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Research on the Current Situation and Improvement Path of College Students' Health Insurance Participation Rate--Taking Chongqing Medical University as an Example

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ABSTRACT
This paper studies the status quo and improvement path of college students' health insurance in the background of the new health care reform, so as to improve the standard of college students' college health insurance, and then improve the insurance system of health. The data analysis way utilized in this paper is mixed research method, and the data collection methods are literature research method, interview method, questionnaire method and fieldwork method. The main finding is that college students' health insurance has uneven participation rates due to problems such as poor information and cumbersome processes, and improvement programs are proposed. The significance of this study is that it enriches the relevant contents of social welfare system as well as supplements and refines the system of medical insurance for college students.

KEYWORDS
health insurance of college students; enrollment rate; health insurance system

1 Introduction

1.1 Background of the study

The new healthcare reform is an opinion on the pharmaceutical system put forward by China on March 17, 2009. The earlier Proposal on intensifying the Reform of the iatrical and Health Care System accelerated the public hospitals' move towards a profit-seeking mechanism, which makes the hospitals generate income through medical charges and drug markup profits, which are eventually transferred to patients and increase their burden. Therefore, the Opinions on the New Healthcare Reform, in order to solve this problem, come up with the promptly objective of “effectively reducing the burden of medical expenses on residents, and effectively alleviating the ‘difficulty and high cost of seeing a doctor’”, and “establishing a sound basic medical and healthcare system covering urban and rural residents, and providing the public with a comprehensive medical care system. The immediate objective is to effectively decrease the burden of medical expenses on residents and effectively alleviate the “difficulty and high cost of medical treatment”, and the long-term objective is to “establish a sound basic medical and healthcare system that covers both civic and rural residents, and to provide the public with safe, effective, convenient and inexpensive medical and healthcare services.

Under the new healthcare reform policy, university students have been included in the scope of urban residents' medical insurance since 2009, and improving and solving the deficiencies and problems of the current healthcare insurance system is the key to effectively improving the level of university students' healthcare insurance. In recent years, college students' health insurance has experienced problems such as declining participation rate and poor protection effect, which have caused hidden dangers to college students' health protection. Therefore, in order to improve the effectiveness of college students' health insurance under the new health care reform, this study takes Chongqing Medical University as an example, investigates the circumstance of college students' health insurance participation rate and the participation rate of college students is affected by many elements, finds that the college students' health insurance participation rate is low, the audit process is cumbersome and the information is asymmetric, and puts forward the suggestions to ameliorate the structure of college students' health insurance regime.

1.2 Research Status

College students' health insurance is a very important social topic, for college students' health insurance participation rate of the status quo and improve the research, the academic community as well as made a lot of results, looking at the existing research, for those college students who participate in the insurance rate of research themes, can be separated into the following phases:

First, the study of factors affecting college students' health insurance participation rate. Students are unprepared to choose, understand, and use health insurance plans, and although health care policies may change in the coming years, the basic plan terminology and wording of health insurance plans may not, and this study identified deficiencies in students' understanding of health insurance [1]. The fact that some students and parents do not go into detail to understand this policy, coupled with the fact that the managements in many colleges and universities have voluntary participation in this policy, and the fact that some of the other health insurance policies overlap more with the college student health insurance, as well as the fact that lots of college students experience that they are very healthy and it ' s not essential to possess insurance, are all factors that affect the college student health insurance participation rate [2].

Second, the research of problems in health insurance participation of college students. Problems mainly exist in the ensuing three phases: firstly, college students lack of corresponding understanding of health insurance policy, college students generally do not take the initiative to care about the health insurance policy, the understanding of the health insurance policy only stays in the use of health insurance card for medical treatment and other relatively superficial level, and about the reimbursement ratio of health insurance, reimbursement process, and other specific policies do not know [3]. Secondly, the reimbursement process of medical insurance is complicated. On the one hand, the reimbursement process of college students' medical insurance is relatively complicated, and a large number of medical certificates are required for reimbursement [4]. On the other hand, the reimbursement cycle of college students with health insurance is relatively long, which requires a lot of time and energy, and all of the above will increase the psychological pressure and time cost of patients [5]. Once again, the health insurance information asymmetry, both in the health insurance system, there are differences in the information owned by the parties involved, one party's information is difficult to accurately and quickly conveyed to the other party, so that these pieces of information in the procedure of delivery of bias and misunderstanding, college students to the health insurance policy and process of insufficient knowledge of the health insurance leads to health insurance information asymmetry problem is more prominent [6]. Finally, the management of medical insurance is not scientific enough. On the one hand, the management of medical insurance management organizations in some regions is not standardized and the operation process is not transparent enough, which will lead to the submission of too many application materials and cumbersome auditing process, etc. On the other hand, the management of medical insurance funds is not transparent and efficient enough, which will lead to the inefficient use of the funds of the medical insurance and is prone to the phenomenon of attrition and misuse [7].

