

Care and pension policies for cognitively impaired elderly in China: Current situation and challenges

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Abstract: *The care and pension policies of cognitively impaired elderly people in China have been facing many challenges. In terms of the status quo, the demographics of elderly people with cognitive disabilities show a large and growing number and an urgent need for care. Policies and regulations at the national level include pension insurance and medical security policies as well as social welfare policies, and local governments are also working hard to build community pension service systems and care institutions. However, insufficient human resources, insufficient funding, and social and cultural issues pose challenges to policy implementation. In order to solve these problems, it is necessary to increase the investment of human resources, train professional nursing staff and strengthen training and education. Local governments should increase funding investment, improve the pension insurance and medical security systems, increase the supply of social welfare resources, and improve the long-term care insurance system; At the same time, the social concept and culture should be improved, the public's cognition and understanding of the elderly with cognitive impairment should be strengthened, and the mechanism and environment supporting their social integration should be established.*

Keywords: *China; Cognitively impaired elderly; Care for; Pension policy; Current situation; Challenge*

1. Introduction

Cognitive impairment is a common disease of old age, and its main symptoms include memory loss, thinking ability decline and loss of self-care ability in daily life. According to Professor Jia Jianping in *The Lancet Public Health* (5 years IF: According to data published in 30.542), there may be 15.07 people in China aged 60 years and above suffering from geriatric cognitive impairment, which shows that the overall scale of elderly people with cognitive impairment in China is quite large. With the intensification of population aging, the problem of care and old-age care for the elderly with cognitive impairment has become increasingly prominent. China's pension policy has always been the focus of attention, but the care and pension policy for the elderly with cognitive impairment is relatively weak. present, there are problems of insufficient beds, shortage of personnel and low service quality in elderly care institutions, which brings great challenges to the care of elderly people with cognitive impairment. In addition, due to the special needs of cognitively impaired elderly people, they often face problems such as safety risks, social isolation and psychological distress in their daily lives, which further aggravate their illness and suffering. Therefore, it is of important background and significance study the status quo and challenges of the care and pension policies for the cognitively impaired elderly in China.

2. Current situation of elderly people with cognitive impairment in China

2.1 Definition and classification of cognitively impaired elderly

Cognitive impairment refers to the impairment of memory, thinking ability, judgment and attention due to impaired brain function. According to the etiology and clinical manifestations, cognitive impairment can be divided into many types, including Alzheimer's disease, vascular cognitive impairment, and Parkinson's disease-related cognitive impairment.

2.2 Demographic data of cognitively impaired elderly

According to the trend of aging in China, the number of elderly people with cognitive impairment is increasing year by year. According to China's seventh census, as of 2020, the elderly population aged 60 and above in China has reached 260 million, of which about 10% are cognitively impaired. According to the World Health Organization, China is one of the countries with the highest number of patients with cognitive impairment in the world ^[1].

2.3 Analysis of care needs of elderly people with cognitive impairment

Elderly people with cognitive impairment need special care and support due to the decline in memory and thinking skills. They may face the following care needs: (1) Daily living care: Elderly people with cognitive disabilities may not be able to independently complete activities of daily living, such as eating, dressing, washing, etc., and need assistance and supervision from others. (2) Security: elderly people with cognitive disabilities are often at risk of being lost and lost, and need someone to pay attention and care at all times to ensure their safety. (3) Spiritual support: elderly people with cognitive disabilities may face psychological problems such as mood swings, anxiety, depression, and need professionals to provide psychological support and counseling. (4) Medical management: elderly people with cognitive disabilities need regular medical examinations and drug management to control the progress of the disease and reduce symptoms. (5) Social interaction: cognitively impaired elderly people need social interaction with others to reduce loneliness and improve quality of life.

3. Care policy for elderly people with cognitive impairment in China

3.1 National policies and regulations

(1) Pension insurance and medical security policies: The Chinese government provides care services for elderly people with cognitive disabilities through pension insurance and medical security policies. The pension insurance system covers the elderly nationwide, including those with cognitive disabilities. According to the pension insurance policy, elderly people with cognitive disabilities can enjoy basic pension treatment and related medical security. These safeguards can help older people with cognitive disabilities access necessary medical and nursing services. In addition, the Chinese government has introduced a medical security policy to provide reimbursement and subsidies for medical expenses for elderly people with cognitive disabilities. According to the medical security policy, the elderly with cognitive impairment can enjoy the treatment of basic medical insurance, including hospitalization costs, drug costs, and surgical costs. The government also encourages social welfare institutions and medical institutions to provide specialized care services for elderly people with cognitive disabilities, and provides corresponding subsidies and support.

