

Examining the Insurance Industry's Role in the High-Quality Development of "Healthy China"

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Abstract: This study investigates the role and challenges of the insurance industry in the high-quality development of "Healthy China." This study begins by outlining the background and objectives of the Healthy China strategy. Subsequently, through a literature review and case analysis, it explores the historical roles and development of the insurance industry in the healthcare domain, as well as its positioning and responsibilities within the Healthy China strategy. The study further analyzes the practical engagement of the insurance industry in the construction of Healthy China, including innovations and promotions of health insurance products, and collaborative models between insurance institutions and healthcare services. Additionally, the study identifies challenges faced by the insurance industry in contributing to Healthy China, such as market development bottlenecks and issues related to product design alignment with market demands. Finally, drawing from case studies, this study proposes recommendations to enhance the penetration and coverage of insurance products, strengthen collaboration between insurance and healthcare institutions, and innovate insurance products and service models, outlining future development prospects for the insurance industry in contributing to Healthy China.

Keywords: Insurance industry; Healthy China strategy; Health insurance; Collaborative models; Development challenges.

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1. Introduction

In contemporary society, there is increasing attention to health, which has become a crucial component of societal development and individual well-being. In China, the construction of "Healthy China" has been established as a key strategic goal for national development. The Healthy China strategy aims to promote public health and enhance the overall health level of the population, laying a solid foundation for achieving comprehensive socialist modernization [1]. Against this backdrop, the role and responsibilities of the insurance industry as a significant provider of health security in the Healthy China strategy have garnered considerable attention [1]. However, how to leverage the insurance industry's role in the construction of Healthy China and address current challenges remains an area worthy of deeper research.

Previous studies have primarily focused on the traditional roles and functions of the insurance industry, such as risk transfer and capital allocation [2-4], with limited exploration of its specific role and impact within the context of Healthy China construction. Yet, with the introduction and advancement of the Healthy China strategy, the insurance industry's involvement and influence in the healthcare sector are becoming increasingly prominent, presenting a new research area for academia. Currently, research on the role and influencing factors of the insurance industry in the Healthy China strategy remains relatively underexplored. Therefore, there is a need to delve into the positioning, responsibilities, and impact mechanisms of the insurance industry in the construction of Healthy China, providing theoretical support and policy recommendations to further enhance the Healthy China strategy [5-7].



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This study aims to explore the role and impact mechanisms of the insurance industry in the construction of Healthy China. Specifically, it will analyze the insurance industry's positioning and responsibilities within the Healthy China strategy, focusing on aspects such as innovation and promotion of insurance products, and collaborative models between insurance institutions and healthcare services. Through a comprehensive review of relevant domestic and international literature and case analyses, combined with the practical realities of the insurance industry, this study will scrutinize the current development status and challenges of the insurance industry in the healthcare sector. Furthermore, it will propose corresponding policy suggestions and management practices to serve as references and benchmarks for promoting the implementation of the Healthy China strategy.

The anticipated theoretical contributions of this study are: (1) In-depth examination of the role and challenges of the insurance industry in the Healthy China strategy, providing theoretical foundations for related policy formulation. (2) Analysis of practical experiences and case studies of the insurance industry's participation in the construction of Healthy China, offering insights and references for relevant industries. (3) Proposing solutions and strategies to address the challenges faced by the insurance industry in the construction of Healthy China, thereby providing references for the sustainable development of the insurance industry and the implementation of the Healthy China strategy.

2. Overview of the Healthy China Strategy

2.1. The Background and Significance of the Healthy China Strategy

With the rapid development of the economy and changes in population structure, China is facing increasingly severe health challenges. The incidence of chronic non-communicable diseases such as chronic diseases, cardiovascular diseases, and cancer is continuously rising, becoming one of the main factors affecting the health of the nation [5]. In addition, the gap in health levels between urban and rural residents and the uneven distribution of medical resources are becoming increasingly prominent, severely affecting the physical health and quality of life of the people [6]. To address these challenges, the Chinese government proposed the Healthy China Initiative in 2016 and issued the "Healthy China 2030 Planning Outline." The core concept of the Healthy China Initiative is to center on people's health, adhere to prevention as the main approach, integrate traditional Chinese and Western medicine, advocate a healthy lifestyle, and comprehensively improve the health level of the people [7]. The introduction of this strategy aims to comprehensively improve the health literacy of all citizens, build a comprehensive, cyclical, and universal health service system, and achieve the health, longevity, and comprehensive development of the people.

