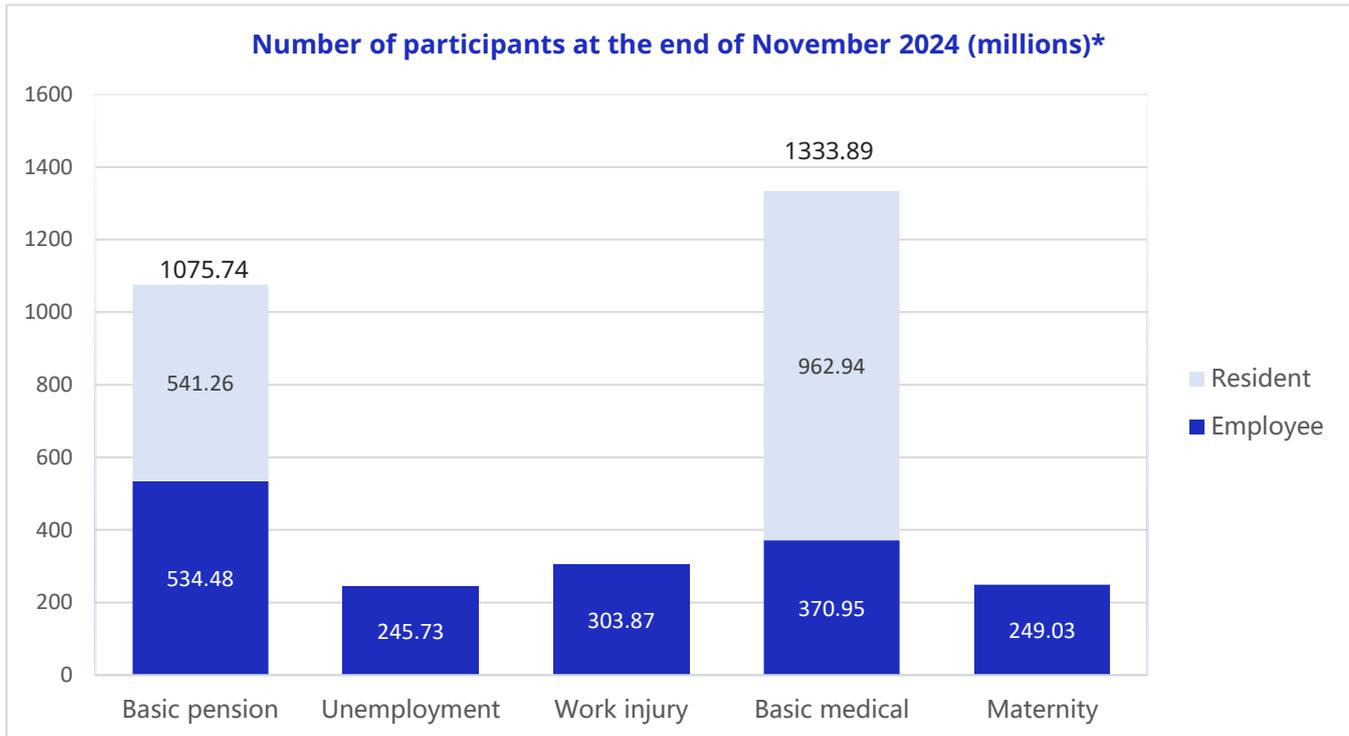


Quarterly Social Security Policy Monitor

Issue 19, October-December 2024

China Social Security Barometer



* Basic medical insurance & maternity insurance data as of the end of December 2023

Latest data available from [MOHRSS](#) and [NHSA](#), 2024

China Social Security Policies

China introduces flexible retirement measures

On 31 December 2024, the Ministry of Human Resources and Social Security (MOHRSS), the Organization Department of the Central Committee of the Communist Party (CPC), and the Ministry of Finance (MOF) jointly issued the *Interim Measures for the Implementation of a Flexible Retirement System (in Chinese)*. This policy implements the flexible retirement policy as proposed in the *Decision on the implementation of a gradual deferral of the statutory retirement age (in Chinese)* by the National People's Congress. The measures clarify procedures for flexible retirement, protect rights and interests, and optimize social security services. Launched on 1 January 2025, the reform expands the retirement age from a fixed point to a flexible range, giving employees more choice in their retirement age. [Read more.](#)

