	Provincial work injury insurance regulatory funds and local governments provide subsidies as needed; contributes as an employer.	
Self-employed	Not applicable.			Note: small business owners contribute as an employer (see above).
Employer liability				
Employees (+)	Covered person: None. Employer: The total cost.		None.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Temporary work-injury benefits

Temporary disability benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Medical experts of the municipal Labour Ability Appraisal Committee assess the degree of disability.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The insured's monthly earnings before the accident occurred or occupational disease began.
Benefit duration	For up to 12 months or until the insured is assessed with a permanent disability.

Temporary disability benefit - Employer liability

The employer liability system applies to nonparticipating enterprises. The size of the benefit and the qualifying conditions are the same as those under the social insurance system (see above).

Permanent work-injury benefits

Permanent disability benefit - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease resulting in a total permanent disability (disability degrees 1-4). The insured and the former employer must contribute to the basic medical insurance programme. Medical experts of the municipal Labour Ability Appraisal Committee assess the degree of disability.	
Employment conditions	Employment must cease.	
Benefit details		
Amount	The benefit is awarded based on 10 assessed degrees of disability. For a total disability (degrees 1-4), a lump sum of 27 months of the reference earnings plus a pension of 90% of the reference earnings (1st degree); a lump sum of 25 months of the reference earnings plus a pension of 85% of the reference earnings (2nd degree); a lump sum of 23 months of the reference earnings plus a pension of 80% of the reference earnings (3rd degree); or a lump sum of 21 months of the reference earnings plus a pension of 75% of the reference earnings (4th degree). (See partial disability for the other assessed degrees of disability.)	
Minimum benefit	The local minimum wage. If the permanent disability benefit is less than the local minimum wage, the work injury insurance fund pays the difference. See Annex for the minimum wage.	
Reference earnings for benefit calculation	The insured's previous wage is the insured's average monthly contribution wage in the last 12 months before the disability began. The previous monthly contribution wage used to calculate benefits must be 60% to 300% of the average monthly wage of employees in the pooling area.	
Benefit adjustments	Legally mandated. Adjusted every 2 years based on wage growth, changes in the consumer price index, and certain other factors.	
Benefit duration	The benefit ceases when the insured becomes entitled to a basic old-age pension. If the basic old-age pension is less than the permanent disability benefit, the work injury insurance fund pays the difference.	
Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount
Substantial permanent disability benefit	Paid for a substantial permanent disability (degrees 5-6).	A lump sum of 18 months (5th degree) or 16 months (6th degree) of the reference earnings. If the employer cannot offer the insured an appropriate job, a monthly disability benefit of 70% (5th degree) or 60% (6th degree) of the reference earnings plus social insurance contributions is paid by the employer. If the permanent disability benefit is less than the local minimum wage, the employer pays the difference. If the insured voluntarily ceases the employment relationship with the employer, a lump-sum work injury medical treatment subsidy (paid from the work injury insurance fund) and a lump-sum disability employment subsidy (paid by the employer) are paid. Provincial governments set the subsidy rates. See Annex for the minimum wage.
Partial permanent disability benefit	Paid for a partial permanent disability (degrees 7-10).	A lump sum of 13 months (7th degree), 11 months (8th degree), 9 months (9th degree), or 7 months (10th degree) of the insured's previous wages is paid. If the labour or employment contract expires or is terminated, or if the employee voluntarily terminates the contract, a lump-sum work injury medical treatment subsidy (paid from the work injury insurance fund) and a lump-sum disability employment subsidy (paid by the employer) are paid. Provincial governments set the subsidy rates.

Additional information	For injured workers employed illegally and assessed with any degree of disability, employers must pay a lump-sum benefit that is at least the work injury benefit paid to legally employed workers.
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Disability benefit - Employer liability

The employer liability system applies to nonparticipating enterprises. The size of the benefit and the qualifying conditions are the same as under the social insurance system (see above). For injured workers employed illegally and assessed with any degree of disability, employers must pay a lump-sum benefit that is at least the work injury benefit paid to legally employed workers.

Medical work-injury benefits

Medical benefits - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Injuries resulting from traffic, rail, or passenger ferry accidents in which the covered person has no primary responsibility.
Benefit details	
Services covered	Benefits include first aid, treatment, surgery, nursing, medicine, assistive devices (such as prosthetic limbs, orthotics, dentures and wheelchairs), rehabilitation, transportation expenses, food, accommodation and hospitalization, based on a list of approved diagnoses and treatments.
Cost sharing	No patient charges for covered services. The work injury insurance fund pays the cost of assistive devices.

Medical benefits - Employer liability

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Injuries resulting from traffic, rail, or passenger ferry accidents in which the covered person has no primary responsibility.
Benefit details	
Services covered	Benefits include treatment, surgery, nursing, medicine, assistive devices (such as prosthetic limbs, orthotics, dentures and wheelchairs), rehabilitation, transportation expenses, food, accommodation and hospitalization, based on a list of approved diagnoses and treatments.
Cost sharing	Varies depending on the province.

Survivor's work-injury benefits

Survivor pension - Social insurance

Qualifying conditions	
Qualifying conditions	Must have died due to a work injury or occupational disease.
Eligible survivors	Widow(er), orphans, parents, grandparents, grandchildren, brothers, and sisters.
Remarriage conditions	Spouse's pension ceases upon remarriage or civil partnership. Remarriage settlement: No remarriage settlement is paid.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	40% of reference earnings (to the widow(er)); 30% (to each additional dependent).
Combined maximum for all survivors	100% of the deceased's average monthly contribution wage in the last 12 months before death.

