

Review and Prospect of Research on Medical Insurance for Urban and Rural Residents in China Since the New Medical Reform

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Abstract. Since the new medical reform, China's urban and rural residents' medical insurance has undergone continuous reforms, which is of great significance for safeguarding the life and health of the people. Through the use of CiteSpace software, this article analyzes the core journals of research on China's urban and rural residents' medical insurance since the new medical reform included in CNKI. In terms of number of paper published, research institutions, author collaboration, research topics, and research hotspots, we have summarized the research context in the field of urban and rural residents' medical insurance in China. The study found that research on urban and rural residents' medical insurance in China has reached a stable stage, with research content continuously refined and research topics becoming more extensive. Future research should strengthen communication and interdisciplinary and cross-field cooperation among institutions or teams, establish a systematic view of urban and rural residents' medical insurance, pay attention to economic and social changes, so as to promote the further development of China's basic medical insurance for urban and rural residents, and improve and adapt to changes in the times.

Keywords: New Medical Reform; Urban and Rural Residents' Medical Insurance; Scientific Knowledge Graph.

1. Introduction

In 2009, the "Opinions on Deepening the Reform of the Medical and Healthcare System" issued by the CPC Central Committee and the State Council emphasized the urgent need to expedite the establishment of a multi-tiered medical insurance system led by basic medical insurance, while also considering various forms of supplementary medical insurance and commercial health insurance to comprehensively cover both urban and rural residents [1]. Thus, the healthcare reform under the new healthcare reform kicked off. In 2012, Sanming City, Fujian Province, integrated the forces of multiple government departments to establish the Medical Insurance Bureau, which was responsible for promoting healthcare reform in a unified manner, playing a central role in leveraging medical insurance, and achieving significant results in providing medical care for the masses and reducing the burden of medical treatment and medication. With the promotion of various "three-medical linkage" reform models, Chinese new round of healthcare reform has gradually entered the deep-water zone of reform. Issues such as urban-rural differences have also received social attention. In 2016, the State Council issued the "Opinions on Integrating the Basic Medical Insurance Systems for Urban and Rural Residents", calling for the integration of the basic medical insurance for urban residents and the new rural cooperative medical care system, and establishing a unified basic medical insurance system for urban and rural residents[2]. Residents participate in and pay for insurance according to the unified national medical insurance policy and enjoy benefits, further improving the fairness and adaptability of residents' medical insurance benefits. It is inclusive and narrows the urban-rural differences. In 2018, in order to further deepen healthcare reform, improve the unified basic medical insurance system for urban and rural residents, and ensure the rational use of medical insurance funds, the 13th National People's Congress approved the institutional reform plan of the State Council and established the National Medical Insurance Bureau. China's medical insurance has further developed. In 2021, the "14th Five-Year Plan for Universal Medical Insurance" issued by the National Medical Insurance Bureau proposed to improve the quality of basic medical insurance participation, optimize and improve the basic medical insurance benefit guarantee and financing mechanism, as well as

improve the medical insurance payment mechanism and pharmaceutical pricing mechanism, and accelerate the improvement of fund supervision system and mechanism[3]. Since the new healthcare reform, China has continuously deepened the reform of medical insurance for urban and rural residents and promoted the development of the medical insurance system for urban and rural residents. Currently, different researchers in academia have conducted research on the influencing factors, policy effects, difficulties, and countermeasures of medical insurance for urban and rural residents based on diverse perspectives, achieving fruitful results. Currently, Chinese new medical reform has been implemented for over 15 years, and the reform has entered its deep-water zone. Urban and rural residents are the main participants in China's universal medical insurance, and they are also important targets of Chinese current medical insurance reform. A comprehensive review, review, and outlook on the research on medical insurance for urban and rural residents in China since the new medical reform is conducive to further deepening the medical insurance reform and promoting the medical security cause to enter a new stage.

The scientific knowledge graph can be used to showcase the current state of research in a field, key issues, and their evolution. However, there has yet to be a bibliometric review on the visual analysis of urban and rural medical insurance. Therefore, this paper aims to use CiteSpace software for literature metrological analysis, combing the research context of urban and rural residents' medical insurance, and anchoring the direction for its next step of research.