China updates social insurance rules for foreign workers

On 23 December 2024, the MOHRSS amended the relevant provisions of the Measures for Social Insurance

Coverage of Foreigners. This amendment aligns with China's obligation to comply with the Apostille Convention (Convention of 5 October 1961 Abolishing the Requirement of Legalisation for Foreign Public Documents) and considers changes in document names and coding rules related to foreigners' participation in social insurance. [Read more \(in Chinese\)](#).

China announces nationwide roll-out of private pension scheme

On 12 December 2024, China announced the expansion of a private pension scheme from 36 pilot cities and regions to the entire country, effective from 15 December 2024. The annual contribution ceiling remains at 12,000 RMB. The scheme also increases early collection circumstances and optimizes investment product supply. As of the end of November 2024, over 70 million people participated in the private pension. [Read more](#).

China improves employment assistance mechanism

On 9 December 2024, the MOHRSS and three other departments issued a [*Circular on Further Improving Employment Assistance Work \(in Chinese\)*](#). This circular establishes a robust mechanism for employment assistance, emphasizing timely detection, priority service, targeted assistance, and dynamic management. It aims to improve the targetedness and accessibility of policies and services to ensure effective protection for groups facing employment difficulties. Social insurance subsidies play a crucial role in these employment assistance support policies. [Read more \(in Chinese\)](#).

China enhances financial support for pension system and silver economy

On 8 December 2024, China announced [*measures to enhance financial support for its pension system and silver economy \(in Chinese\)*](#), as outlined by the People's Bank of China and eight other authorities. The 16 key measures include providing diversified financial services, directing resources to rural areas, and supporting retirement financial planning. [Read more](#).

China rolls out reform to allow shared access to employee medical insurance account

On 2 December 2024, the National Healthcare Security Administration (NHSA) launched an initiative for cross-provincial shared access to the personal accounts of employee medical insurance. This allows close relatives of employee medical insurance participants to use the participant's personal account balances to pay for residents' medical insurance contributions and medical expenses. It is reported that [31 pooling areas in 9 provinces \(listed in Chinese\)](#) have enabled this function. All provinces have achieved shared access within their respective provinces. [Read more](#).

China renews national medical insurance medicine catalogue

On 27 November 2024, the NHSA and MOHRSS released an [*updated national medical insurance medicine catalogue \(2024, in Chinese\)*](#), adding 91 new medicines. The new catalogue is effective from 1 January 2025, and the price of newly included medicines will drop by 63 percent on average, with an estimated reduction in patient costs of over 50 billion yuan in 2025. [Read more](#).

China launches the national elderly care service information platform

On 20 November 2024, the National Elderly Service Information Platform was officially launched. This platform

gathers practical information on elderly service laws, regulations, policy documents, standards, and guidelines, making it convenient for practitioners and the public to understand policies and measures in the field of elderly services. [Read more \(in Chinese\)](#).

China unveils new policy measures to boost birth support

On 28 October 2024, the General Office of the State Council issued [a series of new birth support policies \(in Chinese\)](#). 13 targeted measures are outlined to enhance childbirth support services, expand childcare systems, strengthen support in education, housing and employment, and foster a birth-friendly social atmosphere. [Read more](#).

China introduces new pension support for near-retirement unemployed

On 26 October 2024, the MOHRSS, MOF, and State Administration of Taxation (SAT) issued a [Circular \(in Chinese\)](#) to support near-retirement unemployed persons enrolling in employee pension insurance. Starting 1 January 2025, unemployed persons receiving unemployment insurance benefits and within one year of the statutory retirement age can join the employee pension insurance individually. The unemployment insurance fund will cover the minimum contribution required for flexibly employed persons. [Read more \(in Chinese\)](#).

