15th Five-Year Plan for Universal Healthcare Security

People's Republic of China – National Healthcare Security Administration

Main information

Scope of Application:

Nationwide for healthcare security administrations, medical institutions, pharmaceutical enterprises and commercial insurance entities

Effective Date:

August 19, 2026

Related Provisions:

- National 15th Five-Year Plan Outline
- Healthcare security regulatory system
- Medical fund supervision measures

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Key Topics

Framework

- The plan adopts a three-part structural framework with eight chapters and 26 sections, covering overall requirements, key implementation tasks, and execution guarantees for 2026-2030 healthcare security reform.
- It sets eight quantifiable development targets towards 2030, organising priorities across system building, fund supervision, public services and foundational capacity-building work.

What's new

- It adds new performance indicators including long-term care insurance regional coverage, fund surplus solvency months, direct personal disbursement of maternity allowances and cross-instant settlement coverage rate.
- It expands long-term care insurance to all coordinating regions, strengthens fertility-friendly insurance arrangements and deepens digital-driven refined healthcare administration.

Sensitive Factors

- Sensitive fiscal pressure arises from balancing expanded benefit scope with long-term medical insurance fund sustainability amid population ageing and rising healthcare demand.
- It requires careful alignment between multi-level basic, commercial and supplementary insurance schemes to avoid overlapping coverage or unequal access for vulnerable groups.

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Drivers

- **Regulatory compliance risk mitigation: Companies must adapt product design, reimbursement-related business and employee welfare arrangements to meet updated national healthcare security regulatory requirements to avoid non-compliance penalties.**
- **Market access and commercial opportunity: Aligning medical products, commercial health insurance offerings and service models with the plan's priorities can support eligibility for national drug catalog inclusion and unlock new customer segments.**
- **Demographic-driven demand shifts: Population ageing, expanded long-term-care insurance and fertility-support policies force enterprises to adjust service portfolios to match evolving public healthcare needs over 2026-2030.**