

Common Prosperity as the Goal: High Quality Development of Multi-Level Social Security System in Ethnic Areas

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Abstract: As a stabilizer of livelihood protection in ethnic areas, the multi-level social security system in ethnic areas has an important institutional governance value of promoting common prosperity in ethnic areas. However, at the present stage, the multi-level social security system in ethnic areas is not yet sound and perfect. Taking ethnic areas in Gansu Province as a sample, we first analyze the value implication of sound and perfect multi-level social security system in ethnic areas, then sort out the policy practice of modernizing multi-level social security system governance in ethnic areas and the constraints affecting the sound and perfect multi-level social security system in ethnic areas, and finally propose an effective path for sound and perfect multi-level social security system in ethnic areas. Finally, we propose an effective path for the high-quality development of the sound and complete multi-level social security system in ethnic areas, with the aim of fully releasing the effectiveness of the governance of the multi-level social security system in ethnic areas and promoting the common prosperity in ethnic areas.

Keywords: Ethnic Areas, Multi-Level, Social Security, High-Quality Development, Common Prosperity

Ethnic areas mainly refer to areas inhabited by ethnic minorities, and the high-quality development of social security in ethnic areas is an important element of the Communist Party of China leading compatriots of all ethnic groups to achieve common prosperity. General Secretary Xi Jinping's speech at the conference celebrating the 100th anniversary of the founding of the Communist Party of China proposed that on the new journey, we must rely closely on the people to create history, focus on solving the problems of unbalanced and insufficient development and the people's urgent difficulties and worries, and promote the comprehensive development of people and common prosperity for all people to make more obvious and substantial progress. Xi Jinping stressed at the 10th meeting of the Central Finance and Economics Commission that common prosperity is the essential requirement of socialism and an important feature of Chinese-style modernization, and that it is necessary to adhere to the people-centered development ideology and promote common prosperity in high-quality development. This marks the beginning of a new journey of "common prosperity" after China has completed the task of "building a well-off society in all aspects".

Common prosperity is an essential requirement of socialism, an important feature of Chinese-style modernization, and the common expectation and action guide of the general public. Common prosperity is universal and is the common wish of human beings and the development goal they pursue. However, due to the distinction in resource endowment, geography and culture among different regions of the country, there are differences in the current degree of realization of common prosperity. Since 1921 its founding, the Communist Party of China has always taken it as its original mission to seek happiness for the Chinese people and rejuvenation for the Chinese nation. To achieve common prosperity, it is necessary to consciously and proactively solve the problems of regional differences, urban-rural differences and income disparities, promote overall social progress and comprehensive human development, promote social justice, bring together more and fairer fruits of development for all people, and continuously enhance people's sense of access, happiness and security[1]. Xi Jinping stressed at the Central Ethnic Work Conference to promote the common progress of all ethnic groups towards socialist modernization. We should improve the differentiated regional support policy, support ethnic regions to deepen reform and opening up comprehensively, and enhance the ability of self-development. Ethnic regions should be based on their resource endowments, development conditions, comparative advantages and other realities, and find the entry and launching points to grasp

the new development stage, implement the new development stage, implement the new development concept, integrate into the new development pattern, achieve high-quality development and promote common prosperity. To increase support for infrastructure construction and industrial structure adjustment in ethnic areas, optimize the overall layout of economic and social development and ecological civilization construction, and continuously enhance the sense of access, happiness and security of the ethnic groups[2].

The National 14th Five-Year Plan clearly proposes to improve a multi-level social security system that covers all people, integrates urban and rural areas, is fair and unified, and is sustainable, which has become the fundamental guideline to promote the innovation of China's social security policy in the new period. It has been 30 years since the State Council first proposed the establishment of 1991 multi-level pension insurance system, but the construction of China's multi-level social security system is still far from the people's expectation and the original policy intention due to the complex design of the system, the intertwined interests of some parts and regions, and the sensitivity of the distribution of interests within and between generations. At the same time, in the process of fighting the new pneumonia epidemic, the multi-level social security system played an important role in stopping the spread of the virus, protecting people's livelihood and resuming work and production, and won the general recognition of the international community, demonstrating the strong advantages of China's governance system and governance capacity, but also revealing the shortcomings of many management systems. Therefore, under the goal of reaching a new level of people's well-being and improving the effectiveness of national governance in the 14th Five-Year Plan period, the comprehensive and deepening reform of the multi-level social security system has ushered in an important strategic opportunity period, and it needs to shift from purely expanding the surface to high-quality development, and from fragmented pattern to special maturity and finalization[3].

