

宁夏社会保险发展年度报告2018

Annual Report on Ningxia's Social Insurance Development in 2018

宁夏回族自治区人力资源和社会保障厅
宁夏回族自治区社会保险事业管理局

主编

Department of Human Resources and Social
Security of Ningxia Hui Autonomous Region
Social Insurance Administration
of Ningxia Hui Autonomous Region

Editor in Chief



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第一部分 基本养老保险

一、城镇职工基本养老保险

(一)参保情况

截至 2018 年末,城镇职工基本养老保险参保人数达到 185.82 万人,比上年增加 9.81 万人,增长 5.57%;比 2014 年底增加 34.4 万人,年平均增长 5.25%。

2018 年分市县城镇职工基本养老保险参保人数情况表

单位:万人

地区	参保人数	地区	参保人数
银川市(市本级)	72.87	红寺堡	0.40
灵武市	4.62	固原市(市本级)	5.43
永宁县	5.28	西吉县	1.34
贺兰县	4.85	隆德县	0.93
宁东能源化工基地	1.06	泾源县	0.44
石嘴山市(市本级)	18.85	彭阳县	1.16
平罗县	7.37	中卫市(市本级)	10.84
吴忠市(市本级)	10.60	中宁县	5.87
青铜峡市	6.22	海原县	1.85
盐池县	1.77	区本级	22.75
同心县	1.32	合计	185.82

1. 参保人员构成情况

(1)按单位类型

企业单位:截至 2018 年底,企业单位参保人数为 103.07 万人,占参保总

人数的 55.47%，比上年增加 3.9 万人，增长 3.93%；比 2014 年底增加 6.86 万人，年平均增长 1.74%。

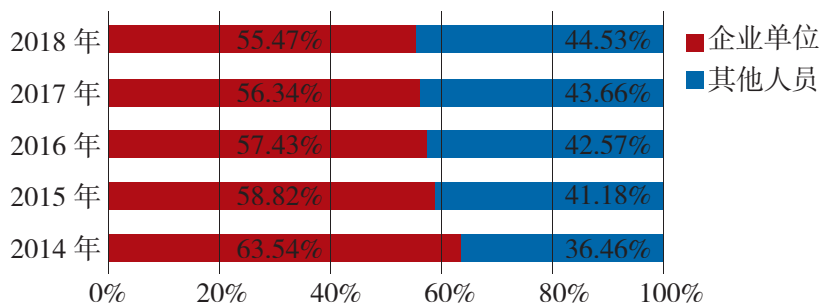


图 1-1 2014 年—2018 年企业单位和其他人员占比情况

其他人员¹:截至 2018 年底,参保人数为 82.75 万人,占参保总人数的 44.53%,比上年增加 5.91 万人,增长 7.69%;比 2014 年底增加 27.54 万人,年平均增长 10.65%。

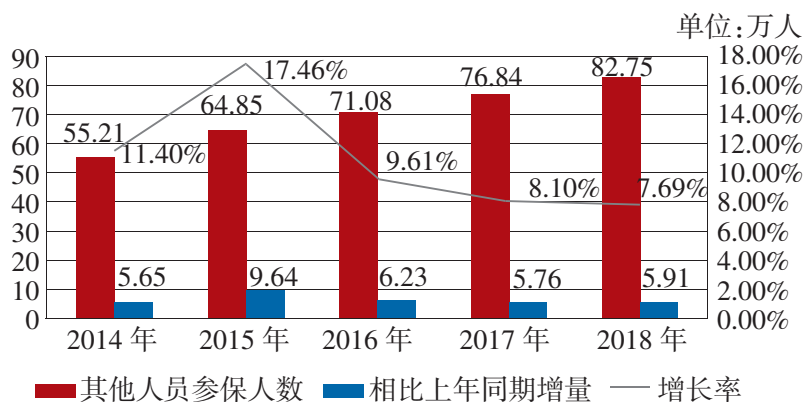


图 1-2 2014 年—2018 年其他人员参保人数及增长率对比图

(2)按人员类别

职工:截至 2018 年底,参加城镇职工基本养老保险的人数为 132.45 万人,占参保人数的 71.28%,比上年增加 6.92 万人,增长 5.51%;比 2014 年底增加 25.22 万人,年平均增长 5.42%。

¹ 其他人员:指城镇个体工商户、灵活就业人员等以个人身份参加城镇职工基本养老保险的人员,下同。

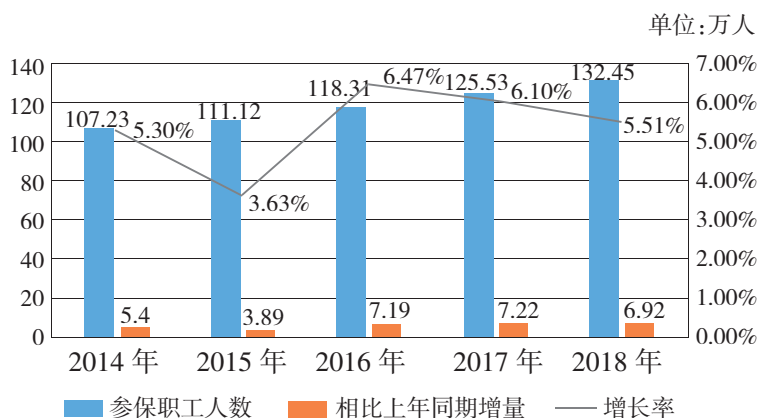


图 1-3 2014 年—2018 年参保职工人数及增长率对比图

离退休人员:截至 2018 年底,参加城镇职工基本养老保险的离退休人员为 53.37 万人,比上年增加 2.89 万人,增长 5.73%;比 2014 年增加 9.18 万人,年平均增长 4.83%。

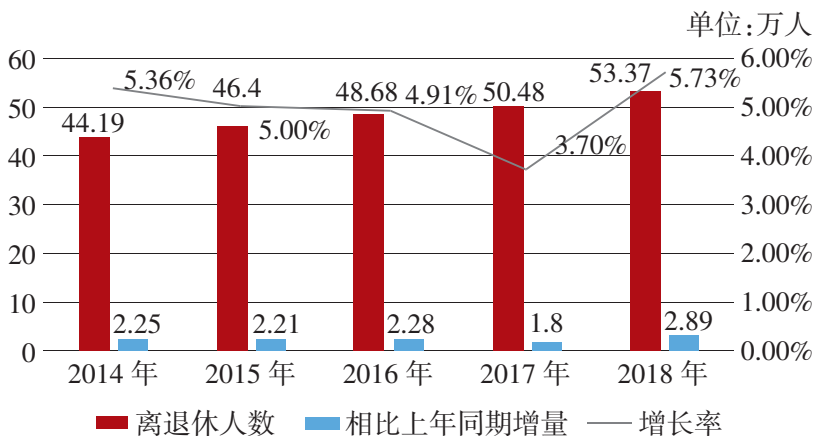


图 1-4 2014 年—2018 年离退休人数及增长率对比图

抚养比¹:2018 年城镇职工基本养老保险抚养比为 2.48:1,较上年 2.49:1,抚养比稍有下降。养老保险抚养比较高的地区有:红寺堡区(5.85:1)、银川市(4.45:1)、盐池县(3.00:1)、青铜峡市(2.87:1);养老保险抚养比较低的地区有:同心县(0.79:1)、海原县(0.92:1)、彭阳县(1.10:1)、灵武市(1.23:1)。

¹ 抚养比:指参保职工人数与领取养老保险待遇人数的比值。

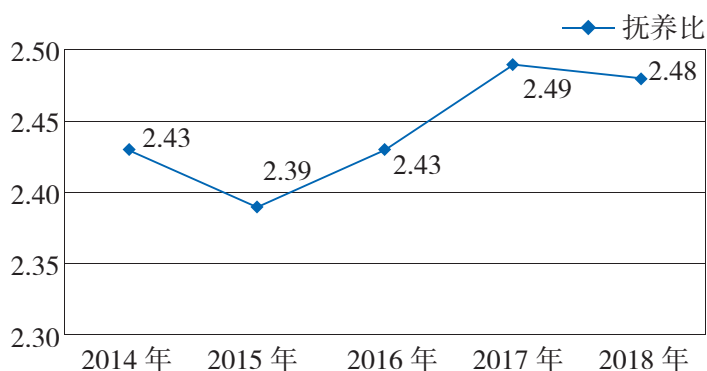


图 1-5 2014 年—2018 年城镇职工基本养老保险抚养比情况

2018 年分市县城镇职工养老保险抚养比情况表

地区	抚养比	地区	抚养比
银川市(市本级)	4.45:1	红寺堡	5.85:1
灵武市	1.23:1	固原市(市本级)	2.34:1
永宁县	2.53:1	西吉县	1.23:1
贺兰县	2.54:1	隆德县	1.41:1
宁东能源化工基地	424.88:1	泾源县	1.75:1
石嘴山市(市本级)	1.88:1	彭阳县	1.10:1
平罗县	1.83:1	中卫市(市本级)	1.89:1
吴忠市(市本级)	1.76:1	中宁县	2.43:1
青铜峡市	2.87:1	海原县	0.92:1
盐池县	3.00:1	区本级	1.39:1
同心县	0.79:1		

2. 缴费人数情况

截至 2018 年底,城镇职工基本养老保险缴费人数为 108.58 万人,比上年增加 6.25 万人,增长 6.11%;比 2014 年增加 14.9 万人,年平均增长 3.76%。

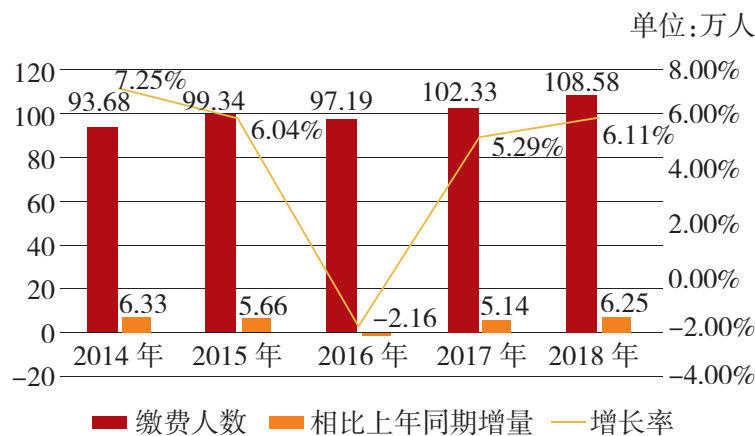


图 1-6 2014 年—2018 年缴费人数及增长率对比图

2018 年分市县城镇职工基本养老保险缴费人数情况表

单位:万人

市县	缴费人数	市县	缴费人数
银川市(市本级)	44.50	红寺堡	0.29
灵武市	2.43	固原市(市本级)	2.98
永宁县	3.22	西吉县	0.65
贺兰县	3.08	隆德县	0.36
宁东能源化工基地	1.06	泾源县	0.25
石嘴山市(市本级)	10.60	彭阳县	0.51
平罗县	3.79	中卫市(市本级)	6.18
吴忠市(市本级)	6.54	中宁县	3.46
青铜峡市	3.12	海原县	0.72
盐池县	1.21	区本级	13.13
同心县	0.50	合计	108.58

3. 跨地区养老保险关系转续人数情况

截至 2018 年底,共办理城镇职工养老保险关系跨省转入 8353 人次,较上年增加 566 人次,增长 7.27%;共办理城镇职工养老保险关系跨省转出 2790 人次,较上年增加 232 人次,增长 9.07%。

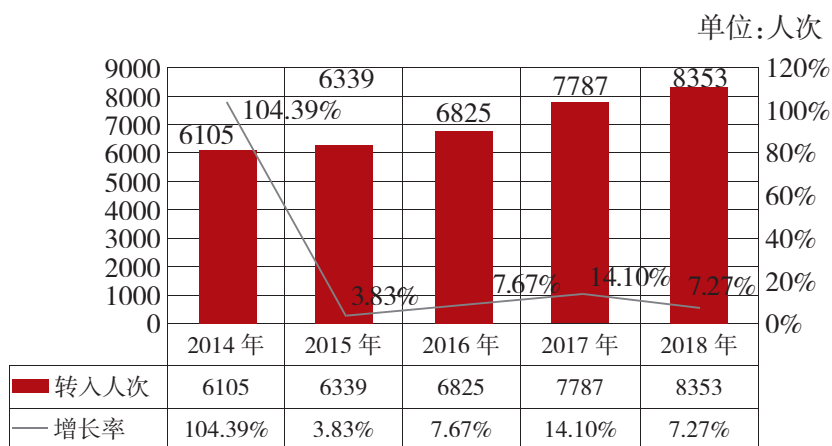


图 1-7 2014 年—2018 年跨省转入人次及增长率对比图

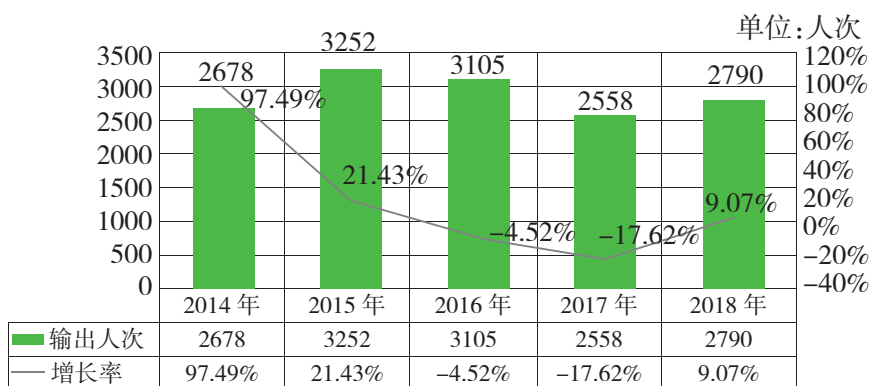


图 1-8 2014 年—2018 年跨省转出人次及增长率对比图

(二)基金收支情况¹

2018 年城镇职工养老保险基金总收入 213.83 亿元(含中央调剂金;不含上级补助收入、下级上解收入,下同),比上年增加 33.51 亿元,增长 18.58%;比 2014 年增加 96.65 亿元,年平均增长 16.23%。基金总支出 189.43 亿元(含中央调剂金;不含补助下级支出、上解上级支出,下同),比上年增加 22.70 亿元,增长 13.61%;比 2014 年增加 71.17 亿元,年平均增长 12.50%。基金累计

¹ 基金收支情况:本报告仅反映企业(企业单位和其他人员)养老保险基金收支情况,不含机关事业单位养老保险基金。

结余 220.74 亿元,比上年增加 24.40 亿元,增长 12.43%;比 2014 年增加 55.52 亿元,年平均增长 7.51%。

2014 年—2018 年城镇职工基本养老保险基金收支累计结余情况表

单位:亿元

年度	2014 年	2015 年	2016 年	2017 年	2018 年
基金总收入	117.18	144.06	163.16	180.32	213.83
同比增长量	9.61	26.88	19.10	17.16	33.51
同比增长率	8.93%	22.94%	13.26%	10.52%	18.58%
基金总支出	118.26	137.08	152.61	166.73	189.43
同比增长量	18.50	18.82	15.53	14.12	22.70
同比增长率	18.54%	15.91%	11.33%	9.25%	13.61%
基金累计结余	165.22	172.20	182.75	196.34	220.74
同比增长量	-1.07	6.98	10.55	13.59	24.40
同比增长率	-0.64%	4.22%	6.13%	7.44%	12.43%

单位:亿元

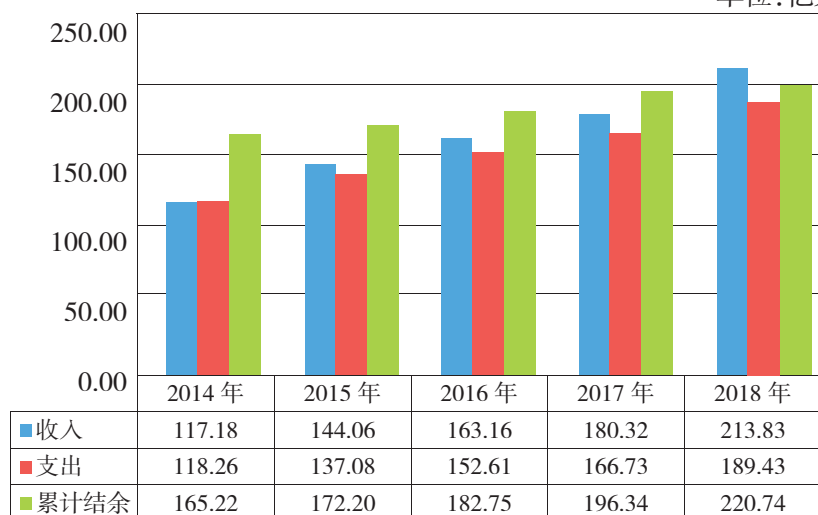


图 1-9 2014—2018 年城镇职工基本养老保险基金收支累计结余情况

1. 基金收入情况

基金收入构成:2018年城镇职工养老保险基金总收入213.83亿元。其中征缴收入158.70亿元,利息收入2.75亿元,财政补贴35.13亿元,中央调剂金13.20亿元,其他收入1.60亿元,转移收入2.45亿元,分别占总收入的74.22%、1.29%、16.43%、6.17%、0.75%、1.15%。

基金征缴收入:2018年城镇职工养老保险征缴收入158.70亿元,比上年增加17.34亿元,增长12.27%;比2014年增加68.61亿元,年平均增长15.21%。

财政补助收入:2018年中央财政补助35.13亿元,占城镇职工养老保险基金总收入的16.43%,比上年增加2.60亿元,增长7.99%;比2014年增加14.71亿元,年平均增长14.53%。

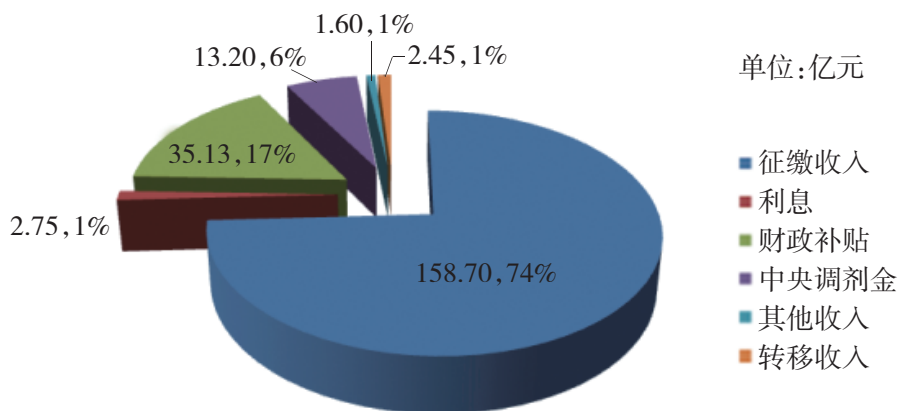


图 1-10 2018 年城镇职工基本养老保险基金收入构成

2. 基金支出情况

2018年,城镇职工养老保险基本养老金支出189.43亿元。其中基本养老金支出171.53亿元,比上年增加11.29亿元,增长7.05%;丧葬补助金和抚恤金支出6.78亿元,比上年增加0.91亿元,增长15.50%;转移支出0.93亿元,比上年增加0.31亿元,增长50%;中央调剂金9.6亿元,其他支出0.59亿元。

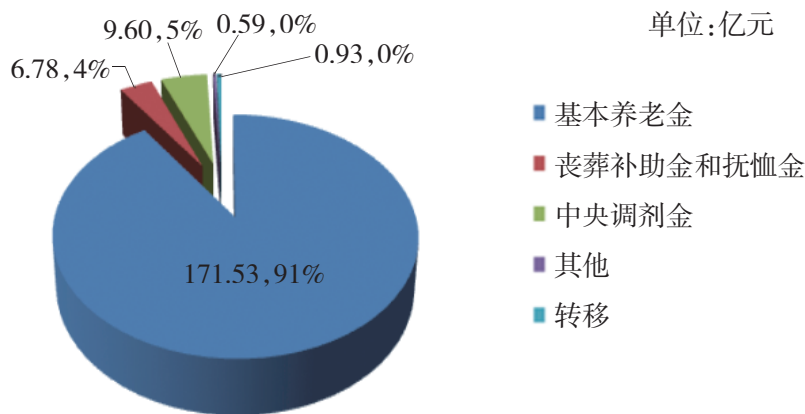


图 1-11 2018 年城镇职工基本养老保险基金支出构成

3. 基金结余情况

截至 2018 年底,城镇职工养老保险基金累计结余 220.74 亿元,比上年增长 24.40 亿元,增长 12.43%;比 2014 年增加55.52 亿元,年平均增长7.51%。

