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## 唐 钧 冯 凌

内容提要

2

1200

关键词

100732

100732

1200 2<sup>[1]</sup>

2014 8

<sup>[2]</sup> 10

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[1]  
[2]  
content\_8977.htm

2011 2  
<http://www.gov.cn/zhengce/content/2014-08/13/>

[1]

6

### 一、研究的目标、背景和理论假设

1. 2013 60 2 14.9%<sup>[2]</sup>

2020-2025 20%

2050 30%

[3] 60

3

3700<sup>[4]</sup> 2010

[5] 1213

438 36.1% 775 63.9% 2818

971 34.5% 1847 65.5%

4031

1200 70

2

[1] <http://fss.mca.gov.cn/article/nrfl/zcfg/201312/20131200560144.shtml>

<http://fss.mca.gov.cn/article/nrfl/zcfg/201312/>

[2] 2013 514970.html

[http://www.stats.gov.cn/tjsj/zxfb/201402/20140224\\_](http://www.stats.gov.cn/tjsj/zxfb/201402/20140224_)

[3]

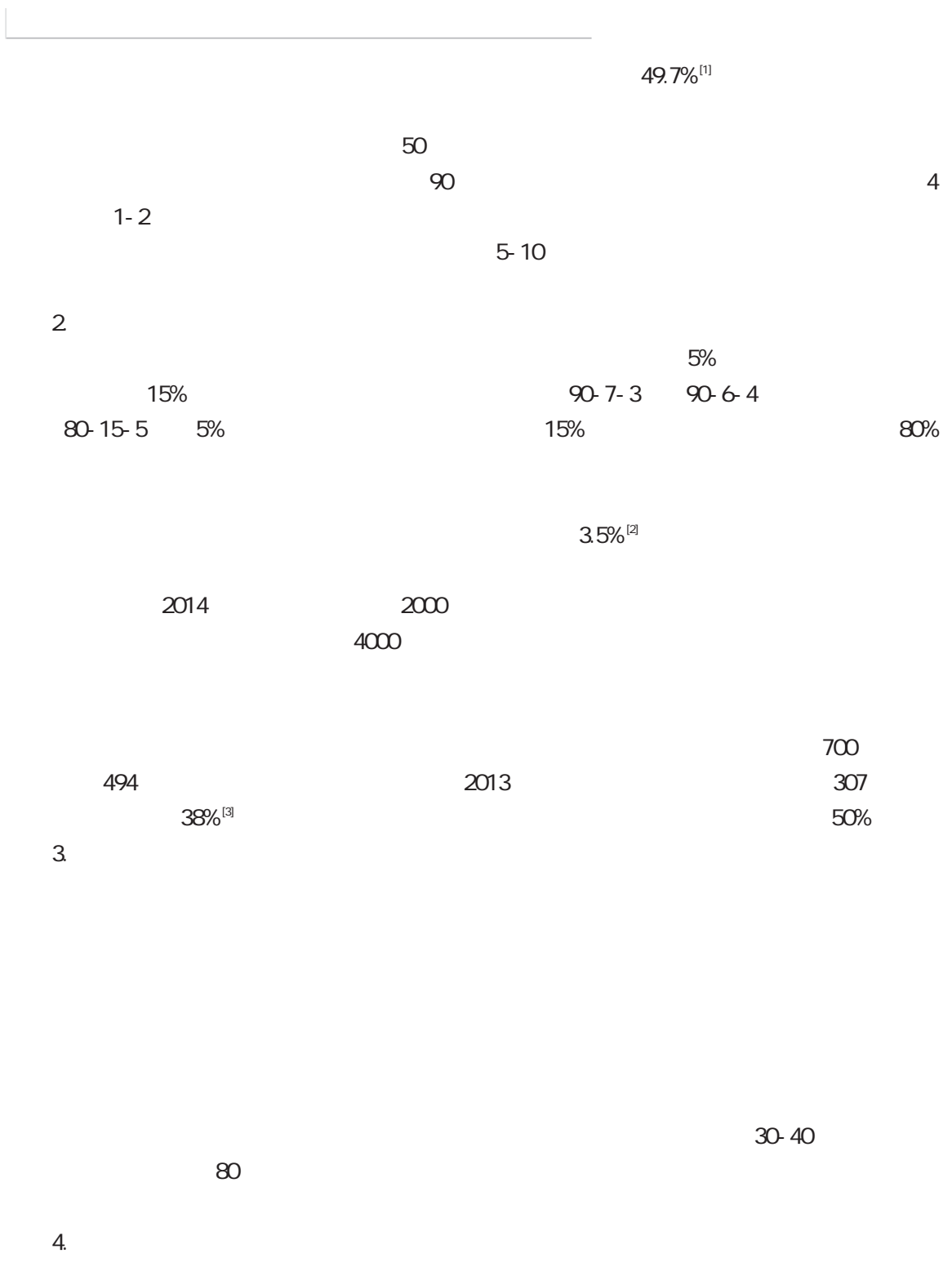
2014 2

[4] <http://fss.mca.gov.cn/article/nrfl/zcfg/201410/20141000717271.shtml>

<http://fss.mca.gov.cn/article/nrfl/>

[5] 2010 163612527875.shtml 2012 7 10

<http://finance.sina.com.cn/china/hgj/20120710/>




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[1] 49.7% <http://www.chinanews.com/gn/news/2010/01-22/2087536.shtml>

