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总 序

一个没有思想活动和缺乏学术氛围的大学校园，哪怕它在物质上再美丽、再现代，在精神上也是荒凉和贫瘠的。欧洲历史上最早的大学就是源于学术。大学与学术的关联不仅体现在字面上，更重要的是，思想与学术，可谓大学的生命力与活力之源。

中南财经政法大学是一所学术气氛浓郁的财经政法高等学府。范文澜、嵇文甫、潘梓年、马哲民等一代学术宗师播撒的学术火种，五十多年来一代代薪火相传。在世纪之交，在合并组建新校而揭开学校发展新的历史篇章的时候，学校确立了“学术兴校，科研强校”的发展战略。这不仅是对学校五十多年学术文化与学术传统的历史性传承，而且是谱写新世纪学校发展新篇章的战略性手笔。

“学术兴校，科研强校”的“兴”与“强”，是奋斗目标，更是奋斗过程。我们是目的论与过程论的统一论者。我们将对宏伟目标的追求过程寓于脚踏实地的奋斗过程之中。由学校斥资资助出版《中南财经政法大学青年学术文库》，就是学校采取的具体举措之一。

本文库的指导思想或学术旨趣，首先在于推出学术精品。通过资助出版学术精品，形成精品学术成果的园地，培育精品意识和精品氛围，提高学术成果的质量和水平，为繁荣国家财经、政法、管理以及人文科学研究，解决党和国家面临的重大经济、社会问题，作出我校应有的贡献。其次，培养学术队伍，特别是通过对一批处在“成长期”的中青年学术骨干的成果予以资助推出，促进学术梯队的建设，提高学术队伍的实力与水平。再次，培育学术特色。通过资助在学术思想、学术方法以及学术见解等方面有独到和创新之处的成果，培育科研特色，力争通过努力，形成有我校特色的学术流派与学术思想体系。因此，本文库重点面向中青年，重

点面向精品，重点面向原创性学术专著。

春华秋实。让我们共同来精心耕种文库这块学术园地，让学术果实挂满枝头，让思想之花满园飘香。



2009 年 10 月

Preface

A university campus, if it holds no intellectual activities or possesses no academic atmosphere, no matter how physically beautiful or modern it is, it would be spiritually desolate and barren. In fact, the earliest historical European universities started from academic learning. The relationship between a university and the academic learning cannot just be interpreted literally, but more importantly, it should be set on the ideas and academic learning which are the so - called sources of the energy and vitality of all universities.

Zhongnan University of Economics and Law is a high education institution which enjoys rich academic atmosphere. Having the academic germs seeded by such great masters as Fanwenlan, Jiwenfu, Panzinian and Mazhemin, generations of scholars and students in this university have been sharing the favorable academic atmosphere and making their own contributions to it, especially during the past fifty - five years. As a result, at the beginning of the new century when a new historical new page is turned over with the combination of Zhongnan University of Finance and Economics and Zhongnan University of Politics and Law, the newly established university has set its developing strategy as "Making the University Prosperous with academic learning; Strengthening the University with scientific research", which is not only a historical inheritance of more than fifty years of academic culture and tradition, but also a strategic decision which is to lift our university onto a higher developing stage in the 21st century.

Our ultimate goal is to make the university prosperous and strong, even through our struggling process, in a greater sense. We tend to unify the destination and the process as to combine the pursuing process of our magnificent goal with the practical struggling process. The youth's Academic Library of Zhongnan University of Economics and Law, funded by the university, is one of our specif-

ic measures.

The guideline or academic theme of this Library lies first at promoting the publishing of selected academic works. By funding them, an academic garden with high – quality fruits can come into being. We should also make great efforts to form the awareness and atmosphere of selected works and improve the quality and standard of our academic productions, so as to make our own contributions in developing such fields as finance, economics, politics, law and literate humanity, as well as in working out solutions for major economic and social problems facing our country and the Communist Party. Secondly, our aim is to form some academic teams, especially through funding the publishing of works of the middle – aged and young academic cadreman, to boost the construction of academic teams and enhance the strength and standard of our academic groups. Thirdly, we aim at making a specific academic field of our university. By funding those academic fruits which have some original or innovative points in their ideas, methods and views, we expect to engender our own characteristic in scientific research. Our final goal is to form an academic school and establish an academic idea system of our university through our efforts. Thus, this Library makes great emphases particularly on the middle – aged and young people, selected works, and original academic monographs.

Sowing seeds in the spring will lead to a prospective harvest in the autumn. Thus, Let us get together to cultivate this academic garden and make it be opulent with academic fruits and intellectual flowers.

