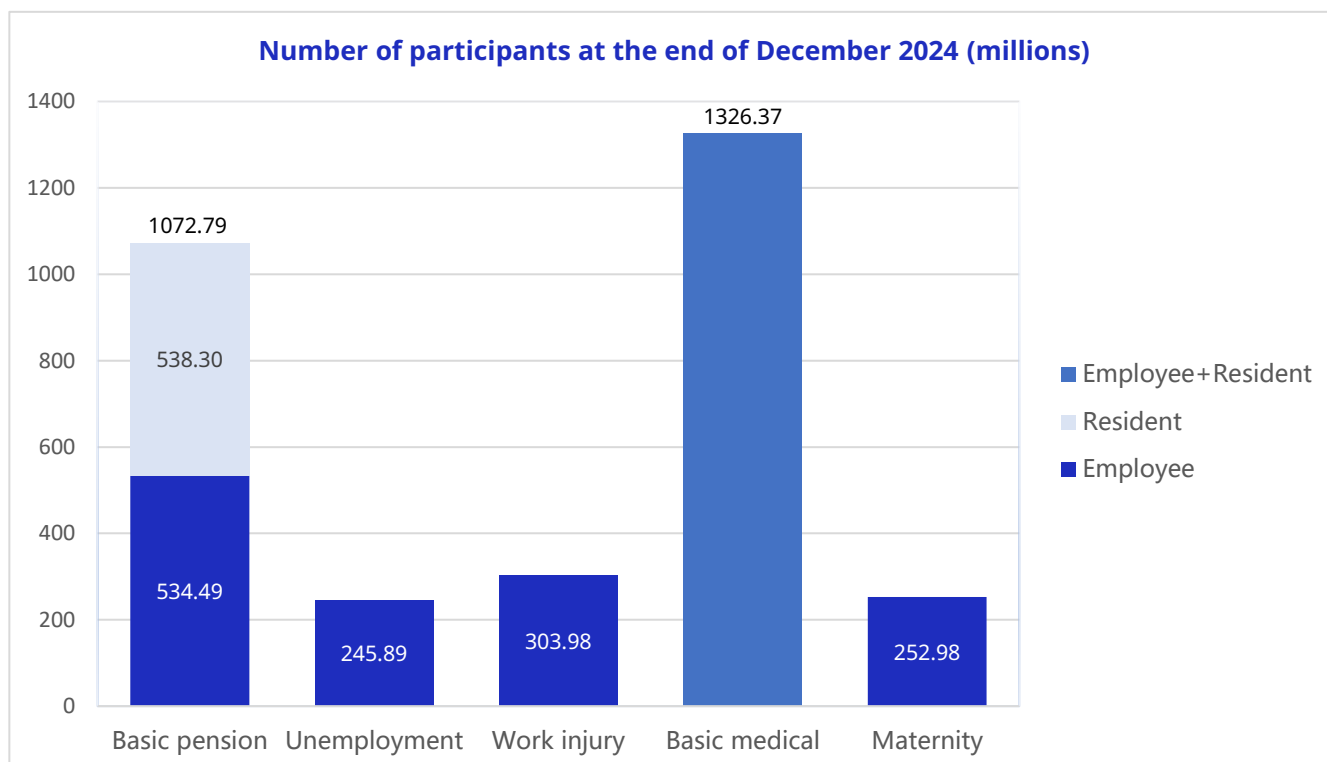


Quarterly Social Security Policy Monitor

Issue 20, January-March 2025

China Social Security Barometer



Latest data available from [MOHRSS](#) and [NHSA](#), 2025

China Social Security Policies

China unveils plan on special initiatives to boost consumption

On 16 March 2025, China made public [a plan on special initiatives to boost consumption \(in Chinese\)](#). This comes as the world's second-largest economy moves to make domestic demand the main engine and anchor of economic growth.

The plan, issued by the General Office of the Communist Party of China Central Committee and the General Office of the State Council, aims to vigorously boost consumption, stimulate domestic demand across the board, and increase spending power by increasing earnings and reducing financial burdens. It also aims to generate effective demand through high-quality supply, improve the consumption environment to strengthen consumer willingness to spend, and address prominent constraints on consumption.

China's plan integrates consumer spending with social goals like elderly care, childcare support, and work-life balance to enhance quality of life. It includes establishing a childcare subsidy system and increasing fiscal subsidies for old-age benefits and medical insurance. Additionally, the plan encourages extending maternity insurance to workers in flexible employment and new employment forms, and rural migrant workers, covered by employee basic medical insurance. Read [more](#).