The implementation of the Healthy China Initiative has profound implications for the nation and its people. It is not only a strategic measure concerning the improvement of the national health level but also a key driving force for the comprehensive progress and sustainable development of society. Through this strategy, the overall quality and productivity of the nation can be effectively enhanced, laying a solid foundation for the long-term stable development of the country. At the same time, it also promotes the adjustment and optimization of the medical and health service system, ensuring that the people can obtain more equitable, efficient, and high-quality medical services through more rational resource allocation and improved efficiency and quality of medical services. In addition, the Healthy China Initiative is also committed to improving the health awareness of all citizens. Through education and publicity, it stimulates the public's pursuit of a healthy lifestyle, thereby promoting the comprehensive construction of society in various aspects such as health, education, and environment, providing strong support for building a harmonious society. With the popularization of health awareness and the promotion of a healthy lifestyle, the overall health status of society will be significantly im-

proved, which not only reduces the medical burden but also improves the quality of people's lives. On the international level, the implementation of the Healthy China Initiative also helps to enhance the country's soft power and international competitiveness. A country's health level is an important part of its comprehensive national strength. By improving the health level of the people, China can demonstrate its development achievements and civilization progress on the international stage, enhancing the recognition and respect of the international community. With the in-depth implementation of the health strategy, China's role in international health cooperation and global health governance is becoming increasingly prominent, not only enhancing China's say and influence in international affairs but also contributing Chinese wisdom and solutions to the development of the global health cause.

2.2. Goals and Focuses of the Healthy China Strategy

The core objective of the Healthy China Strategy is to achieve universal health and ensure the well-being of the populace. To realize this ambitious goal, the strategy has proposed a series of specific focal points and measures. First, there is an emphasis on strengthening disease prevention and control. This is accomplished through enhanced health education, advocacy for healthy lifestyles, and management of both infectious and chronic diseases, effectively preventing and controlling the occurrence and spread of various diseases, thereby reducing the burden of illness. Second, a key focus is on establishing a comprehensive health service system. The strategy aims to develop a health service network that is extensive, continuous, and fully functional, covering both urban and rural areas. This network provides a full range of health services throughout the entire life cycle, including health promotion, disease prevention, medical treatment, and rehabilitation care, ensuring that the public has access to more convenient, efficient, and high-quality medical and health services. Additionally, the initiative places a strong emphasis on reforming the medical and health system. This involves deepening reforms in the medical and health sectors, promoting a tiered diagnostic and treatment system, reforming medical insurance payment methods, and advancing the transformation of pharmaceutical and health systems to optimize the allocation of medical resources and enhance the efficiency and quality of medical services. Furthermore, the Healthy China Strategy highlights the importance of health promotion and education, the development of traditional Chinese medicine, the construction of medical and health talent teams, and the safeguarding of food and drug safety. By implementing a multifaceted approach and integrated policies, the strategy aims to comprehensively advance the construction of a healthy China, continuously improving the health standards and quality of life for the population.

3. The Role of the Insurance Industry in the Construction of a Healthy China

3.1. Historical Role and Development of the Insurance Industry in the Field of Health Protection

The insurance sector holds a pivotal role in the domain of health protection, with its historical contributions and developmental trajectory underscoring its significance in the initiative to build a Healthy China. It initially offers financial protection to individuals and society. Traditionally, insurance products have been presented primarily as critical illness and medical insurance, providing economic assistance in times of accidents or illness, alleviating the financial strain on individuals and their households, and safeguarding their fundamental needs [8]. Furthermore, the insurance industry has propelled the enhancement of medical services and the strategic distribution of resources. In an effort to boost competitiveness, insurance companies frequently partner with medical institutions to set medical service standards and to develop networked medical service systems, thus improving the quality and efficiency of medical services and ensuring a more judicious allocation of healthcare resources [9]. Additionally, the evolution of the insurance industry

within the health protection sphere has spurred the widespread adoption of health management philosophies. By engaging in health management, health assessments, and health promotion initiatives, insurance companies deliver comprehensive health management services to their clients, elevating personal health consciousness and overall well-being [10].

