

# Assessment of elderly care needs based on long-term care insurance

*Liping Li*

Gansu Health Vocational College, Lanzhou 730000, China

**Abstract:** With the deepening of China's aging degree, the scale of the elderly who lose the ability of self-care has been expanding, and the demand for long-term care has been increasing. From the perspective of the implementation process of long-term care insurance system, it can be divided into three parts: care needs assessment, service program design and service provision. The elderly care needs assessment is the key to the implementation of the long-term care system, and the key to the implementation of the system. Based on this, this paper analyzes and studies the assessment of the elderly care needs of the long-term care insurance, analyzes the significance of the assessment of the elderly care needs of the long-term care insurance, and investigates the current situation of the assessment of the elderly care needs of the long-term care insurance. On this basis, it puts forward countermeasures and suggestions on the elderly care needs of the long-term care insurance for reference.

**Key words:** long-term care; Insurance; Seniors; Care needs

## Foreword

Under the current background of The Times, the family structure is becoming smaller and the function of traditional family care for the elderly is weakening, which also makes the long-term care of disabled elderly more urgent. At present, the standards of elderly care needs assessment in China are not uniform, and the research on long-term care insurance elderly care needs assessment is not in-depth. Therefore, we should strengthen the assessment of the care needs of the elderly, and refer to the practical experience of long-term care insurance at home and abroad, in order to better meet the long-term care service.

## I. The significance of long-term care insurance for the elderly care needs assessment

### 1. It is conducive to the effective allocation of resources

Assessing the health status and level of care needs of the elderly is the key to the pilot work of the national long-term care insurance system, which requires the provision of care services and the necessary financial compensation. However, in the pilot work of the long-term social insurance system, there are still some problems of unreasonable allocation of resources, the elderly who need care can not get the corresponding services, and the elderly with less disability and dementia will take up more resources. At the same time, in the service work, the provision of elderly care services should also take into account priorities, and provide limited services to the people who need them most, so as to maximize social benefits and ensure the fairness and reliability of elderly care services. However, how to objectively reflect the nursing needs of the elderly, and refine and distinguish the care needs of the elderly? This requires the development of a more scientific assessment tool, according to the actual situation of the individual care object scientific classification of nursing levels, to achieve the effective allocation of resources.

### 2. It is conducive to the construction of the grading mechanism

Scientific assessment of the needs of long-term care services for the elderly can not only delineate the basic scope of long-term care insurance services, but also provide a basis for the design of care services. People's body will be aging with the growth of age, and the elderly's need for care is more intense. Aged care services mainly include life care and medical care. The definition of the service object should clarify the relationship between the medical and non-medical service center, build a more scientific and integrated demand system, explore and summarize experience in practice, and build a more scientific and reasonable grading mechanism.

### 3. It is conducive to the scientific formulation of fee standards

Charging standards for care services should be assessed according to demand and graded. However, since the elderly care objects are the elderly who can not take care of themselves to different degrees, the basic service items are different, there are differences and greater uncertainty, it is difficult to charge according to a certain standard. The basic price of the service can be determined by evaluating the health needs of the service objects who can't take care of themselves and dividing them into different levels. The results obtained through the elderly care needs assessment and converted into the cost of the service can provide a scientific basis for the subsequent charge.

## II. Current situation of assessment of elderly care needs for long-term care insurance

### 1. The efficiency of the unified needs assessment of elderly care is not high

First, the work involves multiple departments. The unified needs assessment of elderly care involves the Human Resources and Social Security Bureau and the Health and Family Planning Commission, which has a certain connection with the subdistrict community affairs reception center and the third-party assessment agency. Much of the information obtained in the assessment is fragmentary. Secondly, the cycle of information system audit is relatively long. After the assessment agency accepts the application of the assessor, it will generally

come to the house for assessment within a week. After the assessment of the physical condition is recorded by the assessor on the spot, the results can be directly obtained the next day. However, the assessment also needs to check the applicant's income, and it takes 22 working days to check the relevant information, which reduces the efficiency of the assessment. Finally, the assessment scale cannot fully reflect the level of care an elderly person needs. In the process of investigation, it is found that the scale used in the assessment is difficult to effectively reflect the disability of the elderly, and if the relevant personnel deliberately create the illusion of disability in the assessment, it is difficult to identify the elderly through the questionnaire.

#### 2. The stability of the evaluator team is insufficient

Many of the assessors are doctors who participate in the assessment work on a part-time basis. They hire doctors through third-party assessment agencies to carry out the assessment, and put those who are qualified as doctors under the name of the agencies. This makes the evaluation a burden for doctors. It is found that some of the full-time assessors in the current assessment work are retired medical staff, and many assessors are taking on additional assessment work in their own work.

#### 3. The credibility of the evaluation results is insufficient

The data obtained by the automatic statistics of the computer of the information platform will not be convinced by the elderly, and the number of people applying for reassessment will increase, and the assessment results will be inconsistent in the short term. Evaluators are the professionals who are in direct contact with the elderly in the first line of assessment, and their feedback on the assessment effect is of important reference value. In addition, the supervision of the assessment process is insufficient. The Human Resources and Social Security Bureau is the main department responsible for the unified needs assessment of the elderly. They are responsible for developing a sound assessment process, managing the implementation agreements of designated assessment agencies, and formulating assessment standards and operational norms. However, in the process of supervision, there are problems that the judgment standards do not meet the basis, leading to the lack of credibility of the evaluation results.

