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Study on the Role of Maternity Insurance in Protecting Families under the "Three-child" Policy

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Abstract

This paper analyzes the current situation of maternity insurance in the context of the three-child policy and finds that although the participation rate and coverage of maternity insurance have increased after the merger with employee medical insurance, there are still problems such as high pressure on the payment of maternity insurance fund, insufficient coverage of maternity insurance, inadequate maternity allowance system, and compensation standards that cannot meet actual needs. Therefore, in the context of China's current maternity situation and policies, this paper makes the following suggestions: to reduce the pressure of payment by expanding the number of potential participants such as the flexibly employed population, and to enrich the investment model of the fund to establish effective supervision of the "open source" method; to expand the time span of maternity insurance coverage, to include the preparation process of pregnancy in the scope of benefits, and to Extend the recovery period for the second trimester and raise the compensation standard; lower the threshold limit for receiving maternity allowance, and provide graded compensation according to the number of births of two and three children, while reformulating the maternity compensation standard according to the actual situation of the region. It is thus hoped that a complete protection system will be established to reduce the worries of maternity families in the process of pregnancy and childbirth and to fulfill the protection and uplifting functions of maternity insurance itself.

Keywords

Maternity Insurance; Maternity Benefits; Maternity Wishes.

1. Introduction

Maternity insurance is one of the five social insurance systems specified in China's social insurance law and an important part of the social security system with Chinese characteristics, playing an irreplaceable and positive role in safeguarding the legitimate rights and interests of women in employment and childbirth, balancing the burden on enterprises and units, accelerating the improvement of China's population structure, and promoting sustainable and healthy economic development and social harmony and stability. 235.67 million people, an increase of 10.0% over the previous year. 11.67 million people enjoyed various maternity insurance benefits, an increase of 304,000 over the previous year and an increase of 2.7% over the previous year. The per capita maternity insurance expenditure on maternity benefits was RMB 21,973, an increase of 8.2% over the previous year.

Since entering the new century, China's demographic environment has undergone significant changes, with chronically low fertility levels, accelerated aging, future labor shortages, and chronically imbalanced sex ratios at birth, a series of problems that have become potential constraints on the future long-term stable development of China's economy [1]. On the one hand, the results of the 2020 census of the National Bureau of Statistics of China show that the number of people aged 0-14 accounts for 17.95%, up 1.35% from the results of the sixth census,

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but the percentage of people aged 60 or older has reached 18.70% and has increased by 5.44%; the percentage of young adults aged 15-59 is 63.35%, down 6.79% from the past. Although the number of children has increased in recent years, the growth rate is much lower than the rate of population aging, and the form of population aging in China has become very serious. On the other hand, China gradually liberalized its "two-child policy" in 2013 and 2015, respectively, in response to the many issues arising from the current changing demographic environment. 2020 results of China's seventh census show that the average annual population growth rate changes from 0.57% in 2010 to 0.53% in 2020, a decline from the previous average annual population growth rate. The average annual population growth rate has declined significantly from previous declines, and the two-child birth rate has increased significantly. Although China has fully liberalized its "two-child" policy since 2016, with 45% of the 18.46 million births in that year, China's births have continued to decline since then, with only 14.65 million births in 2019, of which 59.5% were two children or more. In June 2021, China issued a policy document calling for the full liberalization of "three-child" births and the removal of social support fees and other constraints in the hope of increasing the fertility rate and reducing social inertia. Therefore, the study of social fertility inertia is not only conducive to increasing the willingness of society to have children and reducing the rate of population aging, but also to the stability of the country's future demographic environment in order to adapt to the new demographic situation and promote new requirements for high-quality development.

Social security reform has been an important part of China's policy reform. Maternity insurance has been merged with employee medical insurance since the end of 2019. The combined collection of the two insurance policies not only helps to efficiently protect the legitimate rights and interests of maternity families, but also reduces the procedures for enterprises to pay employee social insurance and increases the motivation to pay and the coverage of maternity insurance. As a means of protecting the rights of families who have given birth, maternity insurance often provides some protection after the act of giving birth has occurred, but the strength of these protections is often greatly reduced in the current economic and policy environment, and may have little or no positive effect on the willingness of society to give birth. Based on the actual implementation of maternity insurance and the academic views of some scholars at home and abroad, this paper gives some policy suggestions on how to improve the protection capacity of maternity insurance and boost the willingness to have children.