In recent years, especially in the post-pandemic era, the economic development and improvement of people's living standards in China have triggered an increased demand for health security, further highlighting the role and development of the insurance industry in this field. During the pandemic, the public's attention to health has been unprecedentedly heightened, and there is a deeper understanding of potential future risks, making the role of the insurance industry in the field of health security increasingly important [11]. The role of the insurance industry is not only reflected in traditional products such as critical illness insurance and medical insurance but has also extended to various forms such as health management and health promotion. In the post-pandemic era, with a greater focus on prevention and health management, insurance products have become increasingly diverse [12]. For instance, some insurance companies have introduced health management services, including regular health check-ups, health consultations, and nutritional guidance, to help clients better understand their health status and take appropriate preventive measures. In the post-pandemic era, the insurance industry has further strengthened its role in health security. Taking Ping An Insurance Group of China as an example, the company has developed an intelligent health management platform using big data and artificial intelligence technology. This platform can monitor clients' health status in real-time and provide personalized health advice and management plans. The application of this technology not only improves the convenience and efficiency of services but also makes insurance services more accurate and personalized, meeting the diverse health needs of clients.

Moreover, the insurance industry is also actively involved in the emergency management of public health events. For example, in the face of a sudden pandemic, insurance companies respond quickly, providing emergency medical assistance and economic compensation, alleviating the economic pressure on affected populations, and demonstrating the important role of the insurance industry in social risk management. These innovations and developments in the insurance industry not only reflect its strong capabilities in traditional risk protection but also highlight its new role in health management and promotion. By providing more comprehensive and in-depth health security services, the insurance industry is becoming an important force in promoting the construction of a Healthy China, making a positive contribution to improving the health level and quality of life of the people.

3.2. The Insurance Industry's Positioning and Responsibility within the Healthy China Strategy

3.2.1. Positioning: The Solid Pillar of Health Protection

The insurance industry is positioned as the robust backing of health protection within the Healthy China strategy. Throughout the process of safeguarding the health of the entire population, the insurance industry provides not only economic support but also constructs a health protection system for individuals and society through risk management and health management, thereby safeguarding the health rights and interests of the people [13,14]. First, the insurance industry meets the health protection needs of the populace under various health conditions by offering a diversified range of health protection products. These products extend beyond traditional critical illness and medical insurance to include customized insurance plans for different age groups and health statuses. As health concepts continue to evolve, insurance products have begun to encompass a variety of forms such as health management and promotion, including chronic disease management

programs and healthy lifestyle incentive plans, which represent an expansion and deepening of traditional insurance functions.

Second, the insurance industry enhances the level of health protection across society through health management services. Insurance companies utilize modern information technology, such as mobile health applications and online health consultation platforms, to provide clients with personalized health assessments and management plans. These services not only assist clients in understanding and managing their health conditions but also guide them towards healthier lifestyles through health education and disease prevention measures, thereby reducing the incidence of diseases at the source and lowering overall medical costs. Furthermore, the insurance industry plays a significant role in public health emergency relief efforts. Faced with sudden public health events, insurance companies respond swiftly, providing economic assistance to affected individuals and families through rapid claims processing and donations. This quick response mechanism alleviates the financial pressure on recipients and provides strong support for social stability and public safety. Lastly, the insurance industry actively participates in public health emergency relief work. During sudden public health events, insurance companies bear the financial risks for individuals and families and contribute to relief efforts through compensation and donations, furthering the stability of society and the safety of the people [14].