China releases full text of 2025 government work report

On 11 March 2025, *the Report on the Work of the Government*, was approved at the third session of the 14th National People's Congress. The report covered several topics related to social protection, such as improving policies on social security and services, including childcare subsidies, maternity insurance, occupational injury insurance, supporting the elderly care, etc. Read [more](#).

China expands the pilot program for occupational injury insurance

The Ministry of Human Resources and Social Security (MOHRSS) announced the expansion of the pilot program for occupational injury protection for new employment forms. By the end of 2024, over 10 million people had enrolled. The number of pilot provinces will increase from 7 to 17, with plans for nationwide implementation. Policies, such as improving contribution rates based on pilot experiences, will be implemented. The pilot scope will be expanded prudently and orderly by increasing the number of provinces, adding new enterprises, and broadening industries. Read [more \(in Chinese\)](#).

China further improves service efficiency for unemployment insurance

The MOHRSS, the Ministry of Finance and other two departments recently issued a [notice \(in Chinese\)](#), which requires the continuous promotion of service efficiency for unemployment insurance. Claims for unemployment insurance benefits must be processed within 10 working days once received. If denied, reasons must be promptly communicated. Eligible applicants not yet registered as unemployed will be referred to employment services for registration and quick benefit disbursement. Read [more \(in Chinese\)](#).

China expands medical insurance wallet

On 2 December 2024, the nationwide initiative to allow cross-province use of personal medical insurance accounts officially began. Employees can now use their medical insurance wallets to pay for the medical insurance and expenses of their close relatives (spouse, parents, children, siblings, grandparents, and grandchildren) across provinces.

As of 14 March 2025, 146 regions in 17 provinces have activated the medical insurance wallet, with seven provinces fully implementing it. The medical insurance wallet, linked to personal medical insurance codes, facilitates transfers, medical payments, and personal contributions for close relatives. Previously limited to within provinces, it now supports cross-province use. Read [more \(in Chinese\)](#).

China improves medical insurance for university students

On 26 January 2025, the National Development and Reform Commission (NDRC) and other departments jointly issued a [notice \(in Chinese\)](#) on further improving the quality of medical protection for university students. The notice calls for expanding the coverage of basic medical insurance for university students, enhancing their

medical insurance benefits, strengthening diverse medical security options, and ensuring smooth transfer and continuation of their basic medical insurance entitlements. Read [more \(in Chinese\)](#).

Local Policies and Practices in China

Local policies strengthening childbirth support

Hohhot: 100,000 yuan childcare subsidy for families with three or more children

On 13 March 2025, the Hohhot Health Commission released detailed rules for the childcare subsidy program. Starting 1 March, eligible families will receive a one-time subsidy of 10,000 yuan for the first child, 50,000 yuan for the second child (distributed over five years), and 100,000 yuan for the third child and beyond (distributed over ten years). Read [more \(in Chinese\)](#).

Hunan: Significant increase in maternity insurance benefits from March

Hunan issued a notice effective 1 March 2025, adjusting the maternity insurance rate to 0.7%. The prenatal check-up subsidy is increased to 1,200 yuan, and the inpatient medical expense limit is raised to 4,000 yuan (previously 1,800-2,200) for natural births, 6,000 yuan (previously 3,600) for complicated births (including caesarean section), and an additional 1,000 yuan for each additional baby in multiple births. Read [more \(in Chinese\)](#).

Jiangsu: Accelerating the improvement of birth support policies

The Jiangsu Provincial Government announced measures to expand maternity insurance coverage, reduce medical costs, and implement automatic maternity allowance benefits (without application). Women who give birth while receiving unemployment insurance benefits will receive an additional three months of unemployment benefits. Housing support policies for families with multiple children have also been improved. Read [more \(in Chinese\)](#).

Several provinces pay maternity allowance to individuals

Six provinces along with the Xinjiang Production and Construction Corps, have fully implemented the direct distribution of maternity benefits to individuals. Sixteen other provinces have partially implemented this policy. Read [more \(in Chinese\)](#).

Multiple provinces increase subsidies for newborn's enrolment in basic medical insurance

Jiangxi and Hainan have adjusted their policies to fully subsidize newborn's enrolment in basic medical insurance, ensuring newborns receive resident medical insurance benefits from birth. Other provinces like Tianjin, Shandong, and Gansu have similar policies. Read [more \(in Chinese\)](#).

Two major Chinese food delivery platforms announce to provide social security for riders

JD.com announced on 19 February 2025 that starting 1 March, it will provide full-time food delivery riders with comprehensive social insurance and housing fund contributions, known as "five insurances and one housing fund." Read [more](#).