Third, this research about the recommendations and improvements of college students' health insurance. Some scholars have come up with the ensuing suggestions: firstly, college students must implement mandatory measures to participate in the insurance, and gradually improve their understanding of medical insurance, so that every college student recognizes and enjoys the benefits of medical insurance, to avoid adverse selection at the same time can diversify the risk, and all the participants in the same boat to tide over the difficult times [8]. Secondly, the implementation of the direct settlement policy for off-site medical treatment, encourage off-site insured college students to apply for long-term filing, medical institutions, health insurance service organizations and schools to work together to ameliorate the filing rate of students in college , and appropriately increase those preferential policies tilted towards the reimbursement of college students' off-site medical treatment medical insurance, and improve the proportion of college students' medical insurance reimbursement [5]. Finally, grasping the details of processing, providing quality services, colleges and universities should actively intervene in several types of special diseases [9].

In the study of factors affecting college students' participation rate, the existing literature points out that college students' understanding defects, insurance partially overlap and other factors, however, these are still insufficient, this paper argues that college students' health insurance participation rate is also affected by the variability of the national situation and subjective denial factors. Different countries have different national conditions, and unlike some developed countries, the variability of the system under China's national conditions affects the participation rate of health insurance about college students.

In the study of problems in health insurance participation of college students, the existing literature points out the lack of understanding of college students, cumbersome reimbursement process, information asymmetry, and insufficient scientific management, etc. However, these are still insufficient, and this paper argues that, for example, due to the constraints of the extent of development, the construction of the health insurance information system lags behind in some regions, and it is not possible to reimburse and query the functions on line, which are also among the problems.

In the study on the recommendations and improvements of college students' health insurance, the existing literature puts forward the recommendations of mandatory participation measures, direct settlement policy of medical treatment in other places and the handling of details, however, these are still insufficient, and this paper argues that the mandatory participation of college students is slightly inappropriate and difficult to be realized in China and there are still aspects that can be supplemented, for example, the use of new Internet channels such as the Jitterbug platform and the establishment of additional thematic meetings about health insurance of college students in the university to strengthen the health care insurance policy. There are additional aspects that can be added, such as using new Internet channels such as Jitterbit platform and increasing the number of class meetings on the topic of college students' health insurance in universities to strengthen the dissemination of health insurance policies, establishing incentive mechanisms to increase the rate of participation in the insurance system, and simplifying the reimbursement procedures and reducing unnecessary supporting documents to improve the efficiency of reimbursement.

1.3 Research Questions

1.3.1 Research objectives

First: to find out the current circumstance of college students' health insurance participation rate. Fully understand the current circumstance of college students' health insurance by reviewing the research surveys of past scholars and government information through literature research way.

Second: to analyze the existing problems of health insurance participation about college students. Firstly, we review the surveys and literature of previous scholars, then we conduct a survey and retrieve the questionnaires and data, and finally we find out the problems and defects of the current policy accurately, so that we can put forward the subsequent opinions.

Third: Improve the college students' health insurance policy and enhance the college students' health insurance participation rate. By organizing and analyzing the collected data, we will give full play to our subjective initiative to improve and innovate the original college student health insurance policy and promote the progress of social health care insurance. Through the questionnaire survey on the reasons why college students do not participate in the insurance, in-depth research and analysis of how to increase the participation rate of college students, find ways to ameliorate the status and significance of health care insurance in the hearts of those college students, and let college students deeply understand the knowledge of health insurance policy.

1.3.2 Research content

First: to understand the problem of low participation rate in depth: the questionnaire method and data statistics are used to study the problem of low participation rate of college students in medical insurance through the questionnaire sampling survey of the influencing elements of college students' medical insurance participation rate in Chongqing Medical University and the quantitative analysis of the data of medical insurance participation about college students in this university.

Secondly, in-depth understanding of infrastructure construction and subjective willingness of individuals: Through fieldwork and interviews in some areas, the study aims to understand the construction of health insurance informationization platforms in some areas and the views and subjective willingness of some university students to use health insurance reimbursement process, and to study how to use and develop Internet communication channels to disseminate the knowledge about the health insurance policy.

Thirdly, to make suggestions to improve the participation rate of college students in health insurance: through the previous mixed research method of combining quantitative and qualitative research, the conclusions drawn from the comprehensive analysis of the existing college students' health insurance policies are proposed to improve the participation rate of college students in health care insurance.

1.3.3 Research significance

Theoretical significance: to enrich the content of social welfare system, college students' health insurance is essentially a kind of social security, from the perspective of social welfare, research and improvement of college students' health insurance policy can expand the target groups of the social security system, and then enrich the research system of social welfare.

Practical significance: First, college students' medical insurance can reduce the economic burden of sick college students, avoiding as much as possible the economic difficulties caused by diseases, and then guaranteeing the physical health of the majority of college students. Second, to provide comprehensive medical protection, the study expands the coverage of college students' medical insurance to cover common colds to serious diseases, so that medical insurance about college students can provide more comprehensive protection and medical services for college students. Third, improve the social security system, college student health insurance as part of the social security regime, research and promote college student health insurance can supplement and improve the social security system, the formation of a more comprehensive social security system and system. Fourth, to promote the reform of the health insurance system, through the study of health care insurance about college students , we can find out its existing deficiencies, which can be further extended to the problems existing in the current health insurance system, providing clues and experiences for the reform and optimization of the health insurance system.