3.2.2. Responsibility: Promoting the Construction of a Healthy China

The insurance industry's responsibility within the Healthy China initiative is to facilitate the construction of a robust health framework for the nation. Insurance companies are tasked with providing not only economic security for individuals but also actively participating in health management and education to contribute to the realization of universal health goals [15]. Collaborating closely with government departments and medical institutions, the insurance industry must drive the implementation of health policies. By establishing health protection policies and supporting the development of medical facilities, they can promote the rational allocation of medical resources and enhance the level of health services [16]. Furthermore, the industry is encouraged to advocate for healthy lifestyles and elevate public health awareness. Through various channels, such as issuing health guidelines, organizing health lectures, and conducting health promotion campaigns, insurance companies can educate the public on health risks and preventative measures, thereby improving societal health literacy. Additionally, product design initiatives, such as health point reward programs, can incentivize clients to engage in healthy behaviors, including regular health check-ups and participation in physical activities. Moreover, the insurance industry must strengthen its risk management and emergency response capabilities. In the face of public health emergencies, quick response mechanisms are essential to ensure timely support and protection for clients. This involves establishing emergency plans, improving claim settlement efficiency, and creating expedited claim channels. Insurance companies should also utilize data analysis and risk assessment to proactively identify potential health risks, implement preventive measures, and mitigate the likelihood of such risks occurring. Finally, active involvement in health technology innovation is crucial. By leveraging technologies such as big data and artificial intelligence, the insurance industry can enhance the accuracy of health risk prediction and optimize insurance product design. Technological innovation enables insurance companies to better understand client needs, offer more personalized and precise insurance services, and increase service efficiency while reducing operational costs [17].

4. The Insurance Industry's Engagement in the Construction of a Healthy China: Practice and Case Analysis

4.1. Innovation and Promotion of Health Insurance Products

Taikang Insurance, as a leading comprehensive financial service provider in China, has always been committed to the innovation and promotion of health insurance products, actively participating in the construction of a Healthy China. In terms of health insurance product innovation, Taikang Insurance has customer needs as the guide, launching a series of customized health insurance products. For example, targeting customers of different age groups, Taikang has introduced child critical illness insurance, adult health insurance, and elderly medical insurance, covering the health protection needs of all life cycles. These products not only have a refined design in terms of coverage and amount of coverage but also provide targeted protection services in combination with the characteristics of the customer groups. In addition to traditional insurance protection, Taikang Insurance has also integrated health management services into the insurance products, providing customers with comprehensive health protection. For instance, Taikang launched the "Taikang Health Home" App, which provides customers with health information, health assessment, health management, and other functions, helping customers understand their health status, prevent diseases, and manage health. This innovative model that combines health management services with insurance products has given Taikang Insurance a stronger competitive edge in the market and provides customers with more comprehensive health protection.

Taking Taikang Health Insurance as an example, health insurance products are targeted at the adult population, covering common major diseases, and providing flexible protection options and additional health management services. Through Taikang Health Insurance, customers can enjoy major disease protection, including cancer, cardiovascular and cerebrovascular diseases, and can also choose to add protection items such as hospitalization allowances and outpatient medical care to meet personalized protection needs. In addition, the health management services provided by Taikang Health Insurance are another highlight of its products. By providing services such as health information, online health assessment, and health management plans, Taikang Insurance not only provides financial compensation after the occurrence of diseases but also plays an active role in disease prevention and health management. The provision of such services helps to improve customers' awareness of health management, promote the formation of a healthy lifestyle, thereby reducing the incidence of diseases and achieving the preventive function of insurance. The provision of comprehensive health protection and health management services by Taikang Health Insurance is a specific embodiment of Taikang Insurance's participation in the practice of building a Healthy China. In this way, Taikang Insurance not only provides customers with risk protection but also actively participates in customers' health management, promoting the improvement of health awareness and the popularization of a healthy lifestyle. The promotion of this model helps to build a healthier and more active social environment, contributing to the goal of a Healthy China.