2. Data Sources and Research Methods

2.1 Data Sources

This article utilizes the Chinese authoritative search platform CNKI as the data sources. This database possesses significant advantages in terms of data quality and resources, providing accurate and comprehensive data support. To ensure the reliability, high relevance, and precision of the research, the scope of journal sources for retrieval is limited to Chinese core journals and CSSCI-sourced journals (including extended editions). In advanced search, the search formula is set as follows: SU%=('urban and rural residents' basic medical insurance' + 'urban and rural residents' medical insurance' + 'urban and rural medical insurance' + 'new rural cooperative medical care' + 'new rural cooperative medical insurance' + 'urban residents' medical insurance' + 'rural cooperative medical care' + 'urban residents' basic medical insurance' + 'residents' medical insurance' + 'rural medical insurance' + 'farmers' medical insurance' + 'serious illness insurance'). Additionally, considering the launch of China's new medical reform in 2009 and the completeness of the research period, the search time range is set to 2009-2023. To ensure visualization quality, irrelevant documents such as duplicate literature, book reviews, data, news, literature with low relevance to the subject terms, and advertisements are removed, resulting in 2,493 valid documents. Using the literature export function of CNKI, the documents are exported in "Refworks" format for further research.

2.2 Research Methods

This article uses bibliometric methods and utilizes CiteSpace software to conduct a quantitative analysis of research on medical insurance for urban and rural residents in China since the new medical reform. CiteSpace is a scientific literature analysis tool co-developed by Dr. Chen Chaomei and his team at Drexel University, USA, with technical support provided by the WISE Laboratory [4]. Due to its ease of operation, attractive charts, and comprehensible results, it has been widely welcomed and used by scholars. Based on CiteSpace software, this article conducts quantitative and visual analysis of relevant literature through methods such as publication quantity analysis, institutional co-occurrence, high-frequency keyword co-occurrence, and keyword clustering. The version used in this article is Citespace.6.3. R3, with the time span set to January 2009 to December 2023 on CNKI, a time slice of 1 year, and the selection criteria set to "Top50".

3. Analysis of the Research Context of Urban and Rural Residents' Medical Insurance

3.1 Analysis of Number of Papers Published Based on Time Series

Studying the time distribution diagram of number of papers published of urban and rural medical insurance literature since Chinese new medical reform can effectively reflect the research status in this field during a specific period. By deduplicating and organizing the relevant data using Citespace software, we obtained the time distribution diagram of urban and rural medical insurance literature in China since the new medical reform (refer with: Fig. 1). In 2009, Ye Yurong published "Thoughts on Several Issues of Health Economics in the Context of the New Medical Reform" in "China Health Economics", discussing the issues faced by Chinese upcoming new round of medical reform at that time, expounding on the inevitability of hospital development and the needs of the people, suggesting that the approach to hospital development needs to change, and proposing some countermeasures and suggestions [5]. In addition, Cao Keqi, Sun Shuyun, and He Shiwen conducted research on the new rural cooperative medical care system from different perspectives, exploring and improving the ownership system and performance system of the new rural cooperative medical care fund [6,7]. Since these literatures, research on urban and rural residents' medical insurance in China has been continuously conducted since the new medical reform, and fruitful results have been achieved. In 2016, with the continuous promotion of the merger of urban residents' medical insurance and the new rural cooperative medical care system, research on urban and rural medical insurance coordination and "integration of two insurances" has received widespread attention. With the implementation of the basic medical insurance system for urban and rural residents nationwide, research on urban and rural medical insurance in China has also shifted towards more diversified directions, such as changes in medical insurance benefits, revenue and expenditure of medical insurance funds through medical insurance. In recent years, research on medical insurance in China has become more refined, such as reforms in medical insurance payment methods and centralized drug procurement, while direct research on urban and rural medical insurance has tended to stabilize.