As an important element in the construction of national governance system, the sound development of multi-level social security system in ethnic areas is of great significance in the process of forging Chinese community system practice and common prosperity in ethnic areas. Based on Gansu Province, which has a large population of ethnic minorities, this paper investigates how to develop a high-quality multi-level social security system in ethnic areas under the goal of common prosperity, and explores its contemporary value, practical effectiveness, shortcomings and effective ways to further improve it.

1. Common Prosperity as the Goal: The Value Implication of a Sound and Perfect Multi-Level Social Security System in Ethnic Areas

1.1 Forming a Governance Structure for Common Prosperity in Ethnic Areas

Since the reform and opening up, the income gap has continued to widen while the economy is growing at a fast pace, which not only hinders people from sharing the fruits of development, but also restricts the realization of the goal of common prosperity. To promote common prosperity in high-quality development, it is not only necessary to "keep making the 'cake' bigger, but also to "share the ever-growing 'cake' well". The Decision of the Central Committee of the Communist Party of China on Adhering to and Improving the Socialist System with Chinese Characteristics and Promoting the Modernization of the National Governance System and Governance Capability clearly elevates the distribution system to the basic economic system of socialism, which shows that wealth distribution is as important as wealth creation. Based on the new development stage, to promote common prosperity in high-quality development, the distribution system must be reformed so that the primary, secondary and tertiary distributions form "an orderly system of primary and secondary distribution, which works in synergy in distribution", and through the distribution system, the accumulated wealth of high-quality development is effectively transformed into real people's welfare. The system of distribution will effectively transform the accumulated wealth of high-quality development into real benefits for the people[4].

The sound and perfect multi-level social security system in ethnic areas, in the current reality of China's impending deep population aging, can form a governance structure of common wealth in ethnic areas, especially in response to population aging, and has a better family welfare mitigation effect on the possible reduction of the labor force of the right age and the increase of the cost of family retirement burden brought by population aging in ethnic areas, and likewise It also has better poverty alleviation value for the "cliff effect" of families on the verge of getting out of poverty and returning to poverty in ethnic areas.

1.2 Effective Mechanism to Realize People's "Sense of Access, Happiness and Security" in Ethnic Areas

In the report of the 19th National Congress, General Secretary Xi Jinping proposed to make the people feel a sense of access, happiness and security. How can people in ethnic areas feel a sense of access, happiness and security? In essence, the establishment of a social security system that meets the needs of compatriots of all ethnic groups, especially a multi-level social security system that fully takes into account the different needs of compatriots of all ethnic groups in ethnic areas, is the top priority. How to test the common prosperity in ethnic regions? An important criterion is that compatriots of all ethnic groups in ethnic areas can feel a sense of "access, happiness and security", and a sound and complete multi-level social security system is an effective mechanism to realize the good life of people in ethnic areas.

Take the ethnic areas of Gansu Province as an example, 2020 years before full poverty, Gansu's Linxia Hui Autonomous Prefecture is one of the three regions and three ethnic deep poverty areas in the country, Linxia Hui Autonomous Prefecture in the Dongxiang Hui Autonomous County is more difficult to get rid of poverty in the poor counties, for a long time the natural conditions, the local people lack of medical care and medicine, low education level has become an important constraint on the people of Linxia Hui Autonomous Prefecture to lead a better life. The county has been in poor condition for a long time. After the victory of poverty eradication in 2020, Linxia will be completely free from poverty, but many areas are still on the verge of returning to poverty, so that the people in the region can be stable out of poverty and move towards common prosperity, and effectively experience the "sense of access, happiness and security" becomes the next priority. On the basis of the construction of basic social security system, improving the supplementary multi-level social security system has become an effective mechanism to further enhance the "sense of access, happiness and security" of the masses in ethnic areas.