2018 年分市县城镇职工基本养老保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	累计结余占总量比重	单位	基金收入	基金支出	当期结余	基金累计结余	累计结余占总量比重
银川市	54.97	48.94	6.03	18.97	8.59%	红寺堡	0.45	0.13	0.32	1.31	0.59%
永宁县	2.67	3.71	-1.04	8.05	3.65%	固原市	7.46	4.79	2.67	6.67	3.02%
贺兰县	6.21	3.31	2.90	5.53	2.51%	西吉县	1.72	1.51	0.21	1.10	0.50%
灵武市	4.44	5.40	-0.96	2.41	1.09%	隆德县	0.83	1.08	-0.25	0.42	0.19%
石嘴山	10.74	20.13	-9.39	3.64	1.65%	泾源县	0.55	0.40	0.15	0.44	0.20%
平罗县	4.31	7.00	-2.69	1.79	0.81%	彭阳县	0.81	1.31	-0.50	0.54	0.24%
吴忠市	8.27	11.38	-3.11	4.00	1.81%	中卫市	9.21	9.70	-0.49	4.57	2.07%
盐池县	1.52	1.37	0.15	1.59	0.72%	中宁县	4.89	4.50	0.39	2.42	1.10%
同心县	0.96	2.00	-1.04	0.45	0.20%	海原县	2.50	2.16	0.34	2.28	1.03%
青铜峡	3.68	4.69	-1.01	1.52	0.69%	区本级	87.64	55.92	31.72	153.04	69.33%
合计							213.83	189.43	24.40	220.74	—

(三)退休人员养老金水平情况

1. 养老金水平

2018 年第 14 次调整了企业退休人员养老金,月人均养老金水平达到 2910 元,养老金水平比 2014 年增加 673 元,增长 30.08%,年平均增长 6.80%。全部按时足额发放。

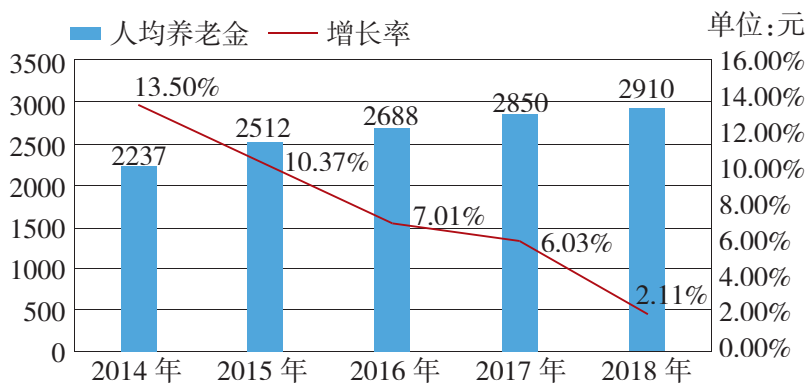


图 1-12 2014 年—2018 年全区城镇职工退休人员人均养老金对比图

2. 城镇职工养老金替代率¹:

(1) 人均缴费基数情况

2018 年,城镇职工养老保险月人均缴费基数为 4547 元,比上年增加 442 元,增长 10.77%;比 2014 年增加 1307 元,年平均增长 8.84%。

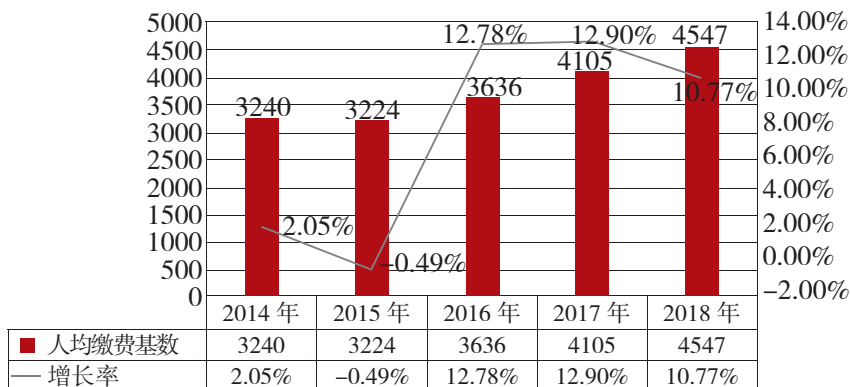


图 1-13 2014 年—2018 年人均缴费基数情况对比图

¹ 替代率:指人均基本养老金与人均缴费基数之比。

(2)替代率情况

2018 年企业退休人员养老金替代率为 64%，比上年减少 5.43 个百分点。主要原因：一是 2018 选择最低缴费基数人员相比 2017 年减少；二是 2018 调整养老金水平较 2017 有所减少。

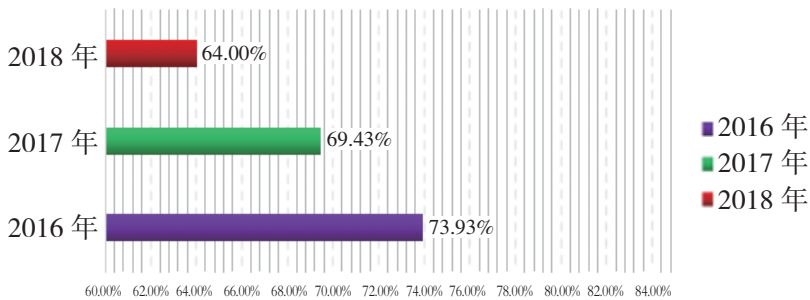


图 1-14 2016 年—2018 年养老金替代率对比图

二、城乡居民基本养老保险

(一)参保情况

截至 2018 年底,城乡居民参保人数由制度启动之初的 24.7 万人增加到 181.37 万人,60 周岁以上领取基础养老金人数由 4.7 万人增加到 46.35 万人,基本实现了应保尽保。

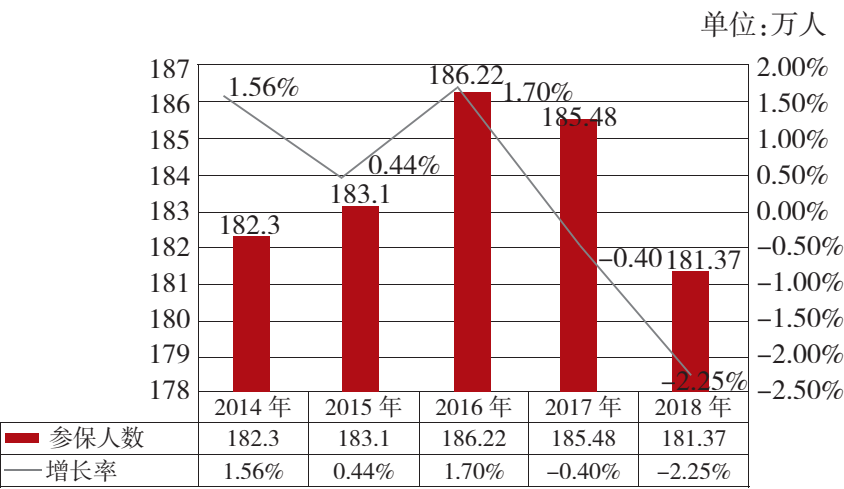


图 1-15 2014 年—2018 年城乡居民参保人数情况

2018 年分市县城乡居民基本养老保险参保人数情况表

单位:万人

市县	参保人数	市县	参保人数
银川市	6.99	同心县	13.55
灵武市	5.87	红寺堡	6.76
永宁县	7.55	固原市	14.43
贺兰县	7.38	西吉县	16.35
宁东能源化工基地	0.56	隆德县	7.39
石嘴山市	3.33	泾源县	5.93
平罗县	10	彭阳县	11.17
吴忠市	10.27	中卫市	11.11
青铜峡市	9.50	中宁县	9.63
盐池县	7.25	海原县	16.35
合计	181.37		

(二)基金收支情况

2018 年,城乡居民基本养老保险基金收入 15.32 亿元,比上年增加 2.91 亿元,增长 23.45%;比 2014 年增加 6.93 亿元,年平均增长 16.24%。基金支出 10.25 亿元,比上年增加 1.94 亿元,增长 23.35%;比 2014 年增加 5.45 亿元,年平均增长 20.88%。2018 年底,城乡居民基本养老保险基金累计结余 32.38 亿元,比上年增加 5.07 亿元,增长 18.56%;比 2014 年增加 16.23 亿元,年平均增长 18.99%。

1. 基金收入情况

2018 年城乡居民基本养老保险基金收入中,个人缴费收入 3.21 亿元,占基金总收入的 20.95%;财政补助收入 11.24 亿元,占基金总收入的 73.37%;利息 0.54 亿元,占基金总收入的 3.52%;转移收入 0.32 亿元,占基金总收入的 2.09%。

2. 基金支出情况

2018 年城乡居民基本养老保险基金支出 10.25 亿元。其中,基础养老金支出 9.05 亿元,占基金总支出的 88.3%;个人账户养老金支出 0.65 亿元,占基金总支出的 6.34%;丧葬抚恤补助支出 0.24 亿元,占基金总支出的 2.34%;转移支出 0.31 亿元,占基金总支出的 3.02%。

3. 基金累计结余情况

2018 年底,城乡居民基本养老保险基金累计结余 32.38 亿元,比上年增长 5.07 亿元,增长 18.56%;比 2014 年增加 16.23 亿元,年平均增长 18.99%。

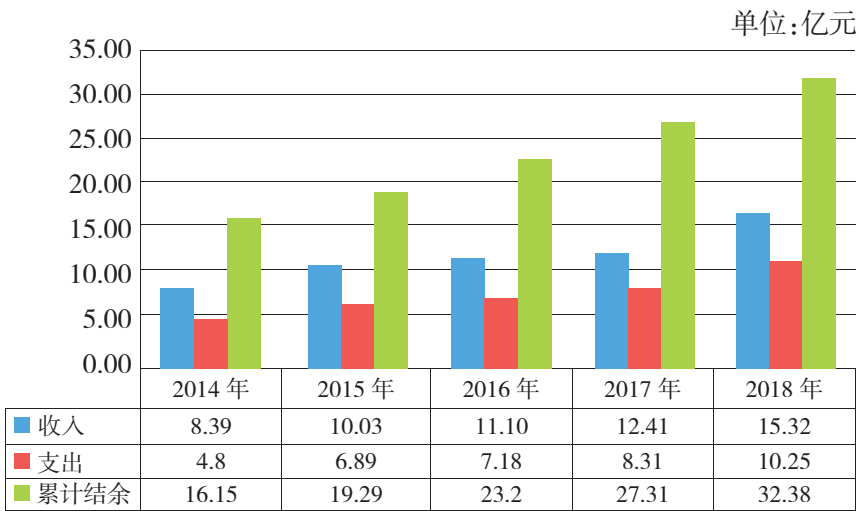


图 1-16 2014 年—2018 年城乡居民基本养老保险基金收支累计结余情况

2018 年城乡居民基本养老保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比
银川市	0.78	0.49	0.29	1.44	4.45%	红寺堡	0.42	0.33	0.09	0.64	1.98%
永宁县	0.82	0.60	0.22	1.27	3.92%	固原市	1.57	0.71	0.86	2.78	8.59%
贺兰县	0.82	0.60	0.22	1.57	4.85%	西吉县	1.29	0.89	0.40	2.17	6.70%

续表

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比
灵武市	0.82	0.50	0.32	2.20	6.79%	隆德县	0.48	0.43	0.05	0.74	2.29%
石嘴山	0.42	0.16	0.26	1.38	4.26%	泾源县	0.36	0.30	0.06	0.52	1.61%
平罗县	0.84	0.54	0.30	2.24	6.92%	彭阳县	0.68	0.49	0.19	1.37	4.23%
吴忠市	0.75	0.45	0.30	2.47	7.63%	中卫市	0.85	0.53	0.32	2.47	7.63%
盐池县	0.68	0.44	0.24	1.41	4.35%	中宁县	1.10	0.79	0.31	2.06	6.36%
同心县	0.77	0.56	0.21	1.87	5.78%	海原县	0.98	0.77	0.21	2.04	6.30%
青铜峡	0.89	0.67	0.22	1.74	5.37%	区本级	—	—	—	—	—
合计							15.32	10.25	5.07	32.38	—

第二部分 基本医疗保险

一、城镇职工基本医疗保险

(一)参保情况

截至 2018 年底,全区职工基本医疗保险参保人数为 131.93 万人,较上年末增长 8.47 万人,同比增幅 6.86%;比 2014 年增加 15.81 万人,年平均增长 3.2%。

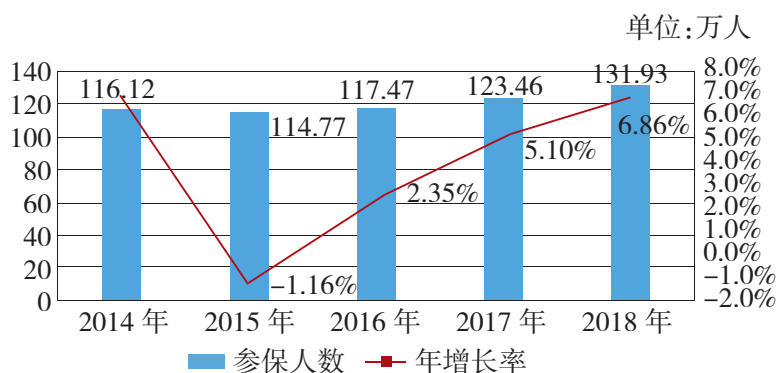


图 2-1 2014 年—2018 年全区城镇职工医保参保情况

1. 参保人员构成情况

(1)按单位类型

企业单位:截至 2018 年底,企业参保 81.29 万人,占比 61.61%,较上年末增加 0.67 个百分点;比 2014 年增加 7.63 万人,年平均增长 2.5%。

机关事业单位:截至 2018 年底,机关事业单位参保人数为 40.34 万人,占参保总人数的 30.6%,比上年增加 1.87 万人,增长 1.4%;比 2014 年增加 5.6

万人,年平均增长 3.8%。

其他人员¹:截至 2018 年底,其他人员参保 10.30 万人,占比 7.81%,较上年末减少 0.08 个百分点;比 2014 年增加 2.58 万人,年平均增长 7.5%。

(2)按人员类别

职工:截至 2018 年底,参加职工基本医疗保险的在职人数为 95.63 万人,占参保总人数的 72%,比上年增加 6.76 万人,增长 7.6%;比 2014 年增加 10.54 万人,年平均增长 3%。

退休人员:截至 2018 年底,参加职工基本医疗保险的退休人员为 36.3 万人,占参保总人数的 28%,比上年增加 1.71 万人,增长 4.9%;比 2014 年增加 5.27 万人,年平均增长 4.0%。

在职退休比:2018 年在职退休比为 2.63:1。

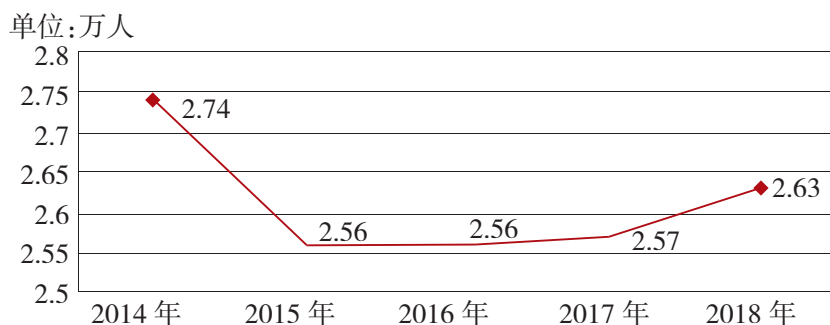


图 2-2 2014 年—2018 年度城镇职工医保在职退休比

(二)基金收支情况

1. 基金收入情况

2018 年城镇职工基本医疗保险基金收入 63.82 亿元(不含上级补助收入、下级上解收入),比上年增加 5.74 亿元,增长 9.88%;比 2014 年增加 25.04 亿元,年平均增长 13.26%。

¹ 其他人员:口径与基本养老保险相同。

其中,统筹基金收入 40.03 亿元,占基金收入的 62.72%,比上年增加 8.65 亿元,增长 27.57%。个人账户收入 23.79 亿元,占基金收入的 37.28%,比上年减少 2.91 亿元,降低 10.90%。

2018 年城镇职工基本医疗保险征缴收入 62.57 亿元,财政补贴收入 0.12 亿元,利息收入 1.10 亿元,转移收入 0.03 亿元,分别占总收入的 98.04%、0.19%、1.72%、0.05%。

2. 基金支出情况

2018 年城镇职工基本医疗保险基金支出 43.57 亿元(不含补助下级支出、上解上级支出,下同),比上年减少 5.61 亿元,降低 11.41%;比 2014 年增加 11.43 亿元,年平均增长 7.90%。

其中,统筹基金支出¹ 21.65 亿元,比上年增加 0.05 亿元,增长 0.23%。个人账户支出 21.92 亿元,比上年减少 5.66 亿元,降低 20.52%。

3. 基金结存情况

2018 年城镇职工基本医疗保险统筹基金累计结存 80.61 亿元,比上年增加 20.25 亿元,增长 33.55%;比 2014 年增加 42.12 亿元,年平均增长 20.30%。结存基金存于各级财政专户。

¹ 统筹基金支出:含参加职工基本医疗保险的人员在住院、门诊大病等医疗费用中的统筹基金支出。

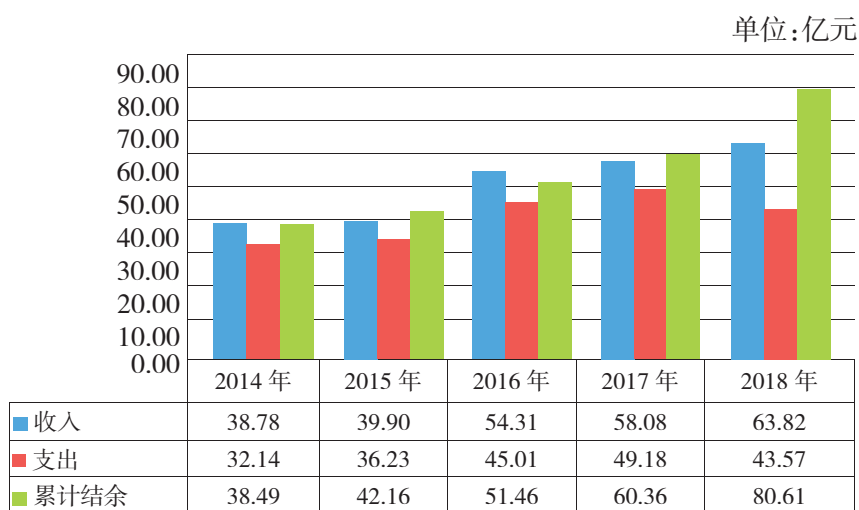


图 2-3 2014 年—2018 年城镇职工基本医疗保险基金收支累计结余情况

2018 年分市县城城镇职工基本医疗保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比
银川市	40.84	24.61	16.23	50.30	62.40%	红寺堡	0.39	0.15	0.24	1.13	1.40%
永宁县	—	—	—	—	—	固原市	5.43	3.61	1.82	7.59	9.42%
贺兰县	—	—	—	—	—	西吉县	—	—	—	—	—
灵武市	—	—	—	—	—	隆德县	—	—	—	—	—
石嘴山	5.49	6.26	-0.77	4.06	5.04%	泾源县	—	—	—	—	—
平罗县	1.03	0.99	0.04	0.61	0.76%	彭阳县	—	—	—	—	—
吴忠市	2.63	2.10	0.53	2.91	3.61%	中卫市	2.37	1.59	0.78	4.79	5.94%
盐池县	0.76	0.47	0.29	1.74	2.16%	中宁县	1.80	1.28	0.52	2.29	2.84%
同心县	0.73	0.63	0.10	0.96	1.19%	海原县	0.76	0.53	0.23	1.38	1.71%
青铜峡	1.58	1.35	0.23	1.97	2.44%	区本级	0.01	0.00	0.01	0.88	1.09%
合计							63.82	43.57	20.25	80.61	—