4.2. Collaboration Models between Insurance Institutions and Medical Services

The collaboration between insurance institutions and medical service providers has become a significant trend in the development of the insurance industry today. By partnering with medical service entities, insurance companies are able to enhance service quality, reduce risk-related costs, and expand their market share, while also offering customers more comprehensive health protection and medical services. Ping An Insurance Company of China, Ltd., as one of China's leading integrated financial services providers, exemplifies this trend through various cooperative models with medical service institutions, which are primarily reflected in: (1) Online Hospital Cooperation, where Ping An collaborates with renowned internet hospitals to provide customers with online medical consultations, appointment scheduling, and telemedicine services, thereby offering more convenient medical services, reducing healthcare costs, and improving customer satisfaction; (2) Designated Hospital Cooperation, establishing cooperative relationships with well-known designated hospitals in first-tier cities to supply customers with high-quality

medical resources and services, which enhances the competitiveness of insurance products by offering more specialized and efficient medical care; and (3) Health Management Service Cooperation, where Ping An partners with health management organizations to offer health management services, including health assessments, management plans, and consultations, enabling Ping An to provide more comprehensive and personalized health protection and services, thus increasing customer retention and loyalty.

Aetna, a prominent health insurance company in the United States, also boasts extensive experience and practices in the collaborative models between insurance entities and medical services: (1) Medical Network Development, where Aetna establishes a medical network by forging partnerships with healthcare providers across various regions, offering customers a broad spectrum of medical services. This collaborative approach enhances the accessibility and efficiency of healthcare services by increasing their coverage and reducing wait times; (2) Preventive Health Cooperation, through which Aetna collaborates with health management organizations to initiate preventive health programs, providing customers with health management services. These partnerships enable Aetna to assist customers in health management and disease prevention, thereby reducing medical risks and elevating the health standards of its clientele; (3) Digital Service Promotion, where Aetna actively promotes digital medical services, offering customers online medical consultations and telemedicine services. This model of collaboration facilitates more convenient access to healthcare services, thereby improving customer satisfaction and loyalty.

4.3. Promoting the Dissemination of Health Education and Preventive Measures

Ping An Health Insurance, as one of China's leading insurance companies, has been actively promoting the development of health education and preventive measures. It has implemented a series of innovative initiatives to enhance customers' health awareness and the level of preventive healthcare. Firstly, Ping An Health Insurance is committed to designing innovative health insurance products. They have launched the "Ping An Good Doctor" service, which provides online consultations and health advice through a mobile app, allowing customers to access medical guidance anytime, anywhere. Additionally, they introduced the "Ping An Health Butler" program, offering customers regular health check-ups and professional health management services to help establish personal health profiles and provide tailored health recommendations. Secondly, Ping An Health Insurance regularly organizes health education activities to provide customers with health knowledge and preventive guidance. They hold health lectures and experiential events, inviting professional doctors and health experts to share health knowledge and offer health testing and assessment services. At the same time, they conduct health promotion campaigns on social media platforms, disseminating health information to the public through WeChat official accounts, Weibo, and other channels to raise health awareness. Furthermore, Ping An Health Insurance utilizes advanced digital technology to establish an intelligent health management platform. Customers can view personal health data and recommendations anytime through mobile apps or websites and participate in health challenges and activities. The health management platform also features an intelligent early warning function, which provides personalized health alerts and suggestions based on customers' health data, helping them adjust their lifestyle in a timely manner to prevent disease. Lastly, Ping An Health Insurance has introduced a "Health Reward Program" to encourage customers to actively engage in health management. Customers can earn points or rewards by completing health tasks and participating in health activities, which can be used to offset premiums or redeem health products and services.

5. The Insurance Industry in the Construction of a Healthy China: Challenges and Issues

5.1. Development Bottlenecks in the Health Insurance Market

The developmental bottlenecks within the health insurance market encompass a multitude of complex issues, including market perception, product innovation, and the acquisition and utilization of data. The market faces challenges due to insufficient public awareness of health insurance. Despite the growing recognition of its importance, a significant portion of the population remains ill-informed or even harbors misconceptions and biases about health insurance. This limits the potential market size and poses difficulties for insurance companies in promoting their health insurance products [18]. The lack of market awareness leads to an underestimation of the value and significance of health insurance among potential consumers, a phenomenon known in economics as "information asymmetry," which can result in market failure. This is particularly pronounced in the insurance sector, where products are financial instruments based on risk transfer, and their value largely depends on consumers' perception and assessment of risk. Additionally, a lack of innovation in insurance products is another bottleneck in the development of the health insurance market. Current health insurance products on the market are relatively homogenous, lacking in differentiation and personalization, making it difficult to meet the needs of diverse groups [19]. This situation leads to insufficient market competition and limits consumer choices in the realm of health insurance. Lastly, the acquisition and utilization of health data present another challenge for the development of the health insurance market. Health insurance products require a substantial amount of health data to support risk assessment and pricing [20].