1.3 Practice Response to the Spirit of the Central Ethnic Work Conference

The "strengthening" of ethnic work reflects the importance attached to ethnic work as always, and the "improving" of ethnic work emphasizes the need to continuously improve the quality of ethnic work. Entering a new era, the Party Central Committee asked "the entire party comrades to deeply understand the long-term, complex and extreme importance of ethnic work under the new situation, and effectively enhance political awareness, awareness of the overall situation, awareness of responsibility, emancipation of the mind, seek truth from facts, keep pace with the times, pragmatic, pioneering and enterprising, and constantly create a new situation in ethnic work". From the 2014 Central Ethnic Work Conference "to improve the ability and level of ethnic work" to the 2021 Central Ethnic Work Conference "to promote the high-quality development of the Party's ethnic work in the new era", reflecting the new era of ethnic work The requirement of "constantly doing a good job". The requirement of "constantly doing a good job" in ethnic work is reflected in the Party's important ideas on strengthening and improving ethnic work, and also throughout the practical history of the Party's ethnic work[5].

Promoting a sound and complete multi-level social security system in ethnic areas and promoting common prosperity in ethnic areas is a practical response to the spirit of the Central Conference on Ethnic Work, and a practical and empowering response to "improving the ability to do ethnic work" and "promoting high-quality development of the Party's ethnic work in the new era". It is the practice and empowerment of "improving the ability to do ethnic work" and "promoting high-quality development of the Party's ethnic work in the new era"[6].

1.4 Common Prosperity as the Goal: Modernization of Policy Governance of Multi-Level Social Security System in Ethnic Areas-An Examination Based on Ethnic Areas in Gansu

In 1991, the Decision of the State Council on the Reform of the Pension Insurance System for Enterprise Employees made a clear statement on the multi-level pension insurance system, namely, the multi-level pension insurance system consisting of "enterprise employees' pension insurance, enterprise supplementary pension insurance and individual savings pension insurance". In recent years, especially after the 19th Party Congress, the State Council of the Party Central Committee has paid special attention to the modernization of the policy governance of the multi-level social security system, and in July 2017, the Opinions on Accelerating the Development of Commercial Pension Insurance was officially released, marking the official birth of individual tax-deferred commercial pension insurance;

the implementation of the Measures for Corporate Pensions in February 2018 laid the legal foundation for the construction of China's multi-level pension protection system and the healthy and orderly development of the corporate pension market; in April 2018, the Notice on the Piloting of Individual Tax-Deferred Commercial Pension Insurance was officially released, marking the Chinese version of the pension tax preferential policy pilot was officially implemented. Therefore, the multi-level pension insurance system has become the core element of the reform of China's multi-level social security system[7].

Ethnic regions are usually defined in academic studies as the eight ethnic provinces, namely Inner Mongolia, Xinjiang, Guangxi, Guizhou, Qinghai, Ningxia, Tibet, and Yunnan. However, it is difficult to analyze the real policy differences in ethnic regions if we only study the modernization of provincial multilevel social security system policy governance in the eight ethnic provinces and regions, because the central superior policy is still the main basis for policy formulation at the provincial level of China's administrative system. Therefore, the selection of eight ethnic provinces and regions cannot effectively compare and analyze the real multi-level social security system governance modernization in ethnic regions. In order to improve the validity and efficacy of this paper, Gansu province, which covers ethnic areas but is not one of the eight ethnic provinces, is selected as the study area. As a non-ethnic eight-province region, Gansu Province needs to follow the central policy at the provincial level, but within the province, Gannan Tibetan Autonomous Prefecture, Linxia Hui Autonomous Prefecture, Sunan Yugur Autonomous County, Subei Mongol Autonomous County, Aksai Kazakh Autonomous County, Tianzhu Tibetan Autonomous County, and Zhangjiachuan Hui Autonomous County need to formulate relatively different policies based on the situation of autonomous prefectures or counties at the provincial level in Gansu, plus Gansu Province has another 36 ethnic autonomous townships (towns), ethnic areas in 21 counties (cities) land area reached 183,600 square kilometers, accounting for about 43% of the province's total land area[8]. This provides a better field for comparing the effects of policy governance in ethnic and non-ethnic regions, and can effectively compare the differences in governance of multi-level social security systems between ethnic minority and non-ethnic minority regions within the same provincial area.

