



Research on the Application Status and Development of the Specific Drug Guarantee in “Huimin Insurance” --Based on Product Analysis Perspective

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Abstract

Objective: From the perspective of product analysis, to explore the path and strategy for optimizing the development of the specific drug guarantee in “Huimin Insurance”. **Data sources:** Special literature search, Internet collection, questionnaire survey; **Methods:** Through empirical research, this paper analyzes the current special drug guarantee model in the market and its development status, sorts out product types, distribution, and special drugs, and describes its development status. **Results:** At present, “Huimin Insurance” is in the stage of blowout development, the development speed is fast and the number is large. However, its development model is not yet mature, the product layout is unreasonable, the product positioning is not clear, the management of special drug content is homogeneous, and the scope and level of protection need to be scientifically evaluated, etc. **In conclusion:** (1) Clarify the nature and status of “Huimin Insurance” products and management, and clearly distinguish the responsibilities of the government and the market; (2) Adhere to demand-oriented product development and improve the product form of “Huimin Insurance”; (3) Do a good job in collaborative operation and supervision. It is recommended that the government and insurance companies coordinate supervision and operation to help the healthy development of “Huimin Insurance”. Especially in strengthening risk assessment, dynamically adjusting the list of special medicines, appropriately expanding the coverage of special medicines and the benefit rate of the insured population, etc. In this way, the accessibility of “Huimin Insurance” and the healthy and continuous iterative update and development of products are promoted.

Key words: *Specific drug; Inclusive; Commercial health insurance; Product analysis*

1. Introduction

In recent years, “Huimin insurance” has become a hot topic in the development of China's multi-level medical insurance system. “Huimin Insurance” is a system innovation for commercial insurance to participate in the multi-level medical insurance system, and a new attempt of social-business cooperation. It is a commercial medical insurance product promoted by the government, led by the market, underwritten by insurance companies, and voluntarily enrolled by basic medical insurance participants, and based on the Internet, combining universal and commercial attributes. With high coverage, low premiums and a generous threshold for insurance, it provides a higher level of protection for the general public.

The core of the plan is to cover medical expenses that

are not covered by the basic medical insurance. One of the highlights of “Huimin Insurance” product is the high-value specific drug coverage. Under the current policy, specific drugs are drugs with high costs, definite efficacy and no alternative treatment options, with clear indications and clinical specifications, that are needed to treat serious diseases. The most common ones are targeted drugs and immune drugs for oncology treatment, and a few orphan drugs for rare diseases^[1]. The most important feature of these drugs is that they are effective but expensive, and most of them are not covered by the basic medical insurance or managed as Class B drugs under the medical insurance, which is a heavy burden for individuals and difficult for ordinary patients to afford in the long term.

Based on the existing literature and practical research, this paper intends to analyze the current situation of

“Huimin Insurance” from the perspective of product analysis, using the collected data to conduct an in-depth and comprehensive analysis of the current practice of “Huimin Insurance”, especially the design of the treatment of specific drugs, the categories, types and quantities of specific drugs, etc., to sort out the current situation of the application and development of the specific drug coverage in “Huimin Insurance”, to analyze the main influencing factors and the specific situation of the specific drug coverage in “Huimin Insurance”, and to propose the key influencing factors for the sustainable development of specific drugs in “Huimin Insurance”, so as to analyze and evaluate the product nature, policy objectives and development path of “Huimin Insurance”, and to propose reasonable measures for optimization and improvement.

2. Product Analysis of people-benefit insurance

2.1 Product Basics

2.1.1 Product Development

In recent years, “Huimin Insurance” has become an innovative insurance product that cities and insurance companies are competing to launch. According to statistics, by the beginning of 2022, 182 “Huimin Insurance” products had been launched nationwide, with nearly 75 insurance companies participating, covering 140 million people and with premiums of about 14 billion yuan. Among these products, 130 of them have the participation of relevant government departments, accounting for 71%. However, only 68 of the products can be used for individual payment and 37 products support one-stop settlement, indicating that most of the products are not closely connected with basic medical insurance and have limited impact on the construction of a multi-level medical security system.