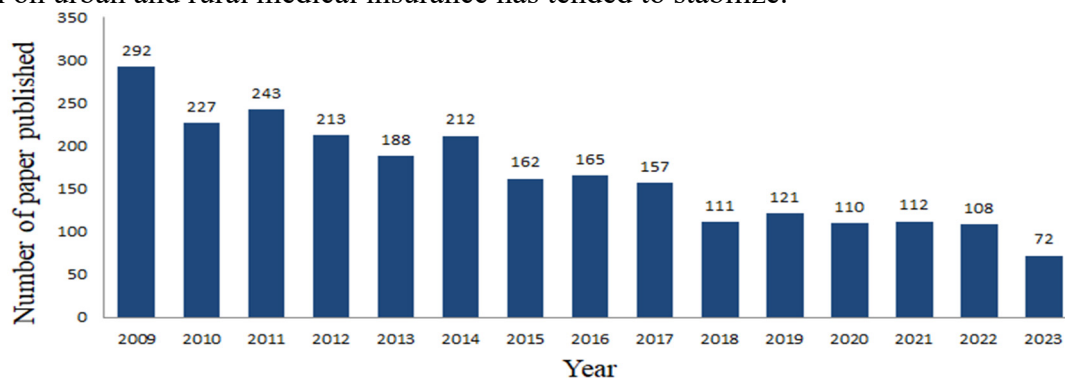


Figure 1. Time Distribution Of Research Literature On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

3.2 Analysis of Publishing Institutions

Through an in-depth analysis of research institutions, the main institutions and collaborative relationships in the study of medical insurance for urban and rural residents in China can be revealed. By analyzing the research institutions of 2,493 related articles using CiteSpace, the publication volume of research institutions can be obtained. The School of Medicine and Health Management at Tongji Medical College, Huazhong University of Science and Technology, is the institution with the greatest number of papers published, becoming an important institution in this research field. Secondly, the School of Labor and Human Resources at Renmin University of China, the School of Public Administration at Zhongnan University of Economics and Law, and the Health Management

and Policy Research Center at Shandong University have also produced significant research outcomes, becoming the mainstay in this research field (refer with: Table 1).

Table 1. Top 10 Research Institutions In Chinese Urban And Rural Residents' Medical Insurance Research Since The New Medical Reform

Serial number	Institution Name	Number of paper published
1	School of Medicine and Health Management, Tongji Medical College, Huazhong University of Science and Technology	45
2	School of Labor and Human Resources, Renmin University of China	41
3	School of Public Administration, Zhongnan University of Economics and Law	34
4	Health Management and Policy Research Center, Shandong University	28
5	International School of Pharmacy and Business, China Pharmaceutical University	27
6	School of Public Administration, Renmin University of China	21
7	Lingnan College, Sun Yat-sen University	21
8	National School of Development, Peking University	21
9	School of Management, Jiangsu University	20
10	Social Security Research Center, Wuhan University	20



Figure 2. Network Map of Research Institutions Collaborating On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

Using CiteSpace to analyze the collaboration of publishing institutions, we drew a network map of institutional collaboration (refer with: Fig. 2). The institutional collaboration network map shows the collaboration between research institutions in the field of medical insurance for urban and rural

residents in China. The font size of the nodes represents the number of publications, and the connecting edges indicate collaboration. There are 441 nodes and 301 connections in the atlas. From the map, it can be seen that there is cooperation between the publishing institutions, but the overall distribution is relatively scattered. From the perspective of the number of papers published, the research on medical insurance for urban and rural residents in China has formed important institutional partnerships with major institutions such as Huazhong University of Science and Technology, Wuhan University, Xi'an Jiaotong University, and others, as well as with the National Health Commission, Renmin University of China, China Social Security Society, and others, as well as with major institutions such as the World Health Organization, Fudan University, Shandong University, and Shanghai University of Finance and Economics. From the perspective of the type of issuing institutions, the issuing institutions cover management colleges, economics colleges, public health colleges, research institutes, government departments, and international organizations of universities, indicating that the research on urban and rural residents' medical insurance has the characteristics of multidisciplinary cross-integration and policy orientation.