China introduces guidelines to support low-income families

On 24 October 2024, the Ministry of Civil Affairs issued [Guidelines \(in Chinese\)](#) to identify families with difficulty affording essential expenses. This document addresses key issues such as responsibility, eligibility conditions, supervision, and management. Essential expenses include living costs, medical care, education, disability rehabilitation, and other necessary expenditures. Families are assessed based on both their income and expenditure, and the validity period generally does not exceed twelve months. [Read more \(in Chinese\)](#).

China introduces invalidity benefits for employee pension insurance participants

On 27 September 2024, the MOHRSS and MOF announced the [Interim Measures on the Invalidity Allowance under Basic Employee Pension Insurance \(in Chinese\)](#). Starting 1 January 2025, participants who become disabled due to illness or non-work-related reasons and are assessed as totally incapable of work before reaching the statutory retirement age may apply for a monthly invalidity allowance. [Read more \(in Chinese\)](#).

Local Policies and Practices in China

Many localities explore direct payment of maternity benefit to employees

Currently, nearly two-thirds of the regions in China pay maternity benefit (salary replacement) to employers, who then pay the employees; one-third can pay it directly to individual employees. The NHSA encourages more regions to enable direct payment. [Read more \(in Chinese\)](#).

Cities in Jiangsu grant nursing leave for non-only children

According to Jiangsu Provincial regulation on Elderly Care Services, during the hospitalization of an only-child parent aged 60 or above, the only child is entitled to at least five days of paid nursing leave per year. Two cities, Nantong and Yangzhou, have expanded this entitlement to non-only children. [Read more \(in Chinese\)](#).

Hunan province expands coverage of work injury insurance

Starting 1 January 2025, Hunan Province allows three specific categories of people to participate in work injury insurance: workers over the statutory retirement age, internship students over 16, and postgraduate medical students during standardized training. Enrolment is voluntary, with employers paying the contributions. [Read more \(in Chinese\)](#).

Statistical Data

Over one-fifth of Chinese population older than 60

According to *the report on ageing in 2023 (in Chinese)* released on 11 October 2024, China's population aged 60 and above reached nearly 297 million in 2023, accounting for 21.1% of the total population. The number of people aged 65 and above was 216.76 million, making up 15.4% of the total. The national dependency ratio for the elderly population aged 65 and over is 22.5%. The Chinese government is actively addressing this challenge by promoting the silver economy and introducing major policies to improve services for senior citizens and boost the birthrate. [Read more](#).

China reports solid investment returns for social security and pension funds

On 12 October 2024, the National Council for Social Security Fund released the *2023 National Social Security Fund Annual Report (in Chinese)*, showing an average annual investment return of 7.36% since its inception. The *2023 Annual Report on the Trusteeship and Operation of the Basic Pension Fund (in Chinese)* showed an average annual investment return of 5.00% for local pension funds. [Read more \(in Chinese\)](#).

Expert Opinions

CAOSS: Evaluation Report on the Implementation of the Social Insurance Law

The China Association of Social Security (CAOSS), commissioned by the Standing Committee of the National People's Congress, conducted an evaluation of the implementation of the Social Insurance Law. The report summarizes key achievements, highlights main issues, and proposes improvements for the social insurance system and revisions to the Social Insurance Law. [Read more \(in Chinese\)](#).

Wang Chaoqun¹: Improving maternity insurance policies

Maternity insurance is vital for protecting women's rights and guiding medical resource allocation. To support a maternity-friendly society, policies need improvement. Key issues in China include an increase in older mothers, high caesarean section rates, and concentration of births in higher-tier hospitals. Current maternity insurance has limited coverage and benefits, with inconsistent policies. Recommendations include expanding coverage, enhancing benefits, standardizing benefit payments, and increasing medical support. [Read more \(in Chinese\)](#).