说明:银川市、固原市实现了市级统筹,故所辖市县没有基金收支结余数。

(三)医疗服务情况

1. 享受待遇人次情况

2018 年城镇职工基本医疗保险享受待遇为 760.23 万人次,较上年同期增长 129.07 万人次,同比增幅 20.45%;比 2014 年增加 255.65 万人次,年平均增长 10.8%。

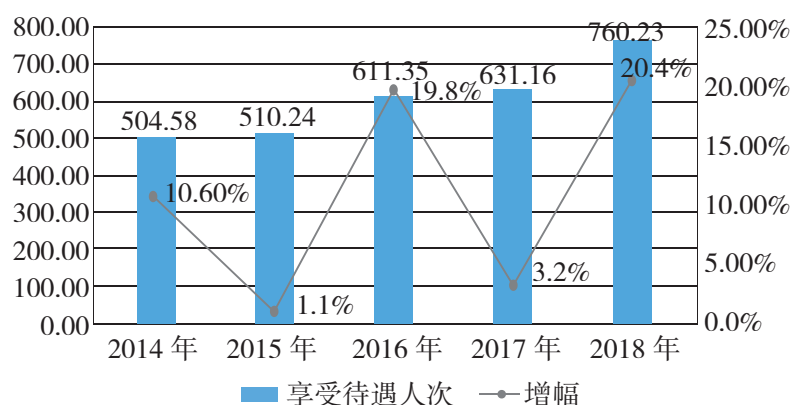


图 2-4 2014 年—2018 年宁夏职工基本医疗保险享受待遇情况

2. 医疗费用情况

2018 年城镇职工基本医疗保险参保人员医疗费用为 36.03 亿元,较上年同期增长 1.9 亿元,同比增幅 5.57%。次均住院费用 9364 元,比上年减少 513 元,降低 5.2%,住院率为 17.9%,比上年增加 0.2 个百分点。

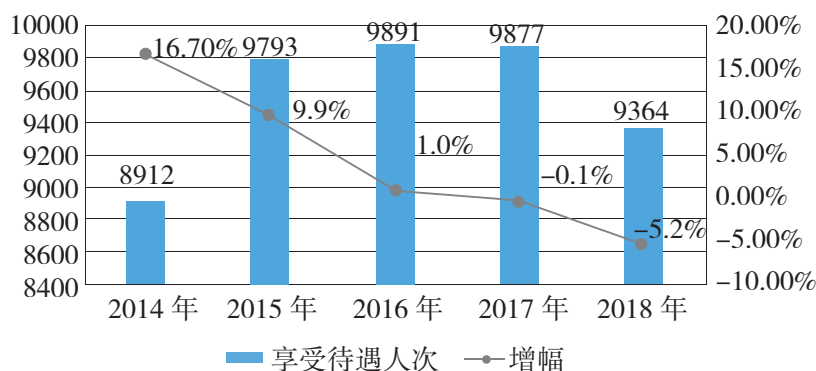


图 2-5 2014 年—2018 年宁夏职工基本医疗保险住院次均费用情况

3. 异地就医情况

2018 年,宁夏作为参保地,城镇职工基本医疗保险跨省异地住院直接结算 5566 人次,比上年增加 4376 人次,增长 3.68 倍;

2018 年,宁夏作为参保地,城镇职工基本医疗保险异地住院直接结算总费用 1.50 亿元,其中统筹支付费用 0.94 亿元,比上年增加 3.55 倍,次均住院费用 2.69 万元,比上年减少 2.37%。

二、城乡居民基本医疗保险

(一)参保情况

截至 2018 年底,城乡居民基本医疗保险参保人数达到 494.32 万人,较上年末减少了 0.09%,基本做到应保尽保。

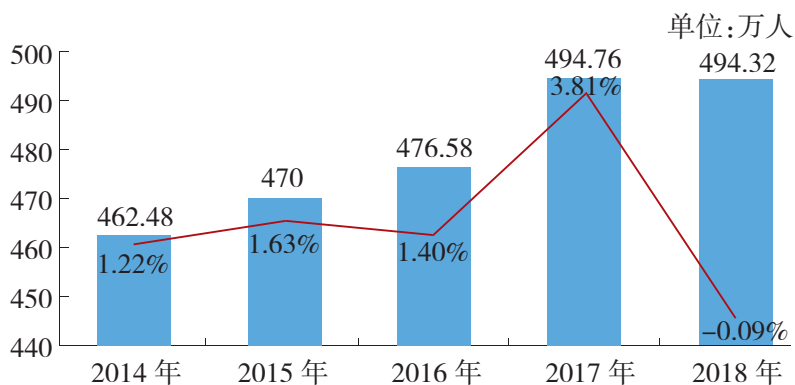


图 2-6 2014 年—2018 年全区居民医保参保人数

1. 参保人员构成情况

成年人:截至 2018 年底,参加城乡居民基本医疗保险的成年人达到 343.22 万人,占参保人数的 69.4%,较上年基本持平;比 2014 年增加 26.37 万人,年平均增长 2%。

中小学生儿童:截至 2018 年底,参加城乡居民基本医疗保险的中小学生儿童达到 146.45 万人,占参保人数的 29.6%,比上年减少 0.98 万人,增长 -0.7%;比 2014 年增加 10.06 万人,年平均增长 1.8%。

大学生:截至 2018 年底,参加城乡居民基本医疗保险的大学生达到 4.65 万人,占参保人数的 1%,比上年增加 0.52 万人,增长 12.6%;比 2014 年减少 4.59 万人。

(二)基金收支情况

1. 基金收入情况

2018 年城乡居民基本医疗保险基金收入 43.02 亿元(不含上级补助收入、下级上解收入,下同),比上年增加 8.03 亿元,增长 22.95%;比 2014 年增加 20.02 亿元,年平均增长 16.95%。

其中,个人缴费收入 10.35 亿元(占基金收入的 24.06%),比上年增加 2.23 亿元,增长 27.46%。财政补助(含财政补贴)32.32 亿元(占基金收入的 75.13%),比上年增加 5.77 亿元,增长 21.73%。

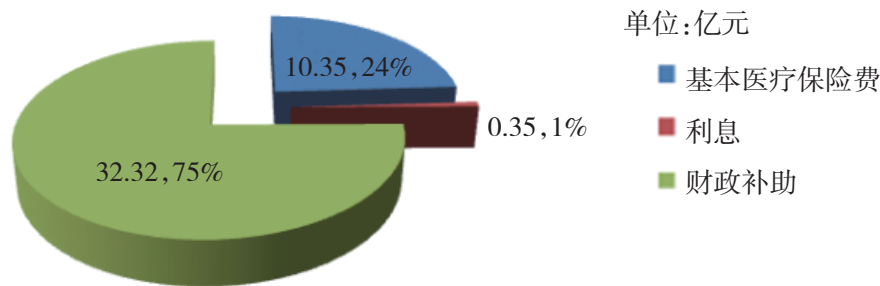


图 2-7 2018 年城乡居民基本医疗保险基金收入构成

各级财政对参保者按照参保人数给予缴费补助。2018 年中央财政补助 17.56 亿元,占全部财政补助的 54.33%,比上年增加 1.98 亿元,增长 12.71%。自治区级财政补助 12.24 亿元,占全部财政补助的 37.87%,比上年增加 3.62 亿元,增长 42%。市级及市以下财政补助 2.52 亿元,占全部财政补助的 7.08%,比上年增加 0.17 亿元,增长 7.23%。

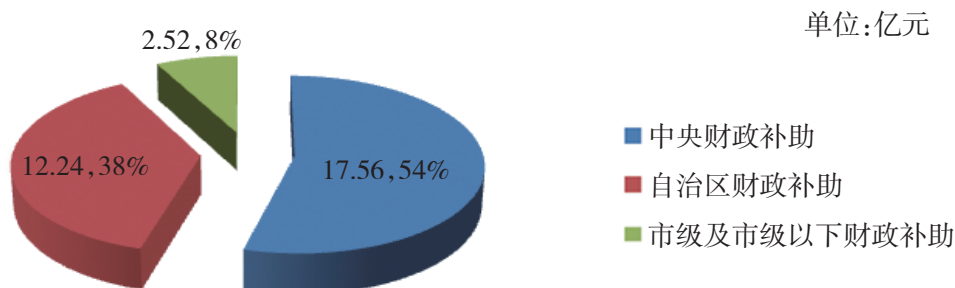


图 2-8 2018 年城乡居民基本医疗保险各级财政补助情况

2. 基金支出情况

2018 年城乡居民基本医疗保险基金支出 38.13 亿元（不含补助下级支出、上解上级支出，下同），比上年增加 1.61 亿元，增长 4.41%；比 2014 年增加 14.90 亿元，年平均增长 13.19%。

3. 基金结存情况

2018 年城乡居民基本医疗保险累计结存 21.38 亿元，比上年增加 4.89 亿元，增长 29.65%，比 2014 年增加 6.71 亿元，年平均增长 9.87%。

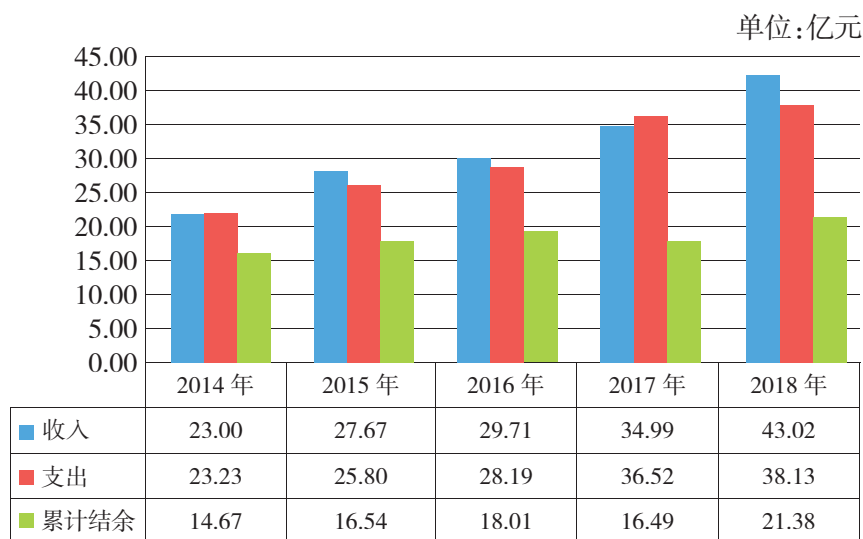


图 2-9 2014 年—2018 年城乡居民基本医疗保险基金收支余情况

2018 年部分市县城乡居民基本医疗保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比
银川市	8.80	9.27	-0.47	1.97	9.21%	红寺堡	1.37	0.71	0.66	2.06	9.64%
永宁县	—	—	—	—	—	固原市	9.63	8.55	1.08	4.68	21.89%
贺兰县	—	—	—	—	—	西吉县	—	—	—	—	—
灵武市	—	—	—	—	—	隆德县	—	—	—	—	—
石嘴山	2.14	2.38	-0.24	0.44	2.06%	泾源县	—	—	—	—	—
平罗县	1.97	1.91	0.06	0.55	2.57%	彭阳县	—	—	—	—	—
吴忠市	2.63	2.44	0.19	2.38	11.13%	中卫市	2.42	3.06	-0.64	0.30	1.40%
盐池县	1.21	1.26	-0.05	1.11	5.19%	中宁县	2.24	2.26	-0.02	0.25	1.17%
同心县	2.58	1.98	0.60	2.00	9.35%	海原县	3.04	2.89	0.15	2.15	10.06%
青铜峡	1.64	1.42	0.22	0.60	2.81%	区本级	3.35	0.00	3.35	2.89	13.52%
合计							43.02	38.13	4.89	21.38	—

(三)医疗服务情况

1. 享受待遇人次情况

2018 年,全区居民医保享受待遇 1370.32 万人次,较上年同期增长 17.95 万人次,增幅 1.33%。其中:普通门诊 1152.80 万人次,同比增幅-1.19%;门诊大病 140.23 万人次,同比增幅 20.21%;住院 77.29 万人次,同比增幅 11.98%。

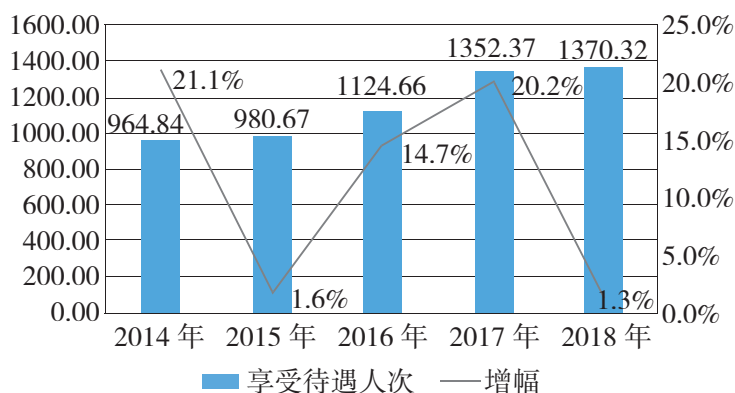


图 2-10 2014 年—2018 年宁夏居民医保享受待遇情况

2. 费用情况

2018 年,全区居民医保医疗费总量 57.45 亿元,较上年同期增长 4.97 亿元,增幅 9.5%。2018 年全区居民医保次均住院医疗费 6227 元,较上年同期减少 72 元,住院率为 15.64%,比上年增加 0.85 个百分点。

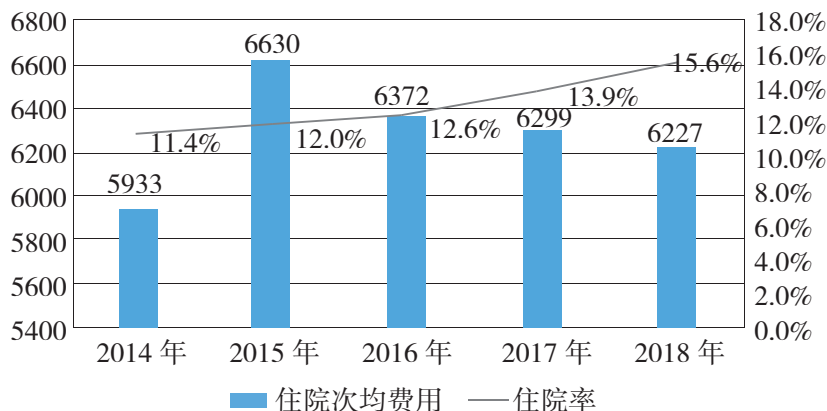


图 2-11 2014 年—2018 年宁夏居民医保住院待遇情况

3. 异地就医情况

2018 年,宁夏作为参保地,城乡居民跨省异地住院直接结算 2950 人次,比上年增长 2667 人次,增长 9.42 倍;住院总费用 0.91 亿元,比上一年增加 10.52 倍。

第三部分 工伤保险

一、参保情况

截至 2018 年底,工伤保险参保人数为 93.32 万人,比上年增加 2.97 万人,增加 3.29%;比 2014 年增加 11.13 万人,年平均增长 3.23%。其中,农民工参保 19.78 万人,占总参保人数的 21.20%,比上年减少 1.11 万人,降低 5.31%。

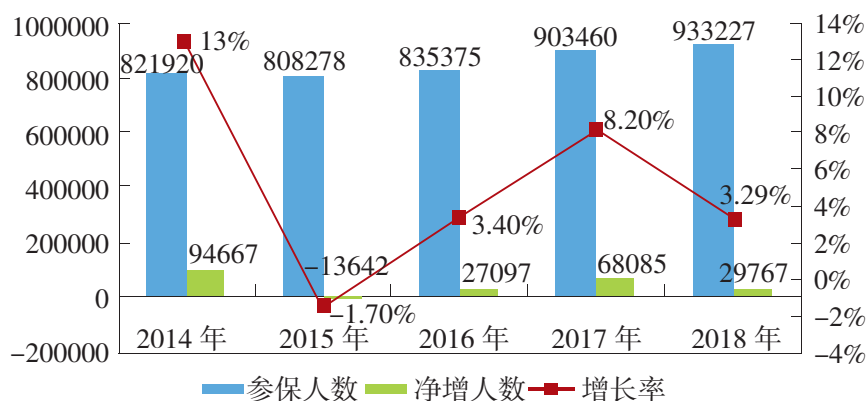


图 3-1 2014 年—2018 年工伤保险参保人数及增长情况

2018 年分市县工伤保险参保情况表

单位:万人

市县	参保人数	市县	参保人数
全区	93.32	吴忠市	5.02
银川市	44.25	青铜峡市	3.18
永宁县	1.92	红寺堡	0.72
贺兰县	2.39	盐池县	1.31
灵武市	2.26	同心县	0.94
石嘴山市	9.42	固原市	3.64
平罗县	3.20	彭阳县	0.92
中卫市	4.53	隆德县	0.68
中宁县	3.51	西吉县	1.31
海原县	1.13	泾源县	0.44

(一)按单位性质划分,参保人员构成情况

1. 企业单位:参保 64.59 万人,占总参保人数的 69.21%,比上年增加 1.67 万人,增加 2.65%;比 2014 年增加 3.77 万人,年平均增长 1.51%。

2. 事业单位:参保 19.84 万人,占总参保人数的 21.26%,比上年增加 0.73 万人,增加 3.82%;比 2014 年增加 1.9 万人,年平均增长 2.55%。

3. 有雇工的个体工商户:参保 0.71 万人,占总参保人数的 0.76%,比上年减少 0.09 万人,降低 11.25%;比 2014 年增加 0.56 万人,年平均增长 47.50%。

4. 机关单位和参公管理的事业单位:参保 8.15 万人,占总参保人数的 8.73%,比上年增加 0.64 万人,增长 8.52%(我区自 2017 年 7 月将全区公务员及参公管理事业单位全部纳入工伤保险统筹管理)。

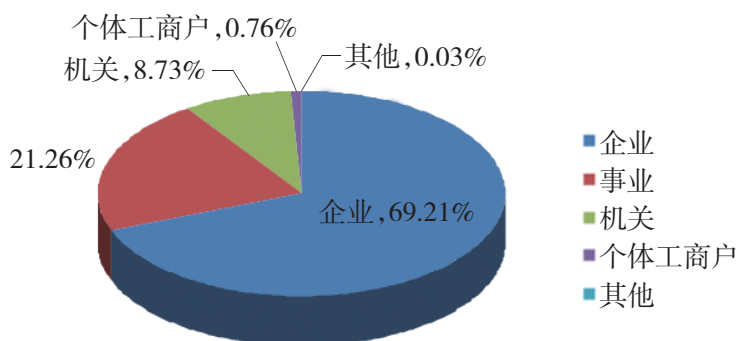


图 3-2 参保人员构成情况(按单位类型)

(二)按不同企业的工伤风险类别划分,参保人员构成情况

一类风险企业 27.20 万人,占 29.15%;二类风险企业 21.49 万人,占 23.03%;三类风险企业 5.33 万人,占 5.71%;四类风险企业 13.23 万人,占 14.18%;五类风险企业 6.55 万人,占 7.02%;六类风险企业 11.27 万人,占 12.08%;七类风险企业 1.5 万人,占 1.61%;八类风险企业参保 6.73 万人,占 7.22%。