(2) Long-term care insurance policy: Long-term care insurance for the elderly refers to a kind of insurance that provides compensation for care costs for the elderly who cannot take care of themselves due to old age, illness, etc. Under the social background that aging has become a new normal, the depth of aging is increasing, the number of elderly people is increasing, and the care service for the elderly who cannot take care of themselves has become a necessity. Long-term care insurance provides an alternative institutional solution to this immediate need. China began piloting a long-term care insurance system for the elderly in 15 cities across the country in 2016. In September 2020, with the consent of The State Council, the National Medical Insurance Administration and the Ministry of Finance issued the Guiding Opinions on Expanding the Pilot Long-term Care Insurance System, and the number of pilot cities for long-term care insurance increased to 49.

(3) Social Welfare policies: The Chinese government provides care services for elderly people with cognitive disabilities through social welfare policies. Social welfare policies include the provision of social welfare payments, social assistance, social security and other services. Elderly people with cognitive disabilities can obtain financial assistance and social support through social welfare policies. Social welfare payment refers to the financial assistance provided by the government to elderly people with cognitive disabilities to pay for their living and care costs. The government will provide appropriate social welfare payments according to the economic situation and needs of the elderly with cognitive disabilities. In addition, the government also encourages social welfare institutions and non-profit organizations to provide services such as day care and rehabilitation training for elderly people with cognitive disabilities, and provides corresponding subsidies and support. Social assistance

refers to the relief money and services provided by the government to the elderly with cognitive impairment. The elderly with cognitive impairment are those with economic difficulties, unable to take care of themselves and unable to obtain other social welfare. The government will provide basic living security and medical assistance for the elderly with cognitive impairment through social assistance policies. Social security means that the government provides social security services for the elderly with cognitive impairment through social insurance and social assistance. Social security includes old-age insurance, medical insurance, unemployment insurance and so on. Elderly people with cognitive impairment can obtain corresponding security benefits through the social security system to reduce their economic burden and care pressure ^[2].

3.2 Care policies and measures of local governments

(1) Construction of community elderly care service system: Local governments focus on promoting the construction of community elderly care service system in the aspect of caring for the elderly with cognitive impairment. The community elderly care service system includes the construction of community day care centers, community nursing stations, community rehabilitation centers and other service facilities. These facilities provide day care, nursing and rehabilitation services for older persons with cognitive disabilities to help them improve their self-care and slow the progression of the disease. Local governments encourage the development of community elderly care service institutions through financial investment and policy support to improve service quality and coverage.

(2) Construction and management of care institutions for the elderly with cognitive disabilities: Local governments also actively promote the construction and management of care institutions for the elderly with cognitive disabilities. These care facilities include hospitals specializing in cognitive disabilities, nursing homes and nursing homes. Local governments, through policy guidance and economic support, encourage social forces to participate in the construction of care institutions for elderly people with cognitive disabilities, and provide professional medical, nursing and rehabilitation services. At the same time, local governments will strengthen the management and supervision of these institutions to ensure the quality and safety of care. Local governments have also strengthened training and guidance for nursing institutions for elderly people with cognitive disabilities to improve the professional level of nursing staff and service quality. Activities such as training courses and skills competitions are held to enhance the professional knowledge and skills of caregivers and improve their ability to care for elderly people with cognitive disabilities. Local governments also formulate policies and standards to regulate the operation and management of care institutions to ensure the quality and safety of care ^[3].

4. Challenges of care policy for elderly people with cognitive impairment in China

4.1 Insufficient human resources

(1) Training and quality improvement of nursing staff: In China, there are challenges in training and quality improvement of nursing staff in the field of care for elderly people with cognitive disabilities. First, due to the special nature of care for cognitive disabilities, caregivers need to receive specialized training to master relevant knowledge and skills. However, the current training system for nursing staff in China is not perfect enough, and the quality of training courses and teaching materials needs to be improved. In addition, due to the complexity of care for cognitive disabilities, caregivers need to have a high level of professional literacy and emotional support, but many caregivers need to improve their quality in this area.

(2) Unbalanced number and distribution of nursing staff: China's aging problem is becoming more and more serious, and the number of elderly people with cognitive impairment is also increasing, but the number of nursing staff is relatively insufficient. Especially in first-tier cities and developed areas, the supply of nursing staff is insufficient, which leads to the difficulty of caring for the elderly with cognitive impairment. In addition, the distribution of caregivers is uneven, with many care resources concentrated in large cities and relatively scarce in rural and remote areas. This uneven distribution results in the elderly with cognitive impairment being unable to obtain timely and effective care services in some areas ^[4].