Wu Handong

摘 要

“看病难、看病贵”已成为当今中国百姓最为关注的民生问题之一。能否妥善解决这一问题直接关系到中国二十多年改革开放成果的巩固和社会主义和谐社会目标的实现。“看病难、看病贵”的客观事实证明我国的医疗卫生体制改革未能达到中央政府预定的目标。“看病难”和“看病贵”是我国医疗卫生体制改革不成功的具体表现。“看病难”表明在卫生资源总体不足、卫生发展落后于经济发展的背景下我国的医疗卫生资源配置不合理；“看病贵”则说明药品价格超出了老百姓可以承受的范围。“看病难、看病贵”是多种原因长期积累造成的。总体看，既有医疗资源结构失衡、财政投入严重不足的原因，又有药品流通秩序混乱、公立医院逐利明显、医疗市场监管不力等原因。但我国医疗服务市场的有效需求主体缺位是“看病难、看病贵”的一个重要而根本的制度原因。只有大力发展健康保险才能真正解决有效需求主体缺位的问题，从制度上解决“看病难、看病贵”这一难题。强大的商业保险力量的介入将通过有效控制医疗费用，提升医疗服务机构的效率，扩大健康保险介入医疗卫生体制改革的广度和深度，进而提高医疗卫生体制改革的总体绩效。商业保险力量的培植与壮大离不开健康保险制度的创新。因此，健康保险制度创新既是提升我国医疗卫生体制改革总体绩效的外在需要，也是健康保险制度发展的内在要求。我们应站在超越保险的历史高度，在医疗卫生体制改革的进程中找准健康保险的定位、不断进行健康保险制度创新，以更开放的心态，更积极的态度与政府及相关部门合作，切实转变经营理念，提升专业水平，惟其如此，才能真正发挥和提升健康保险在医疗保障体系中的作用与地位，才能实现健康保险又好又快的发展。

中国的健康保险起步晚，保险公司普遍缺乏专业化的经营理念和专业化的经营技术，正是由于缺乏专业的技术优势，它们自然难以在与政府和医疗机构的合作中掌握话语权。本书基于系统论的观点，站在构建新型医

疗卫生保障体系的高度，以新制度经济学制度变迁理论为研究范式，全面系统地分析了健康保险如何在医疗卫生体制改革的进程中，通过制度创新不断发展壮大自己。站在医疗卫生体制改革、构建我国新型医疗卫生保障体系的历史高度，探究健康保险制度创新无疑具有重要的理论和现实意义。

本书的研究目的在于探索社会主义市场经济条件下，如何通过制度创新，使健康保险在构建我国新型医疗卫生保障体系和社会主义和谐社会中发挥更大的作用。本书的研究采用了制度分析与历史分析、规范分析与实证分析、定性分析与定量分析、静态分析与动态分析、逻辑推演与国际比较相结合的研究方法。本书阐明了中国健康保险制度创新是一项涉及宏观体制和微观机制的系统工程。健康保险的发展离不开健康保险市场上存在众多的以追求利润最大化为目标的健康保险产品的供给者和追求自身效用最大化的健康保险产品的消费者。“合格”的产品供给者和“精明”的产品消费者的塑造和培育既是健康保险制度创新的前提，又是健康保险制度创新的结果。本书在对我国健康保险制度的历史变迁进行全面梳理的基础上，深入分析了其变迁的动力及原因，揭示了我国健康保险制度变迁的路径依赖，指明了我国健康保险制度创新的路径选择。从理顺健康保险发展的宏观体制出发，明确了健康保险在中国新型医疗卫生保障体系中的功能定位；从完善健康保险发展的微观机制出发，探讨了健康保险组织制度、产品研发制度、风险管理制度以及营销制度的创新；从培养成熟、理性的健康保险产品消费者出发，探讨了如何通过促进消费文化等非正式制度层面的渐变，推动健康保险制度创新。

全书由导论和正文构成，正文分七章。

“导论”部分交代了选题背景与研究意义，明确了本题的研究对象和研究思路，介绍了本书的研究方法和技术路线，说明了本题的创新以及后续研究的问题。“导论”通过对我国医疗卫生体制改革和健康保险发展现状与问题的描述与剖析，指出中国医疗卫生体制改革总体绩效不佳的制度原因之一是医疗服务市场有效需求主体缺位。由于我国健康保险制度改革往往是单一制度安排的创新，其适应性效率改进自然难如人意。发展健康保险应从健康保险创新的一系列制度约束条件出发，整体推进健康保险制度改革，探索能够实现其预期适应性效率改进的健康保险制度创新的路径。