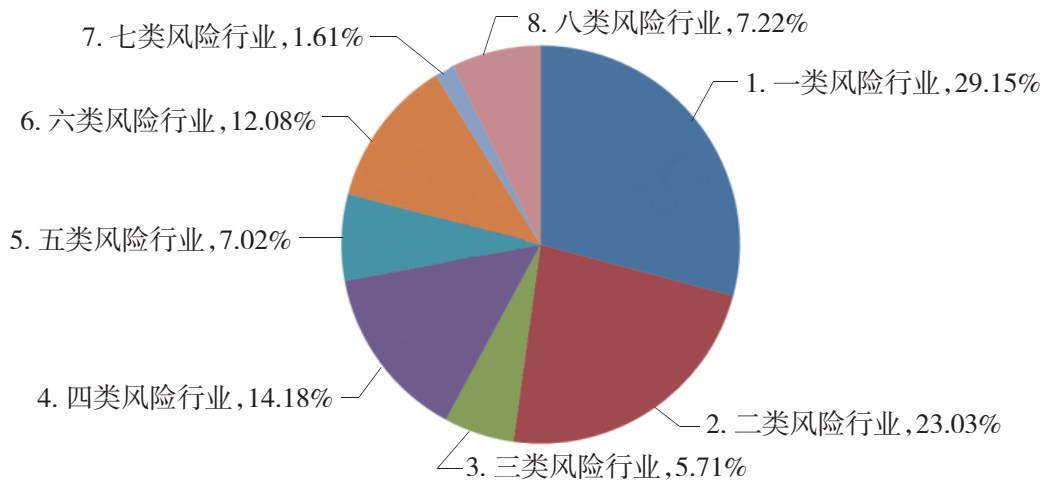


图 3-3 参保人员构成情况(按行业工伤风险类别)

二、基金收支情况

(一)基金收入情况

2018 年工伤保险基金收入 5.64 亿元（不含上级补助收入、下级上解收

入,下同),比上年增加 0.21 亿元,增长 3.87%;比 2014 年增长 2.19 亿元,年平均增长 13.07%。

工伤保险基金收入中,征缴收入 5.22 亿元,比上年增加 0.06 亿元,增长 1.16%。

(二)基金支出情况

2018 年工伤保险基金支出 4.68 亿元(不含补助下级支出、上解上级支出,下同),比上年增加 0.28 亿元,增长 6.36%;比 2014 年增加 1.38 亿元,年平均增长 9.13%。

工伤保险基金支出中,工伤保险待遇支出 4.68 亿元,比上年增加 0.29 亿元,增长 6.61%。

(三)基金结存情况

2018 年工伤保险基金累计结存 11.61 亿元,比上年增加 0.96 亿元,增长 9.01%;比 2014 年增加 2.91 亿元,年平均增长 7.48%。

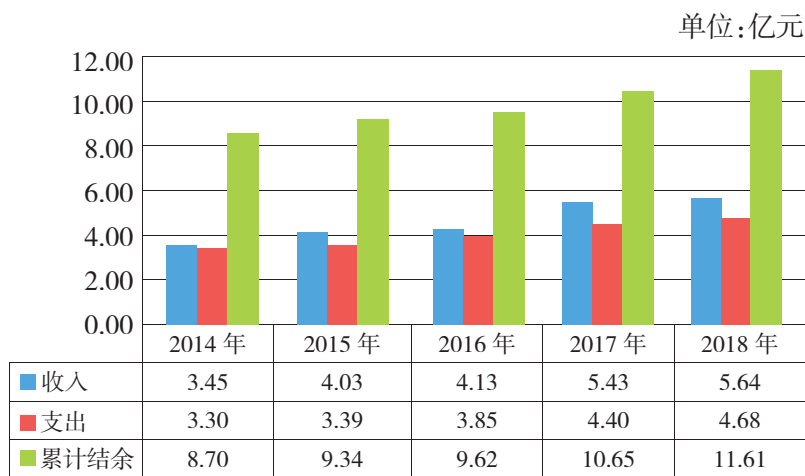


图 3-4 2014 年—2018 年工伤保险基金收支余情况

2018 年分市县工伤保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比
银川市	2.69	1.49	1.20	3.76	32.39%	红寺堡	0.03	0.02	0.01	0.05	0.43%
永宁县	0.88	0.06	0.02	0.06	0.52%	固原市	0.26	0.12	0.14	0.53	4.57%
贺兰县	0.13	0.09	0.04	0.16	1.38%	西吉县	0.06	0.06	0.00	0.09	0.78%
灵武市	0.51	0.50	0.01	0.04	0.34%	隆德县	0.03	0.04	-0.01	0.01	0.09%
石嘴山	0.51	0.90	-0.39	0.13	1.12%	泾源县	0.02	0.00	0.02	0.05	0.43%
平罗县	0.14	0.22	-0.08	0.00	0.00%	彭阳县	0.06	0.04	0.02	0.07	0.60%
吴忠市	0.26	0.21	0.05	0.65	5.60%	中卫市	0.25	0.35	-0.10	0.02	0.17%
盐池县	0.05	0.05	0.00	0.04	0.34%	中宁县	0.23	0.27	-0.04	0.04	0.34%
同心县	0.06	0.02	0.04	0.13	1.12%	海原县	0.06	0.03	0.03	0.13	1.12%
青铜峡	0.13	0.21	-0.08	0.02	0.17%	区本级	0.08	0.00	0.08	5.63	48.49%
合计							5.64	4.68	0.96	11.61	—

三、享受待遇情况

(一)享受工伤保险待遇人员情况

2018 年享受工伤保险待遇 6346 人,比上年增加 1078 人,增长 20.46%;比 2014 年增加 1715 人,年平均增长 8.19%。

享受伤残待遇 5078 人,比上年增加 963 人,增加 23.40%;比 2014 年增加 1403 人,年平均增加 8.42%。其中,无等级工伤职工 215 人,占 4.23%;有伤残等级的职工 4863 人,占 95.77%(一至四级伤残 1171 人,占 24.08%;五至六级伤残 424 人,占 8.72%;七至十级伤残 3268 人,占 67.20%)。

因工死亡(工伤认定为因工死亡并由工伤保险基金支付待遇)184 人,比上年减少 7 人;比 2014 年增加 8 人,年平均增长 1.11%。

供养亲属人数 1084 人,比上年增加 122 人,增长 12.68%;比 2014 年增加 304 人,年平均增长 8.58%。

全区工伤保险享受待遇人员情况表

单位:人

年份	总计	享受伤残待遇的人数					享受职业病待遇的人数					因工死亡人数	供养亲属人数
		合计	一至四级	五至六级	七至十级	其他	合计	一至四级	五至六级	七至十级	其他		
2014 年	4631	3675	717	264	2062	632	502	332	51	95	23	176	780
2015 年	5808	4846	886	264	2176	1520	350	272	20	58	0	148	814
2016 年	5231	4208	948	147	2670	443	376	326	10	39	1	175	848
2017 年	5268	4115	891	174	2723	327	336	267	14	54	1	191	962
2018 年	6346	5078	1171	424	3268	215	416	387	14	13	2	184	1084

(二)享受工伤保险待遇情况

1. 享受伤残待遇情况

一次性伤残补助金。共有 3277 人领取一次性伤残补助金,比上年增加 717 人,增加 28.01%;比 2014 年增加 630 人,年平均增长 5.48%。当年一次性伤残补助金支出 13687.87 万元,比上年增加 2879.31 万元,增长 26.64%;比 2014 年增加 6304.80 万元,年平均增长 16.69%。

伤残津贴。共有 10472 人次领取伤残津贴,比上年增加 669 人次,增长 6.82%;比 2014 年增加 3780 人次,年平均增长 11.85%。伤残津贴支出 3724.40 万元,比上年增加 355.95 万元,增长 10.57%;比 2014 年增加 1645.20 万元,年平均增长 15.69%。

生活护理费。共有 4030 人次领取生活护理费,比上年增加 573 人次,增长 16.58%;比 2014 年增加 1364 人,年平均增长 10.88%。生活护理费支出 935.71 万元,比上年增加 272.32 万元,增长 41.05%;比 2014 年增加 534.22 万元,年平均增长 23.56%。

辅助器具配置费。一至十级伤残职工中配置辅助器具的有 164 人次,比上年增加 10 人次;比 2014 减少 34 人次,年平均降低 4.60%。辅助器具配置

支出 172.21 万元,比上年增加 59.01 万元;比 2014 年增加 13.73 万元,年平均增长 2.10%。

2. 享受工亡待遇情况

一次性工亡补助金标准。一次性工亡补助金标准为 72.79 万元,比上年增加 5.56 万元,增长 8.27%。

丧葬补助金。丧葬补助金标准为 36390 元,比上年增加 2472 元,增长 7.29%;比 2014 年增加 10302 元,年平均增长 8.68%。

供养亲属抚恤金。月人均供养亲属抚恤金 1280 元,比上年增加 147 元,增长 12.97%。

3. 享受工伤医疗待遇情况

门(急)诊和住院待遇共计 12715 人次,比上年增加 2058 人次,增长 19.31%;比 2014 年增加 5793 人次,年平均增长 16.42%。门(急)诊和住院费用支出共计 6602.05 万元,比上年减少 231.44 万元,降低 3.39%;比 2014 年增加 1494.64 万元,年平均增长 6.63%。

领取一次性医疗补助金 912 人,比上年增加 260 人,增加 39.88%。

4. 工伤康复待遇情况

享受工伤康复待遇共计 13 人次,比上年减少 8 人次,降低 38.10%;康复待遇支出 45.72 万元。



图 3-5 2018 年工伤保险支付结构图

第四部分 失业保险

一、参保情况

(一)基本情况

截至 2018 年底,参加失业保险人数为 91.97 万人,比上年末增加 3.42 万人,增长 3.86%;比 2014 年增加 18.55 万人,年平均增长 6.32%。其中,农民工参加失业保险人数为 11.58 万人,占参保总人数的 12.59%;比上年末减少 0.84 万人,比 2014 年增加 3.57 万人,年平均增长 11.14%。

(二)分地区情况

分地区看,银川市、石嘴山市参保人数在 10 万人以上,其中银川市最多,达到 42.44 万人。

2018 年分市县失业保险参保人数情况表

单位:万人

地区	参保人数	地区	参保人数
银川市	42.44	红寺堡	0.55
灵武市	4.55	固原市	4.18
永宁县	2.71	西吉县	0.95
贺兰县	2.98	隆德县	0.53
石嘴山市	10.96	泾源县	0.37
平罗县	1.99	彭阳县	0.58
吴忠市	3.56	中卫市	3.64
青铜峡市	3.94	中宁县	1.82
盐池县	0.7	海原县	0.95
同心县	0.96	区本级	3.59

二、基金收支情况

1. 基金收入情况

2018 年失业保险基金收入(不含上级补助收入、下级上解收入,下同) 5.49 亿元,比上年增加 0.66 亿元,增长 13.66%;比 2014 年减少 2.87 亿元,年平均降低 8.58%。2018 年失业保险基金收入构成情况如下:

1. 失业保险费收入:失业保险费收入 4.68 亿元,比上年增加 0.59 亿元,增长 14.43%;比 2014 年减少 2.98 亿元,年平均降低 9.73%。

2. 利息收入。利息收入 0.7 亿元,比上年减少 0.04 亿元,降低 5.41%;比 2014 年增加 0.01 亿元,年平均增长 0.36%。

2. 基金支出情况

2018 年失业保险基金总支出(不含补助下级支出、上解上级支出,下同) 3.02 亿元,比上年减少 0.22 亿元,降低 6.79%;比 2014 年末减少 0.77 亿元,年平均负增长 5.08%。

3. 基金结存情况

2018 年失业保险基金累计结余 38.81 亿元,比上年增加 2.46 亿元,增长 6.77%;比 2014 年末增加 11.52 亿元,年平均增长 10.55%。

2018 年分市县失业保险收支结余情况表

单位:亿元

市县	本年基金收入	本年基金支出	年末基金滚存结余合计
总计	5.49	3.02	38.81
银川市	2.74	1.38	13.67
市本级	2.16	1.06	11.28
灵武	0.4	0.17	1.89
永宁	0.09	0.08	0.21
贺兰	0.09	0.07	0.29

续表

市县	本年基金收入	本年基金支出	年末基金滚存结余合计
石嘴山市	0.73	0.64	1.9
市本级	0.64	0.61	1.61
平罗	0.09	0.03	0.29
吴忠市	0.48	0.36	1.18
市本级	0.17	0.16	0.22
青铜峡	0.15	0.16	0.04
盐池	0.06	0.02	0.21
同心	0.07	0.01	0.52
红寺堡	0.04	0.01	0.19
固原市	0.41	0.13	2.1
市本级	0.23	0.06	1.21
西吉	0.07	0.02	0.48
隆德	0.03	0.02	0.05
泾源	0.02	0.01	0.15
彭阳	0.06	0.02	0.21
中卫市	0.36	0.29	0.56
市本级	0.23	0.23	0.06
中宁	0.07	0.04	0.25
海原	0.06	0.02	0.27
区本级	0.77	0.22	19.4

三、享受待遇情况

2018 年全年共有 2.52 万失业人员领取了不同期限的失业保险金，比上年减少 0.2 万人，减少 7.35%；比 2014 年减少 0.13 万人。2018 年末，领取失业保险金人数为 1.2 万人，与上年末持平；比 2014 年减少 0.09 万人。

2018 年分市县领取失业保险金人员情况表

单位:人

名称	领取失业保险金人数	备注
总计	25150	
银川市	11927	
市本级	9113	
灵武	1251	
永宁	784	
贺兰	779	
石嘴山市	4567	
市本级	4126	
平罗	441	
吴忠市	3777	
市本级	1786	
青铜峡	1260	
盐池	339	
同心	250	
红寺堡	142	
固原市	1727	
市本级	809	
西吉	241	
隆德	295	
泾源	112	
彭阳	270	
中卫市	3152	
市本级	2387	
中宁	473	
海原	292	
区本级	0	

2018 年领取失业保险金人员月人均领取 1204.01 元,比上年增加 250.54 元,增长 26.28%;比 2014 年增加 386.22 元,年平均增长 11.81%。

2018 年,在领取失业保险金人员中,参加职工基本医疗保险的占 84.27%。失业保险基金支付职工基本医疗保险费 0.44 亿元,月人均缴纳职工基本医疗保险费 367.08 元,比上年增加 29.6 元,增长 8.77%。

全年领取一次性生活补助的农民工人数为 0.18 万人,比上年增加 0.02 万人,增长 12.5%;比 2014 年增加 0.08 万人,增幅为 80%。农民工领取一次性生活补助的人均水平为 7024.09 元,比上年增加 2139.53 元,增长 43.8%。

第五部分 生育保险

一、参保情况

(一)基本情况

截至 2018 年底,全区生育保险参保人数为 88.07 万人,较上年增加 6.34 万人,增长 7.76%。比 2014 年增加 16.73 万人,年平均增长 5.4%。

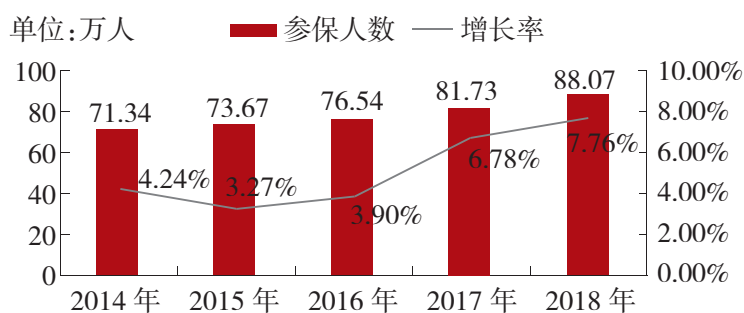


图 5-1 2014 年—2018 年全区职工生育保险参保情况

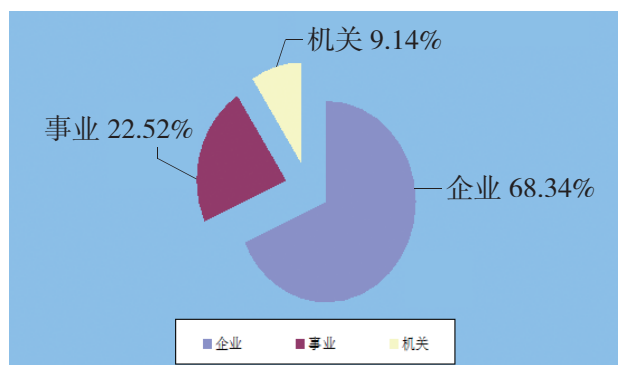


图 5-2 2018 年全区参保人员性质结构

(二)参保人员构成情况

1. 按单位类型

企业单位:截至 2018 年底,参加生育保险的企业单位人员达到 60.19 万人,占比 68.34%,较上年末增加 1.05 个百分点;比 2014 年增加 13.16 万人,年平均增长 6.4%。

事业单位:截至 2018 年底,参加生育保险的事业单位人员为 19.83 万人,占比 22.52%,较上年末减少 0.66 个百分点;比 2014 年增加 2.7 万人,年平均增长 3.7%。

机关单位:截至 2018 年底,参加生育保险的机关单位人员为 8.05 万人,占比 9.14%,较上年末减少 0.39 个百分点;比 2014 年增加 0.87 万人,年平均增长 2.9%。

2. 按性别分类

2018 年全区生育保险参保女性 36.92 万人,较上年末增加 3.43 万人,增长 10.24%;参保女职工占参保总人数的 41.92%,较上年提升 0.94 个百分点。

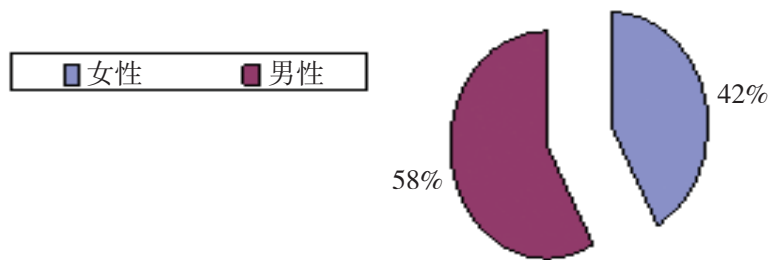


图 5-3 2018 年全区参保职工性别结构

二、基金收支情况

(一)基金收入情况

2018 年生育保险基金总收入 5.24 亿元(不含上级补助收入、下级上解收入,下同),比上年增加 0.86 亿元,增长 19.63%;比 2014 年增加 3.11 亿元,年

平均增长 25.24%。

(二)基金支出情况

2018 年生育保险基金总支出 4.89 亿元(不含补助下级支出、上解上级支出,下同),比上年增加 0.04 亿元,增长 0.82%;比 2014 年增加 2.95 亿元,年平均增长 26%。

(三)基金结存情况

2018 年,生育保险基金累计结存 2.29 亿元,比上年增加 0.35 亿元,增长 18.04%;比 2014 年减少 0.02 亿元,年平均降低 0.22%。

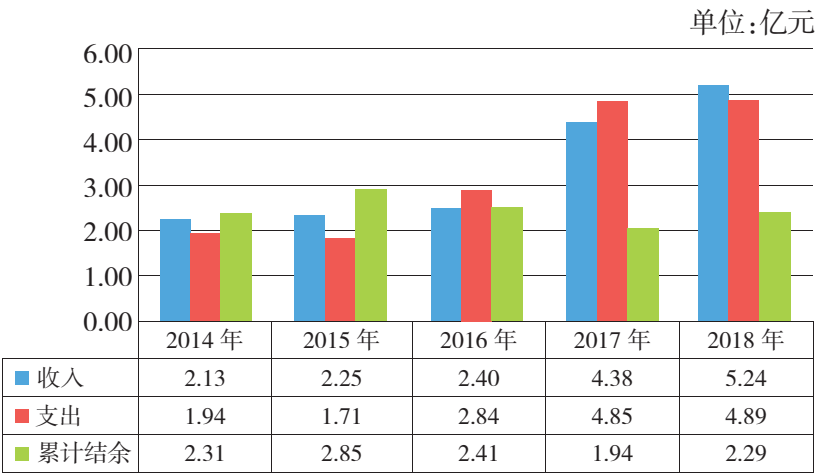


图 5-4 2014 年—2018 年生育保险基金收支余情况

2018 年分市县生育保险基金收支结余及分布情况表

单位:亿元

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金结余占总量比重
银川市	3.77	3.56	0.21	0.54	23.58%	红寺堡	0.03	0.03	0.00	0.01	0.44%
永宁县					—	固原市	0.38	0.27	0.11	0.25	10.92%
贺兰县					—	西吉县					—
灵武市					—	隆德县					—