2. The Modernization Practice of Policy Governance in Gansu Province

Ethnic areas in Gansu Province are under the jurisdiction of the Gansu Provincial People's Government, so ethnic areas in Gansu Province should carry out policy practices that are in line with the reality of autonomous regions at the level of governance policy formulation under the guidance of the province's multi-level social security system governance policy. In the field of pension security, the People's Government of Gansu Province, in order to accelerate the development of commercial pension insurance and improve the multi-level pension security system, implemented[9] in 2018 the "Implementation Opinions of the General Office of the People's Government of Gansu Province on Accelerating the Development of Commercial Pension Insurance" (Ganzhengbanfa [2018] No. 162), the main goal of its policy is that by 2020, the province of Gansu will basically establish an industry pension insurance system with a perfect market system, rich product forms, diversified service models, and standardized operational integrity, with a more perfect commercial pension insurance operation mechanism, significantly improved service capacity, more extensive service areas, and a significant increase in the number of insured persons, which can meet multi-level and diversified pension protection and service needs[10].

Medical insurance protection field. On December 30, 2021, the General Office of Gansu Provincial People's Government issued the Notice of Gansu Province's "14th Five-Year" National Medical Security Plan (Ganzhengbanfa [2021] No. 117), in which it first summarized that Gansu Province had, during the "13th Five-Year" period During the "13th Five-Year Plan" period, the basic medical insurance as the main body, medical assistance as the bottom, supplementary medical insurance, commercial health insurance, medical mutual aid and other common development of the multi-level medical security system system. And put forward the "14th Five-Year" period, medical security work to complete and accurate implementation of the new development concept, accelerate the construction of a new development pattern, adhere to the people-centered development thinking, in-depth implementation of the health of Gansu strategy, accelerate the construction of universal coverage, urban and rural areas, fair and unified, sustainable multi-level medical security system to enhance the province's masses On September 24[11], 2021, the Gansu Provincial Medical Insurance Bureau issued the "Consolidation and Expansion of Medical Security Poverty Alleviation Achievements to Effectively Connect with the Rural Revitalization Strategy Implementation Plan" (Gansu Medical Insurance Development [2021] No. 54), in which it is proposed to adhere to the people as the center, through optimizing and adjusting

medical insurance policies to alleviate poverty, improve the long-term mechanism to prevent and resolve poverty caused by illness, and gradually realize the transition from concentrating on poverty alleviation to improving the multi-level medical insurance system. To improve the multi-level medical security system, coordinate the basic medical insurance, major medical insurance, medical assistance triple system of normalized protection smooth transition[12].

Table 1: Modernization of policy governance of Gansu Province at the provincial level regarding multi-level social security system

Policy Name	Policy document number	Release Time
Implementation Opinions of the General Office of Gansu Provincial People's Government on the Healthy Development of Commercial Health Insurance	Ganzhengbanfa [2015] No. 80	2015
Implementation Opinions of the General Office of Gansu Provincial People's Government on Accelerating the Development of Commercial Pension Insurance	Ganzhengbanfa [2018] No. 162	2017
Gansu Province "Fourteenth Five-Year Plan" Notice of the National Medical Security Plan	Ganzhengbanfa [2021] No. 117	2021
Implementation Plan for Consolidating and Expanding the Achievements of Medical Security in Combating Poverty and Effectively Connecting with the Rural Revitalization Strategy	Gan medical insurance hair [2021] No. 54	2021