第一章健康与健康保险。本章从健康出发，沿着“健康—健康需

求—医疗保健—健康筹资—健康保险”的思路展开，得出“如果把健康比作一种原始需求，那么，人们对医疗服务及其天然伴侣——健康保险的需求，则是基于对健康的渴求而衍生的”结论。进而从保险学、经济学、社会学层面和系统论的视角分析了健康保险的特质及运行规律。该章为研究健康保险制度作了必要的理论准备。

第二章健康保险制度创新的经济分析框架。本章针对本题所涉及的核心问题——制度与效率的关系问题，通过对规制经济学、新制度经济学、制度变迁理论、过渡经济学等经济学理论中有关制度变迁与效率改进的研究进行述评，特别是通过对制度变迁的路径依赖和路径选择的综述和分析，提出经济转轨、社会转型时期的健康保险发展的特征决定了采用制度分析方法是研究本题较为合适的理论工具；与此同时，本章综述了国内外已有的健康保险相关研究成果。这为进一步研究健康保险制度确立了分析框架和研究起点。

第三章中国健康保险制度变迁的路径依赖与路径选择。本章在分析归纳健康保险发展的国际趋势和国别经验的基础上，通过对我国健康保险演进历程的回顾，分析了我国健康保险制度变迁的初始约束条件，通过透视健康保险改革适应性效率不佳的制度制约因素，有针对性地提出了健康保险制度创新的路径选择。

第四章新型中国医疗卫生保障体系中的商业健康保险。本章是第三章的延展。既然健康保险制度创新是一项系统工程，在健康保险系统以外存在体制性障碍，那么，解决问题的突破口就应该是重构我国的医疗卫生保障体系，合理定位商业健康保险、厘清医疗社会保险与商业健康保险的关系。站在构建和谐社会的历史高度，推动健康保险的发展。

第五章健康保险与保险企业制度创新。本章也是第三章的深入和延展。本章从健康保险制度变迁的路径依赖出发，具体分析健康保险制度创新所涉及的相关配套制度（企业组织制度、产品研发制度、风险管理制度以及营销体制）的创新。本章从分析健康保险制度运行所要求的相关配套制度入手，剖析了我国保险企业组织制度、产品研发制度、风险管理制度以及营销体制中不利于健康保险发展的制度性障碍，有针对性地提出了上述制度创新的路径选择。

第六章健康保险制度创新与保险消费文化转型。本章从健康保险制度变迁所要求的消费者行为模式与非正式制度环境出发，剖析了我国目前保

险消费文化等非正式制度现状和保险消费者行为特征，以及在非正式制度层面存在的不利于健康保险制度创新的制约因素，指明了推进非正式制度环境渐变的具体途径。

第七章健康保险监管制度创新。本章从规范健康保险行为的意义以及健康保险行为规范的层次出发，明确了健康保险参与各方行为规范的具体内容，阐明了政府在建立市场参与各方行为规范和健康保险市场监管中应该发挥的作用，探讨了推进健康保险监管制度创新的路径。

关键词：健康保险；医疗卫生体制改革；健康保障体系；制度创新

Abstract

Medical treatment has become one of the problems regarding to people's living that be mostly concerned by Chinese people in recent years. To solve it properly or not, directly threatens the achievements of reform and opening up policy and the realization of socialist harmonious society. Actually, the Chinese health medical care system reform gets a very different result with the original intentions. At the first glance, the medical problem results from the high prices of medicines and the inefficiency of the medical service institutions, but in essence, it is due to the drawbacks of the system, which is absence of effective demand side in the medical service market and the demand and supply can not match. The effective way to solve this problem is introducing the powerful commercial insurance into health medical care system, because it can control the medical expenses effectively and increase the operation efficiency of the medical service institutions. The cultivation and development of commercial insurance is not independent of institutional innovation of health insurance. In a word, the institutional innovation of health insurance in China is not only the external demand to promote overall performance of health medical care system reform, but also the intrinsic request to develop health insurance healthily. The best way for health insurance industry to develop rapidly and soundly is to find right positioning in health medical care system reform, cooperate with the government smoothly and find out appropriate opportunities to develop,. What is more, it is also important to change the management strategies and upgrade the professional skills.

Since the Chinese health insurance started much later than other countries, insurance company generally, lacks of the professional manage strategies, staffs and skills, it is difficult for it to be determinant in its cooperation with the government or other medical institutions. Based on the system theory and the institution-

al changes theory of new institutional economics, the author analyzes how the health insurance will develop by innovations in system in the course of innovation in the medical care system. It is meaningful both theoretically and realistically to research on path – choice and path – dependence of the innovations on the health insurance institution from the prospective of the interaction between health insurance and the health and medical community institutional reform.