3.3 Core Authors and Collaboration Network Analysis

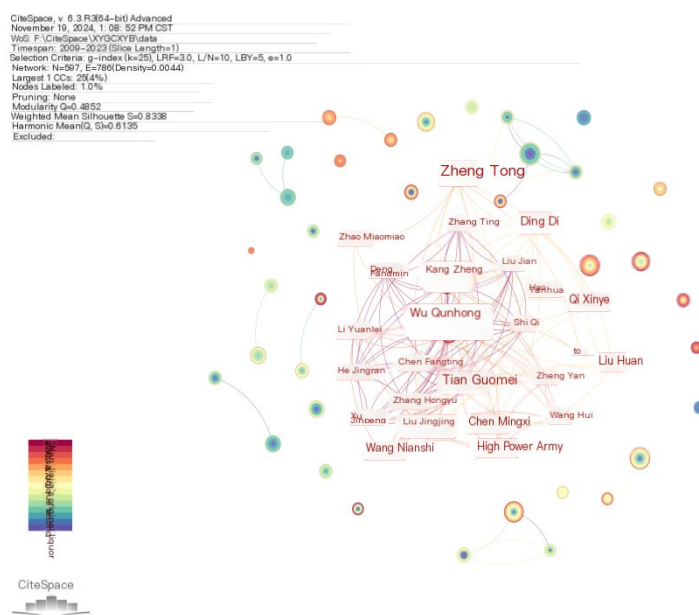


Figure 3. Co-authorship Network Of Studies On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

The development of research on medical insurance for urban and rural residents in China relies on a group of core researchers with solid theoretical foundations and rich practical experience. Therefore, it is necessary to evaluate the core researchers in this field by examining indicators such as the number of articles published by authors and their collaborative analysis. The quantity of literature can reflect the academic research ability of scholars to a certain extent. Using Citespace, we obtained the top 20 core authors based on the number of publications. From the perspective of literature themes, the research themes of different authors are also different. For example, Qiu Yulin published 29 relevant articles, among which the number of articles on the theme of urban and rural medical insurance coordination is the most, covering empirical analysis research on typical areas of urban and rural medical insurance coordination, fairness research, and evaluation of the integration and development of basic medical insurance systems for urban and rural residents [8-10]. Wang Zaoli's research themes are mainly focused on the new rural cooperative medical care system, including analysis of changes in hospitalization expenses in the new rural cooperative medical care system, fund management, and payment method reform [11-13].

Using CiteSpace technology to analyze author collaboration and draw an author collaboration network diagram. The diagram reveals the collaboration status among researchers in the field of urban and rural residents' medical insurance in China, as shown in Figure 3. The diagram contains 597 nodes and 786 connections, with a network density of 0.0044. By observing the entire collaboration network, it can be found that there are some significant small networks, but the overall density is relatively low. Overall, the entire collaboration network is relatively dispersed, and some authors have single collaborations. However, in terms of team collaboration, teamwork is relatively insufficient. From the perspective of publishing, the research field of urban and rural residents' medical insurance has formed many research areas, which are closely related to the development of many fields, and is closely linked to urban and rural social security undertakings. China's research work in urban and rural residents' medical insurance has also achieved significant results. Important research teams include Wu Qunhong and Kang Zheng from Harbin Medical University; Wang Zaoli and Fu Xiaoguang from the National Health Commission; Gu Hai from Nanjing University; Xu Lingzhong and Li Jijia from Shandong University.