2.1.2 Product Distribution

Among the 182 “Huimin Insurance” products, there are 153 products with specific drug coverage, accounting for 84% of the total, which shows that specific drug liability is basically universal. Among them, there are 10 national products, all of which cover specific drugs. In terms of geographical distribution, East China is the first region with 68 products containing specific drug coverage, followed by South China with 40 products, while Northwest China lacks provincial and municipal coverage for the time being. Guangdong Province has the highest number of products with specific drug coverage, with 21, followed by Shandong Province with 20 and Jiangsu Province with 19. Among the municipal products, Hangzhou and Ningbo in Zhejiang Province led the way with four “Huimin Insurance” related products each. Among them, Wanfu Insurance of Wannian County in Shangrao, Jiangxi Province is one of the few county-level

products in “Huimin Insurance”.

2.2 Product Basic Features

2.2.1 Product Form

The form of insurance products refers to the product condition that is designed and manufactured to meet customers' needs and finally presented in front of customers, mainly including the consciousness form, visual form and application form of the products. Generally speaking, the good or bad product form is directly related to and affects the sales and market share of insurance products. Therefore, it is important to coordinate and plan the definition and external expression of the product form in the structure of the product form.

The general characteristics of the current “Huimin Insurance” products are high coverage, low premium, and relaxed threshold, but it varies widely from place to place. There are a few products that provide coverage for serious illnesses, mostly in the form of compensation, for example: Shenzhen Exclusive Medical Insurance, Pingan Fo Medical Insurance, Hangzhou Citizen Insurance, Suzhou Suhui Insurance, Zhenjiang Huimin Insurance and Medical Insurance Nantong Insurance. The product positioning of high coverage, low premiums, and relaxed threshold for insurance determines that it is more suitable for higher leverage medical insurance rather than critical illness insurance^[2]. Second, the insurance administration and effective management, some of the “Huimin Insurance” products are closely connected with medical insurance, and the premiums can be paid from the personal account of medical insurance at the time of insurance, and the claims can enjoy one-stop settlement; at the same time, the “Huimin Insurance” products with the participation of government departments are also At the same time, most of the products with government participation are under the supervision of the local health insurance bureau and the banking and insurance supervision. This gives participants a clear sense of expectation, access and security. This is also a prerequisite for increasing market share and product sustainability.

2.2.2 The “Specific Drugs” in the product

Among the 153 products with specific drug coverage, the number of specific drugs in the remaining 147 products was analyzed (see Figure 1), excluding the 6 products without a specific drug list. It was found that the number of specific drugs covered by the “Huimin Insurance” products mainly ranged from 15 to 25, with an average of about 20. There are 6 products with more than 50 specific drugs, among which Beijing Puhui Health Insurance, Lecheng Specific Drug Insurance and Shanxi Jinhui Insurance have the most specific drugs,

with 100 specific drugs, including 75 overseas specific drugs and 25 domestic specific drugs. The scope of overseas specific drugs in these three products is the same, mainly relying on the development of the free trade port in Hainan Province, while only 7 of the 137 “Huimin Insurance” products cover overseas specific drugs. Although the accessibility of Chinese specific drugs has

been greatly improved in recent years from a supply perspective, it is difficult to pay for a large number of overseas specific drugs in a short period of time. Therefore, “Huimin Insurance”, as an innovative payment commercialization method, has become a new path for overseas specific drugs to enter the Chinese pharmaceutical market.