2. Current Status of Maternity Insurance

Maternity insurance can be traced back to Article 16 of the Regulations of the People's Republic of China on Labor Insurance, which was issued in 1951, when the main body responsible for the protection was the enterprise. 1994 marked the full implementation of the maternity insurance system for urban workers in China, and a unified approach to maternity insurance fund coordination was introduced in China. In 2019, China issued a document calling for a comprehensive push to strengthen the fund's co-funding capacity, enhance its comprehensive effectiveness, and reduce management and operating costs, and to complete the merger of employee medical insurance and maternity insurance by the end of that year.6 China fully implemented the "three-child" policy in 2021, and in July the Medical Insurance Bureau In July, the Health Insurance Bureau issued a document to ensure that the cost of giving birth to a "third child" is included in the payment of maternity insurance benefits.

From 2016 to 2017, China began to fully liberalize the "two-child" policy, and as a result of this policy, for the first time, the maternity fund's income was less than its expenses, but the overall operation was stable. The average annual growth rate of the accumulated fund balance was 21.9% (from 2000 to 2019), excluding the reversal of income and expenditure due to the "two-child" policy in 2016, and the growth remained stable overall. The average annual growth rate

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of the number of participants was 10.85%, and the number of participants in maternity insurance increased rapidly from 2004 to 2008, from 5% in 2003 to 20% in 2004 and 23% in 2005. The significant and rapid increase in the number of participants led to a yearly increase in the number of people receiving benefits, with a peak in 2006. From the "two-child" policy in 2011 to the full "two-child" policy in 2015, the number of maternity insurance beneficiaries increased significantly, with two peaks in 2013 and 2016.

3. Literature References

In recent years, the trend of declining total fertility rate (TFR) has been observed in most developed and developing countries internationally. In response to this phenomenon, relevant research scholars have provided different explanations from several perspectives. The external factors affecting fertility intention mainly include: institutional, economic, and cultural; internal factors include: family, female education level, gender preference, childcare cost, family size, fertility mode, voluntary or involuntary childless families, etc.

In terms of institutional factors: First, there is a complex interrelationship between the pension system and childbearing. Childcare costs and interest rates are important factors in the positive or negative effect of pension systems on fertility [2], and higher levels of pension contributions lead to lower fertility rates [3]; however, Makoto (2010) also shows that pension systems involve redistribution among different different contributor groups, and if there is intergenerational redistribution through the social security system, higher contribution rates lead to more households choose to have children [4]. Second, developed countries have increased fertility intentions through their welfare systems. 2002 Sweden reduced the cost of childcare by introducing a childcare fee reform, and married families without children responded positively, but the increase in fertility was concentrated in low-income groups, and overall fertility did not change much [5]. 1999 UK welfare system reform increased child spending by 50% for low-income families, and married women (especially the less educated group) experienced an increase in fertility, but the single group did not experience an increase in fertility [6]. In Germany, two reforms of the welfare system were introduced in 1996 and 2007 for children and maternity leave, respectively; the former led to an increase in the willingness to have a second child in the higher income group [7], while the latter affected the timing and spacing of births in the married group [8,9]. For some developing or underdeveloped countries, the system is designed more to cope with higher fertility and maternal child mortality [10,11,12].

In terms of economic factors: first, there is a complex correlation between unemployment and fertility. The effect on fertility intentions varies by type of unemployment and by age group [13].BONO, et al. (2015) argued that unemployment itself has no effect on fertility, but job changes due to economic instability have a negative effect on fertility [14]. Second, higher female labor force participation reduces fertility intentions. Numerous studies have shown that employment and fertility in female groups are mutually influential and largely show a negative correlation [15,16,17]. Third, changes in the cost of childcare also have an important impact on the fertility intentions of families [18]. Fourth, international trade also has some impact on fertility intentions. Developed and developing countries rely on trade development to generate demand for different human capital, which in turn has an impact on national fertility intentions [19]; moreover, trade liberalization increases fertility in the short term [20,21].

From a cultural perspective analysis: people's attitudes towards female workers' employment tend to profoundly influence fertility rates. When the development of society requires female workers and respects their labor, social fertility rates tend not to be high, which is particularly evident in Western countries such as Europe and the United States after the beginning of industrial societies [22,23]. From the perspective of other external factors: the impact of AIDS

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on fertility in Africa is complex, diverse and heterogeneous [24,25,26]; the occurrence of natural disasters also has a significant positive effect on fertility intentions in the short term [27,28]; in addition, higher potential home ownership costs significantly reduce fertility intentions and prolong childbearing [29].