4.2 Insufficient capital investment

(1) Imperfect pension insurance and medical security: There are still many problems in China's pension insurance system, including insufficient coverage and low level of treatment. For the elderly with cognitive impairment, they need more medical security and long-term care, but the current pension insurance system does not fully cover these needs. In addition, the cost of treatment and care for elderly people with cognitive disabilities is also inadequate in medical insurance, resulting in inadequate medical and nursing services for them.

(2) The long-term care insurance policy needs to be further improved: in the pilot process, the long-term care insurance mainly has problems such as a single fund raising channel, confused division of insured objects, unscientific design of evaluation standards, inactive action of suppliers and inflexible service content. The existence of these problems will not only affect the effective operation of the pilot long-term care insurance, but also affect the process of promoting the system across the country, so that more people will not be included in the system as soon as possible.

(3) Insufficient social welfare resources: The supply of social welfare resources in China is insufficient to meet the care needs of elderly people with cognitive disabilities. Social welfare resources include nursing homes, day care centres, rehabilitation institutions, etc., but the quantity and quality of these resources are currently in question. The beds in nursing homes are tight, and many elderly people with cognitive impairment cannot be accommodated; (b) The limited number of day care centres cannot meet all the needs of the elderly; The professional staff and equipment of rehabilitation institutions are insufficient to provide high-quality rehabilitation services. These problems result in older persons with cognitive disabilities not being able to receive appropriate care and support, increasing the burden on them and their families.

4.3 Social concepts and cultural issues

(I) Social integration problems of cognitively impaired elderly people: First, the symptoms of cognitively impaired elderly people often lead them to show maladaptive or confused behavior in social activities, which makes them often regarded as "abnormal" or "problematic" people. This social prejudice and discrimination makes it difficult for older persons with cognitive disabilities to integrate into society, and they may be excluded, isolated or neglected. Secondly, Chinese society's cognition and understanding of the elderly with cognitive impairment is relatively low. Due to the lack of understanding of the symptoms of cognitive impairment, many people are often confused and unable to understand the behavior and speech of cognitively impaired elderly people. This lack of understanding and recognition leads to difficulties in social interaction and the inability to get the respect and support they deserve. In addition, Chinese society has not paid much attention to the social integration of cognitively impaired elderly people. The needs of older persons with cognitive disabilities are often ignored or less considered in social policies and resource allocation. As a result, elderly people with cognitive disabilities face many difficulties in social integration, such as lack of adaptive social activities and lack of specialized social support services.

(2) The difficulties and challenges of family care: First of all, family caregivers often face great psychological and economic pressure. The symptoms of cognitively impaired elderly people often require a lot of time and energy from family caregivers, which places a great burden on the physical and mental health of caregivers. At the same time, due to the progression of cognitively impaired elderly people, family caregivers may need to give up work or reduce their working hours, resulting in reduced financial income. Second, family caregivers face a lack of expertise and skills in caring for cognitively impaired elderly people. The specificity and complexity of the symptoms of cognitive impairment make it necessary for caregivers to have certain specialized knowledge and skills to cope with various situations. However, most family caregivers lack relevant training and support, leading to difficulties and challenges in the care process. In addition, the continuity and sustainability of home care is also an issue. As cognitively impaired elderly people progress, their needs for care increase, and family caregivers may not be able to meet these needs. This can lead to older people with cognitive impairments not receiving consistent care, affecting their quality of life and health.

5. Measures to solve the care policy of the elderly with cognitive impairment in China

5.1 Increase investment in human resources

(1) To provide professional education and training opportunities: the government can cooperate with medical institutions, nursing colleges, etc., to set up training courses and degree courses for cognitively impaired elderly care. These courses can include basic knowledge of cognitive disorders, nursing skills, communication skills, etc., in order to improve the professional level of nursing staff. (2) Provide incentives and incentives: the government can set up scholarships, subsidies and other incentives to attract more talents to engage in the care of cognitively impaired elderly. At the same time, career promotion channels and salary and welfare systems can also be established to improve the career development space and treatment of nursing staff, and increase their work enthusiasm and professionalism.

(2) Strengthen the training and education of nursing staff: (1) Regularly organize training courses for nursing staff: The government can organize regular training courses, including the latest research results on cognitive impairment diseases, updates on care skills, and other content. This can help nursing staff continuously update their knowledge and improve their professional level. (2) Provide online learning platforms for nursing staff: The government can establish online learning platforms to provide various courses and resources related to the care of elderly people with cognitive impairment. Nursing staff can learn according to their time and needs to improve their professional abilities. (3) Strengthen practical training for nursing staff: In addition to learning theoretical knowledge, nursing staff also need to undergo practical training to improve their practical operational abilities. The government can collaborate with medical institutions to provide practical training opportunities, allowing nursing staff to continuously accumulate experience in practical work.