4. Quantitative Analysis of Research Hotspots and Frontier Trends in Urban and Rural Residents' Medical Insurance

4.1 Analysis of Research Hotspots based on Keyword Co-occurrence Network

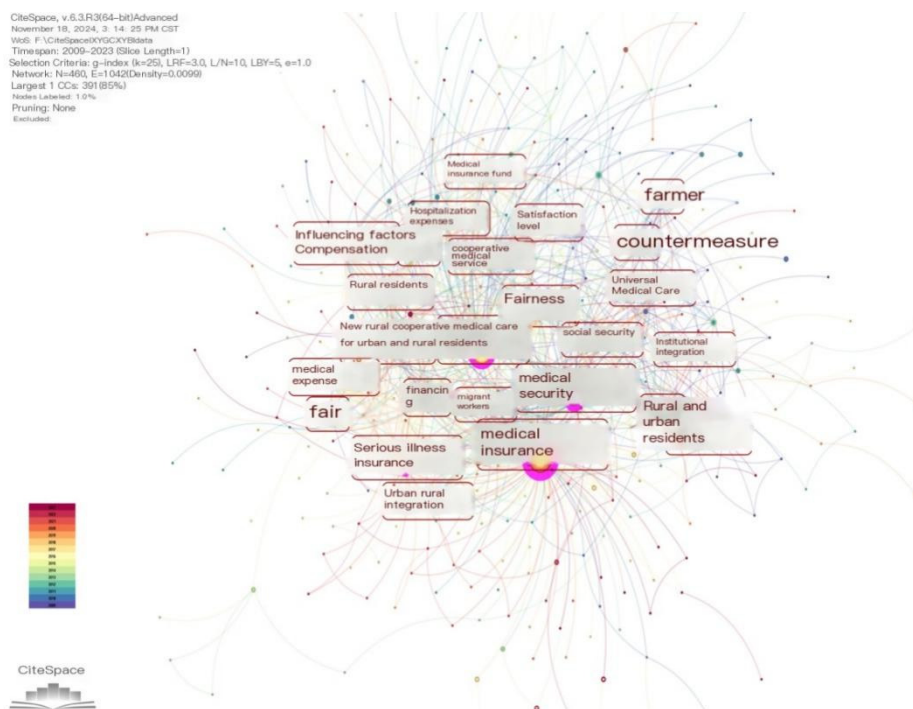


Figure 4. Co-occurrence Map Of Keywords In Research On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

Based on the frequency and concentration of keywords, we can discern the research themes of medical insurance literature for urban and rural residents in China since the healthcare reform. This study employs CiteSpace technology to conduct a co-occurrence analysis on 2,493 articles from Chinese core journals and CSSCI-indexed journals (including the extended edition), thereby creating a co-occurrence map of research keywords related to medical insurance for urban and rural residents in China (refer with: Fig. 4). The map comprises 460 nodes and 1,042 connections. The network density of the map is 0.0099. In the literature, a larger keyword shape indicates a higher frequency of mention. Nodes with richer colors signify longer research durations for the keywords, while purple

outer circles denote an intermediary centrality greater than 0.1. The lines in the map connect keywords that co-occur in the literature, thus forming the co-occurrence map of research keywords for medical insurance for urban and rural residents in China. The closer the line color is to red, the closer the connection was formed to 2023. As evident from Figure 4, "medical insurance," "medical security," and "new rural cooperative medical care" emerge as the three most frequently occurring keywords. Relatively speaking, "medical insurance" has the largest node radius, indicating its high popularity in the research field. Among the five listed keywords, "new rural cooperative medical care" receives significant attention. Among the frequently occurring factors are "urban-rural coordination," "influence variables," and "fairness".

In the co-occurrence network structure, the high betweenness centrality of keywords indicates that these keywords have a dominant role in the dissemination or influence of other keywords. The higher the betweenness centrality, the greater the importance and influence of this keyword within the network structure [14]. By analyzing the data from the keyword co-occurrence graph, we extracted the top 20 high-frequency keywords (refer with: Table 2). Based on the joint analysis of the keyword co-occurrence graph and the high-frequency keyword list, it can be concluded that: (1) The research topics on urban and rural residents' medical insurance in China mainly focus on medical insurance, new rural cooperative medical care, medical security, critical illness insurance, influencing factors, etc. (2) Keywords such as "medical insurance", "new rural cooperative medical care", and "critical illness insurance" are among the most frequently researched keywords, indicating that research on urban and rural residents' medical insurance in China primarily focuses on direct and in-depth studies of different types of medical insurance. (3) Keywords such as fairness and satisfaction have a high frequency but low betweenness centrality, suggesting that the field of urban and rural residents' medical insurance research is continuously evolving and has significant exploration potential in the future.(4) Keywords such as "medical insurance", "new rural cooperative medical care", "medical security", "critical illness insurance", and "influencing factors" all have high betweenness centrality and are high-frequency keywords, indicating that they occupy key positions in the co-occurrence network. The changes in these hot keywords reflect the expanding and changing areas of focus in the promotion and development of urban and rural residents' medical insurance in China, as well as the continuous exploration of different types of medical insurance and influencing factors.