3. Modernization Practice of Governance Policy in Ethnic Autonomous Regions of Gansu Province

Combing found that ethnic areas in Gansu Province have not formulated special multi-level social security system sound and complete policies and regulations. However, there are governance policies planned for the sound and perfect multi-level social security system in the "Government Work Report" and the "13th Five-Year Plan and 14th Five-Year Plan" of each autonomous prefecture and county, such as the "Government Work Report" of Linxia Hui Autonomous Prefecture in 2021, which firstly reviews the construction achievements in the "13th Five-Year Plan" period and The work tasks of multi-layered social security are listed in the Fourteenth Five-Year Plan for National Economic and Social Development of Linxia Prefecture and the Twenty-third Five-Year Plan. In 2017, Gannan Tibetan Autonomous Prefecture issued the "Thirteenth Five-Year Plan for the Development of Human Resources and Social Security in Gannan Prefecture" (No. 41 of the State Government Office [2017])[13]. " as the goal, build a multi-level social security system mainly based on social insurance, supplemented by enterprise annuities, occupational annuities and commercial insurance. Improve the multi-level social insurance system system with the basic pension for institutions, enterprise employees and urban and rural residents, basic medical care for urban and rural employees, basic medical care for urban and rural residents, unemployment, work injury and maternity insurance as the mainstay, supplemented by enterprise annuities, medical benefits for civil servants, subsidies for large medical expenses of employees, supplemental medical insurance for enterprises, major medical insurance for urban residents and commercial insurance. Strengthen the management of social insurance files. Establish a sound mechanism for determining and normally adjusting social insurance treatment. In accordance with the policy of "full coverage, basic protection, multi-level and sustainable", the Human Resources and Social Security Bureau of Sunan County has conscientiously implemented the major decisions and plans for the construction of the social security system, focusing on enhancing fairness, adapting to mobility and ensuring sustainability, fully implementing social security laws and regulations, and basically building a social security system covering urban and rural residents. The basic pension insurance system has achieved full coverage. On the basis of taking the lead in launching the pension insurance system in 2008, the "Implementation Plan of Basic Pension Insurance for Urban and Rural Residents in Sunan Yugur Autonomous County" was formulated in 2014 to further standardize and improve the protection system, and the pattern of urban and rural coordination of basic pension insurance for residents was fully formed. Gradually improve the basic pension insurance system for enterprise employees, the scope of participation fully covers enterprises, urban self-employed and flexibly employed people, and the basic system model combining social coordination and individual account is established and consolidated. The reform of the pension insurance system for public institutions and institutions has been fully launched, the system has been steadily connected, the implementation of the occupational pension system has been accelerated, and the construction of a multi-level pension insurance system has been promoted. The basic realization of universal medical insurance, continuous improvement of urban basic medical insurance system, the implementation of urban and rural medical assistance system, basic medical insurance system has covered all residents in urban and rural areas. 2015, the implementation of urban and rural residents of the major disease

insurance system, by the insurance company Su'nan County Branch to undertake, in a timely manner to solve the problem of poverty due to illness, poverty due to illness. At the same time, we actively promote the basic medical insurance urban-rural coordination, in accordance with the "Zhangye City Implementation Plan for Integrating the Basic Medical Insurance System for Urban and Rural Residents", actively communicate and coordinate with the Health and Planning Commission, study and formulate implementation plans, and steadily promote the urban-rural integration of medical insurance reform[14]. Su Bei Mongolian Autonomous County and Tian Zhu Tibetan Autonomous County, Aksai Kazakh Autonomous County, Zhang Jia Chuan Hui Autonomous County in the multi-level social security system sound and perfect no special governance policy, mainly to follow the prefecture-level cities and Gansu Province multi-level social security sound and perfect related policies.

Third, common prosperity as the goal: the constraints of the high-quality development of multi-level social security system in ethnic areas-an examination based on ethnic areas in Gansu.

4. Poor Revenue Situation of Local Governments and Low Income Level of Household Population

The quality development of multi-level social security is greatly influenced by local financial strength, which in turn is largely derived from the degree of local economic development. Most of the ethnic regions in Gansu Province have backward economic development, small population size, a single source of local government finance, low fiscal revenue, and farless financial resources that can be used for local people's social security compared to economically developed regions in the east. As of the end of 2018, the regional GDP of the two autonomous prefectures in ethnic areas of Gansu Province was 1660.223 million yuan and 2576.297 million yuan respectively, while the five ethnic autonomous counties were 298299, 479110, 141059, 263968 and 92576 million yuan respectively, which is less than the regional GDP of a developed township in the eastern region. In terms of general public budget revenue and expenditure, both the two autonomous prefectures and the five counties have a situation that expenditure exceeds revenue, which indicates that the local economic development is poor and mainly relies on the central government's transfer payment-dependent finance.

Table 2: Regional Fiscal and Revenue Situation in Ethnic Areas of Gansu Province

	Gannan Tibetan Autonomous Prefecture	Linxia Hui Autonomous Prefecture	Zhangjia chuan Huizu Autonomous County	Tianzu Tibetn Autonomos	Su Bei Mongol Autonomous County	Su'nan Yuguu Autoomous County	Aksai Kazah Autoomus County
Gross reginal Product in 2018 (million yuan)	1660223	2576297	298299	479110	141059	263968	92576
Household population in 2018 (persons)	749521	2409981	343388	205744	12228	39046	9360
General public budget revenue in 2018 (million yuan)	75884	162863	10028	32114	18316	25267	8008
General public budget expenditure in 2018 (million yuan)	1779931	2342101	289809	462471	88556	204488	65698
Per capita disposable income of urban residents in 2018 (yuan)	25116	21247	24528	26340	36991	27100	38622
Per capita disposable income of rural residents in 2018 (yuan)	7851	13555	6926	8265	24951	17000	26734