续表

单位	基金收入	基金支出	当期结余	基金累计结余	基金累计结余占比	单位	基金收入	基金支出	当期结余	基金累计结余	基金结余占总量比重
石嘴山	0.21	0.37	-0.16	0.58	25.33%	泾源县					—
平罗县	0.03	0.03	0.00	0.00	0.00%	彭阳县					—
吴忠市	0.21	0.19	0.02	0.10	4.37%	中卫市	0.18	0.17	0.01	0.02	0.87%
盐池县	0.06	0.05	0.01	0.08	3.49%	中宁县	0.15	0.09	0.06	0.17	7.42%
同心县	0.06	0.04	0.02	0.10	4.37%	海原县	0.03	0.02	0.01	0.11	4.80%
青铜峡	0.13	0.07	0.06	0.33	14.41%	区本级	—	—	—	—	—
合计							5.24	4.89	0.35	2.29	—

三、享受待遇情况

(一)享受待遇人次情况

2018 年全区生育保险享受待遇 5.7 万人次，较上年减少 0.54 万人次，增长-8.72%。其中：享受医疗待遇人次 2.33 万人次，较上年减少 0.08 万人次，增长-3.51%；享受津贴待遇人次 3.37 万人次，较上年减少 0.46 万人次，增长-12%。

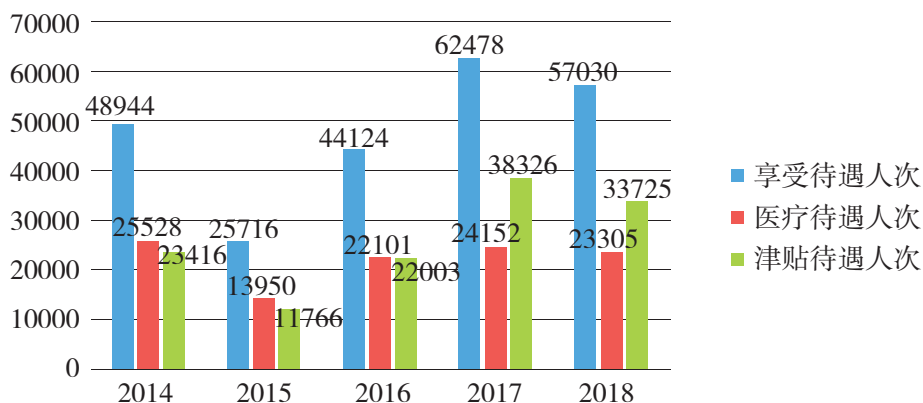


图 5-5 2014 年—2018 年全区生育保险待遇情况

(二)生育待遇水平情况

2018 年全区生育保险次均医疗费 2850 元,较上年减少 205 元,增长-6.71;次均津贴 12855 元,较上年增加 1115 元,增长 9.50%。

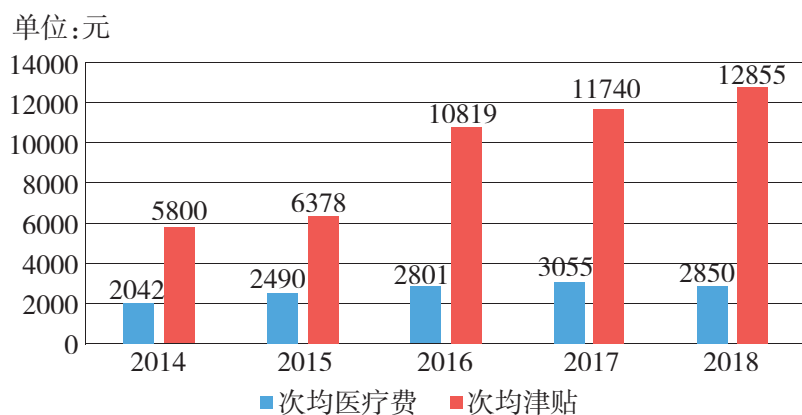


图 5-6 2014 年—2018 年全区生育保险次均医疗费及次均津贴情况

第六部分 社会保险基金运行状况

一、社会保险基金运行情况

2018 年基本养老保险(含城乡居民养老保险)、基本医疗保险(含城乡居民基本医疗保险)、工伤保险、失业保险、生育保险(以下简称五项社保)基金总收入 352.36 亿元(不含上级补助收入、下级上解收入,下同),比上年增加 51.92 亿元,增长 17.28%;比 2014 年增加 151.15 亿元,年平均增长 15.04%。其中,基金征缴收入 249.64 亿元,比上年增加 28.9 亿元,增长 13.03%;比 2014 年增加 140 亿元,年平均增长 22.84%。

五项社保基金总支出 293.97 亿元(不含补助下级支出、上解上级支出,下同),比上年增加 20.74 亿元,增长 7.59%;比 2014 年增加 106.51 亿元,年平均增长 11.9%。

五项社保基金收支规模达到 646.33 亿元,比上年增加 72.66 亿元,增长 12.67%;比 2014 年增加 257.66 亿元,年平均增长 13.56%。

五项社保基金累计结余 407.82 亿元,比上年增加 58.38 亿元,增长 16.71%;比 2014 年增加 134.99 亿元,年平均增长 10.57%。

2014 年—2018 年社会保险基金收入、支出和累计结余情况表

单位:亿元, %

年份	基金收入						基金支出			基金累计结余		
	合计	征缴收入	增加额	增长率	增减额	增长率	合计	增减额	增长率	合计	增加额	增长率
2014 年	201.21	144.65	—	—	—	—	187.46	—	—	272.83	—	—
2015 年	237.31	169.35	24.70	17.08%	36.10	17.94%	216.23	28.77	15.35%	293.91	21.08	7.73%
2016 年	271.60	196.99	27.64	16.32%	34.29	14.45%	243.24	27.01	12.49%	322.2	28.29	9.63%
2017 年	300.44	221.72	24.73	12.55%	28.84	10.62%	273.23	29.99	12.33%	349.44	27.24	8.45%
2018 年	352.36	249.64	28.90	13.03%	51.92	17.28%	293.97	20.74	7.59%	407.82	58.38	16.71%

二、社会保险基金资产情况

截至 2018 年底,基本养老保险(含城镇职工基本养老保险、城乡居民基本养老保险)、基本医疗保险(含城镇职工基本医疗保险、城乡居民基本医疗保险)、工伤保险、失业保险及生育保险基金资产总额为 409.62 亿元。其中各级政府财政专户存款 404.25 亿元,各级社会保险经办机构支出户存款 4.02 亿元,暂付款 1.34 亿元。其中职工养老保险基金资产占社会保险基金资产总额的 54%。

三、各险种静态可支付月数情况

1. 企业职工基本养老保险。截至 2018 年底,全区企业职工基本养老保险基金滚存结余为 220.74 亿元,静态可支付月数为 14.9 个月。

2. 城乡居民基本养老保险。截至 2018 年底,全区城乡居民基本养老保险基金滚存结余为 32.38 亿元,静态可支付月数为 37.9 个月。

3. 工伤保险。截至 2018 年底,全区工伤保险基金滚存结余为 11.61 亿元,静态可支付月数为 29.8 个月。

4. 失业保险。截至 2018 年底,全区失业保险基金滚存结余为 38.81 亿元,静态可支付月数为 154.2 个月。

5. 城镇职工基本医疗保险。截至 2018 年底,全区城镇职工基本医疗保险基金滚存结余为 80.61 亿元,静态可支付月数为 22.2 个月。

6. 城乡居民基本医疗保险。截至 2018 年底,全区城乡居民基本医疗保险基金滚存结余为 21.38 亿元,静态可支付月数为 6.7 个月。

7. 生育保险。截至 2018 年底,全区生育保险基金滚存结余为 2.29 亿元,静态可支付月数为 6.7 个月。

四、基金监控工作

2018 年全区实地稽核参保单位 1986 户 21.34 万人,查出少缴社会保险费 674.41 万元,追回 605.58 万元。核查医疗机构 474 家次,查实违规案例 13.56 万例,涉及金额 1299.39 万元。医保医师诚信扣分 713 人次,暂停了 17 名医师的医保服务协议。全年主要从三个方面强化医保基金监控工作:一是构筑全过程监控体系,着重推广信息化监控事前提醒功能应用、人脸识别监控工作试点,将医学知识信息和事前提醒规则推送给诊疗医师,有效减少不合理用药、不合理诊疗行为和虚假住院、挂床住院问题。二是加大违规查处力度,通过强化日常监管、开展专项联合行动,进一步完善医疗保障治理体系,确保医保基金安全。三是完善诚信体系建设,重点推进医保医师诚信管理,探索建立社保领域失信联合惩戒措施,促进医保医师医疗服务行为的规范,为从源头加强医保基金收支的管控发挥了重要作用。

2018 年度各地医疗保险核查情况统计表

统筹区	涉及医疗机构数 (家次)	违规案例个数 (例)	追回处罚合计 (元)
银川市本级	141	72827	3739834.71
永宁县	15	18871	223163.49
贺兰县	13	2527	47837.14
灵武市	23	2915	627582.1
石嘴山市本级	32	14556	1315581.53
平罗县	29	1633	594385.21
吴忠市本级	16	16	0
红寺堡区	39	50	586039.83
盐池县	12	1867	325565.07
同心县	13	517	112922.88
青铜峡市	22	252	323724.92
固原市本级	12	946	1067919.88
原州区	17	1511	1101526.97
西吉县	24	4264	847608.86
隆德县	13	545	442031.05
泾源县	10	4188	718741.02
彭阳县	0	0	0
中卫市本级	8	103	188565.66
中宁县	25	0	77793
海原县	10	8033	653055.48
合计	474	135621	12993878.8

第七部分 城乡居民大病保险

一、支付标准

2018 年城乡居民大病保险起付标准为银川市 9500 元、石嘴山市 9400 元、吴忠市和中卫市 9300 元、固原市 8100 元。支付比例分 8 个段,政策范围内各段支付比例达到了 55%-70%之间,对患有儿童先天性心脏病、急性白血病等 20 种重大疾病的患者,在大病保险规定的分段报销比例的基础上,报销比例再提高 1%-3%,报销比例达到了 56%-73%,上不封顶。

2018 年城乡居民大病保险支付标准一览表

分段	年度个人负担 合理医疗费用(元)	城乡居民大病保险支付比例(%)	
		普通疾病	20 种大病支付比例(%)
1	起付线 -20000	55	56
2	20001 - 50000	57	58
3	50001 - 100000	59	60
4	100001 - 200000	61	63
5	200001 - 300000	62	64
6	300001 - 400000	63	65
7	400001 - 500000	66	68
8	500001 以上	70	73

建档立卡贫困户大病保险起付线五市统一为 3000 元。支付比例分 8 个段,政策范围内各段支付比例达到了 60%–75%之间,并对患有 20 种大病的贫困患者在此基础上报销比例再提高 2 个百分点,报销比例达到了 62%–77%,上不封顶。

2018 年建档立卡贫困户大病保险支付标准一览表

分段	年度贫困户个人负担 合理医疗费用(元)	建档立卡贫困户大病保险支付比例(%)	
		普通疾病	20 种大病支付比例(%)
1	3000–20000	60	62
2	20001 – 50000	62	64
3	50001 – 100000	64	66
4	100001 – 200000	66	68
5	200001 – 300000	67	69
6	300001 – 400000	68	70
7	400001 – 500000	71	73
8	500001 以上	75	77

二、参保情况

2018 年城乡居民大病保险参保人数达到 494.32 万人,实现了城乡居民参保人员全覆盖。参保人群中,成年人为 343.22 万人,占比 69%;学生儿童为 146.45 万人,占比 30%;大学生 4.65 万人,占比 1%。

三、资金收支情况

2018 年城乡居民大病保险筹集资金 18289.69 万元,较 2017 年(18306.21 万元)减少了 16.52 万,已拨付资金 16934.61 万元,资金到位率 92.59%。有 5.3 万人次享受了大病保险待遇,较 2017 年(4.7 万人次)增加了 12.77%。大病保

险待遇支出 20980.98 万元,较 2017 年(19798.96 万元)增加了 5.97%,结余资金-2691.29 万元。(见表一)

表一:2018 年城乡居民大病保险资金收支情况表

单位:万元

承保公司	统筹地区	参保人数 (万人)	筹资标准 (元/人)	筹集资金	已支付待遇 人次(人)	大病保险 支付总额	资金结余
人寿保险	银川市	106.43	37	3937.98	12340	4720.76	-782.78
人保财险	石嘴山市	50.64	37	1873.76	4896	1927.98	-54.22
	吴忠市	116.88	37	4324.42	11391	4515.57	-191.15
	固原市	120.45	37	4456.52	13488	5339.41	-882.89
	中卫市	99.92	37	3697.01	10868	4477.26	-780.25
合计		494.32	37	18289.69	52983	20980.98	-2691.29

四、待遇享受情况

1. 享受待遇人次明显增加。2018 年,全区城乡居民共有 52983 人次享受了城乡居民大病保险待遇,较 2017 年增加 6004 人次,同比增长了 12.78%;占总参保人数的 1.07%,同比增长 0.12 个百分点;占基本医疗保险住院总人次的 6.86%,同比增长 0.05 个百分点。

2. 政策范围内报销比例明显增长。2018 年城乡居民大病保险政策范围内报销比例达 69.86%,较 2017 年(64.93%)增长 4.93 个百分点;大病患者在基本医保报销的基础上又提高了 15.54 个百分点,较 2017 年(14.71%)增长 0.83 个百分点;平均到每个城乡居民基本医保政策范围内报销比例提高了 5.41 个百分点,使全区城乡居民医保政策范围内报销比例达到 75.27%。(详见表二)

表二:2017 年 -2018 年宁夏城乡居民大病保险报销比例对比表

单位:万元

年度	参保人数 (万人)	城乡居民 住院政策 范围内 费用	大病患者 住院医疗 总费用	大病保险 支付金额	建档立卡 大病保险 财政补助 部分	政策范围 内报销 比例	平均到 基本医保 政策范围 内报销比	大病保险 在基本医 保报销基础 上报销比例提高
2017	494.76	388227	143481.88	19798.96	1315.28	64.93%	5.44%	14.71%
2018	494.32	422530	147219.76	20980.98	1891.46	69.86%	5.41%	15.54%

3. 政策运行平稳。2018 年度大病保险区外住院人次、医疗费用、大病保险待遇在全区中的占比与上一年基本一致,我区城乡居民基本医保和大病保险实现了全国联网,区内外住院就医一站式结算后,极大的方便了老百姓,政策运行平稳。(详见表三)。

表三:2017 年 -2018 年度参保患者区内外住院分布表

单位:人、万元

区域	就诊人次				医疗费用总额				大病支出总额			
	2017 年		2018 年		2017 年		2018 年		2017 年		2018 年	
	人次	占比	人次	占比	金额	占比	金额	占比	金额	占比	金额	占比
区内	39456	83.99%	44496	83.98%	84158	81.58%	126988	81.25%	15266	77.10%	16460	78.45%
区外	7523	16.01%	8487	16.02%	19002	18.42%	29305	18.75%	4533	22.90%	4521	21.55%
合计	46979	100%	52983	100%	103160	100%	156293	100%	19799	100%	20981	100%

4. 20 种重大疾病就诊情况。20 种重大疾病中,终末期肾病就诊人次仍然占首位(664 人次),主要原因是中卫市把门诊肾透析纳入住院医疗费用结算。其次是脑梗死、胃癌、妇女乳腺癌。急性心肌梗死和先天性心脏病排在了前十,次均医疗费用分别为 46689 元和 49546 元,远高于大病保险次均住院费用(27786 元)。(详见表四)

表四:20 种重大疾病前 10 位就诊情况表

单位:万元

疾病名称	就诊人次	总费用	大病待遇
终末期肾病	664	1504.36	156.31
脑梗死	606	923.21	103.96
胃癌	443	1199.06	183.76
妇女乳腺癌	410	526.80	91.41
急性心肌梗死	324	1512.72	131.14
急性白血病	295	738.69	180.99
先天性心脏病	281	1392.25	184.45
直肠癌	164	428.37	57.54
肺癌	163	294.28	53.93

5. 大病保险资金多用于支付大额费用。2018 年,享受城乡居民大病保险待遇 1000 元以下的人数占 22.69%,金额占 1.91%;5000 元以上的人数占 35.15%,金额占 80.75%(详见表五)。2018 年度大病保险患者个人报销金额最高达 68.15 万元,可见大病保险起到了应有的作用。

表五:城乡居民大病保险各待遇段享受待遇情况表

享受待遇段(元)	享受待遇人数占比	享受待遇金额占比	人均享受待遇(元)
0-1000	22.69%	1.91%	510.99
1000-5000	42.16%	17.34%	2492.39
5000 以上	35.15%	80.75%	13930.67

五、运行成效

(一)做好建档立卡贫困患者大病保险政策调整后的补报工作。2017 年大病保险政策调整于 2017 年 9 月 28 日正式启动。自治区卫计委、财政厅等

5 部门《关于印发<健康扶贫医疗保障“一站式”结算经办规程(暂行)>的通知》(宁卫计发〔2017〕290 号)出台后,我局及时举办全区建档立卡贫困患者大病补充保险“一站式”结算业务培训班,对新政策进行解读,对健康扶贫“一站式”结算流程进行了详细的讲解和实际操作。针对审计指出的问题圆满完成了补报工作,共补报 6630 人 939.09 万元。

(二)继续完善“一站式”结算系统,有效解决贫困患者资金垫付压力大问题。区内医疗机构实现了城乡居民和建档立卡贫困患者基本医疗保险、大病保险等健康扶贫医疗保障“一站式”结算。跨省异地就医实现了基本医疗保险和大病保险的“一单式”结算,真正使群众“少跑腿”,信息“多跑路”,提高了服务和管理效率。

(三)优化经办服务,加强合署办公。中国人寿、中国人保财险两家保险公司大力支持大病保险工作,继续承办 2018 年城乡居民大病保险业务,确保城乡居民大病保险工作的正常开展,使老百姓利益不受影响。各市、县(区)社保经办机构与两家保险公司继续加强合署办公,规范业务流程,异地费用实现 24 小时内及时审核,提供全流程高效便捷的经办服务。

第八部分 机构建设

一、全区社保经办机构基本情况

截至 2018 年 12 月底,我区共有 27 个社保经办机构。其中副厅级单位 1 个,为自治区社保局,已参公管理;正处级单位 5 个(5 个设区的市),正科级单位 10 个(平罗县、同心县、盐池县、原州区、西吉县、隆德县、泾源县、彭阳县、海原县社保局,宁东基地社保中心),副科级单位 9 个(兴庆区、金凤区、西夏区、永宁县、贺兰县、灵武市、青铜峡市、红寺堡区、中宁县社保局),不定级别单位 2 个(大武口区、惠农区社保经办服务中心)。市县(区)26 个经办机构均未实行参公管理。

二、经办机构工作人员基本情况

截至 2018 年 12 月底,全区社保经办机构人员编制数 1006 名,实有工作人员 1028 人。人员结构如下:

(一)工作人员年龄结构

35 周岁以下工作人员 266 人,占实有人数(下同)的 25.9%;36-45 周岁 422 人,占 41%;46-55 周岁 298 人,占 29%;56 周岁以上 42 人,占 4.1%。