In terms of internal influencing factors: first, when couples have good coordination and communication skills and contractual spirit, their family fertility rate is relatively higher, especially when the family division of labor is well handled, the fertility intention of couples will increase [30,31,32,33]. Second, women's education level also has an effect on fertility intentions, but most scholars conclude that an increase in women's education level leads to a decrease in fertility intentions but an increase in health status [34,35,36]. Third, parental preference for the sex composition of their children also affects fertility, with female infant mortality increasing when the first child is a boy in a sexist context [37]. Fourth, women's mode of childbearing also has an impact on fertility intentions, especially when women choose to have a cesarean section, which significantly reduces their fertility intentions [38]. Fifth, in developing countries, family childlessness is mostly due to related diseases, but in developed countries, it is due to increased employment opportunities for women, a narrowing of the gender wage gap, and an increase in the opportunity cost of becoming a parent, which in turn leads to a decrease in fertility [39].

4. Problem Analysis

Before analyzing the lack of comprehensive maternity insurance coverage, it is necessary to understand that although the social security fund and the status of participation are generally showing stable growth, there are also some potential problems, and the existence of these problems has to a certain extent hindered the improvement of maternity insurance coverage.

First, the current pressure on maternity insurance payments is rising, and the social security fund may not be able to sustain itself under the "three-child" policy, and the protection capacity may be further reduced. Since the opening of the comprehensive "two-child" policy, although the fertility rate has increased slightly in the short term, it has not changed China's current fertility situation overall, and the number of maternity insurance participants nationwide has steadily increased each year, and the overall income of the maternity insurance fund has shown a growing trend, but the process has fluctuated. Some scholars have analyzed the income and expenditure of the maternity insurance fund from 2019 to 2038 in the context of the "two-child" policy, and the results show that the fund will probably not cover its expenses from 2027 until 2038, when the fund will have a negative balance of 195.5 billion yuan. Although the number of participants and the amount of income from the combined maternity insurance has increased since 2019, the liberalization of the "three children" in 2021 may accelerate this situation. The "three-child" policy is another important directive of China's maternity policy in recent years. On the one hand, the number of potential participants is not fully covered, and maternity insurance fund expenses are increasing year by year. Regardless of whether the "three-child" policy will be as influential as the "two-child" policy, it is possible to expect a small increase in the period against the backdrop of state encouragement, which could be another shock to the maternity insurance fund. On the other hand, the merger of the two insurance policies has reduced the operating costs of fee-based fund management, payment settlement, and coordination of medical services and drug suppliers, and has also made it easier for participating companies and individuals to further improve insurance coverage. However, with the improvement of social living standards and rising prices, the current coverage standard is already relatively backward, and it is an inevitable trend to raise the compensation standard, but the higher compensation standard will inevitably further increase the payment pressure on maternity insurance funds.

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Secondly, maternity insurance does not cover a comprehensive group of people, and the flexibly employed population and families of uncovered workers cannot enjoy timely protection after the idea of childbirth wishes. The number of participants in China's maternity insurance was about 200 million before the merger of the two insurances, and in 2017 China started a pilot project of merging the two insurances in 12 cities, and a comparative analysis of the number of people covered in the pilot and non-pilot cities shows that the average coverage rate in the pilot cities has increased significantly, and the pilot effect is obvious. However, the coverage rate in China has not reached the expected height after the full implementation of the two-risk merger since 2019. One of the main reasons for this is that the coverage increase in the pilot cities is mainly for flexibly employed people, but there are about 20 million flexibly employed people in China, and this number is expanding with the development of new business models and the rise of online offices. On the other hand, there are many workers who participate in urban pension insurance who are not covered by maternity insurance, and if we take the bottom number of active participants in employee strict pension insurance, there is still room for coverage of close to 90 million. It is worth mentioning that although many places have indicated that maternity insurance will cover flexibly employed workers after the merger of the two insurances, in reality, they can only enjoy the reimbursement of maternity medical expenses, while the most important part of maternity insurance, maternity allowance, which accounts for more than 80% or even more of the maternity insurance fund expenses, is not available. If the most important part of maternity insurance is not available, and with the increase in the proportion of contributions after the merger of the two insurance policies, such flexible workers cannot help but think: What is the meaning of maternity insurance contributions? As a result, this group of people may choose to participate in urban and rural residents' health insurance instead of employees' health insurance, which may lead to a situation where the number of people covered decreases rather than rises. How to complete the coverage of the flexibly employed population and employees who participate in pension insurance but not maternity insurance is the key to solve the problem.