The purpose of this book is to explore the ways to make health insurance play a more important role in the process of achieving the social harmony. At the same time, the ways of making health insurance to be favorable to the health and medical community institutional reform and constructing a new health and medical security system are discussed in this book as well. Insisting on the opinions from the system theory and combining the institutional analysis with historical analysis, the normative analysis with empirical analysis, the qualitative with quantitative analysis, static analysis with the dynamic analysis, the logic deduction with the international comparison, the author illustrate that the institutional innovation of Chinese health insurance is a complicated systemic project related to macroscopic system and microcosmic mechanism. The cultivation of eligible product provider and capable product consumer is the premise to the institutional innovation of health insurance, and the results of it as well. Basing on the overall analysis of the historical transition of health insurance in our county, the author probe the impetus and reasons behind it, analyzes the path – dependence of the health insurance system changes and points out the path – choice of its innovation.

The book consists of an introduction and seven chapters:

In the introduction part, the author introduces the backgrounds and raises the research questions and aims of this book. Also explains why this subject was chosen and discusses the definitions of main specific terms, and then introduces the logical framework and the research methods. Last, main contents and several open questions are mentioned. In this part, the author summarizes the status quo of health medical care system reform and health insurance at present, and analyzes the problems existed in them, and based on which the author believes believes points out that one of the main reasons that the reform did not achieve the goals are is the absence of effective demand side in the medical service

market lack of the demand for the medical service and the efficient demand for health insurance market. Even though the reform on health insurance has been started, the efficiency is not very good due to the innovations on the solo institution. Therefore, based on the constraints of the innovations in health insurance, we should explore ways to make innovations to improve the efficiency.

The first chapter is the theoretic foundation of the analysis on health insurance system. In this chapter, based on the analysis of 'health—the demand for health—medical care—raise the money for health—health insurance', the author comes to the conclusion that the medical service and its partner, which is health insurance, is a kind of derivative demand based on the demand for health, which is a primitive demand. Then the characteristics and operating rules are discussed from the angles of insurance theory, economics, sociology and the system theory.

In the second chapter, regarding to the relationship between institution and efficiency, which is the key problem of this book, the author reviews the part relating to the institutional changes and efficiency improvements in economics of regulation, the new institutional economics, the institutional changes theory and the transition economics. Based on the literature review and analysis on path – choice and path – dependence in institutional changes, the author believes that the institutional analysis is the appropriate methodology for this research due to the characteristics of health insurance in the transition period. Moreover, the angle and the method of further theoretical analysis on health insurance system are determined.

In the third chapter, based on the analysis and the summary of the international tendency and the foreign countries' experience of the development on health insurance, the improvement of health insurance in China is reviewed and described, and the constraints of its institutional changes are discussed. Based on the above analysis, the author analyzes the necessity and the path – choice of the innovations on health insurance institution.

The fourth chapter is a further research of the third chapter and can act as the theoretical framework of this book. Since the innovation on health insurance institution is a comprehensive project and exists some institutional barriers beyond

health insurance system, the breakthroughs to solve the problems encompasses the following ways: reestablishing a scientific health security system for health medical care system; reorganizing the relationship between social insurance and commercial insurance; promoting the development of health insurance and achieving the harmony of the whole society.

The fifth chapter is also an extension of chapter three. In this chapter, starting from the path – dependence of health insurance institutional changes, the author analyzes the innovations of the systems related to the innovation of health insurance institution including the corporation system, the product research and development system, the risk management system and marketing system. Furthermore, based on the analysis of the insurance corporation system that is necessary to operate healthily for health insurance, the author discusses the obstacles in the insurance corporation system and management system which are unfavorable to the improvement of health insurance and the corresponding path – choice and areas needing reforming are proposed.

In the sixth chapter, from the prospective of the consumer behavior modes and informal institutional environment necessary to health insurance institutional changes, the author discusses the current situation of insurance – consuming habits and the characteristics of the insurance – consumers' behavior. The unfavorable factors existed in the informal institutions are also mentioned. The way of improving the informal institutional changes are proposed as well.

The seventh chapter's topic is the innovation of health insurance regulatory. This chapter's discusses start from the meaning and layer of standard health insurance behavior every party's duty in health insurance market is mentioned and the role of government is discussed as well. The innovation path of health insurance regulatory system is explored at the end of this book.

Key words: Health insurance; Health medical care system reform; health security system; Institutional innovations

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