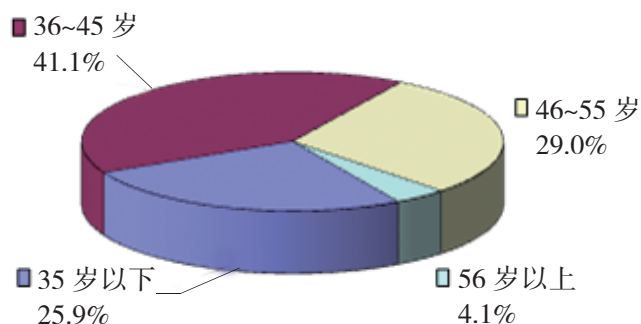


图 8-1 全区社保经办机构工作人员年龄结构

（二）工作人员学历结构

具有硕士研究生以上学历 38 人，占 3.7%；大学本科学历 742 人，占 72.2%；大学专科学历 237 人，占 23%；高中及以下学历 11 人，占 1.1%。

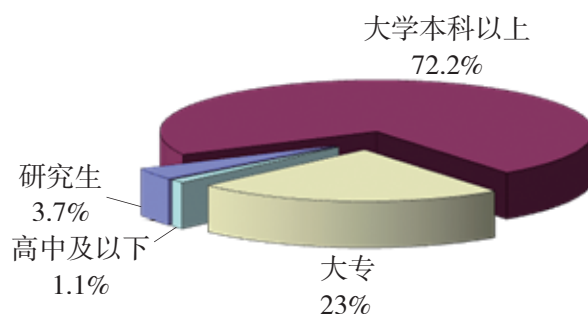


图 8-2 全区社保经办机构工作人员学历结构

（三）工作人员专业技术职称结构

具有高级专业技术职称 97 人，占 9.4%；中级职称 214 人，占 20.8%，初级职称 184 人，占 17.9%；无职称 533 人，占 51.9%。

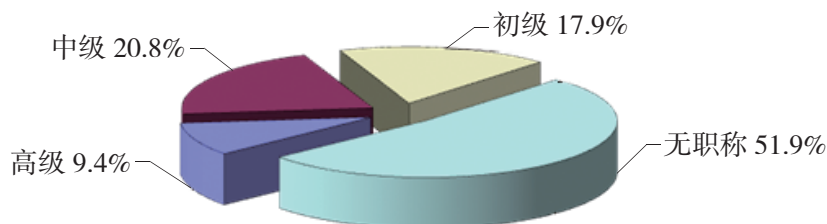


图 8-3 全区社保经办机构工作人员专业技术职称结构

(四)工作人员职务级别结构

副厅级干部 1 名,占 0.1%;正处级干部 22 名,占 2.1%;副处级干部 35 名,占 3.4%;正科级干部 104 名,占 10.1%;副科级干部 102 名,占 9.9%;其他人员 764 名,占 74.4%。

(五)工作人员岗位设置情况

管理岗位 208 名,占 20.2%;财会岗位 112 名,占 10.9%;统计岗位 29 名,占 2.8%;计算机岗位 36 名,占 3.5%;审计稽核岗位 97 名,占 9.4%;其他业务岗位 457 名,占 44.5%;行政文秘岗位 48 名,占 4.7%;人事党团岗位 15 名,占 1.5%;工勤及其他岗位 26 名,占 2.5%。

(六)工作人员性别比例

男性 456 人,占 44.4%;女性 572 人,占 55.6%。

三、人员编制变化情况

2018 年,全区社保经办机构核定工作人员编制数 1006 名,比 2017 年 1049 名减少 43 名。

第九部分 信息化及社会保障卡建设

一、社会保险信息建设情况

(一)人社网上服务大厅(社保业务)运行情况

持续推动“网上人社”功能完善和推广使用,从 2018 年 7 月起,宁夏参保单位、个人可在“网上人社”自助打印社会保险权益记录单。截至 2018 年底,宁夏网报覆盖率达到 82%，“网上人社”累计注册个人用户 32.7 万人,其中单位用户 2.23 万家,发放电子印章 2.35 万枚,在线签订劳动合同 6.63 万件,在线获取权益记录单 8648 件。

(二)手机 APP(社保业务)运行情况

完善“掌上 12333”手机 APP 功能,宁夏参保人可通过手机 APP 自助办理社会保险待遇资格认证。截至 2018 年底,全区通过手机 APP 自助认证 557633 人。

(三)社保待遇资格认证情况

2018 年,针对社保待遇资格认证方式单一、机构重复认证、认证结果不共享、群众跑路多等问题,提出“大数据+人工智能、大数据+信息比对、互联网+线下服务、信息化+人本关怀、多媒体+百姓口碑”的“五+”认证新模式,线上线下有机结合,使认证更加便捷、高效,我区待遇资格认证模式走在了全国前列。2018 年,全区各项社保待遇资格应认证人数为 1221353 人,完成认证

1152456 人,认证率 94.36%。其中,“手机 APP”自助认证 557633 人,“民生服务中心及村、社区延伸代办点”认证 360716 人,上门、视频等其他方式认证 99940 人,数据筛查比对免予认证 134167 人。

(四)离退休养老金服务短信发送情况

从 2016 年 6 月起组织实施全区机关事业单位离退休人员养老金短信发送工作。从 2017 年 12 月起,将养老金短信发送服务范围扩大到企业离退休人员。2018 年,为机关事业单位离退休人员共发送养老金服务短信 237 万条,为企业离退休人员共发送养老金服务短信 652 万条。

(五)社保业务全区通办情况

将城乡居民社会保险参保登记、城乡居民特殊人员申报、城乡社会保险社保缴费、参加社会保险人员待遇资格认证、领取养老保险待遇资格申报、参加社会保险人员领取死亡待遇申报、参保人信息查询服务共 7 项社保服务对接政务服务中心受理,参保人可在居住地辖区的各级政务(民生)服务中心及延伸机构就近办理。2018 年,全区通办累计办结居民参保登记 6.9 万件,待遇资格认证 36.07 万件,特殊人员申报 0.9 万件,死亡待遇申请 2.5 万件,定期领取待遇资格申报 3.2 万件,极大方便了群众。

(六)系统建设与安全保障情况

完善信息管理工作制度,向全区印发了《网络安全运行管理制度》《人员网络安全管理制度》《信息系统用户管理制度》《数据存储介质管理制度》《数据安全管理制度》《机房安全管理制度》等信息管理工作制度;为更好适应社保经办业务工作需要,开展了全区企业养老、社保卡管理、财务、档案等主要业务信息系统运行数据库服务器的切换工作;组织全区针对社保信息网络安全开展了全范围的勒索病毒处置与排查工作;开展信息系统安全等级保护测评,评估安全状况,排查安全隐患,完善防护措施,提升安全防护能力;以购买服务方式采购了两年的硬件、数据库、计算机设备的维保持场服务,充实专业

技术力量,提供及时响应服务。通过系列措施,切实落实信息网络安全责任,保障全区社保系统运行安全、社保业务平稳开展。

(七) 其他

在宁夏社保局网站开通“养老金测算”服务,在“网上人社”和社保局网站开通异地就医“网上备案”服务。

二、社会保障卡建设情况

2018年以来,自治区人社厅、社保局持续推进社保卡综合应用工作,全区社保卡联名银行积极贯彻落实金融惠民政策,社保卡金融账户激活率和持卡交易频次实现稳步增长,社保卡金融惠民工作取得显著成效。

(一) 社保卡金融功能激活情况

截至2018年底,全区累计制发社保卡673.88万张,覆盖99.23%的户籍人口,全区基本实现人手一卡。各联名银行制中,黄河银行制发卡最多,为507.62万张;其次为宁夏银行,累计制发59.43万张;其余6家联名银行累计制发卡均少于50万张,分别为建设银行33.12万张、工商银行28.11万张、农业银行24.18万张、中国银行16.51万张、招商银行2.78万张、中信银行2.13万张。

截至2018年底,全区社保卡累计激活金融功能406.82万张,激活率60.13%,比上年同期提高了6个百分点。黄河银行、中国银行、农业银行、工商银行、建设银行、宁夏银行、中信银行、招商银行累计激活率较上年同期均有不同程度的提高。其中,黄河银行激活金融功能303.41万张,同比增长9.44%,激活率59.77%;宁夏银行激活金融功能33.7万张,同比增长84.89%,激活率56.7%;建设银行激活金融功能32.17万张,同比增长2.77%,激活率97.12%;农业银行激活金融功能16.68万张,同比增长20.42%,激活率68.99%;工商银行激活金融功能9.32万张,同比增长10.92%,激活率33.14%;中国银行激

活金融功能 8.48 万张,同比增长 32.72%,激活率 51.36%;招商银行激活金融功能 1.7 万张,同比增长 13.95%,激活率 61.2%;中信银行激活金融功能 1.37 万张,同比增长 7.81%,激活率 64.5%。

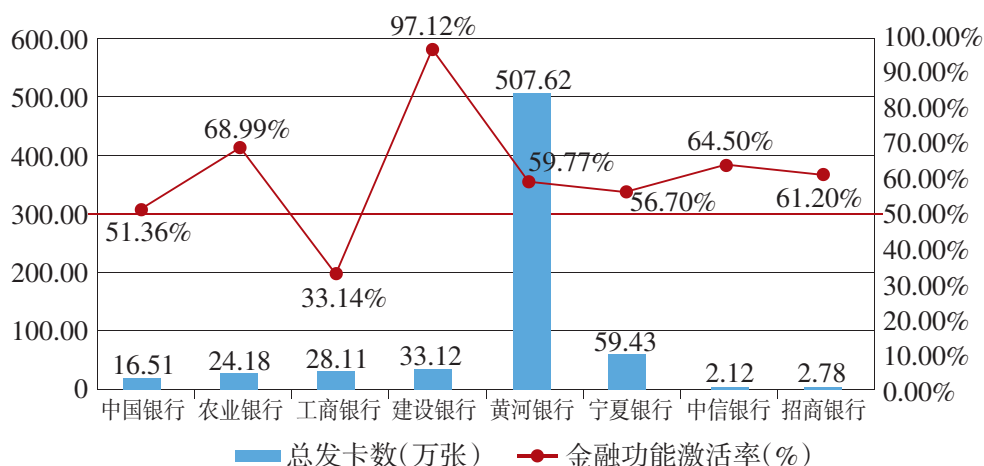


图 9-1 全区社保卡分银行制发卡及功能激活情况(2018 年四季度)

(二)全区社保卡金融惠民情况

根据自治区社保局与联名银行签订的社保金融惠民协议规定,自 2016 年 6 月 1 日起,联名银行每月为本行社保卡持卡人免收不少于 3 笔的 ATM 机跨行取款业务手续费。

统计数据显示,截至 2018 年底,全区社保卡 ATM 机跨行取款累计发生 90.99 万笔,同比增长 187.65%,环比增长 25.55%;累计取款 10.11 亿元,同比增长 204.12%,环比增长 37.4%;累计免收 905.97 万元手续费,同比增长 200.25%,环比增长 33.57%。社保卡金融惠民政策落到实处,切实为持卡群众减免费用带来了实惠和方便。

(一)社保卡 ATM 跨行取款笔数

各联名银行 ATM 跨行取款笔数均有增长。黄河银行累计取款笔数 42.28 万笔,同比增长 122.32%,环比增长 21.25%;宁夏银行累计取款 28.93 万笔,

同比增长 391.71%, 环比增长 30.63%; 农业银行累计取款 7.77 万笔, 同比增长 188.69%, 环比增长 21.59%; 工商银行累计取款 6.35 万笔, 同比增长 280.85%, 环比增长 56.89%; 中国银行累计取款 2.68 万笔, 同比增长 249.53%, 环比增长 40.43%; 招商银行累计取款 1.92 万笔, 同比增长 83.18%, 环比下降 16.68%; 建设银行累计取款 0.89 万笔, 同比增长 141.92%, 环比增长 27.7%; 中信银行累计取款 0.15 万笔, 同比下降 18.38%, 环比增长 65.33%。

(二) 社保卡 ATM 跨行取款金额情况

宁夏银行累计取款最多, 为 40398.27 万元, 同比增长 325.29%, 环比增长 51.60%; 黄河银行累计取款 39088.23 万元, 同比增长 149.77%, 环比增长 27.32%; 工商银行累计取款 8812.93 万元, 同比增长 306.55%, 环比增长 63.88%; 中国银行累计取款 4857.8 万元, 同比增长 412.88%, 环比增长 43.63%; 招商银行累计取款 3428.53 万元, 同比增长 117.67%, 环比下降 4.23%; 农业银行累计取款 2463.83 万元, 同比增长 16.6%, 环比增长 4.34%; 建设银行累计取款 1739.68 万元, 同比增长 101.26%, 环比增长 28.93%; 中信银行累计取款 347.66 万元, 同比下降 20.76%, 环比增长 65.86%。

(三) 社保卡 ATM 跨行取款免收手续费情况

黄河银行累计免收手续费最多, 为 463.61 万元, 同比增长 138.31%, 环比增长 24.32%; 宁夏银行累计免收手续费 381.05 万元, 同比增长 334.20%, 环比增长 47.99%; 工商银行累计免收手续费 24.27 万元, 同比增长 323.42%, 环比增长 61.25%; 农业银行累计免收手续费 14.14 万元, 同比增长 122.66%, 环比增长 16.77%; 中国银行累计免收手续费 10.73 万元, 同比增长 249.53%, 环比增长 39.89%; 招商银行累计免收手续费 7.70 万元, 同比增长 632.73%, 环比下降 16.68%; 建设银行累计免收手续费 3.73 万元, 同比增长 46.50%, 环比增长 11.54%; 中信银行累计免收手续费 0.74 万元, 同比增长 6.51%, 环比增长 58.30%。

第十部分 2018 年社会保险重要文件目录

一、自治区人社厅文件

1. 自治区人力资源和社会保障厅 自治区民政厅 自治区扶贫开发办公室 关于明确城乡低保对象和建档立卡贫困人员参加城乡居民基本医疗保险有关事项的通知(宁人社发〔2018〕12 号)

2. 自治区人力资源和社会保障厅关于做好基本医疗保险三级甲等医院按病种付费经办管理工作通知(宁人社发〔2018〕36 号)

3. 自治区人力资源和社会保障厅关于将 17 种抗癌药纳入我区基本医疗保险工伤保险和生育保险药品目录乙类范围的通知(宁人社发〔2018〕117 号)

4. 自治区人力资源和社会保障厅办公室关于落实进一步完善全民参保登记工作任务的通知(宁人社办发〔2018〕28 号)

5. 自治区人力资源和社会保障厅办公室关于进一步完善基本医疗保险有关政策的通知(宁人社办发〔2018〕29 号)

6. 自治区人力资源和社会保障厅办公室关于印发《宁夏“网上人社”电子签章使用管理暂行办法》的通知(宁人社办发〔2018〕40 号)

7. 自治区人力资源和社会保障厅办公室关于做好社会保险领域严重失信人限制乘坐火车民用航空器工作的通知(宁人社办发〔2018〕42 号)

8. 自治区人力资源和社会保障厅办公室关于加强全区城镇职工基本医

疗保险个人账户使用管理的通知(宁人社办发〔2018〕47 号)

9. 自治区人力资源和社会保障厅办公室关于印发《加快推进人力资源社会保障信息化便民服务工作实施方案》的通知(宁人社办发〔2018〕74 号)

10. 自治区人力资源和社会保障厅办公室转发人社部办公厅关于规范养老保险待遇发放数据向银行传送方式通知的通知(宁人社办发〔2018〕81 号)

11. 自治区人力资源和社会保障厅办公室关于印发《宁夏回族自治区失业保险支持技能提升“展翅行动”实施方案》的通知(宁人社办发〔2018〕83 号)

12. 自治区人力资源和社会保障厅办公室关于印发开展 2018 年“工伤保险进央企”主题普法宣传活动方案的通知(宁人社办发〔2018〕85 号)

13. 自治区人力资源和社会保障厅办公室关于变更基本医疗工伤生育保险范围内医院制剂名称的通知(宁人社办发〔2018〕101 号)

14. 自治区人力资源和社会保障厅办公室转发人力资源社会保障部办公厅《关于印发〈领取社会保险待遇资格确认经办规程(暂行)〉的通知》的通知(宁人社办发〔2018〕108 号)

15. 自治区人力资源和社会保障厅办公室关于印发《宁夏电子社会保障卡(试点)建设方案》的通知(宁人社办发〔2018〕109 号)

16. 自治区人力资源和社会保障厅办公室关于开展领取养老金专项核查工作的通知(宁人社办发〔2018〕113 号)

17. 自治区人力资源和社会保障厅办公室关于印发《自治区加强社会保险基金管理风险防控工作方案》的通知(宁人社办发〔2018〕115 号)

二、自治区社保局文件

1. 自治区社保局关于统一全区社会保险基金会计核算科目体系及做好新旧社会保险会计核算科目体系及做好新旧社会保险基金会计制度衔接有关工作的通知(宁社保发〔2018〕4 号)

2. 自治区社保局关于印发《宁夏工程建设项目按项目参加工伤保险业务经办流程》的通知(宁社保发〔2018〕10 号)
3. 自治区社保局关于调整企业离休人员建国前老工人艰苦边远地区津贴标准的通知(宁社保发〔2018〕12 号)
4. 自治区社保局关于印发全区工伤保险协议机构服务协议文本的通知(宁社保发〔2018〕16 号)
5. 自治区社保局关于做好 2019 年度城乡居民基本医疗保险参保缴费工作的通知(宁社保发〔2018〕18 号)
6. 自治区社保局关于印发《宁夏回族自治区基本养老保险待遇集中统一发放规程(暂行)》的通知(宁社保发〔2018〕23 号)

Annual Report on Ningxia's Social Insurance Development in 2018

According to the seventieth term of Law on Social Insurance of the People's Republic of China, Notice on Improving the Social Insurance Information Disclosure System of Human Resources and Social Security Ministry ([2014] No.82) and relevant requirements of Notice on Social Insurance Information Disclosure of Ningxia Hui Autonomous Region (for Trial Implementation), the details of Ningxia social insurance information in 2018 are as follows:

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Part I Basic Old-age Insurance

I. Basic Old-age Insurance for Urban Employees

A. An Overview of Coverage

By the end of 2018, the number of people insured under the Basic Old-Age Insurance for urban employees reached 1.8582 million, representing an increase of 98,100 or 5.57% over the previous year and an increase of 344,000 over the end of 2014, with an average annual increase of 5.25%.

Urban Employees Insured under the Basic Old-age Insurance in 2018

Unit: person

District	Number of the Insured	District	Number of the Insured
Yinchuan(City Level)	728,700	Hongsipu Area	4,000
Lingwu	46,200	Guyuan	54,300
Yongning County	52,800	Xiji County	13,400
Helan County	48,500	Longde County	9,300
Ningdong energy and chemical Industry Base	10,600	Jingyuan County	4,400
Shizuishan(City Level)	188,500	Pengyang County	11,600
Pingluo County	73,700	Zhongwei(City Level)	108,400
Wuzhong(City Level)	106,000	Zhongning County	58,700
Qingtongxia	62,200	Haiyuan County	18,500
Yanchi County	17,700	Regional Level	227,500
Tongxin County	13,200	Total	1,858,200

1. Composition of insured people

(1) By Employing Units

Enterprise entities: By the end of 2018, the number of people insured from enterprises reached 1.0307million accounting for 55.47% of the total insured people and representing an increase of 39,000 or 3.93% over the previous year; and an increase of 68,600 over the end of 2014, with an average annual increase of 1.74%.

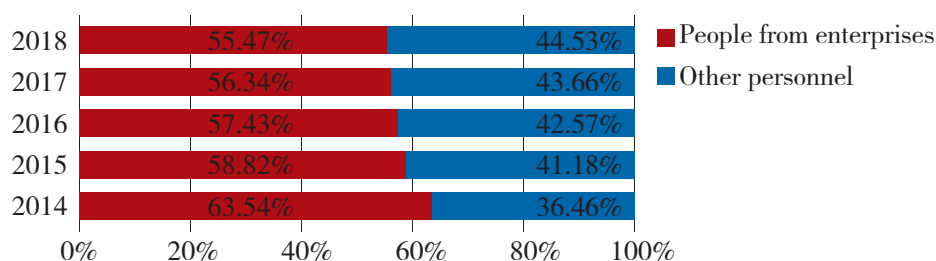


Figure1-1 Proportion of the Basic Old-Age Insurance for People from Enterprises and Other Personnel, 2014-2018

Other personnel¹: By the end of 2018, the number of people insured reached 827,500, accounting for 44.53% of the total insured people and representing an increase of 59,100 or 7.69% over the previous year; and an increase of 275,400 over the end of 2014, with an average annual increase of 10.65%.