### III. Countermeasures and suggestions for the elderly care needs of long-term care insurance

#### 1. Improving the evaluation and service system of nursing insurance

##### (1) Integrate the resources of long-term insurance evaluation

As the aging population continues to increase, the demand for long-term care insurance is also increasing, and scientific and accurate assessment work can help better provide services. At this stage, the access standards of the long-term care insurance system and the unified needs assessment of elderly care are being coordinated in the city, but there are still management problems in the assessment process. This requires other departments to strengthen mechanism construction, build a mechanism of communication and consultation, unify the needs of the evaluation work, and better realize the extension of the evaluation system. In the process of promoting Pinggu's work, it is very important to smooth the information transmission channels, which requires the construction of an evaluation system and a resident identity information system to facilitate information entry and help improve work efficiency. In view of the separation of people and households, a unified care needs assessment system can be built, so that the elderly can enjoy information resources in the areas where their household registration is located and the actual residential areas.

The purpose of needs assessment is to determine whether there is a real need for the items provided by the long-term care insurance policy, and if there is such a need, it needs to provide matching services to meet it. Needs assessment is a systematic and complex work, and the elderly care needs assessment needs to be carried out from multiple dimensions and perspectives, and through coordination between teams. It includes the assessment of health management, medical treatment, rehabilitation, nursing and other fields. This requires close coordination among multiple departments, strengthening cooperation mechanism building, and providing more humanized services. When the information of the elderly is often wrong or the assessment application is not qualified, the acceptance window of the street should be strictly checked, the unqualified problems should be found in time, and the situation should be fully explained to the assessment personnel, so as to improve the overall assessment efficiency.

##### (2) Build a long-term care insurance evaluation platform

Whether it is for the assessment institutions, assessment objects or service personnel of the elderly care needs, it is crucial to build a unified information platform and integrate the superior resources of multiple parties. In order to ensure the scientific rationality of the evaluation results, data information should be clearly defined. Government departments should take the lead in connecting the resume and Zheng He information resources through regular data update to truly realize information interoperability, and combine several sub-databases with information systems such as home care and social assistance to better provide information sharing services. Only in this way can repetitive labor be reduced and supervision work be strengthened and improved.

##### (3) Broaden the scope of service based on evaluation

Needs assessment is key to the implementation of long-term care systems. For example, elderly people with cognitive impairments but no other medical conditions have special care needs but are underserved. Because the long-term care insurance system is still in its infancy, services have limited resources to fully meet demand. Therefore, only by analyzing the results of the needs assessment, and constantly expanding the scope of business based on the assessment, can the long-term care insurance service project be promoted.

#### 2. Improve the evaluation and process of nursing insurance

##### (1) Improve evaluation methods for long-term care insurance

Optimizing long term care insurance evaluation form is helpful to increase the scientific evaluation results. First, do a thorough investigation to find out whether there are disabled or sick elderly people in your home, and whether you live with them. Secondly, the survey of common diseases in the evaluation form is relatively few, and the evaluation criteria are relatively vague, which requires consideration to increase the types of common diseases and do a full investigation and understanding. Moreover, the scope of assessment should be controlled in the diseases affecting the elderly's self-care ability, the impact of diseases on the body should be included in the scope of assessment, and attention should be paid to the assessment in the field of mental health. Finally, it is suggested to add some objective questions to evaluate the behavior habits of the elderly, so as to help the assessors accurately judge the disability of the elderly.

#### (2) Optimize the evaluation process for long-term care insurance

Optimize the long-term care insurance evaluation process. In the assessment process, the assessor should directly use the diagnosed cases of the elderly, the doctor should fill in the questions according to the physical condition of the elderly, and do a survey according to the individual situation, so as to quickly and accurately judge the physical health level of the elderly. In addition, the assessment of the elderly with dementia and senile dementia patients requires special services in the assessment work. In response to the assessment of the elderly in special groups, it should be suggested that the elderly's family members should be present, accompanied by family members or staff, and the corresponding assessment should be done.

### 3. The development of nursing third-party assessment agencies

#### (1) Strengthen the construction of long-term care insurance assessment personnel

In the evaluation of long-term care insurance, consideration should be given to expanding the scope of assessors and involving nurses with clinical work experience to cultivate a team of grassroots professional assessors, so as to better alleviate the current problem of community general practitioners working part-time and having difficult time adjustment. If the employment information of the assessed object is connected to the assessment platform, the doctor needs to make the assessment according to the medical records to save manpower and time as much as possible. At the same time, it is also necessary to strengthen the on-the-job training of assessors, maintain the familiarity of assessors with the latest assessment standards, ensure the high level of quantity and quality of assessors, and build a team of assessors with strong stability.

#### (2) Promote the construction of third-party evaluation institutions

In the context of the new era, the diversity of welfare should be advocated and their respective responsibilities and roles should be clearly defined. As an important link in the implementation of the long-term care insurance system, the joint role of the state, the market, voluntary organizations and individuals should be brought into full play, and third-party institutions should be promoted to carry out assessment work. Let third-party institutions be responsible for the assessment work, encourage the participation of social organizations, truly improve the effectiveness of assessment, implement third-party assessment institutions, and fully realize the effective coordination of various forces.

## Epilogue

To sum up, in the context of the new era, the degree of aging is increasing, the scale of disabled elderly people is increasing, and the demand for elderly care is increasing, which requires strengthening the construction of long-term care insurance system, exploring the current problems, optimizing and improving the ways and methods of evaluation, and laying a solid foundation for the development of long-term care insurance.

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