However, due to technological and legal restrictions, the collection and application of health data face numerous challenges in practice. The increasing rigor of data privacy protection regulations, coupled with the insufficiency of data collection and processing technologies, constrain the capabilities of health insurance companies in risk management and product innovation. The issue of health data acquisition and utilization involves legal frameworks concerning data privacy and protection. In the modern economy, data is considered a precious resource, with its collection, storage, and processing subject to stringent legal and ethical constraints. Health data is particularly sensitive as it pertains to personal privacy and health information. The strengthening of data protection regulations, such as the European Union's General Data Protection Regulation (GDPR), aims to protect personal data from misuse but also increases the difficulty for enterprises to obtain and utilize data. This balance within regulations is referred to in economics as a "trade-off," which is finding equilibrium between protecting personal privacy and fostering data-driven innovation. Therefore, the developmental bottlenecks in the health insurance market are not merely issues of technology and market dynamics but also a comprehensive issue involving information asymmetry, market competition, and data protection regulations. Addressing these bottlenecks requires a multifaceted approach, including enhancing market transparency, promoting health education, encouraging product innovation, and the judicious use of health data, while finding an appropriate balance between protecting individual privacy and fostering market development.

5.2. The Alignment of Insurance Product Design with Market Demands

The mismatch between health insurance product design and market demand is a significant issue in the construction of a Healthy China [20]. As health awareness increases and medical needs become more varied, the market's demand for health insurance has diversified. However, there is a disconnect between existing products and actual needs. First, there is a discrepancy between the coverage and protection content of insurance products and market demands. Some health insurance products on the market have limitations in terms of the scope of protection and claims, failing to meet consumers' diverse health needs [21]. For instance, some policies only cover basic medical expenses, neglecting the needs for rehabilitation care and chronic disease management, which leaves consumers underprotected and unsupported when facing specific illnesses or health events. Second, there is a mismatch between the pricing and rate design of insurance products

and market demands. Insurance product pricing is influenced by various factors, including risk assessment, claims experience, and investment returns, leading to higher prices for some insurance products. This is not conducive to market expansion and increasing insurance penetration rates [22]. Moreover, the rate design of some insurance products is complex, making them difficult for consumers to understand, which affects their willingness to purchase and trust. Additionally, there is a disconnect between the sales channels and service experience of insurance products and market demands. Traditional insurance sales channels mainly rely on intermediaries and agents, which suffer from information asymmetry and untimely services, failing to meet the personalized needs and service experiences of modern consumers [23]. With the development of the internet and technology, consumers' expectations for insurance purchasing and claims services are also increasing. Insurance companies need to increase investment in emerging sales channels and digital service experiences to enhance their alignment with market demands.

5.3. Regulatory Policy Uncertainty

Regulatory policy uncertainty, characterized by the unpredictable changes in government regulations, policies, or supervisory practices, poses a significant challenge to business operations and market development. This uncertainty may arise from various factors, including shifts in policy objectives, changes in government organizational structures, alterations in regulatory agency positions, and political influences. Particularly within the insurance industry, such uncertainty can profoundly affect long-term corporate planning and the healthy development of the market. The uncertainty in regulatory policies perplexes corporate decision-making. Businesses face considerable risks due to the difficulty of accurately predicting future regulatory demands and policy shifts, which may lead to the deferral or cancellation of significant investment plans, impacting the effective allocation of resources and the stability of market activities [24]. Additionally, this uncertainty affects market order and the competitive environment. Amidst unclear policies, some enterprises might exploit loopholes or gray areas to gain undue competitive advantages, disrupting market order and creating an unfair competitive environment for businesses that comply with regulations [25]. Furthermore, regulatory policy uncertainty diminishes investor confidence, thereby affecting market stability. Investors prefer to invest in stable and transparent regulatory environments; uncertain policies increase the perception of risk and decrease confidence in the market, subsequently affecting the flow of funds and market stability [26]. To counteract regulatory policy uncertainty, insurance companies need to enhance communication and engagement with regulatory bodies to keep abreast of policy trends, enabling better prediction and adaptation to policy changes. Companies should also establish flexible business strategies and risk management mechanisms to address the uncertainties of the regulatory environment. Moreover, strengthening internal compliance management to ensure business operations are in line with current regulatory requirements is essential to mitigate compliance risks associated with policy changes.