From the analysis of Table, it is found that the per capita disposable income of urban residents and the per capita disposable income of rural residents in ethnic areas of Gansu Province in 2018 years are both low, the highest being Aksai Kazakh Autonomous County with per capita disposable income of

38622 yuan for urban residents and 26734 yuan for rural residents. The core of common prosperity is still to regulate the income distribution of residents, and the core value of a sound and perfect multi-level social security system in ethnic areas should also be reflected in the improvement of income inequality caused by the initial distribution. However, from the analysis of the current local government revenue and the income level of the household population in ethnic areas of Gansu Province, the poor local government revenue and the low income level of the household population are still important factors that restrict the improvement of the multi-level social security system in ethnic areas of Gansu Province.

5. Multi-Tier Social Security System is Overly Dependent on the First and Second Tiers, and the Third Tier of Commercial Insurance is not Complementary Enough

The multi-level social security system is mainly composed of basic social insurance and commercial insurance. Gansu is a backward province, the market economy is relatively backward compared to the eastern region, specific to the commercial insurance system, Gansu Province, more than 20 million people still participate in the basic social insurance to protect the basic livelihood. The development status of social security, Gansu and the central high quality still exist quite a large gap. As an important part of the province, the ethnic areas of Gansu Province, the extent of this situation is deeper, ethnic areas in Gansu Province, Linxia Hui Autonomous Prefecture as development and common wealth target requirements three regions and three states in deep poverty, 2020 years to complete the full poverty alleviation, there is still a greater risk of return to poverty.

The multi-level social security system in ethnic areas of Gansu Province mainly relies on the first level of social assistance and the second level of social insurance, and the third level of commercial insurance for different ethnic groups is not complementary enough for the actual situation in different ethnic areas. Commercial insurance is still mostly supplemented by commercial medical insurance in addition to basic medical insurance, and the commercial pension insurance system is basically missing. One of the reasons, on the one hand, is due to the underdeveloped local economy in ethnic areas of Gansu Province, local financial pressure, per capita income is not high. But more importantly, the local government attaches little importance to the perfection of the multi-level social security system and fails to effectively recognize the relief effect of commercial insurance on the pressure of the basic social insurance fund, on the other hand, the coverage of vulnerable groups is the original purpose of the establishment of the multi-level social security system. In Gansu Province, among the contents of the multi-level social security system for disadvantaged groups, supplementary commercial insurance for disabled people and social insurance subsidies for low-income people are relatively absent, resulting in the lack of fairness in the multi-level social security system[15].

6. Multi-Level Social Insurance Fund under Pressure Due to Risk Transmission of Aging Population

China has entered an aging population since the beginning of the 21st century, and as of 2022, the aging of China's population continues to deepen and is about to move toward a heavily aging society. According to the data of the seventh census, as of November 1, 2020, the number of elderly people aged 60 and above in China will reach 264 million, accounting for about 18.7% of the total population, and the number of elderly people aged 65 and above will reach 190 million, accounting for about 13.5% of the total population. Compared with the data of the fifth national census in 2000, the proportion of the population aged 60 and above and the proportion of the population aged 65 and above have increased by 8.6 percentage points and 6.5 percentage points respectively[16].

The inevitable phenomenon of an aging population is the increase in the proportion of insurance fund expenditures, both for pension insurance and medical insurance, which will increase significantly[17]. The ethnic minorities in Gansu Province are mainly Tibetan, Hui, Mongolian, Kazakh, and Yugur, and have a low level of education in comparison. As a result, basic diseases are common among the elderly population, leading to an increase in the cost of medical treatment for the elderly family members, which inevitably increases the financial risk of the family, and also brings about an increase in the cost of medical insurance for the family, and an increase in the proportion of pension expenditure for medical treatment, which adds constraints to the soundness and perfection of the multi-level social security system, the insurance fund of the multi-level social security system is under greater pressure. The fund is under greater pressure.