1.4 Overview of Research Methods

This paper is quite innovative in its research methodology. Compared with the previous paper, this paper uses a mixed research method.

Data analysis method: the data analysis way to be utilized in this paper is called mixed research method, i. e. this research method that combines qualitative analysis and quantitative analysis, adopts a variety of data collection and analysis techniques, and carries out in-depth exploration of the research object from different dimensions.

Data collection method: the data collection methods to be used in this paper are questionnaire survey method, literature research method, interview method and fieldwork method.

2 Research method

Questionnaire method is a way in which the researcher utilizes a controlled measurement to metric the trouble under study and thus collects reliable information. In this paper, we use the questionnaire method to sample the subjective and objective factors affecting college students' participation in insurance, send out about two hundred questionnaires to students of Chongqing Medical University of all grades respectively, and then analyze the returned valid questionnaires.

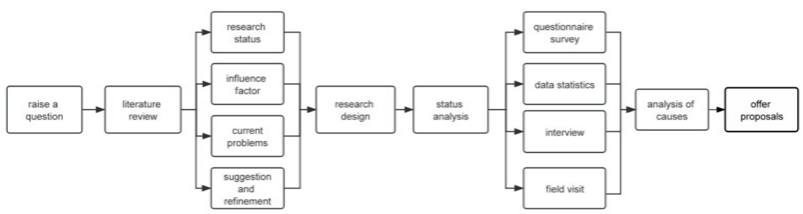
Literature research method is a kind of research method that collects, organizes and analyzes existing literature in order to obtain a scientific understanding of the research object. This paper reads and understands the views of scholars at home and abroad as well as government reports and other data or information through the literature research method, and then integrates and analyzes them to summarize the various types of problems and situations of college students' health insurance.

Interview method, also known as the interview way, is a research way that utilizes face-to-face conversations between researchers and respondents to find out their psychology and behavior. In this paper, the interview method is used to gain an in-depth understanding of the specific factors influencing the participation in the insurance program, and certain students of Chongqing Medical University are interviewed, so as to gain a more direct, accurate and in-depth understanding of the students' inner thoughts and opinions through face-to-face interviews.

Fieldwork method is a research method that collects data through direct observation and participation to gain a deeper understanding of the real situation of the research object. This paper investigates the construction and operation of the health insurance-related infrastructure of Chongqing Medical University through the fieldwork method, and visits the university's information management office and the network server room for fieldwork, so that seeing is believing, and real and credible field conditions are derived.

This paper collects information through the above methods and then through mixed research method, qualitative analysis and quantitative analysis are used in a comprehensive way to reach a final conclusion.

The following is the technology roadmap:



3 Research Findings

3.1 Overview of results

The three objectives of this research paper are: first, to understand the existent status of the current college student health care insurance participation rate. Second, to analyze the problems of existing college student health care insurance participation. Third, to ameliorate the college students' health insurance policy and increase the college students' health insurance participation rate. By studying the above objectives, we can ameliorate the level of college students' health insurance and then improve the health care insurance system.

3.2 Data presentation

The data are summarized as follows: in accordance with statistics, the total quantity of students in the 2022, 2023 and 2024 grades of public utility management in Chongqing Medical University in the 2023-2024 academic year is: 1451, of which the number of those who have purchased college students' medical insurance is 643, accounting for 44.3%.

Results: The participation rate of health care insurance about college students is low, in which the willingness not to participate mainly focuses on the following: (1) Thinking that they will not get sick. (2) Cumbersome reimbursement process. (3) Low reimbursement rate. (4) Expensive premiums. The participation rate of basic medical care is more than 95%, compared with the basic medical insurance, the participation rate of medical care insurance about college students is lower.

4 Discussion

4.1 Summary of results

According to the data on the participation rate of public utility management majors in Chongqing Medical University, the participation rate of college students' health insurance in this major is low and lower than the average level, which shows that it is quite important to improve the participation rate of college students' health care insurance.

4.2 Interpretation of results

The results of this paper are lower compared to the existing studies, which indicates the low rate of college students' health insurance participation, but it is also possible that there are limitations due to the lack of a large enough sample.

4.3 Practical Application

From this data, it is important to ameliorate and refine college students' health insurance. And how to make college students pay attention to health insurance is the biggest problem at present. Therefore, this paper believes that the attention and understanding of college students to health insurance should be further improved, not only through traditional means, but also by using new media publicity or a letter to parents to mobilize parents to encourage students to participate in the insurance, as well as adjusting the reimbursement ratio and appropriately adding some special insurance benefits. During this period, the government should play a major role in promoting the implementation of the measures.

5 Summary

With regard to the participation rate of college students in health insurance, this paper takes the participation rate of college students majoring in public utility management in Chongqing Medical University as an example, draws the conclusion that the participation rate of college students in health care insurance is low from the participation data of the major, finds that the main problems are the neglect of students in college, cumbersome process and low reimbursement rate, etc., and finally puts forward the proposals to ameliorate participation rate of health care insurance about college students .

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