6. Recommendations and Prospects for the Insurance Industry's Participation in the Development of a Healthy China

6.1. Enhancing the Popularity and Coverage of Insurance Products

In the process of the insurance industry's participation in the construction of a Healthy China, enhancing the popularity and coverage of insurance products is of paramount importance. To achieve this goal, a variety of specific measures can be taken. Insurance companies must adopt diversified strategies to meet the health protection needs of different population groups and improve the accessibility and appeal of insurance services through innovative means [27,28]. Insurance companies should delve into the specific needs of different age groups and occupational groups, designing targeted and

widely covering insurance products. For instance, developing specialized insurance products to provide comprehensive protection plans for the elderly against common health issues such as cardiovascular diseases and osteoporosis. For young people, insurance companies could introduce flexible insurance plans covering accidental injuries and major illnesses, attracting the younger demographic to insure and increasing their awareness of insurance. Furthermore, for specific occupational groups, such as migrant workers, insurance companies can tailor occupational injury insurance to cover work-related accidents and the treatment costs of occupational diseases, thereby enhancing the insurance participation of this group. Such customized services not only meet the needs of specific populations but also enhance the attractiveness and market competitiveness of insurance products. Additionally, insurance companies should fully leverage the internet and big data technologies to develop online sales channels, making insurance products more accessible [29]. Through online insurance platforms and mobile applications, consumers can easily understand insurance product details, enjoy a convenient purchase process, and receive personalized insurance plan recommendations. This online service model can attract young consumers and expand the market coverage of insurance products.

Strengthening the promotion and education of health insurance knowledge is equally important. Insurance companies can raise public awareness of insurance products by holding health insurance knowledge lectures and promotional activities [30]. This not only boosts consumer confidence in insurance products but also stimulates their willingness to purchase, thereby increasing the popularity of insurance products [31]. Insurance companies should also focus on service quality, providing professional customer service and consultation to help consumers understand insurance terms and choose suitable insurance products. By delivering a high-quality customer experience, insurance companies can establish a positive brand image and enhance consumer trust, promoting the popularity of insurance products. Lastly, insurance companies should collaborate with governments, medical institutions, and other relevant organizations to jointly promote the development of health insurance. By integrating policy support, resource integration, and information sharing, a concerted effort can be made to improve the popularity and coverage of insurance products, contributing to the goal of a Healthy China.

6.2. Strengthening Collaboration and Exchange between Insurance and Medical Institutions

Strengthening collaboration and communication between insurance companies and medical institutions is a key link in enhancing the efficiency and quality of the Healthy China initiative [32]. Close cooperation between insurance companies and medical institutions can achieve resource sharing and complementary advantages, jointly promoting the improvement and development of the health security system [33]. First, establishing a cooperative mechanism between insurance companies and medical institutions is essential. Insurance companies can sign cooperation agreements with medical institutions to jointly carry out health management and disease prevention activities. For instance, insurance companies can provide health insurance services to medical institutions, while medical institutions can offer high-quality medical services to insurance clients. By establishing a long-term and stable cooperative relationship, resource sharing and mutual benefits can be promoted between both parties. Second, establishing a rapid claims settlement mechanism between insurance claims and medical services is crucial. Insurance companies can collaborate with medical institutions to create fast-track claims processes, accelerating the handling speed of insurance claims [31]. Concurrently, medical institutions can provide direct settlement services for insurance clients, reducing their financial burden and enhancing their medical experience. Additionally, enhancing information sharing and communication between insurance companies and medical institutions is vital. Insurance companies can provide medical institutions with customer health data and demand information, assisting medical institutions in better understanding the health status

and needs of clients, and offering more precise medical services. In return, medical institutions can offer professional advice on disease prevention, control, and treatment to insurance companies, jointly formulating health management plans to elevate the health standards of clients [34]. Lastly, reinforcing training and exchange activities between insurance and medical institutions can elevate the professional level and service quality of practitioners. Insurance companies can organize health insurance knowledge training sessions and health management lectures, inviting medical institution scholars and experts for academic exchanges and experience sharing. Such training and exchange activities not only help improve the business capabilities of insurance practitioners but also enhance the service levels of medical institution personnel, together providing clients with higher quality health security and medical services.