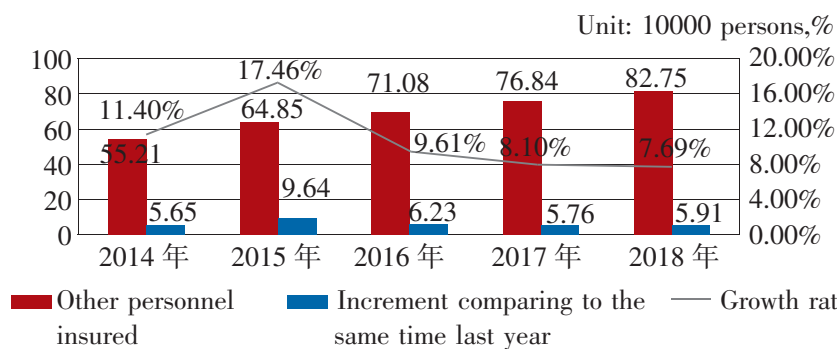


Figure1-2 Number and Growth Rate of People Insured under the Basic Old-Age Insurance for other personnel, 2014-2018

¹ Other personnel: referring to individual business owners and workers in flexible forms of employment who participate in the Basic Old-Age Insurance program for urban employees with individual identity. The same below.

(2) By personal status

Employees: By the end of 2018, the number of people insured under the Basic Old-age Insurance for urban employees reached 1.3245 million, accounting for 71.28% of the total insured people and representing an increase of 69,200 or 5.51% over the previous year; and an increase of 252,200 over the end of 2014, with an average annual increase of 5.42%.

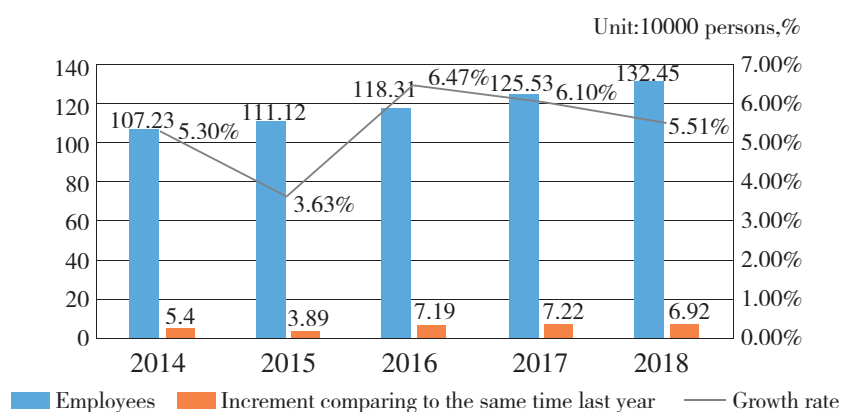


Figure1-3 Growth Rate of People Insured under the Basic Old-Age Insurance as Employees, 2014-2018

Retirees: By the end of 2018, the number of people insured as retirees under the Basic Old-age Insurance for urban employees reached 533,700, representing an increase of 28,900 or 5.73% over the previous year; and an increase of 91,800 over the end of 2014, with an average annual increase of 4.83%.

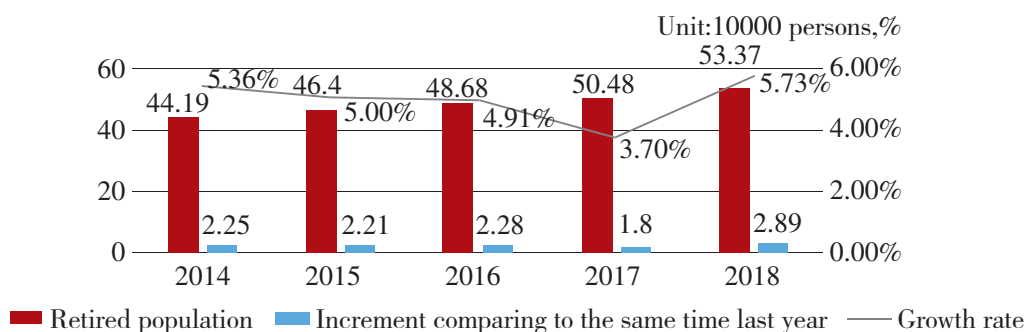


Figure1-4 Number and Growth rate of People Insured under the Basic Old-Age Insurance for Retirees, 2014-2018

Dependence ratio¹: In 2018, the ratio of urban employees was 2.48:1, a little decrease over the previous year (2.49:1). The districts with higher dependence ratio include: Hongsipu Area (5.85:1), Yinchuan (4.45:1), Yanchi County (3.00:1) and Qingtongxia (2.87:1); The districts with lower dependence ratio include: Tongxin County (0.79:1), Haiyuan County (0.92:1), Pengyang County (1.10:1) and Lingwu (1.23:1).

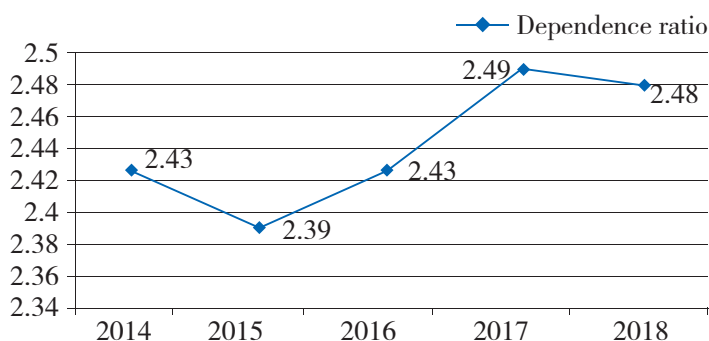


Figure 1-5 Dependence Ratio of the Basic Old-Age Insurance for the Urban Employees, 2014-2018

Dependence Ratio of the Basic Old-age Insurance for the Urban Employees in 2018

District	Dependence Ratio	District	Dependence Ratio
Yinchuan(City Level)	4.45:1	Hongsipu Area	5.85:1
Lingwu	1.23:1	Guyuan(City Level)	2.34:1
Yongning County	2.53:1	Xiji County	1.23:1
Helan County	2.54:1	Longde County	1.41:1
Ningdong energy and chemical Industry Base	424.88:1	Jingyuan County	1.75:1
Shizuishan(City Level)	1.88:1	Pengyang County	1.10:1
Pingluo County	1.83:1	Zhongwei(City Level)	1.89:1
Wuzhong(City Level)	1.76:1	Zhongning County	2.43:1
Qingtongxia	2.87:1	Haiyuan County	0.92:1
Yanchi County	3.00:1	Regional Level	1.39:1
Tongxin County	0.79:1		

¹ Dependence ratio: the ratio of insured employees to old-age insurance beneficiaries.

2. Number of Contributors

By the end of 2018, people making contribution to the Basic Old-Age Insurance for urban employees numbered 1.0858 million, representing an increase of 62,500 or 6.11% over the previous year; and an increase of 149,000 over 2014, with an average annual increase of 3.76%.

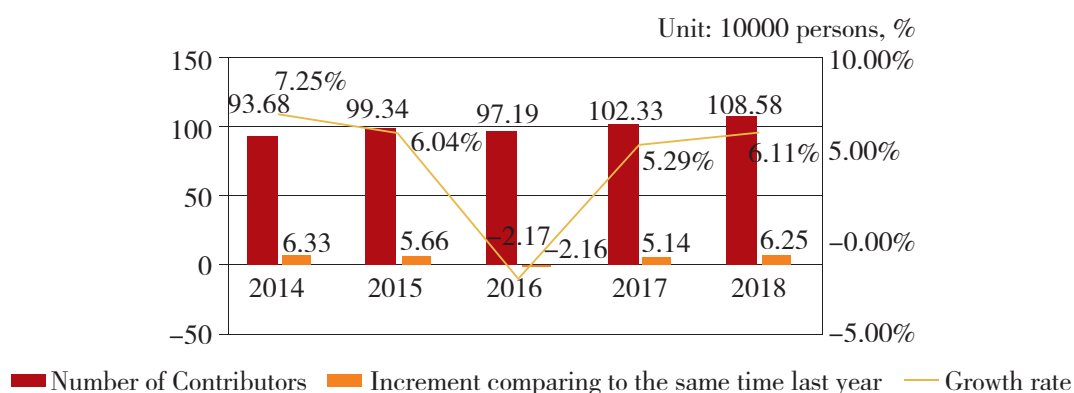


Figure1-6 Growth Rate and Number of Contributors as Insured Enterprise Employees, 2014–2018

Contributors of the Basic Old-age Insurance for the Urban Employees in 2018

Unit: person

District	Contributors	District	Contributors
Yinchuan(City Level)	44,5000	Hongsipu Area	2,900
Lingwu	24,300	Guyuan(City Level)	29,800
Yongning County	32,200	Xiji County	6,500
Helan County	30,800	Longde County	3,600
Ningdong energy and chemical Industry Base	10,600	Jingyuan County	2,500
Shizuishan(City Level)	106,000	Pengyang County	5,100
Pingluo County	37,900	Zhongwei(City Level)	61,800
Wuzhong(City Level)	65,400	Zhongning County	34,600
Qingtongxia	31,200	Haiyuan County	7,200
Yanchi County	12,100	Regional Level	131,300
Tongxin County	5,000	Total	1,085,800

3. The number of people having processed old-age insurance entitlement transfer and accrual across regions

By the end of 2018, the number of people that have processed entitlement transfer and accrual of basic old-age insurance for urban employees across provinces numbered 8,353, representing an increase of 566 or 7.27%. The number of people with outbound transfers across provinces reached 2,790, representing an increase of 232 or 9.07%.

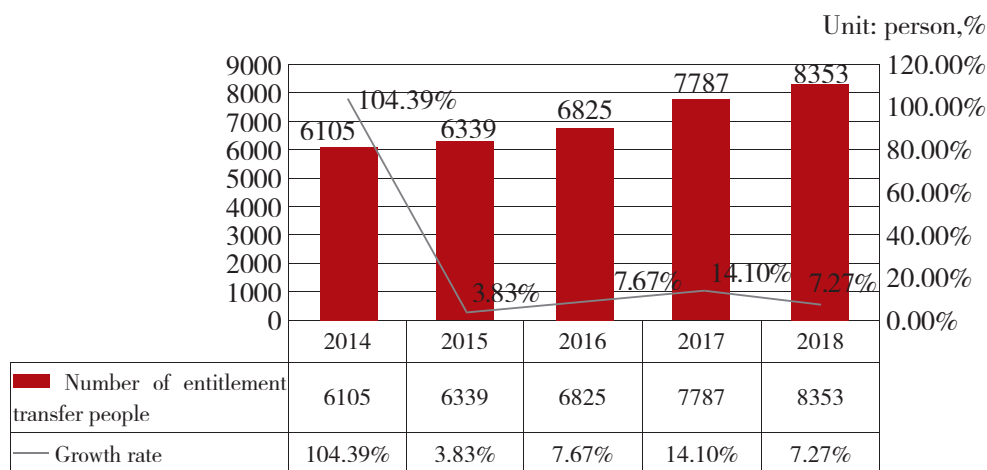


Figure1-7 The number of Entitlement Transfers across Provinces and the Growth Rate, 2014-2018

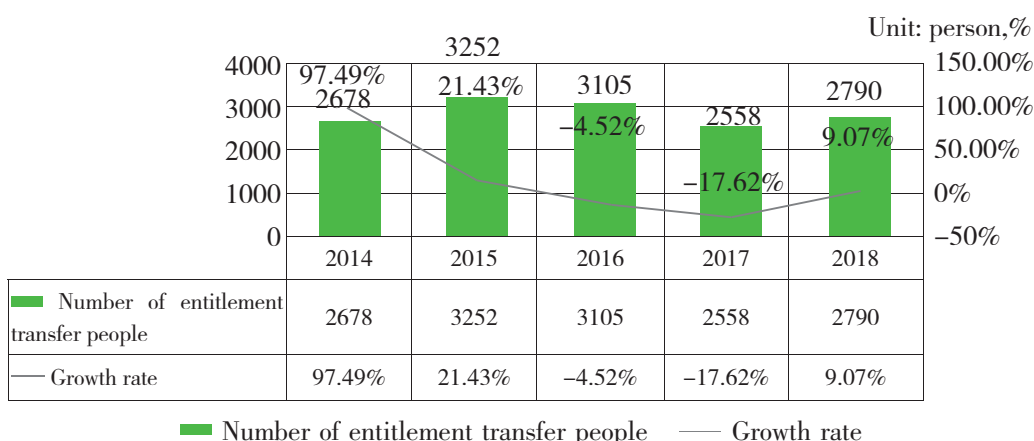


Figure 1-8 The Number of Outbound Transfers across Provinces and the Growth Rate, 2014-2018

B. Fund income and expense¹

In 2018, the total fund revenue of old-age insurance for urban employees reached 21.383 billion Yuan (including the central adjustment fund, excluding grant from the higher authority, income and subsidy from the lower government, the same below), representing an increase of 3.351 billion Yuan or 18.58% over the previous year; and an increase of 9.665 billion Yuan over 2014, with an average annual increase of 16.23%. While The total fund expenditure was 18.943 billion Yuan (including the central adjustment fund, excluding income and subsidy to the lower government, expenses from the higher authority, the same below), representing an increase of 2.27 billion Yuan or 13.61% over the previous year; and an increase of 7.117 billion Yuan over 2014, with an average annual increase of 12.50%. The cumulative balances totaled 22.074 billion Yuan, representing an increase of 2.44 billion Yuan or 12.43% over the previous year; or an increase of 5.552 billion Yuan over 2014, with an average annual increase of 7.51%.

The Total Cumulative Balances of the Old-age Insurance for Urban Employees, 2014–2018

Unit: 100 million Yuan

Year	2014	2015	2016	2017	2018
Total Revenue	117.18	144.06	163.16	180.32	213.83
Year-on-Year Growth	9.61	26.88	19.10	17.16	33.51
Year-on-Year Growth Rate	8.93%	22.94%	13.26%	10.52%	18.58%
Total Expenditure	118.26	137.08	152.61	166.73	189.43
Year-on-Year Growth	18.50	18.82	15.53	14.12	22.70
Year-on-Year Growth Rate	18.54%	15.91%	11.33%	9.25%	13.61%
Cumulative Balances	165.22	172.20	182.75	196.34	220.74
Year-on-Year Growth	-1.07	6.98	10.55	13.59	24.40
Year-on-Year Growth Rate	-0.64%	4.22%	6.13%	7.44%	12.43%

¹ Fund income and expense: The following will focus on reporting fund revenue and expenditure of enterprise old-age insurance (people from enterprise entities and other personnel) excluding insurance of official and public institutions.

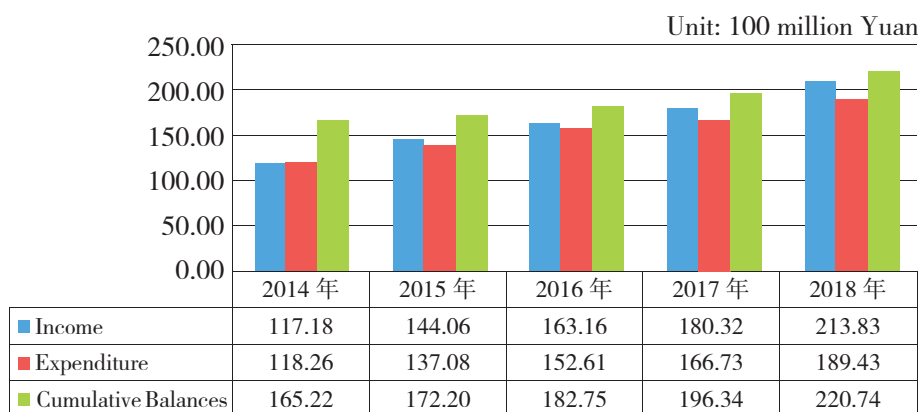


Figure 1-9 The Total Cumulative Balances of the Old-age Insurance for Urban Employees, 2014-2018

1. Composition of the fund income

Composition of the fund income: In 2018, the total fund revenue of enterprise old-age insurance reached 21.383 billion Yuan, of which revenues from contributions amounted to 15.87 billion Yuan, interest income 0.275 billion Yuan, financial subsidies 3.513 billion Yuan, the central adjustment fund 1.32 billion Yuan, and revenue from other sources 0.16 billion Yuan, transfer income 0.245 billion Yuan, accounting for 74.22%, 1.29%, 16.43%, 6.17%, 0.75% and 1.15% respectively.

Fund revenue from contributions: In 2018, the revenue from contributions to enterprise old-age insurance was 15.87 billion Yuan, representing an increase of 1.734 billion Yuan or 12.27% over the previous year; and an increase of 6.861 billion Yuan over 2014, with an average annual increase of 15.21%.

Revenue from financial subsidies: In 2018, the financial subsidies from the central government reached 3.513 billion Yuan, accounting for 16.43% of the total fund revenue of enterprise old-age insurance, and representing an increase of 0.26 billion Yuan or 7.99% over the previous year; and an increase of 1.471 billion Yuan over 2014, with an average annual increase of 14.53%.

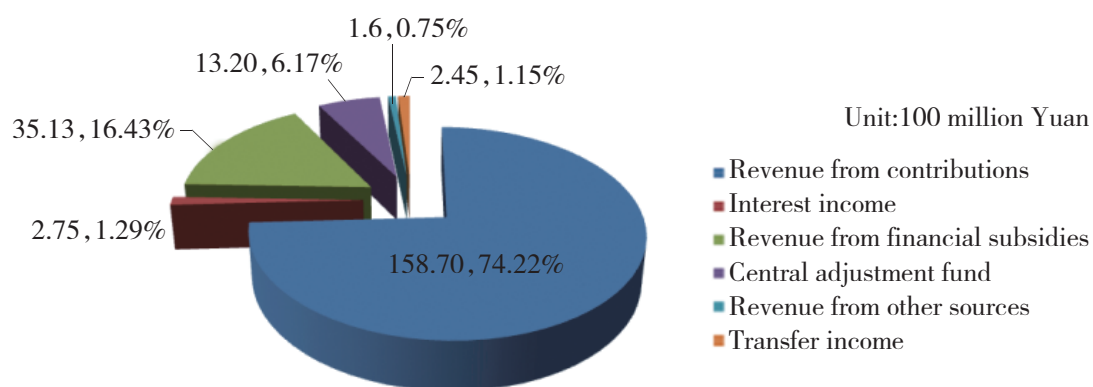


Figure 1-10 The Fund Income Composition of the Old-age Insurance for Urban Employees in 2018

2. Composition of the fund expense

In 2018, the total fund expenditure of enterprise old-age insurance was 18.943 billion Yuan, of which the basic old-aged insurance amounted to 17.153 billion Yuan, representing an increase of 1.129 billion Yuan or 7.05% over the previous year; funeral grants and survivor's benefits 0.678 billion Yuan, representing an increase of 0.091 billion Yuan or 15.50% over the previous year; and transfer expenditure 0.093 billion Yuan, representing an increase of 0.031 billion Yuan or 50% over the previous year; central adjustment fund 0.96 billion Yuan, and other expenses was 0.059 billion Yuan.