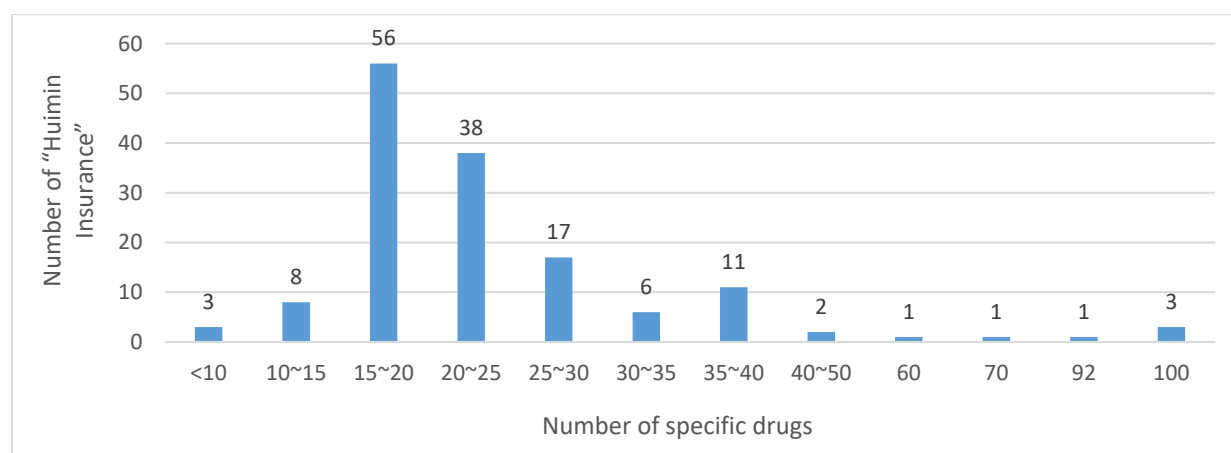


Figure 1 Distribution of the number of specific drugs included in the specific drug catalog of “Huimin Insurance”

2.2.2.1 Anti-tumor drugs

A total of 186 domestic drugs were included in the 147 specific drug catalogs, and an analysis of the drugs covered and their categories showed that the top 10 specific drugs were all antineoplastic drugs (see Table 2). Opdivo (Nivolumab Injection), Kadcyla (Ado-trastuzumab emtansine Injection) and Ibrance (Palbociclib) are the three most frequently appearing drugs in the “Huimin Insurance” specific drug list, while

Baizean is the most frequently appearing domestic innovative drug. In the past two years, 32 domestic innovative drugs have been marketed, 14 of which have been included in the specific drug list, accounting for nearly 50% of the total. Although the proportion of domestic innovative drugs in the specific drug list is not much at present, it is believed that the proportion of domestic innovative drugs in the “Huimin Insurance” will be higher and higher as the domestic innovative drugs gradually enter the stage of explosive growth.

Table 1 The 10 indications with the most coverage in the “Human Insurance” specific drug catalog

Rank	Product	Generic Name	Indication
1	Opdivo	Nivolumab Injection	Lung Cancer
2	Kadcyla	ado-trastuzumab emtansine Injection	Breast Cancer
3	Ibrance	Palbociclib	Breast Cancer
4	Tecentriq	Atezolizumab Injection	Lung Cancer
5	Imfinzi	Durvalumab Injection	Lung Cancer
6	Keytruda	Pembrolizumab Injection	Melanoma/Lung Cancer/Esophageal Cancer/Head and Neck Cancer/Colorectal Cancer
7	Baizean	Tislelizumab Injection	Lymphoma
8	Darzalex	Daratumumab Injection	Multiple myeloma
9	Vizimpro	Dacomitinib	Lung Cancer
10	Erleada	apalutamide	Prostate Cancer

2.2.2.2 Drugs for Rare Diseases

In terms of drugs for rare diseases, the number of drugs included is relatively small, covering only 18 diseases such as Crohn Disease, Acromegaly, Spinal Muscular Atrophy, Fabry Disease, and Mucopolysaccharidosis. This is mainly due to the large number of tumor patients, the high cost of treatment, and the disproportionate availability of drugs to the increasing incidence of cancer, while rare diseases are difficult to cover due to the small number of patients and the high cost of treatment for the early stage of development of the “Benefit Insurance”. However, there are a few “Benefit Insurance” that require coverage for rare diseases, such as Hangzhou's Xihu Yilian Insurance, which covers three rare disease specific drugs, with 60% reimbursement after deductibles.