Third, the time span of maternity insurance coverage is not long enough, and the lack of encouraging support during the preparation period and the recovery period are not high enough. The contemporary mainstream fertility process generally has a long time span, from the time a family has the idea of having a baby to about a year or more after completing the birth and recuperating well. On the one hand, a good pregnancy preparation process is an important prerequisite for improving the quality and safety of childbirth. Families today try to improve their health and quality of life as much as possible during the preparation process in order to ensure the success of the pregnancy and the health of the child, a process that can also take a lot of time, energy and financial resources. However, maternity insurance support for the preparation process is clearly inadequate, and the nutritional expenses for pregnant women are only available after the birth, and there are no benefits for men. On the other hand, China provides maternity insurance for 98 days of maternity leave under normal circumstances, which can increase depending on the circumstances of the birth. However, compared to a full year of childbirth, 98 days is too brief, and pregnant women have only 15 days of maternity leave before giving birth. Many pregnant women continue to do more work in the first and middle stages of pregnancy, which poses a risk to the safety and health of the fetus. Although the quality of pregnancy and childbirth is also constrained by different family incomes, the social welfare system like maternity insurance itself is "supporting" maternity, and the welfare nature of the policy is more to provide assistance to the lower and middle class people, who are actually more responsible for the main task of social childbirth.

Fourth, the system of maternity allowance is not perfect, there are many limitations in the subsidy mechanism, and the coverage standard of maternity insurance is low, and the coverage of the senior maternity group is even weaker under the "three-child" policy. Maternity

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allowance is the core social security system arrangement to protect and promote women's maternity, and it is the main part of the maternity insurance fund expenditure, accounting for more than 80% of the whole maternity insurance fund expenditure, which plays an important role in regulating and improving maternity behavior. For example, in some regions, only female employees of units that have participated in maternity insurance are eligible for maternity benefits if they have taken maternity leave or leave for family planning surgery. Male workers who are enrolled in maternity insurance and whose spouses are not employed can only be partially reimbursed for medical expenses and are not eligible for maternity allowance. As a result, only about 4.2 million women actually received the allowance in 2019, compared to about 14.65 million pregnant women in China, or only 28.7%. This is just an isolated case, as there are restrictions in many places on the standard of payment of maternity allowance, the time limit of payment and the way of payment, etc. There are significant restrictions on the enjoyment of the actual allowance, which not only reduces the current desire for maternity insurance contributions, but also does not help to protect the rights to which maternity families are entitled. On the other hand, most of the current maternity insurance compensation standards were set before 2010 and have not been changed for more than a decade. And today, prenatal checkups range from 300-500 RMB, and even 1500 RMB in many cases, while normal births range from 2000-3000 RMB and caesarean sections from 4000-5000 RMB. As a result, many families responded that the actual cost they bear remains heavy after excluding the reimbursement rate. In addition, the "three children" policy will be the main "policy participants" in the senior maternal age. Compared to the age of maternity, the risk of childbirth is higher in older women, the birth of the relevant medical care required is more important, before and after the need for compensation should be greater, if only according to the previous uniform standards, in the high medical costs and risks of childbirth, "three children" is afraid to become a "pipe dream "The reason for the existence of maternity insurance is to provide a better solution to the problem.

If a family of child-bearing age is willing to have more than one child, but gives up because the relevant protection is not in place or the cost of childbirth is too expensive, is such a situation driving the policy "backwards"? But with China's current unpromising maternity situation and the problems with maternity insurance itself, one has to wonder: can maternity insurance really guarantee the implementation of maternity wishes?

5. Policy Recommendations

China's "three-child" policy has been accompanied by simultaneous reforms in many areas in an attempt to change the current unpromising maternity status quo, of which maternity insurance should be the guardian of the "three-child" policy. Although the merger of the two insurance policies in 2019 will help to improve the co-funding capacity of the maternity insurance fund and save the cost of management services, the actual level of contributions and treatment of employees will not change, and the employees will still have palpitations in the face of today's high maternity costs, and the current compensation standards are no longer applicable. With the current form of maternity in Chinese society, China must ensure a stable and favorable maternity environment and increase the willingness to have children, and reform of maternity insurance is imminent.