European Policies

The EU Directive on improving working conditions in platform work came into force on 1 December 2024

11 November 2024, the new [EU directive 2024/2831 on improving working conditions in platform work](#) was

¹ Associate Professor at Central China Normal University

published in the Official Journal of the EU. It entered into force on 1 December 2024 and must be implemented into national law by 2 December 2026 at the latest. Read [more](#).

Commission adopts guidance on independent living for persons with disabilities

20 November 2024, the Commission adopted guidance to promote the right of persons with disabilities to live independently and be included in the community. The guidance provides practical recommendations to Member States on the use of EU funding to accelerate the transition from institutional care to community-based services and independent living for persons with disabilities. The aim is to make independent living for persons with disabilities a reality, empowering them to choose how, where and with whom they live, and providing them with access to a range of community support services, as well as equal access to services. The guidance is a so-called 'flagship' initiative of the Strategy for the Rights of Persons with Disabilities 2021-2030. Read [more](#).

Commission proposes a single digital declaration portal to reduce administrative burden for posting workers

13 November 2024, the Commission proposed to establish a [single digital declaration portal for companies providing services](#) and temporarily sending workers to another Member State, known as 'posted workers'. The EU Single Market counts 5 million posted workers. One of the main administrative barriers faced by their employers is to handle multiple and diverse documentation in each Member State. Member States will be able to use the public interface on a voluntary basis. This will contribute to the Commission's objective of reducing companies' reporting burden by 25%, as outlined in its Communication on 'Long-term competitiveness of the EU', while fully maintaining the existing high-level of protection of rights of posted workers enshrined in EU and national legislation. Read [more](#).

Policies around the world

Spain: Glovo riders in Spain to become employees

2 December 2024, Glovo (the Spanish unit of Delivery Hero) announced that it would hire riders as full-time employees. This shift is intended to mitigate ongoing legal uncertainties and regulatory penalties previously faced by the company. The new model will be rolled out in more than 900 locations in Spain where Glovo operates, the company said, affecting about 15,000 riders, most of whom are currently self-employed. Delivery Hero, Glovo's parent company, projects an impact of approximately €100 million on adjusted EBITDA for fiscal year 2025 due to the change. Read [more](#).

Spain: Paid 'climate leave' policy adopted following deadly floods

28 November 2024, the Spanish labour ministry updated the workers' statute to allow employees to take leave during climate disasters or adverse weather that makes traveling to work unsafe. The government said the measure would help orient both workers and employers during these events, preventing unsafe working conditions. The policy ties leave eligibility to official climate alerts from meteorological authorities. Employers have to cover the cost of the leave for the first four days, after which the government will cover additional labour costs. Read [more](#).

Italy: Privacy authority fines Foodinho 5 million euro for rider data breaches

22 November 2024, the Italian Data Protection Authority has fined Foodinho S.r.l., a company within the Glovo group (which Delivery Hero bought in 2022), €5 million for illegally processing the personal data of over 35,000

couriers via its digital platform. This decision followed an in-depth investigation initiated by the Authority, which revealed that the company had committed "numerous and serious violations" of the GDPR. Read [more](#).

Sweden: The Supreme Labour Court rules on platform worker's employment status

25 November 2024, the Supreme Labour Court of Sweden ruled on the employment status of a moped courier working for Foodora. According to the court, the platform worker was not employed by Foodora, but by a staffing agency which supplied workers to the platform. Read [more](#).

Ireland: Update of Code of Practice on Determining Employment Status

3 December 2024, a revised Code of Practice on Determining Employment Status has been published in October 2024 following a review by the Department of Social Protection, the Revenue Commissioners, and the Workplace Relations Commission (WRC), incorporating principles from the 2023 Supreme Court judgment in Revenue Commissioners v Karshan (Midlands) Ltd t/a Domino's Pizza. It is intended to assist employers, workers, and professionals in accurately determining employment status by reflecting contemporary labour practices, legislation, and case law.