Table 2. Top 10 Keywords In The Research On The Intermediary Centrality Of Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

Serial Number	Key Word	Frequency	Betweenness centrality
1	Medical Insurance	252	0.58
2	NCMS	180	0.32
3	Medical Security	151	0.29
4	Serious Illness Insurance	88	0.14
5	Influence Factor	81	0.12
6	Fairness	57	0.07
7	Satisfaction Level	53	0.05
8	Urban And Rural Residents	48	0.06
9	Urban Rural Integration	38	0.03
10	Rural Residents	38	0.03

To further explore the hot topics in the field of urban-rural medical insurance research in China, CiteSpace was utilized to conduct a keyword clustering analysis. The frequency of keyword co-occurrence and its centrality can reflect important indicators of research hotspots. According to the

keyword co-occurrence clustering graph, Q value = 0.4852 > 0.3 and S value = 0.8338 > 0.5, indicating that the clustering structure is significant and reasonable. By organizing the cluster group information, we can find that in the research graph of nodes related to urban-rural residents' medical insurance research in China (refer with: Fig. 5), nodes #0 to #12 are crucial. The clustering effect of these nodes is significant, visually displaying a large number of related research results formed by Chinese academia around macro theoretical frameworks and basic concepts.

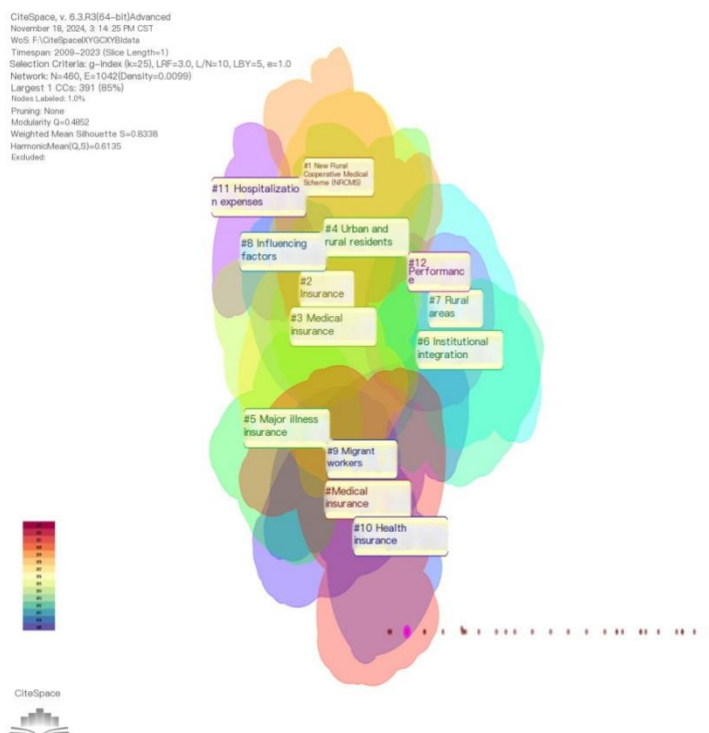


Figure 5. Keyword Clustering Map Of Research On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