In the face of rising pressure on maternity insurance funds, "open source" is the only way out. First, all flexibly employed groups should be included in the insurance system in a timely manner. Flexible employment groups are highly unstable in terms of income, and once they are willing to give birth or have an unexpected pregnancy, the lack of relevant policies may reduce their willingness to give birth and prolong their maternity time. If nearly 20 million people nationwide are included in the insurance system, it will increase the income of maternity

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insurance fund and provide better maternity protection for these groups. Second, the difference between China's annual maternity insurance fund contributions and employee health insurance contributions amounts to 100 million people, and if these people could be included in the maternity insurance scheme after the merger of the two insurance schemes, revenues would also rise significantly. Finally, after the merger of the two insurance policies, the two funds will be managed together, and the state should broaden the channels of fund investment to achieve the purpose of fund appreciation and value preservation through various investment channels, and also establish a sound supervisory mechanism to ensure the safety of funds.

Maternity insurance should cover the entire childbirth process, including and extending the preparation and recovery periods. The extension of maternity leave can help childbearing families have better time and energy to prepare for and recover from pregnancy. Pregnancy preparation should be supported and affirmed as the mainstream way for contemporary childbearing families, and a good preparation process not only improves fertility but also protects the physical and mental health of pregnant women. Increasing the benefits of maternity insurance support for pregnancy preparation encourages families to improve the quality of their preparation and to prepare scientifically. The recovery and convalescence period after childbirth should also be appropriately extended and the compensation standard for this period should be increased to ensure that the quality of the pregnant woman's recovery during this period is the possibility of conceiving again. A good first birth experience is especially important for a family to have another child, which is an important guarantee to guarantee the quality of birth, boost the willingness to have children and increase the fertility rate.

Improving the maternity allowance system is the key to solving the problem, and raising the compensation rate is equally essential. With the improvement of social living standards and the progress of individual thinking, people no longer pursue the quantity of births but the quality of births, and the fertility rate is bound to decline. China's current fertility situation is already in a difficult situation, with an aging population and a declining proportion of new births. If the compensation rate is not raised appropriately to reduce the expenses of families in the process of childbirth and to provide more support for fertility benefits to ensure that families who wish to have children can have a stable pregnancy, it will only add to the already severe fertility situation. Maternity benefits in many places should lower the threshold according to the actual situation and reduce unnecessary restrictions. The standard of paid maternity leave should be appropriately increased, and the standard of maternity allowance for "two" and "three" children should be encouraged to be gradually increased, especially for the older mothers who have two or three children, who face higher risks of childbirth. It is more important to increase the compensation and ensure that the supporting medical resources can provide stable protection for them. At the same time, the local government should redetermine the actual medical costs of childbirth and set a uniform compensation standard that takes into account the local economic strength and per capita income. In addition, the compensation standard of maternity insurance should be adjusted appropriately according to the family's income, and the compensation should be increased for families in poor financial situation, so as to reduce the hindrance to increase the willingness to have children due to the lack of family's financial income.

Maternity insurance is the last line of defense to protect fertility intentions, and China has been making policy adjustments in recent years, such as "double reduction" in primary and secondary schools and lowering housing prices, to reduce the pressure on families to have children, in the hope of boosting fertility intentions. However, there has been a lack of improvement in the equally important aspect of maternity insurance, which fails to protect the rights and interests of families in accordance with the actual situation, and some of its problems may in some ways hinder the process of childbirth. Now that China's demographic dividend is

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fading, the country has made important policy changes in the face of the coming severe fertility situation. But since the effects of the two-child policy have been minimal, how much of a difference will the three-child policy make today? The maternity insurance does not provide the right protection, the standards of protection are not up to date, and there are many restrictions on maternity benefits, which can only be improved and publicized as soon as possible to adapt to the current maternity environment. The ultimate goal of maternity insurance should be to ensure that families who wish to have children are not under any pressure in the process of conceiving children, whether it is the medical coverage or welfare benefits, and to ensure the quality of the birth of children, so that these families do not have to worry about the process of conceiving children.

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