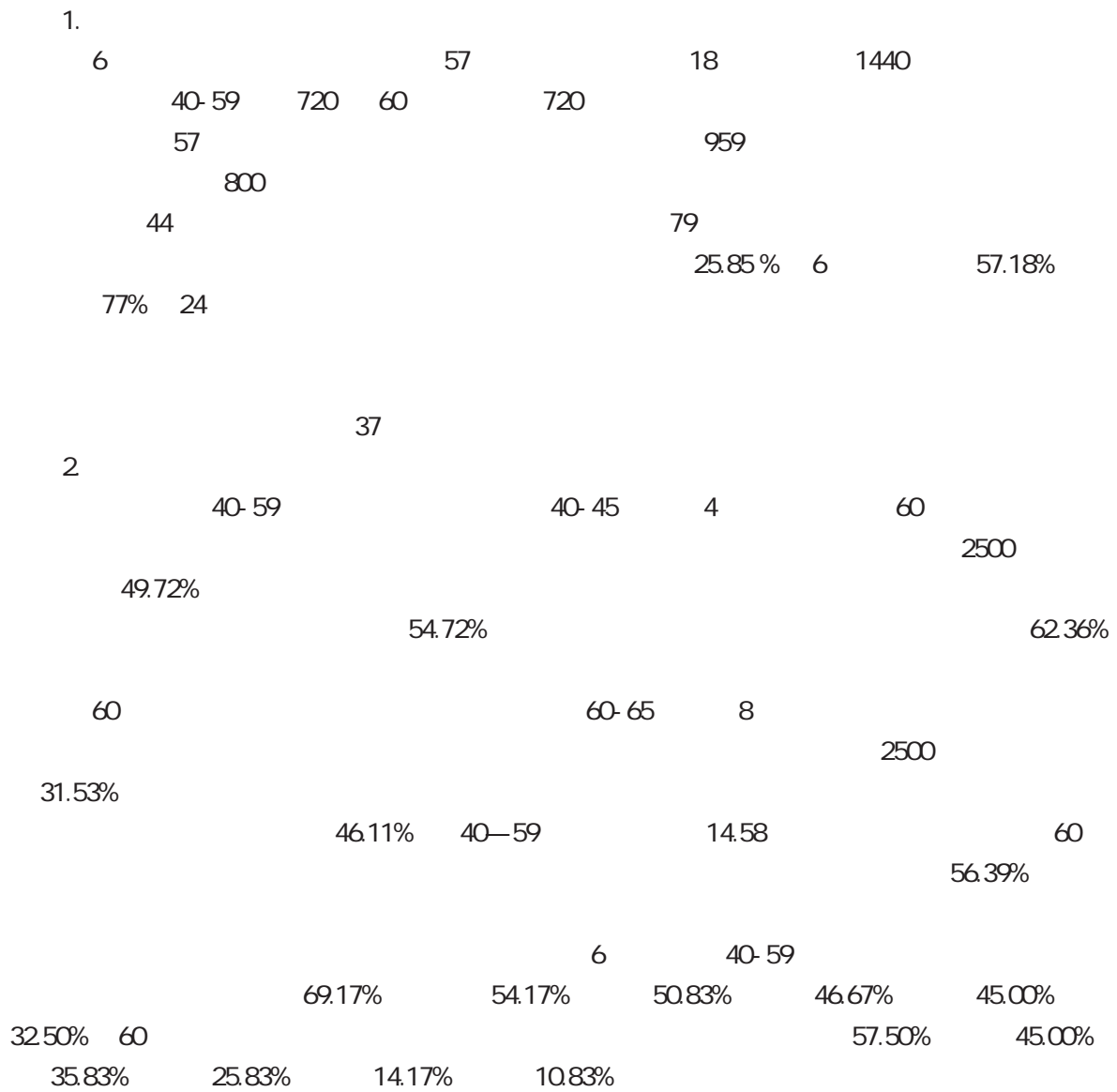
[2] 2014 11 2

[3] 2013 <http://www.mca.gov.cn/article/zv/gk/mzyw/201406/20140600654488.shtml>

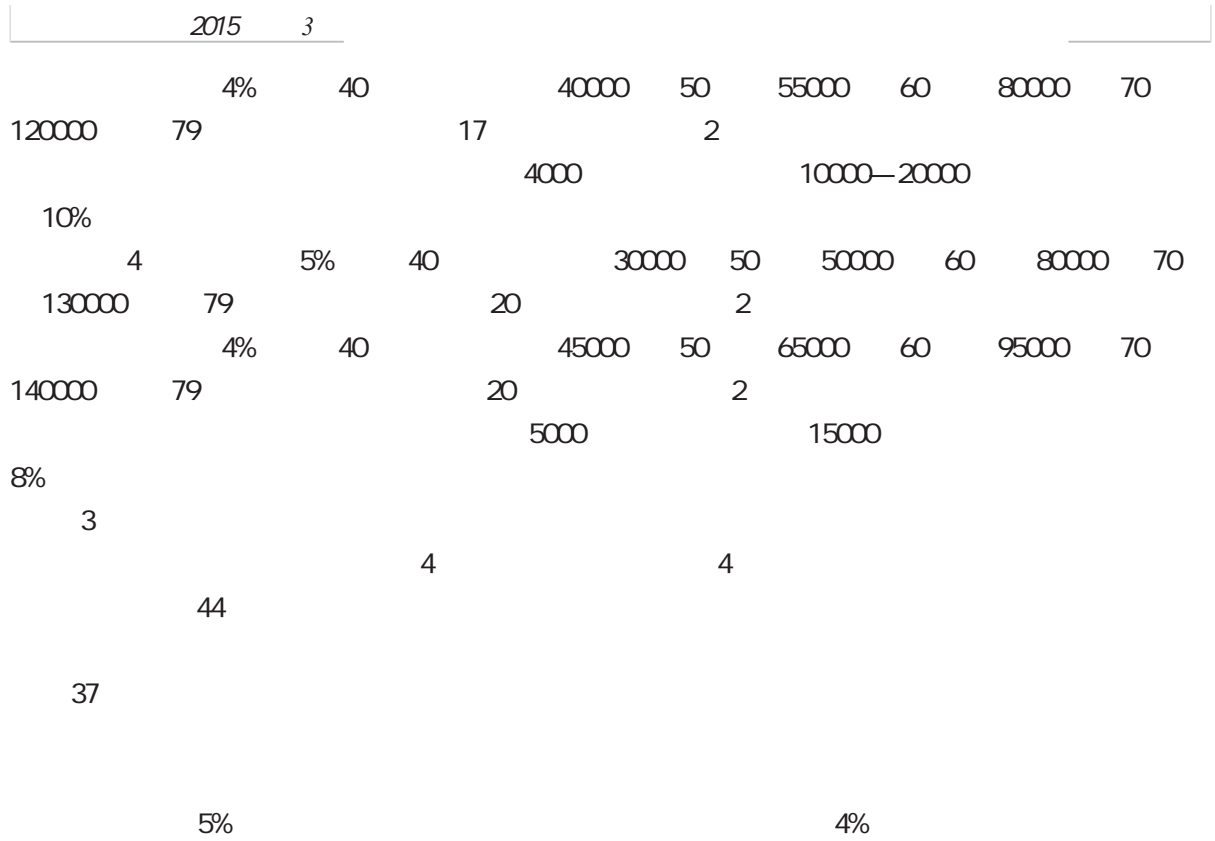
## 二、调查研究的过程、成果及进一步分析

2014 9

6



	40- 59			
60	60.25%	50.57%	10	
40- 59	64.67%	60.00%	58.17%	60
	71.00%	61.17%	57.00%	
3001- 20000	46.67%			



### 三、完全失能老人长期照护保险方案设计的思路和建议

1.

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44  
37

37

44

2