2.2.3 Coverage, Levels and Liability

The “Huimin Insurance” products are customized by cities, and the products vary greatly, but in general, the current coverage includes four main areas. The individual out-of-pocket expenses (personal burden) within the scope of basic medical insurance; the individual out-of-pocket expenses (personal burden) outside the scope of basic medical insurance, such as drugs outside the catalog, high-value consumables, Class B drugs, etc.; the responsibility of reinsurance for serious illnesses, the part of medical expenses (including the starting line, personal out-of-pocket expenses and total out-of-pocket expenses) borne by individuals after the above-mentioned coverage within and outside the scope of medical insurance; and the responsibility for drugs for rare diseases. Supplementary liability, etc. The benefit ratio varies from product to product, with most of the benefit ratios for basic medical insurance and specific drug coverage ranging from 70% to 80%, and a few products with ratios as high as 100%, such as Shenzhen Exclusive Medical Insurance and Jilin Ji Kang Insurance. Some products pay out only 30% of the benefits, while those outside the scope of basic medical insurance are relatively low. In addition, preexisting conditions, medical treatment in different places and medical insurance settlement can also affect the payout ratio^[3].

3. Results

3.1 Product attributes and positioning are not very clear

“Human Insurance” is a commercial medical supplemental insurance product that is a partnership between the social and business sectors. The policy goal of medical insurance is to minimize the burden of illness on insured patients and meet basic medical needs. While the goal of commercial insurance is to provide specific

medical services, assist in social and economic development, and meet the diversified protection needs of individuals, in order to reflect personal responsibility and corporate social values. As a new attempt of social-business cooperation, “Huimin Insurance” is neither a social health insurance policy nor a purely market-oriented commercial health insurance, but an insurance product that is promoted by the government, led by the market, undertaken by insurance companies, and voluntarily participated by the public. However, there is no clear legal policy on the degree of non-profit nature, the degree and way of government participation, the way to connect with basic medical insurance, and the formulation of policy objectives^[4], which leads to the unclear product attributes and positioning.

3.2 Product layout is not yet mature

The lack of a nationwide distribution strategy has resulted in an unbalanced distribution of products. The current “one city, one policy” principle allows for local flexibility to adjust to their own circumstances, but makes it difficult for the central and western regions, which have lower levels of economic and medical development, to develop “Huimin Insurance”. The main function of the “Huimin Insurance” is to fill the gap between the basic medical insurance and the major medical insurance, and for the eastern regions where the “Huimin Insurance” is developed in a big way, the connection between the basic medical insurance and the major medical insurance coverage is closer. In the central and western regions, there is a large gap between the basic medical insurance and the major medical insurance, and the role of the “Huimin Insurance” is relatively large. However, the geographic distribution of the “Huimin Insurance” in China is the opposite, with Inner Mongolia, Xinjiang and Tibet in the northwest not yet covered by the “Huimin Insurance”. In a survey of the number of “Huimin Insurance” policies around the country, it was found that many regions have blindly launched projects, with multiple “Huimin Insurance” products launched at the same time in the same region, which not only causes confusion in choosing products, but also raises sales costs for insurance companies. This not only causes confusion for the public in choosing products, but also raises the cost of sales for insurance companies and poses a risk to the sustainable operation of the program.

3.3 The “specific drug catalog” homogenization is serious

As an important selling point of “Huimin Insurance”, the following problems still exist: First, there is a high overlap between the drugs in the specific drug catalog and the basic medical insurance. Among the 186 drugs, 100 drugs are included in the national basic medical insurance drug list, accounting for 53.7%, and more than half of the specific drugs are covered by basic medical insurance.