On the same day, Meituan, another prominent on-demand service platform, made a similar announcement, revealing plans to provide social insurance for its full-time and stable delivery riders starting in the second quarter of 2025. Read [more](#).

Statistical Data

2024 statistical snapshot of the medical security development in China

On 21 March 2025, the National Healthcare Security Administration (NHSA) released the *2024 statistical snapshot of the medical security development in China (in Chinese)*. By the end of 2024, basic medical insurance participants reached nearly 1.33 billion. Outpatient visits totalled 6.69 billion, a 37.44% year-on-year increase. Maternity insurance participants numbered 252.98 million, up by 3.9 million year-on-year. There are 644,000 cross-provincial networked designated medical institutions, including 230,300 medical institutions and 413,700 retail pharmacies. Read [more \(in Chinese\)](#).

Expert Opinions

Zheng Gongcheng¹: 30 Years of China's Healthcare Reform

China's healthcare reform has achieved significant progress but still faces challenges. Future reforms should focus on comprehensive system optimization to ensure sustainable medical security. Key issues include the private ownership of individual accounts in employee medical insurance, inequitable per capita contributions in resident medical insurance, and low pooling levels that limit regional mutual aid and fairness. The separation of employee and resident insurance systems also undermines overall functionality. To address these, individual accounts should be eliminated, all funds pooled, provincial-level pooling implemented, and employee and resident insurance systems unified to provide effective medical security for all. Read [more \(in Chinese\)](#).

Zheng Gongcheng: Opinions on social security contributions for delivery riders

In an interview with National Business Daily, Professor Zheng Gongcheng stated that providing social insurance for riders is the right direction, but the responsibilities and proportions of contributions between companies and flexible workers need to be clarified. He suggests that pension and medical insurance contributions should be shared between the platform and workers, while work injury insurance contributions should be fully covered by the platform. Additionally, he recommends lowering the contribution rates for pension and medical insurance and offering flexible administrative services. Zheng emphasizes that the social insurance system should be unified to avoid fragmentation. Read [more \(in Chinese\)](#).

Guo Shuqing²: Seven suggestions for pension insurance reform

China has built the world's largest and robust pension system over forty years of reform. Facing demographic

¹ Member of the Standing Committee of the 14th National People's Congress, Vice President of the Central Committee of the China Democratic League, President of the China Association of Social Security

² Vice Chairman Level Member of the Finance and Economics Committee of the National People's Congress (NPC) and former Chairman of the China Banking and Insurance Regulatory Commission (CBIRC)

changes, the system needs accelerated reforms. Seven key recommendations include: 1. Reduce disparities and increase basic pensions; 2. Expand and enhance pension coverage and efficiency; 3. Increase state capital allocation for sustainability; 4. Improve the investment returns; 5. Accelerate the development of the third pillar of pension insurance; 6. Promote the integration of medical and elderly care services and implement a health-first strategy; 7. Further enhance the fifth pillar of pension insurance through comprehensive reforms. Read [more \(in Chinese\)](#).

European Policies

EU launches Proximity and Social Economy Platform

On 6 February 2025, the EU launched a new [platform](#) to enhance the role of the proximity and social economy in the green and digital transition. This initiative, part of the EU's [Transition Pathway](#), aims to foster collaboration, knowledge sharing, and capacity building within the social economy sector. The platform is designed to support sustainable businesses, promote decent work, strengthen social cohesion, and ensure that the digital and green transitions are inclusive and beneficial for all members of society. Read [more](#).

New update of the MISSOC database on national social protection systems

MISSOC, the [Mutual Information System on Social Protection](#), is an indispensable online information source offering timely and comparable insights into the social protection systems of European countries. MISSOC has released its latest update (as of July 2024) of the information on social protection systems in all EU countries, Iceland, Liechtenstein, Norway and Switzerland. Read [more](#).

Policies around the world

France implements new unemployment insurance rules

Effective 1 January 2025, France has introduced significant changes to its unemployment insurance system. Monthly unemployment benefits will now be standardized to a fixed 30-day calendar month starting 1 April 2025. Seasonal workers will benefit from a reduced work requirement of 5 months in the last 24 months to qualify for benefits, with a minimum compensation duration of 5 months. Additionally, the age threshold for senior workers to access specific provisions will be raised from 53 to 55 years. These changes are part of a new agreement set to last until 31 December 2028. Read [more](#).