The Code highlights that there is no single, definitive legal definition of "employed" or "self-employed" under Irish or EU law. Instead, it advocates for a five-step framework established by the Supreme Court judgement to assess the reality of the working relationship.

Read [more](#).

India: New Public-Sector Pension Program

24 August 2024, India's government approved the creation of a new pension program—the Unified Pension Scheme (UPS)—for federal government employees and employees of participating state governments. The program will be launched on 1 April 2025 and will provide old-age and survivor pensions with guaranteed minimums and a lump-sum retirement benefit. The UPS is intended to supersede the National Pension System (NPS), which was introduced in 2004 and had 18.9 million participants at the end of October, including 2.7 million federal government employees and 6.8 million state government employees. (Indian citizens aged 18 to 69 who are not government employees can voluntarily join the NPS.) Read [more](#).

Mexico: Changes initiated to Universal Old-Age Pension Program

30 October 2024, Mexico's congress approved a constitutional amendment that lowers the eligibility age for the country's universal old-age pension from 68 to 65 and requires the government to provide adequate financing for the benefit. Although a 2021 reform already allowed Mexicans to claim the universal old-age pension at age 65, the amendment enshrines this practice in the constitution. The amendment has already received the required approval from a majority of Mexico's 31 state congresses, but it must still be promulgated by the president to become effective. Read [more](#).

Vietnam: Social Insurance Law amended

In June 2024, Vietnam's National Assembly amended the country's Social Insurance Law to extend mandatory coverage, raise the normal retirement age, lower the old-age pension contribution requirement, change the minimum and maximum covered earnings, restrict lump-sum grants, enhance the bonus for long contribution records, modify the old-age social pension, and introduce a monthly old-age allowance. The changes will become effective on 1 July 2025 and represent the culmination of a reform process that began in 2019 and

involved extensive discussions between the government, employer and employee representatives, and technical experts from the International Labour Organization (ILO) and other groups. Read [more](#).

Peru: Pension Reform Law enacted

24 September 2024, Peru's government enacted a new pension law that restructures the country's old-age pension system into a four-pillar system that comprises a contributory pillar, a semi-contributory pillar, a non-contributory pillar, and a voluntary pillar. Other key reforms made by the new law include adopting a notional defined contribution model for public pay-as-you-go pensions, requiring all individuals aged 18 or older to enrol in a contributory pension program, establishing a consumption-related supplemental pension, raising the early retirement age, increasing minimum pension amounts, and limiting early and lump-sum individual account withdrawals. Read [more](#).

Singapore: Parental leave enhanced to support working parents

Starting from 1 April 2025, Singapore will enhance its parental leave schemes to provide stronger support for working parents. Fathers will now be entitled to four weeks of mandatory paternity leave (Government-paid, GPPL), up from the current two weeks. In addition, a new Shared Parental Leave (SPL) scheme will replace the current one, offering 10 weeks of paid leave to be shared between both parents. This will be implemented in two phases: six weeks from 1 April 2025 and ten weeks from 1 April 2026. These changes aim to give parents more time to care for and bond with their newborns, promoting greater shared parental responsibility. Read [more](#).

ILO initiatives related to social security

Suriname becomes the 67th country to ratify Convention No. 102

28 November 2024, the Government of Suriname submitted the instruments of ratification for the [Social Security \(Minimum Standards\) Convention, 1952 \(No.102\)](#), [Labour Inspection \(Agriculture\) Convention, 1969 \(No. 129\)](#), [Minimum Wage Fixing Convention, 1970 \(No. 131\)](#) and the [Maternity Protection Convention, 2000 \(No. 183\)](#) to the International Labour Organization. The ratification of the [Social Security \(Minimum Standards\) Convention, 1952 \(No. 102\)](#) will enter into force in November 2025. This new ratification edges the ILO's [Global Ratification Campaign on the Social Security \(Minimum Standards\) Convention No. 102](#) closer to its target of 70 countries ratifying by 2026. Read [more](#).

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