The main role of “Huimin Insurance” is to make up for the gap in basic medical insurance coverage, and the large number of specific drugs duplicated with medical insurance is not conducive to this role. Therefore, the part not covered by the basic medical insurance should be the focus of the specific drug catalog. Second, the homogenization of the specific drug catalog is serious. For example, there are more than a dozen drugs repeated in 10 national products. As well as Tianjin's Jincheng Insurance and Jinhui Insurance, half of the drugs in the two products are the same. Third, there are differences in the use of drugs in the specific drug catalog. According to the claims data of “Huimin Insurance”, there are large differences in the use of drugs in the specific drug catalog, which affects the overall fund utilization efficiency^[5].

3.4 Coverage and level to be assessed

The ten most covered indications in the Specific Drug List are Lung Cancer, Lymphoma, Breast Cancer, Melanoma, Head And Neck Cancer, Liver Cancer, Prostate Cancer, Leukemia, Multiple Myeloma, and Ovarian Cancer. Comparing it with the top ten cancers in China in terms of incidence rate, it was found that only four indications, namely Lung Cancer, Lymphoma, Breast Cancer and Liver Cancer, were covered by the Special Drugs List. The remaining Colorectal Cancer and Gastric Cancer with high incidence are not in the top ten, and the coverage of the special drug catalog is yet to be expanded.

Secondly, there are some limitations in the exploration of rare diseases under the “Huimin Insurance” scheme, which cannot solve the drug problems of most rare disease patients. However, with the establishment of a multi-level protection system, multi-payer protection can be gradually realized. The government will take the lead in protecting the medicines of patients with rare diseases through basic medical insurance, major medical insurance, and medical assistance, and then the “Huimin Insurance” and other social entities will provide new supplements.

4. Conclusions

4.1 Clarify product attributes, consolidate and improve multi-level medical coverage

As an innovative insurance product, the “Huimin Insurance” is a combination of the advantages of the government and insurance companies, and the convenience of the Internet, which provides a positive impact on the government, insurance companies and the insured. At present, there is still a need to fill in the shortcomings in legal policies, to establish a perfect legal system of “Huimin Insurance”, to define the government's function and position in the development of “Huimin Insurance”, and to clarify the attributes and

responsibilities of the product. For example, it should specify the minimum percentage of reimbursement and protection for the “Huimin Insurance” based on the basic medical insurance, and the percentage of reimbursement and protection for the “Huimin Insurance” based on the basic medical insurance. For example, it is necessary to stipulate the minimum percentage of reimbursement and protection for the “Huimin Insurance” in addition to the basic medical insurance, and to provide mandatory requirements for the formulation of its products, so that the “Huimin Insurance” can play a complementary role in the multi-level medical insurance system. In addition, the relevant provisions should be added to other corresponding laws and regulations to improve the coordination and articulation between various legal documents.

4.2 Establish risk control mechanisms and scientifically optimize product design

At present, most of the “Huimin Insurance” products use the means of setting “deductibles” for risk control, which can effectively reduce the pressure of insurance companies to settle claims, but it is likely to directly lead to a decline in the insured rate, and the “Benefit Insurance” is also incompatible with the universal nature. The “Huimin Insurance” is also incompatible with the universality of the policy. In order to ensure the healthy development of the “Huimin Insurance”, the first step is to design the product based on demand. For example, if conditions permit, the short duration of the “Huimin Insurance” product can be adjusted to allow insurance companies to accurately calculate the renewal premiums, thus increasing the willingness of the public to participate and further promoting sustainable development.