German state pension system starts a series of changes

A series of changes to the German state pension system have been in effect since January 2025. Key updates include the introduction of an annual income limit of just under €20,000, improved protection for reduced earning capacity, and the continuation of the rise in the pension age. Additionally, the distinction between old and new federal state pensions has been removed, and the contribution assessment ceiling has been standardized across Germany, rising to €8,050 per month in 2025. The monthly minimum contribution for voluntary insurance has also increased, and the taxable portion of pensions for new retirees has risen slightly. Read [more](#).

Czech proposes third pillar pension reform

The Czech Finance Ministry is finalizing a proposal for a third pillar pension reform aimed at workers in demanding professions. The proposal includes a monthly contribution of up to 4% of the gross salary from employers to the employees' third pillar pension savings. This contribution is graded based on the number of shifts worked each month, with 3% for up to 10 or 11 shifts, and 4% for more than 11 shifts. The reform is part of the government's efforts to support workers affected by the removal of the right to retire early without a reduced pension for certain demanding professions. The proposal is expected to be discussed in early 2025 and could be approved by mid-year. Read [more](#).

Canada Pension Plan implements amendments

Effective 1 January 2025, several amendments to the Canada Pension Plan (CPP) have been implemented. These changes include the creation of new child's benefits for dependent children (aged 18-24) of disabled or deceased contributors attending school part-time, providing a monthly flat rate of \$150.89. Additionally, a top-up to the death benefit has been introduced, increasing the total benefit to \$5,000 for contributors who die before claiming a retirement or disability pension and leave behind no spouse or common-law partner. The eligibility for the Disabled Contributor's Child's Benefit (DCCB) has been extended to children whose parents reach age 65. Read [more](#).

USA introduces anti-fraud measures to social security

The Social Security Administration (SSA) has introduced several anti-fraud measures effective March 2025. These changes include enhanced verification processes for new applicants, increased scrutiny of suspicious claims, and the implementation of advanced data analytics to detect fraudulent activities. Additionally, the SSA has expanded its collaboration with other federal agencies to share information and resources, aiming to reduce the incidence of fraud and ensure the integrity of the Social Security system. Read [more](#).

Australia announces pension boost for seniors

Starting 20 March 2025, Age Pensioners and others receiving government support in Australia will see their payments increase to keep up with inflation. The maximum Age Pension rate per fortnight is estimated to rise to \$1,148.10 for single pensioners and \$1,732.20 for couples combined. This increase, although modest compared to previous adjustments, reflects the significant reduction in inflation over recent months. National Seniors Australia advocates for further government support to address ongoing cost-of-living pressures faced by pensioners. Read [more](#).

Japan plans to expand pension coverage for part-time employees

Japan is planning to expand the coverage of its "kosei nenkin" employee pension program to include more part-time workers. Currently, only part-timers at companies with 51 or more employees are required to join the program. However, starting in October 2027, this threshold will be lowered to companies with 21 or more employees, and by October 2029, the requirement will apply to all part-time workers who work at least 20 hours a week, regardless of the company's size or the worker's income. These changes aim to provide better pension benefits to a broader range of workers. Read [more](#).

India plans to extend pension benefits to gig and platform workers via EPFO

The Indian government is planning to introduce a social security policy for gig and platform workers, which includes pension benefits through the Employees' Provident Fund Organisation (EPFO). This policy aims to provide both mandatory and voluntary benefits based on work thresholds. The pension component will be transaction-based and funded by aggregators, creating a retirement fund for gig workers. This initiative follows the announcement of health cover under the PM Jan Aarogya Yojana, and is part of broader efforts to recognize and support the growing gig workforce, which is projected to reach 23.5 million by 2029-30. Read [more](#).

Thailand approves fairer pension calculation

The Social Security Board of Thailand has approved an adjustment to the calculation of retirement pensions for Section 33 and Section 39 insurers. This change aims to ensure fairness by basing pension calculations on lifetime salary, resulting in higher retirement benefits starting 1 January 2026. The adjustment, which has been under review since 2020, also includes a wage ceiling adjustment. The proposal will undergo a 90-day public hearing period. Read [more](#).

Mexico begins roll out of women's welfare pension

Since January 2025, Mexico's government has begun rolling out the Women's Welfare Pension (Pensión Mujeres Bienestar), a new non-contributory pension program for women aged 60 to 64. (Mexican women and men receive a universal old-age pension when they reach age 65.) The program is initially open to Mexican women aged 63 to 64 and those aged 60 to 64 who reside in indigenous or Afro-Mexican municipalities. The government plans to expand the program to all Mexican women aged 60 to 64 by 2026. The creation of the new pension program is part of a broader government effort to improve the economic security of Mexican women and reduce the large gender gap in income at older ages. Read [more](#).

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