6.3. Innovating Insurance Products and Service Models to Enhance Health Management Standards

In the pursuit of advancing the Healthy China initiative, the innovation of insurance products and services to elevate health management standards emerges as a pivotal strategy [35]. Insurers are transitioning from a focus on disease treatment costs to a holistic service model centered on health management. This evolution encompasses not only the coverage of medical expenses but also the incorporation of health assessments, consultations, and monitoring services, which are critical in identifying health risks and mitigating future medical expenditures and potential hazards, thus enhancing the overall health status of clients [36,37]. Consequently, the development of intelligent health management platforms and applications by insurance companies, leveraging artificial intelligence and big data, becomes imperative for delivering personalized health solutions to clients [38]. Such platforms facilitate real-time health assessment, monitoring, and advisory services, ensuring that comprehensive health management is within reach for clients irrespective of their location. This approach enables insurance companies to more precisely cater to the health management needs of clients, thereby improving service quality and efficiency [39]. Moreover, the formation of specialized health management teams, comprising physicians, nutritionists, and health managers, is of paramount importance. These teams offer tailored health management services, establishing enduring relationships with clients to devise and oversee health management plans, effectively elevating the clients' health management capabilities [40]. This specialized service not only bolsters client trust and satisfaction but also fosters the professional advancement of insurance companies in the realm of health management. Furthermore, insurers should enhance collaboration with medical institutions to jointly provide health management services. The integration of insurance and healthcare services facilitates resource sharing and mutual enhancement, offering clients a more comprehensive and superior standard of health management services. Such partnerships not only enrich the health management experience for clients but also stimulate innovation and growth within the health management sector for insurance companies. Ultimately, insurance companies are tasked with the ongoing exploration and innovation of insurance products and service models to keep pace with evolving market demands and client expectations. This involves the creation of more agile and adaptable insurance products, the provision of more individualized and distinctive services, and the employment of data-driven decision-making to continually refine and ameliorate service offerings [41]. Through these initiatives, insurance companies can elevate their competitive edge and contribute more substantively to the realization of a Healthy China.

7. Conclusion

In contemporary society, health has become a central concern for the public, and the construction of a Healthy China has risen to become a significant strategic goal at the national level. The insurance industry, as a key sector in providing health security, plays an irreplaceable role in advancing the Healthy China initiative. However, as the Healthy

China strategy is further implemented, the insurance industry also faces a series of new challenges and issues. This study delves into the role and impact of the insurance industry in the construction of a Healthy China, analyzing its current status in the health field, existing problems, and offering policy recommendations and management strategies, aiming to provide a theoretical basis and practical guidance for the implementation of the Healthy China strategy.

Future research needs to focus on addressing the challenges faced by the insurance industry in the construction of a Healthy China. This includes, but is not limited to, the innovation and personalized design of insurance products to meet the health needs of different groups; the optimization of insurance service models to improve coverage and accessibility; and in-depth cooperation between insurance institutions and medical and health management institutions to build a cross-disciplinary integrated service model. At the same time, with the development of technology, how to use big data, artificial intelligence, and other technologies to enhance the precision and efficiency of insurance services is also an important direction for future research. In addition, the sustainable development of the insurance industry is also a key point for future research. This involves not only the innovation of insurance products and the improvement of service quality but also how the insurance industry can better integrate into the national health governance system to play its role in risk management and health promotion. Through these studies, more strategic support can be provided for the insurance industry in the construction of a Healthy China, helping to achieve the goal of universal health and contributing to the long-term development of a Healthy China.

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