Second, a risk control mechanism for fund security should be established, risk assessment and prevention and control should be improved, and product iteration and upgrading should be continuously optimized. In the early stage, risk assessment of insurance companies and projects should be carried out. In terms of insurance companies, the qualification standards of participating entities should be clarified, and a detailed access and withdrawal mechanism and performance evaluation mechanism should be formulated. In the project, “Huimin Insurance” needs to build a data information sharing platform, build the appropriate risk control model^[6]. And scientifically determine the rate level through health data, relevant policies and medical price level; second, health management services can be used to manage the whole disease process of the insured, including pre-hospital management, in-hospital diagnosis, continuous treatment, and performance evaluation. Second, health management services can be used to manage the whole course of illness of participants, including pre-hospital management, in-hospital diagnosis, continuous treatment, post-hospital rehabilitation tracking and other service

systems, combining health management services with risk control to effectively reduce health insurance payments and insurance companies' claim costs^[7].

Finally, moral hazard and fraud should be actively prevented. First, insurance companies can adopt differentiated pricing by refining the group of participants and classifying them according to their health status, so as to reduce the impact of adverse selection on insurance companies and scientifically optimize product design. Second, an information sharing mechanism between medical insurance and commercial insurance should be established to build an information chain to combat fraud and insurance fraud, and exchange information on medical irregularities and violations found by both sides in real time, such as drug rebates and misappropriation of medical insurance funds^[8].

4.3 Establishing collaborative supervision to ensure the sustainable development of “Huimin Insurance”

As the current “Huimin Insurance” in China is still in the stage of rough operation, there are serious product homogeneity, malicious low price competition, competition in the same city and other chaotic phenomena, the regulator should actively enhance the effectiveness of supervision. In November 2020, the General Office of the China Banking and Insurance Regulatory Commission (CBIRC) issued 《a Notice on the Regulation of Insurance Companies' Urban Customized Commercial Health Insurance Business (Draft for Comments)》. It focus on investigating and dealing with exaggerated propaganda, false promises and other acts. In addition to the above regulatory tools, it is recommended that government departments and industry organizations should also include the operation process of “Huimin Insurance” into the regulation. Strengthen external regulation to achieve the effect of industry self-regulation^[9].

In the regulatory process should also focus on the following five areas: First, rational use of the value assessment index system to maintain a balance between universality and commerciality. Second, strengthen the supervision of product renewal, and investigate and deal with unwarranted shelving or malicious discontinuation of insurance. Third, standardize the definition of exclusion liability and formulate the rules for defining exclusion liability to reduce insurance disputes^[10]. Fourth, introduce a third-party platform for supervision^[11]. It can relieve the pressure of government regulation and use third-party power to efficiently supervise commercial insurance companies, medical institutions, etc. Five is the implementation of a transparent and open system, regular disclosure of data and information related to the “Huimin insurance”. So that the regulatory data can be transparent and increase the public's trust in the “Huimin Insurance”.

4.4 Make a reasonable layout to create independent and innovative specific drug protection

Based on the uneven regional development of the “Huimin insurance” in China, we should strengthen the regional policy formulation. A basic development strategy can be formulated at the national level to set basic requirements for the layout, quantity, and overall level of the “Huimin insurance”, and then local governments can optimize and improve it according to their own level. The government of each region will follow up on the development of the “Huimin Insurance”. On the one hand, for the first and second-tier cities that are becoming saturated with the market, the number of products covered can be reduced and the content of the coverage can be improved. The principle of restrained development is applied, stipulating that only one product can be launched in the same city and in the same period. On the other hand, and encourage various insurance companies, third-party institutions and various governmental parts to form co-underwriters to improve the underwritability and sustainability of the products as well as the trust of the public.