5.2 Increase capital investment

(1) Improve the pension insurance and medical security system: the government can increase investment in pension insurance, improve the coverage and treatment level of pension insurance, and ensure that elderly people with cognitive disabilities can obtain adequate pension support. At the same time, the medical security system should be strengthened to provide free or low-cost medical services, including diagnosis, treatment and rehabilitation services needed by the elderly with cognitive disabilities to reduce their economic burden.

(2) Further improve the long-term care insurance system: in terms of funding, first of all, the long-term care insurance fund should be independent of the medical insurance fund, only in this way can we ensure that the long-term care insurance exists as an independent insurance, and establish its own lasting and stable financing channels; Secondly, it clarify the payment responsibilities of units and individuals for elderly people with cognitive impairment; In addition, it is necessary to further broaden the path and way of financing; Finally, unified standards and mechanisms for financing long-term care insurance should be established throughout the country. In addition, expand the scope of insurance, clarify the beneficiaries, scientifically formulate evaluation criteria, and include as many elderly people with cognitive disabilities into the support scope of long-term care insurance as possible.

(3) Increase the supply of social welfare resources: the government can increase the construction and operation of social welfare institutions such as nursing homes, day care centers, and community nursing stations, and provide professional care services and rehabilitation auxiliary facilities to meet the needs of cognitively impaired elderly people. In addition, it can also strengthen the training and management of nursing staff, improve their professional level and service quality, and ensure that the elderly with cognitive disabilities receive effective care.

5.3 Improve social concepts and culture

1) Strengthen the public's cognition and understanding of the elderly with cognitive impairment: (1) The community promotes relevant knowledge about elderly people with cognitive impairment to the public through lectures, symposiums, promotional videos, and other forms, including causes, symptoms, treatment methods, etc., in order to increase public understanding of elderly people with cognitive impairment. (2) Relevant departments produce brochures, posters, brochures, etc. to convey information about elderly people with cognitive impairment to the public, in order to better understand their characteristics and needs. (3) The government collaborates with media channels such as television,

radio, and newspapers to regularly release relevant reports and stories about elderly people with cognitive impairments, attracting public attention and resonance, and promoting social awareness and understanding of elderly people with cognitive impairments.

2) Establish a mechanism and environment to support the social integration of elderly people with cognitive impairments: (1) The government establishes a support network for elderly people with cognitive impairments in the community, including volunteer teams, social work services, etc., to provide daily assistance and support for elderly people with cognitive impairments. (2) Community organizations organize elderly individuals with cognitive impairment to participate in various social activities, such as elderly dance and handcrafting, to increase their social opportunities and promote a sense of social integration. (3) In public places, medical institutions, transportation and other places, relevant units can provide friendly environments and service facilities for elderly people with cognitive impairment, such as accessibility facilities, guide dogs, etc., to facilitate their travel and life. (4) The government encourages enterprises, social organizations, and other parties to participate in the care of elderly people with cognitive impairment, provide relevant support and resources, and jointly create a better social environment for elderly people with cognitive impairment.

6. Conclusion

In summary, through the analysis of the current situation and care policies of elderly people with cognitive impairment in China, it can be seen that in the context of an aging population, the number of elderly people with cognitive impairment is increasing, and the need for care is becoming increasingly urgent. The national and local governments have introduced a series of policies and measures, including pension insurance and medical security policies, social welfare policies and community elderly service system construction. However, China's care policy for the elderly with cognitive disabilities still faces challenges such as insufficient human resources, insufficient capital investment, and social concepts and cultural issues. In order to solve these problems, it is necessary to increase the investment of human resources, train professional nursing staff, and strengthen training and education. At the same time, it is also necessary to increase capital investment, improve the pension insurance, medical security system and long-term care insurance system, and increase the supply of social welfare resources. In addition, it is also necessary to enhance social concepts and culture, strengthen the public's cognition and understanding of the elderly with cognitive disabilities, and establish mechanisms and environments to support the social integration of the elderly with cognitive disabilities. Only through comprehensive policy measures can we better care for and care for the elderly with cognitive disabilities in China and improve their quality of life and happiness.

Acknowledgement

2023 Shandong Province Art Science key project "The realistic dilemma and path of rural filial piety culture in Shandong Province under the background of the New Era.

Analysis project number "L2023Z04190421"; In 2022, Tai 'an Philosophy and Social Science Planning Project "Formal Social Support Network Research for Cognitively impaired elderly people -- Based on the investigation of the status quo of cognitively impaired elderly people in Tai 'an City", project No. 2022skx169

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