4.2 Frontier Analysis based on Emergence Analysis Method

Quantitative word detection technology can assess the fluctuation degree of specific variable values in a short period of time, and it is regarded as a means to measure deep-level changes using the CiteSpace visualization tool. Research indicates that a certain potential topic has attracted or is attracting extraordinary attention, and it is widely used to capture cutting-edge trends and emerging hotspots [15]. Based on the burst start and end years and burst intensity, a keyword burst table for the research field of urban and rural residents' medical insurance in China is created (refer with: Table 3). The time span reveals the outbreak cycle. The longer the span, the longer the cycle, indicating greater sustained influence and being considered a key direction of academic attention. From 2009 to 2015, it was a period of exploration for a new round of medical reforms, mainly exploring the effects, impacts, and significance of different types of medical insurance on residents, as well as the factors influencing medical insurance. With the continuous advancement of China's new medical reform, in order to narrow the urban-rural gap, China continues to promote the new medical reform work, further narrowing the urban-rural gap, striving to reduce the burden on urban and rural residents, and reducing the burden on urban residents, further reducing the burden on urban and rural residents, further narrowing the urban-rural gap, further reducing the burden on urban residents, and further reducing the burden on residents. The promotion of the merger of urban residents' medical insurance and new rural cooperative medical care, as well as the implementation of the Healthy China Strategy, began. From 2016 to 2018, the central work of basic medical insurance for urban and rural residents in China was the impact of the integration of the two insurances on urban and rural residents, issues

related to the participation of floating population, the situation of floating population participation, policy issues related to the participation of floating population, mobility issues, and other impacts, as well as the impact of social mobility. Results and effects, revenue and expenditure and use efficiency of medical insurance funds, influencing factors and countermeasures of the tiered diagnosis and treatment system, and exploring how medical insurance serves the Healthy China Strategy. As China's new medical reform gradually enters the deep-water zone, new changes have also emerged in the research focus of urban and rural residents' medical insurance in China. From 2019 to 2023, the research theme range of urban and rural residents' medical insurance in China has become more extensive, with the focus shifting to issues such as medical insurance system reform, the degree of medical insurance's impact on personal happiness, medical insurance's response to aging issues, and the role of medical insurance in reducing the medical burden on residents. The keyword emergence table of urban and rural residents' medical insurance research in China objectively reflects the mutual influence of research trends, national policies, social environment, and economic development, jointly promoting social progress.

Table 3. Emerging Keywords In The Top 20 Research Topics On Medical Insurance For Urban And Rural Residents In China Since The New Medical Reform

Serial Number	Keyword	Sudden Intensity	Emergent Year
1	Cooperative Medical Service	8.39	2009
2	Farmer	5.38	2009
3	Urban Residents	4.51	2009
4	Achievements	4.08	2009
5	Adverse Choice	3.89	2009
6	Chronic Disease	4.06	2010
7	Urban Rural Integration	3.25	2011
9	Influence Factor	3.55	2013
10	Payment Method	3.52	2013
11	Urban And Rural Residents	9.66	2016
12	Floating Population	5.53	2016
13	Medical Insurance Fund	3.25	2016
14	Healthy China	3.21	2016
15	Graded Diagnosis And Treatment	4.62	2018
16	Serious Illness Insurance	6.77	2019
17	Medical Insurance System	3.29	2019
18	Sense Of Happiness	3.33	2020
19	Medical Burden	3.75	2021
20	Middle Aged And Elderly People	3.31	2021

5. Conclusion and Outlook

5.1 Conclusion

Based on the CiteSpace visualization software, this article analyzes the core journal literature on medical insurance for urban and rural residents in China since the new medical reform, covering 2,493 articles indexed in the China National Knowledge Infrastructure (CNKI). From the perspectives of temporal distribution of literature, publishing institutions, authors, keyword co-occurrence, keyword clustering, and keyword prominence, this article summarizes the research trajectory in the field of urban and rural medical insurance in China, and draws the following conclusions:

Firstly, since 2009, research on urban and rural medical insurance in China has shown a trend of slow decline until it stabilizes. The initial implementation of the new medical reform policy drove research, making it a peak in publication volume. Around 2016, as China advanced the establishment of the basic medical insurance system for urban and rural residents, many scholars conducted a new round of research from the perspectives of how to achieve the integration of the two insurances, and the impact and role of medical insurance for urban and rural residents on different groups. With the continuous deepening of the new medical reform, research on urban and rural residents' medical insurance in China has become more detailed, or is not limited to urban and rural residents' medical insurance. Research on medical insurance payment method reform, centralized procurement of medical insurance, etc. has gradually increased, which also makes research on urban and rural residents' medical insurance show a slow decline.