For different regions, we can adopt differentiated specific drug coverage models. First, for the central and western regions where the demand for “Huimin Insurance” coverage is large, we can focus on strengthening the coverage of specific drugs in the medical insurance catalog, conducting a comprehensive analysis of local drug use data and high incidence diseases, and providing coverage for key drugs and high incidence diseases. In addition, we can make use of regional characteristics to implement joint negotiation for regions with the same drug needs, so as to avoid the failure or delay of drug negotiation due to the small number of drugs needed in small regions^[12]. Second, for the eastern regions where the development of “Huimin Insurance” is fast, the focus should be on the innovation of specific drug coverage outside the medical insurance catalog. Rare disease coverage should be incorporated into the standardized management, so that “Huimin Insurance” and basic medical insurance coverage for rare diseases can be effectively connected, especially for rare disease drugs, high-value consumables, and rehabilitation devices^[13]. The depth of coverage will be adjusted by each region according to its own development, so that the “Huimin Insurance” products can gradually cover the whole country.

4.5 Deepen collaborative management and establish a standardized management model of handling

As a major breakthrough in the insurance industry's cooperation with social enterprises, “Huimin Insurance” should actively explore the cooperative management

mechanism of social enterprises. In terms of commercial insurance companies, they should consider their own positioning and role in the multi-level medical insurance system, and give full play to the role of linking with basic medical insurance. One is to comprehensively collect drug data inside and outside the medical insurance system, form a linkage with the medical insurance catalog, focus on the selection of drugs not covered by the medical insurance catalog, and play a supplementary role to the basic medical insurance. Especially for the drugs that have entered the national medical insurance drug negotiation but have not entered the catalog, most of them have high clinical value and have certain research data base, so they can be considered as a priority. Secondly, the commercial insurance companies should establish a collective bargaining system, and jointly with insurance companies, third-party organizations, pharmaceutical companies and relevant government departments, etc., to carry out a mechanism to add new drugs to the specific drug list for new drugs that are constantly on the market. Regular data analysis will be conducted based on the price and frequency of claims, and representatives from all parties will discuss whether the drugs in the specific drug list need to be removed and replaced, so as to achieve dynamic adjustment of the specific drug list and ensure the maximum efficiency of fund utilization.

In terms of governmental departments, a collaborative management model between health insurance and banking supervision has been established. First of all, the medical insurance part is responsible for strengthening the interface between medical insurance and commercial insurance, and the appropriate use of medical insurance data is conducive to the commercial insurance company's accurate pricing and reasonable specific drug catalogs, which is a strong support for the sustainable development of "Huimin Insurance". Secondly, through the effective connection between medical insurance and commercial insurance, it can provide personal account payment and one-stop settlement services for the "Huimin Insurance", which is conducive to improving the participation rate and satisfaction of the product. Finally, the supervision of the product regulation by the CBI will ensure the orderly development of the "Huimin Insurance".

4.6 Appropriate expansion of specific drug coverage based on ability to pay

The number and types of drugs covered by each product are relatively conservative, mainly covering antineoplastic drugs and drugs for a few rare diseases. However, as the number of people covered by the "Huimin Insurance" continues to rise and people have a higher level of pursuit for drugs, there is a need to further expand the scope of specialty drug coverage. First of all, in order to expand the coverage of specific drugs, the number of drugs and the types of diseases covered in the

specific drugs list can be increased in phases by grading the products to meet people's different pursuits for drugs. In addition, the important role of Hainan Province's free trade port in the pharmaceutical industry can be utilized to become a fast track for overseas specific drugs to enter the specific drug catalogue and enhance the accessibility of overseas specific drugs to domestic patients.

Secondly, in terms of deepening the coverage of specific drugs, the indications of drugs can be expanded and supplemented. Recently, the Guangdong Provincial Pharmaceutical Society released the "Super Drug List" which contains 242 drugs. As a clinical treatment innovation, can the "Huimin Insurance" specific drug list be used as a reference to expand the indications of the drugs in the list. Take Bevacizumab as an example, its indications are limited to recurrent Glioblastoma and unresectable or metastatic Hepatocellular tumor in Xiamen City's Lu Hui Insurance, while six additional indications have been added to the "Super Drug List". Therefore, the appropriate expansion of the drug indications is supplemented to be able to enhance the utilization of the Super Drug List again.

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