Reference earnings for benefit calculation	The deceased's average monthly contribution wage in the last 12 months before death.	
Benefit adjustments	Legally mandated. Adjusted every 2 years based on wage growth, changes in the consumer price index, and certain other factors.	
Benefit duration	No limit.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Widow(er)'s and orphan's supplements	Paid to the widow(er) and the orphan.	10% of the deceased's last monthly wage.

Survivor pension - Employer liability

The size of the benefit and the qualifying conditions are the same as those under the social insurance system (see above).

Death allowance - Social insurance

Qualifying conditions	
Qualifying conditions	Must have died due to a work injury or occupational disease.
Eligible survivors	A widow(er), children, parents, grandparents, grandchildren, and siblings.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of 20 times the national urban per capita disposable income of the previous year.
Benefit adjustments	Ad hoc adjustments.

Death allowance - Employer liability

The size of the benefit and the qualifying conditions are the same as those under the social insurance system (see above).

Funeral grant - Social insurance

Qualifying conditions	
Qualifying conditions	Must have died due to a work injury or occupational disease.
Eligible survivors	A widow(er), children, parents, grandparents, grandchildren, and siblings.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of 6 times the local average wage in the previous year.
Benefit adjustments	Ad hoc adjustments.

Funeral grant - Employer liability

The size of the benefit and the qualifying conditions are the same as those under the social insurance system (see above).

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
<u>Ministry of Human Resources and Social Security</u>	<p>General supervision and regulation.</p> <p>Note: Provides general guidance for the social insurance programme and ensures that local regulations follow central government guidelines.</p>	Social insurance, Employer liability	
Local government social insurance agencies and participating enterprises	Programme administration and delivery.	Social insurance	
Enterprises not participating in the social insurance program	<p>Payment/delivery of benefits.</p> <p>Note: Pay benefits directly to employees.</p>	Employer liability	
<u>Local tax authorities</u>	Collection of contributions.	Social insurance	Under the State Administration of Taxation.

Unemployment

Branch overview

Type of programme

Social insurance

Regulatory framework

Year	Law name and number	Amendments
1999	Unemployment insurance regulations	
2000	Procedures for applying for and receiving unemployment insurance benefits	2018, 2019, 2024.
2010 implemented in 2011	Social Insurance Law	2018.
2023	Regulation on the provision of social insurance services	

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Social insurance	Employees in urban areas working in various enterprises and public institutions. Some provincial and local governments may extend coverage to employees of social groups and non-profit organizations and to small business owners and their employees.	Self-employed persons.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: 1%. Employer: 2%.	Salary or payroll.	Provides subsidies.	A phased implementation of a total 1% contribution rate for employers and employees is ongoing.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Unemployment benefits

Unemployment benefit - Social insurance

Qualifying conditions

Qualifying conditions	Must have at least 1 year of covered employment; be involuntarily unemployed; be registered at a local employment-service agency; and be actively seeking employment.
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Benefit details

Benefit calculation rules	Flat-rate amount
Amount	Local provincial and municipal governments set benefit amounts at a level higher than the minimum living standard for urban residents but lower than the local minimum wage. See Annex for the minimum wage.
Benefit adjustments	Ad hoc adjustments.
Benefit duration	Up to 1 year with at least 1 but less than 5 years of contributions, up to 1.5 years with at least 5 but less than 10 years of contributions, or up to 2 years with 10 or more years of contributions.
Additional information	The unemployment insurance fund pays basic medical insurance (including maternity insurance) contributions for the insured during the benefit period.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Human Resources and Social Security	General supervision and regulation. Note: Formulates unemployment insurance policy and provides guidance to local governments.	Social insurance	
Local government social insurance agencies	Programme administration and delivery.	Social insurance	
Local tax authorities	Collection of contributions.	Social insurance	Under the State Administration of Taxation.

Family and household benefits

Branch overview

Type of programme

Social assistance

Regulatory framework

Year	Law name and number	Amendments
2014	Interim Measures for Social Assistance	2019.

Coverage

Programme	Mandatory coverage	Citizenship conditions
Social assistance	Needy persons.	Citizens only.

Source of funds

Programme name	Persons covered	Notes
Social assistance	All covered persons	Subsidized by the central government with local governments providing additional funds.

Family and household benefits

Subsistence allowance - Social assistance

Qualifying conditions		
Qualifying conditions		Paid to vulnerable households to guarantee a minimum living standard.
Means test	Asset and income test	Asset test: Must not exceed certain locally defined asset limits. Income test: Per-capita household income must not exceed the locally defined income threshold.
Benefit details		
Benefit calculation rules	Progressive amount (income-related)	
Amount	The difference between per-capita household income and the locally defined minimum income threshold.	
Benefit adjustments	Ad hoc adjustments.	
Benefit duration	As long as qualifying conditions are fulfilled.	

Assistance and support for people in extreme poverty - Social assistance

Qualifying conditions		
Qualifying conditions		Paid to elderly persons, persons with disabilities, and children younger than age 16. Must be unable to work and have no sources of income, including from a family member or legal guardian.
Means test	Asset and income test	Must not exceed certain locally defined asset and income limits.
Benefit details		
Amount	A benefit is paid that varies by region.	
Minimum benefit	1.3 times the subsistence allowance.	
Benefit adjustments	Ad hoc adjustments.	
Benefit duration	As long as qualifying conditions are fulfilled.	

Administrative organization

Organization	Role in relation to programme	Related programmes
<u>Ministry of Human Resources and Social Security</u>	General supervision and regulation; Programme administration and delivery.	Social assistance
Provincial or local social assistance management departments	General supervision and regulation; Programme administration and delivery.	Social assistance

Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 January 2024)	Additional information
National urban per capita disposable income	Annual	54,188 yuan.	
National rural per capita disposable income	Annual	23,119 yuan.	
National residents per capita disposable income	Annual	41,314 yuan.	