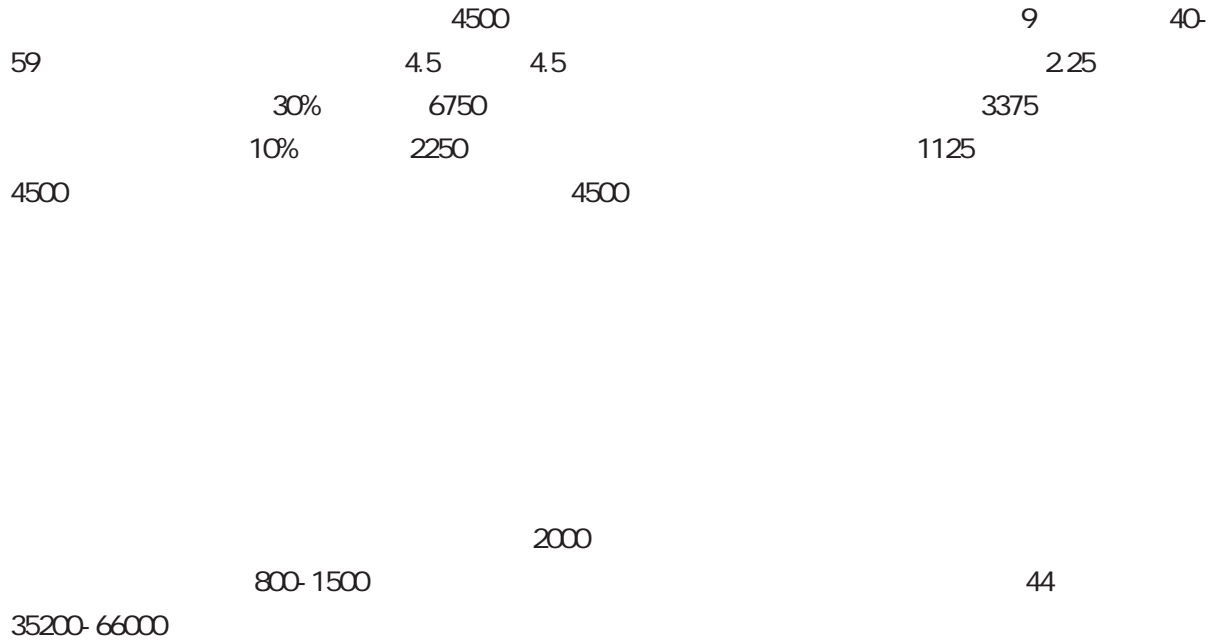
2

60

5%

3

4.



## A Study of Long-term Care Insurance for Totally Disabled Elders

Tang Jun Feng Ling

**Abstract:** At present, as many as 12 million disabled elders are in a pitiable plight among 200 million senior citizens. Therefore, top priority should be given to making policies on long-term socialized care for totally disabled elders and further establishing steady institutions. Social Policy Research Center of Chinese Academy of Social Sciences, together with some universities and eldercare agencies, conducted a project entitled "A Study of Long-term Care Insurance for Totally Disabled Elders," and designed a scheme integrating market-oriented insurance with quasi market-oriented eldercare based on research findings.

**Keywords:** disabled elders; totally disabled elders; long-term care; long-term care insurance for totally disabled elders