Secondly, numerous research institutions have delved into the study of medical insurance for urban and rural residents in China from various disciplinary perspectives, accumulating a wealth of academic achievements. Universities are the primary institutions engaged in research on medical insurance for urban and rural residents in China, while the participation of other institutions needs to be improved. Additionally, the involvement of government departments has enhanced the integration of theoretical and applied research. However, there are also issues such as insufficient interdisciplinary research and unknown effects of local reforms.

Thirdly, in the field of urban-rural medical insurance research in China, core authors such as Qiu Yulin, Wang Zaoli, and Zhou Lulin have emerged, forming numerous collaborative teams. These teams have conducted extensive empirical research based on their respective strengths. However, most of these research teams are concentrated in different regions, conducting regional research, lacking cooperation and communication with each other, and national collaborative teams are quite rare.

Fourthly, the research on medical insurance for urban and rural residents in China is highly relevant to national policy and economic and social development. As research progresses, new research hotspots continue to emerge, and research topics become more refined and extensive, exhibiting characteristics of multidisciplinary, multi-subject, and multi-level research. This requires Chinese scholars to further study and address related theoretical and practical issues.

5.2 Outlook

Currently, China's new round of medical reform has entered the deep-water zone, and the difficulties and high costs of accessing medical care remain pressing issues for the Chinese people. Against this backdrop, the research work on medical insurance for urban and rural residents in China should forge ahead and innovate, using medical insurance reform as a fulcrum to comprehensively push forward the new round of medical reform and overcome challenges.

Firstly, deepen domestic and international exchanges as well as interdisciplinary cooperation. Government departments and scientific researchers also need to strengthen international exchanges while adopting a multidisciplinary perspective to achieve collaborative efforts among the government, hospitals, residents, and related enterprises to promote the reform of China's urban and rural residents' medical insurance system. Government departments can promote the establishment of cooperative relationships between higher education institutions and scientific research departments through policy

guidance, research consultation, and other means, and conduct in-depth research to produce more high-quality decision-making consultation reports, thereby promoting a more comprehensive and perfect reform of the urban and rural residents' medical insurance system.

Secondly, we should further expand the research scope and develop a perspective on the medical insurance system for urban and rural residents. Currently, research on medical insurance for urban and rural residents mainly focuses on a single perspective. Medical insurance for urban and rural residents is a form of China's diversified and multi-level medical insurance system, serving as an important component. Currently, there is limited research on the connection and integration of medical insurance for urban and rural residents with other medical security contents. It is necessary to further clarify the relevant mechanisms and promote the improvement and perfection of the medical security system. At the same time, with the emergence and growth of new types of insurance such as long-term medical insurance, there is still limited joint analysis and research on the medical security undertakings for urban and rural residents, as well as the integration of medical insurance for urban and rural residents with other types of insurance. This cannot meet practical needs and solve practical problems. Therefore, it is necessary to broaden the research perspective, strengthen joint research and analysis with different medical security contents and different types of insurance. At the same time, we should establish a systematic view of medical insurance for urban and rural residents and conduct relevant research based on a systematic concept.

The third is to actively face social changes and promote the adaptation of China's urban and rural residents' medical insurance system to the changes of the times. Currently, China is facing major changes unseen in a century, and economic development and social changes objectively place higher demands on China's urban and rural residents' medical insurance system. For example, with the development of the economy and society, China's population structure is constantly changing, the degree of social aging is continuously increasing, and the number of patients with chronic diseases is constantly increasing. These changes may pose serious challenges to the urban and rural residents' medical insurance system. How to promote the reform of the urban and rural residents' medical insurance system to better adapt to the changes of the times is a key research and exploration direction for China's urban and rural residents' medical insurance in the future.

Conflicts of Interest

The authors declare that they have no conflict of interest.

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