7. Common Prosperity as the Goal: A Reasonable Orientation for the Choice of the Path of High-Quality Development of Multi-Level Social Security System In Ethnic Areas

7.1 Improve the Policy System and Departmental Synergy, Give Full Play to the Policy of Macro-Control

On the analysis of the current multi-level social security system in ethnic areas of Gansu sound and complete policy governance system construction, the multi-level social security system sound and complete special policies are still relatively absent.

Local governments in ethnic autonomous regions should actively promote the top-level design and overall coordination of a sound and comprehensive multi-level social security system in ethnic regions. Local governments in ethnic areas should fully study and analyze their own regional conditions, construct special multi-level social security policies based on the central government's policies that are in line with the actual situation in ethnic autonomous areas, fill in the gaps and missing points that may exist at present, and strengthen departmental coordination in the process of policy formulation and implementation. On the other hand, the value of fiscal policy support in the field of supplementary commercial insurance should be examined from a broader perspective, and the macro-control function of the policy should be actively played, and the policy should be fully integrated into the market environment of ethnic autonomous regions, and organically integrated with the financial policy, industrial policy and regulatory policy in the market, so as to contribute to the orderly extension and strength gathering of the supplementary commercial insurance market scale.

7.2 Improving the Structure of Multi-Level Social Security System in Ethnic Areas

To achieve common prosperity in ethnic areas, we need to improve the structure of multi-level social security system in ethnic areas. At present, a major shortcoming of the multi-level social security system in ethnic areas lies in the imperfect structure of the multi-level social security system[18].

The current multi-level social security system in ethnic areas is relatively unsound. In terms of the current development, as far as the medical security field is concerned, the construction of the basic medical insurance system is superior to the second-level medical insurance (including enterprise supplementary medical insurance, group health insurance, medical subsidies for institutions, etc.) and the third-level medical insurance (mainly referring to commercial health insurance, etc.). In the field of pension security, it mainly relies on the protection role of the first level of basic pension insurance, ignoring the role of the second and third level of supplementary pension insurance[19].

Ethnic regions should improve and perfect the multi-level social security system, allowing society, enterprises, markets and individuals to fully participate in the construction of the multi-level social security system, so as to fully share the financial pressure of local governments, promote the realization of the multi-level social security system in ethnic regions with high quality, and meet the different social security demands of people in ethnic regions.

7.3 Develop Supplementary Commercial Insurance that Suits the Actual Needs of Ethnic Areas

The emergence of the new crown epidemic has made the government and society fully aware of the importance of supplementary commercial insurance based on the basic social security system. The multi-level social security system has a strong institutional value for risk prevention, whether it is to combat the new crown epidemic or to cope with the possible social risks of aging. To achieve common prosperity in ethnic areas, high-quality development of multi-level social security system is the core requirement, which requires ethnic areas not to blindly develop various types of commercial insurance that do not meet the actual needs of ethnic people in their own reality. We should take into full consideration the differences in the needs of people of different ethnic groups in ethnic areas, develop supplementary commercial insurance that meets the actual needs of people in ethnic areas according to local conditions, analyze the different needs of people of different ethnic groups for social security on the basis of the basic role of basic social insurance to protect people's livelihood and cover the bottom line, and promote the development of social insurance according to the growing expectations of people of ethnic groups for a better life. In addition to the basic social insurance coverage, we will analyze the different needs of ethnic groups for social security, and promote the participation of ethnic minorities in supplementary commercial insurance based on their own financial ability to improve their ability to withstand social risks and effectively improve the effectiveness of social security governance in ethnic

areas.

8. Conclusion

"The specific objectives of social security development in the 14th Five-Year Plan period can be summarized as follows: to adapt to the requirements of future economic and social transformation and development, to form a perfect framework of social security system, to

improve the social security operation and management system and operation mechanism, to consolidate the achievements of poverty eradication and construction of a moderately prosperous society, to explore effective ways to promote the governance of relative poverty, to accelerate and realize the national coordination of basic pensions, to strengthen the function of social security income adjustment and redistribution, to promote the development of social security public services, and to build a more equitable and efficient multi-level social security system. Accelerate and realize the national coordination of basic pensions, strengthen the function of social security income adjustment and redistribution, promote the development of social security public services, and build a fairer, more efficient and sustainable multi-level social security system[20].

A sound and complete multi-level social security system in ethnic areas is a guarantee of common prosperity, and is also a response to the spirit of the Central Ethnic Work Conference and the building of the Chinese national community.

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