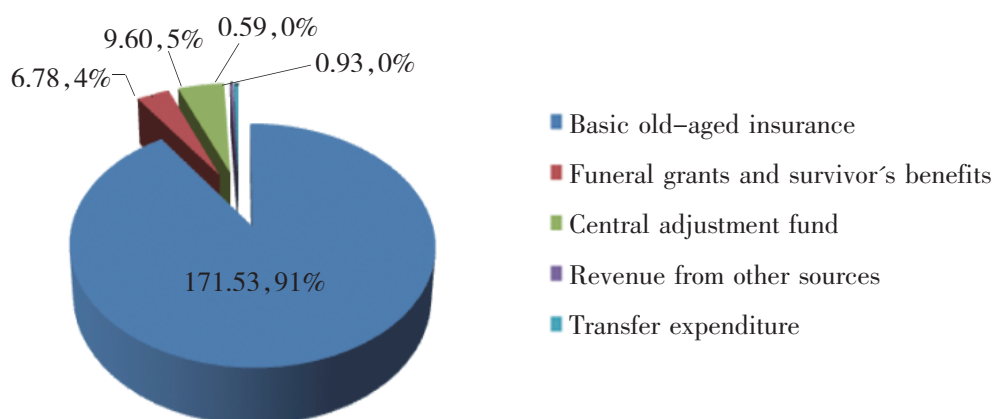


Figure 1-11 The Fund Expense Composition of the Old-age Insurance for Urban Employees in 2018

3. Fund balances

By the end of 2018, the cumulative balances of the old-age insurance for urban employees totaled 22.074 billion Yuan, representing an increase of 2.44 billion Yuan or 12.43% over the previous year; and an increase of 5.552 billion Yuan over 2014, with an average annual increase of 7.51%.

Cumulative Balances and Distribution of the Basic Old-age Insurance for Urban Employees in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	54.97	48.94	6.03	18.97	8.59%	Hongsipu Area	0.45	0.13	0.32	1.31	0.59%
Yongning County	2.67	3.71	-1.04	8.05	3.65%	Guyuan	7.46	4.79	2.67	6.67	3.02%
Helan County	6.21	3.31	2.90	5.53	2.51%	Xiji County	1.72	1.51	0.21	1.10	0.50%
Lingwu	4.44	5.40	-0.96	2.41	1.09%	Longde County	0.83	1.08	-0.25	0.42	0.19%
Shizui shan	10.74	20.13	-9.39	3.64	1.65%	Jingyuan County	0.55	0.40	0.15	0.44	0.20%
Pingluo County	4.31	7.00	-2.69	1.79	0.81%	Pengyang County	0.81	1.31	-0.50	0.54	0.24%
Wuzhong	8.27	11.38	-3.11	4.00	1.81%	Zhongwei	9.21	9.70	-0.49	4.57	2.07%
Yanchi County	1.52	1.37	0.15	1.59	0.72%	Zhongning County	4.89	4.50	0.39	2.42	1.10%
Tongxin County	0.96	2.00	-1.04	0.45	0.20%	Haiyuan County	2.50	2.16	0.34	2.28	1.03%
Qing tongxia	3.68	4.69	-1.01	1.52	0.69%	Regional Level	87.64	55.92	31.72	153.04	69.33%
In total							213.83	189.43	24.40	220.74	--

C. Level of retirees' pension

1. Level of pensions

In 2018, pension for enterprise retirees was adjusted for the 14th times. The average monthly pension reached 2,910 Yuan, and an increase of 673 Yuan or

30.08% over 2014, with an average annual increase of 6.80%, and was all fully paid on time.

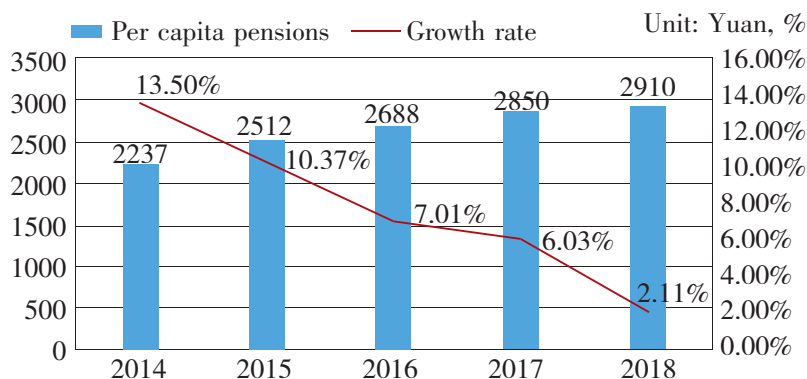


Figure 1-12 Per Capita Pensions of Enterprise Retirees, 2014-2018

2. Replacement rate of enterprise pension¹

(1) Average base of contributions

In 2018, the average monthly base of contributions of enterprise old-age insurance was 4,547 Yuan, representing an increase of 442 Yuan or 10.77% over the previous year, or an increase of 1,307 Yuan over 2014, with an average annual increase of 8.84%.

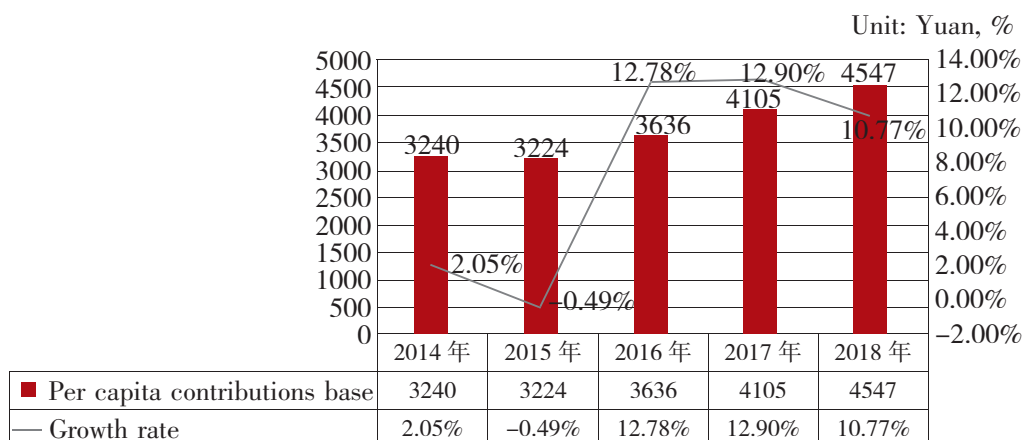


Figure 1-13 Per Capita Contributions Base of Enterprise Employees, 2014-2018

¹ Replacement rate: ratio of average basic pension to average base of contributions.

(2) Replacement Rate

In 2018, replacement rate of enterprise retirees' pensions was 64%, with a decrease of 5.43 percentage points. The main reasons are: 1) the number of people who choose the lowest contributions base is fewer than that of in 2017; 2) the increase of the old-age insurance is less than that of in 2017.

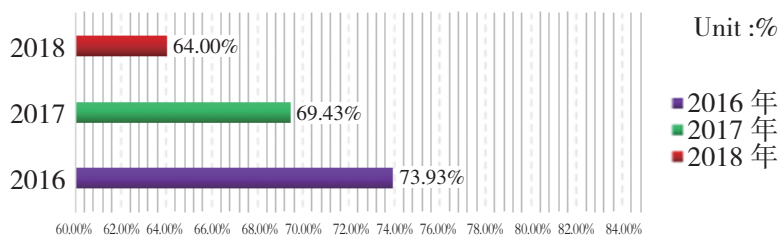


Figure 1-14 Replacement rate of enterprise retirees' pensions, 2016 – 2018

II. Basic Old-Age Insurance for Urban and Rural Residents

A. An overview of coverage

By the end of 2018, the number of people insured under the Basic Old-Age Insurance for urban and rural residents increased from 247,000 at the beginning of the system initiation to 1.8137 million. Pension beneficiaries at the age above 60 increased from 47,000 to 463,500. The full coverage of the needed has realized.

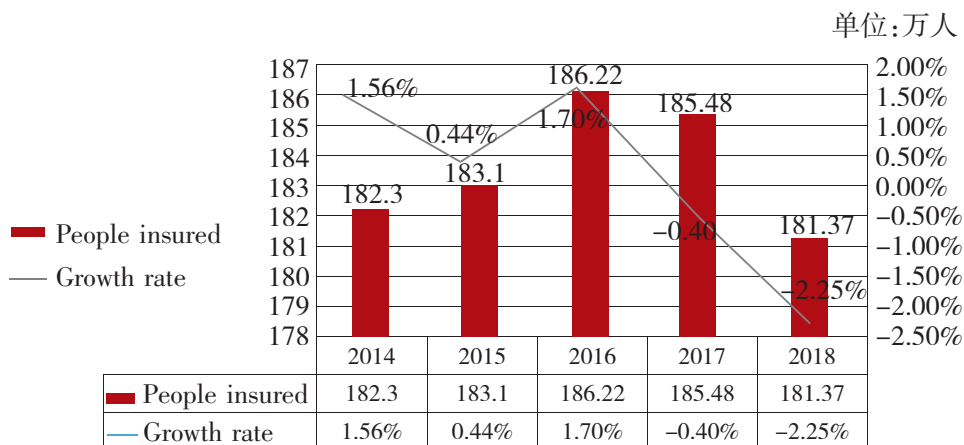


Figure 1-15 People Insured under the Basic Old-Age Insurance for Urban and Rural Residents, 2014–2018

People Insured under the Basic Old-Age Insurance for Urban and Rural Residents in 2018

Unit: person

District	Number of People Insured	District	Number of People Insured
Yinchuan	69,900	Tongxin	135,500
Lingwu	58,700	Hongsipu Area	67,600
Yongning County	75,500	Guyuan	144,300
Helan County	73,800	Xiji County	163,500
Ningdong energy and chemical Industry Base	5,600	Longde County	73,900
Shizuishan	33,300	Jingyuan County	59,300
Pingluo County	10,000	Pengyang County	111,700
Wuzhong	102,700	Zhongwei	111,100
Qingtongxia	95,000	Zhongning County	96,300
Yanchi County	72,500	Haiyuan County	163,500
Total	1,813,700		

B. Fund income and expense

In 2018, the fund income of the Basic Old-Age Insurance for urban and rural residents reached 1.532 billion Yuan, representing an increase of 0.291 billion Yuan or 23.45% over the previous year; and an increase of 0.693 billion Yuan over 2014, with an average annual increase of 16.24%. The fund expenditure was 1.025 billion Yuan, representing an increase of 0.194 billion Yuan or 23.35% over the previous year; and an increase of 0.545 billion Yuan over 2014, with an average annual increase of 20.88%. By the end of 2018, the calculative balance was 3.238 billion Yuan, representing an increase of 0.507 billion Yuan or 18.56% over the previous year; and an increase of 1.623 billion Yuan over 2014, with an average annual increase of 18.99%.

1. Composition of the fund income

In 2018, of the total fund revenue of the Basic Old-Age Insurance for urban

and rural residents, revenues from individual contributions amounted to 0.321 billion Yuan, accounting for 20.95% of the total income; financial subsidies amounted to 1.124 billion Yuan, accounting for 73.37% ; interest income amounted to 0.054 billion Yuan, accounting for 3.52% , transferred income amounted to 0.032 billion Yuan, accounting for 2.09%.

2. Composition of the Fund Expense

In 2018, the total fund expenditure of the Basic Old-Age Insurance for urban and rural residents was 1.025 billion Yuan, of which 0.905 billion Yuan was on basic pensions, accounting for 88.3%; 0.065 billion Yuan on individual account pensions, accounting for 6.34% of the total expenditure; and 0.024 billion Yuan on funeral allowance, accounting for 2.34% of the total expenditure, transferred expenditure amounted to 0.031 billion Yuan, accounting for 3.02%.

3. Cumulative Fund Balances

By the end of 2018, the cumulative fund balances of the Basic Old-Age Insurance for urban and rural residents totaled 3.238 billion Yuan, representing an increase of 0.507 billion Yuan or 18.56% over the previous year; or an increase of 1.632 billion Yuan over 2014, with an average annual increase of 18.99%.

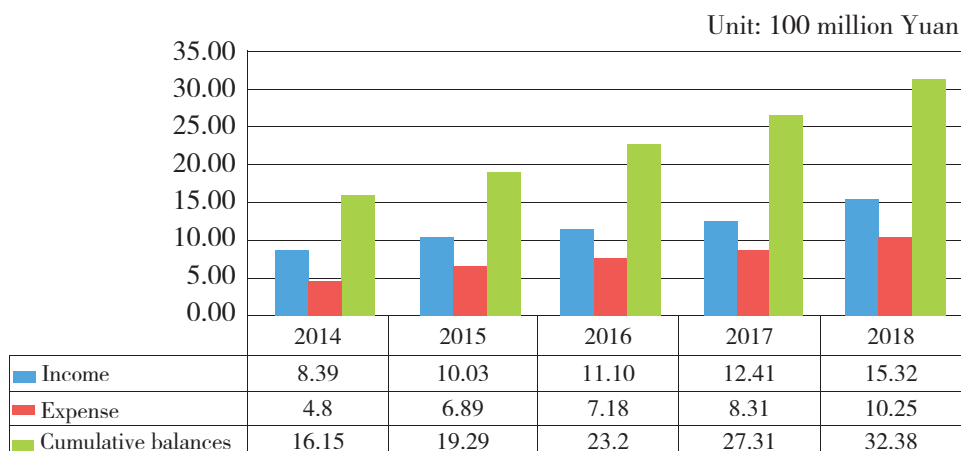


Figure 1-16 The Fund Income and Expense of the Basic Old-age Insurance for Urban and Rural Residents, 2014-2018

Cumulative Balances and Distribution of the Basic Old-age
Insurance for Urban and Rural Residents in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	0.78	0.49	0.29	1.44	4.45%	Hongsipu Area	0.42	0.33	0.09	0.64	1.98%
Yongning County	0.82	0.60	0.22	1.27	3.92%	Guyuan	1.57	0.71	0.86	2.78	8.59%
Helan	0.82	0.60	0.22	1.57	4.85%	Xiji County	1.29	0.89	0.40	2.17	6.70%
Lingwu	0.82	0.50	0.32	2.2	6.79%	Longde County	0.48	0.43	0.05	0.74	2.29%
Shizui shan	0.42	0.16	0.26	1.38	4.26%	Jingyuan County	0.36	0.30	0.06	0.52	1.61%
Pingluo County	0.84	0.54	0.30	2.24	6.92%	Pengyang County	0.68	0.49	0.19	1.37	4.23%
Wuzhong	0.75	0.45	0.30	2.47	7.63%	Zhongwei	0.85	0.53	0.32	2.47	7.63%
Yanchi County	0.68	0.44	0.24	1.41	4.35%	Zhongning County	1.10	0.79	0.31	2.06	6.36%
Tongxin County	0.77	0.56	0.21	1.87	5.78%	Haiyuan County	0.98	0.77	0.21	2.04	6.30%
Qing tongxia	0.89	0.67	0.22	1.74	5.37%	Regional Level	—	—	—	—	—
In total	15.32	10.25	5.07	32.38	—						

Part II Basic Medical Insurance

I. Basic medical insurance for urban employees

A. An Overview of Coverage

By the end of 2018, the number of people insured under the basic medical insurance for urban employees reached 1.3193 million, representing an increase of 84,700 or 6.86% over the end of the previous year; or an increase of 158,100 over the end of 2014, with an average annual increase of 3.2%.

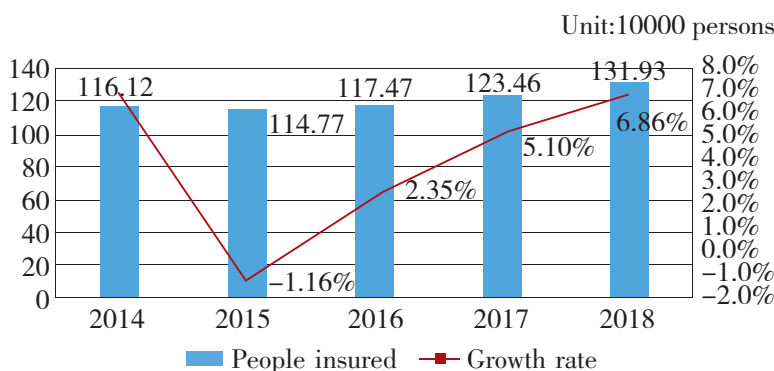


Figure 2-1 Urban Employees Insured under the Basic Medical Insurance, 2014-2018

1. Composition of insured people

(1) By employing units

Enterprise entities: By the end of 2018, insured people from enterprise entities reached 812,900, accounting for 61.61% of the total insured people and representing an increase of 0.67 percentage points over the end of the previous year;

and an increase of 76,300 over the end of 2014, with an average annual increase of 2.5%.

Official and public institutions: By the end of 2018, insured people from official and public institutions reached 403,400, accounting for 30.6% of the total insured people, representing an increase of 18,700 or 1.4% over the previous year; and an increase of 56,000 over the end of 2014, with an average annual increase of 3.8%.

Other personnel¹: By the end of 2018, insured people reached 103,000, accounting for 7.81% of the total insured people, representing a decrease of 0.08 percentage points over the previous year; or an increase of 25,800 over the end of 2014, with an average annual increase of 7.5%.

(2) By Personal Status

Employees: By the end of 2018, the number of people insured as employees under the basic medical insurance for employees reached 956,300, accounting for 72% of the total insured people, and representing an increase of 67,600 or 7.6% over the previous year; and an increase of 105,400 over the end of 2014, with an average annual increase of 3%.

Retirees: By the end of 2018, the number of people insured as retirees under the basic medical insurance for employees reached 363,000, accounting for 28% of the total and representing an increase of 17,100 or 4.9% over the previous year; and an increase of 52,700 over the end of 2014, with an average annual increase of 4.0%.

Ratio of working employees to retirees: In 2018, the ratio of working employees to retirees was 2.63:1.

¹ Other personnel: definition same as that for basic old-age insurance.

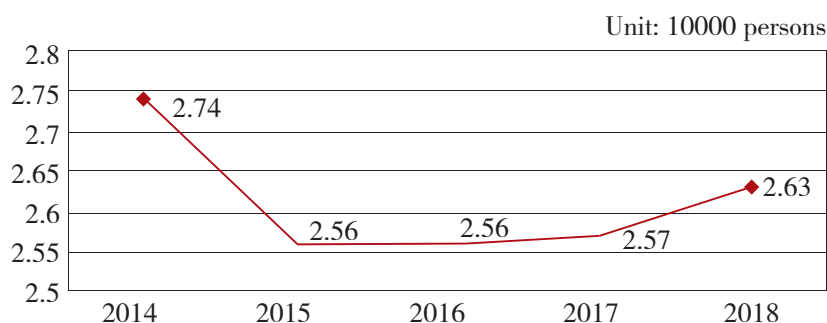


Figure 2-2 Ratio of Working Employees to Retirees of Medical Insurance, 2014-2018

B. Fund income and expense

1. Fund income

In 2018, the total fund revenue of the basic medical insurance was 6.382 billion Yuan(excluding grant from the higher authority, income and subsidy from the lower government), representing an increase of 0.574 billion Yuan or 9.88% over the previous year; and an increase of 2.504 billion Yuan over 2014, with an average annual increase of 13.26%.

Among the total revenue, the revenue from social pooling section was 4.003 billion Yuan, accounting for 62.72% of the total fund revenue, and representing an increase of 0.865 billion Yuan or 27.57% over the previous year. The fund revenue from individual accounts was 2.379 billion Yuan, accounting for 37.28% of the total fund revenue, and representing a decrease of 0.291 billion Yuan or 10.90% over the previous year.

In 2018, the total revenue from contributions to the basic medical insurance for employees amounted to 6.257 billion Yuan, the financial subsidies to 0.012 billion Yuan, interest income to 0.11 billion Yuan and the transferred income to 0.003 billion Yuan, accounting for 98.04%, 0.19%, 1.72% and 0.05% respectively.

2. Fund expense

In 2018, the total fund expense of the basic medical insurance for employees

was 4.357 billion Yuan (excluding income and subsidy to the lower government, expenses from the higher authority, the same below), representing a decrease of 0.561 billion Yuan or 11.41% over the previous year; and an increase of 1.143 billion Yuan over 2014, with an average annual increase of 7.90%.

The expense from social pooling fund was 2.165 billion Yuan, representing an increase of 5 million Yuan or 0.23% over the previous year. The expenditure from individual accounts was 2.192 billion Yuan, representing a decrease of 0.566 billion Yuan or 20.52%.

3. Fund Balances

In 2018, the cumulative balances of the social pooling fund under the basic medical insurance for employees amounted to 8.061 billion Yuan, representing an increase of 2.025 billion Yuan or 33.55% over the previous year; or an increase of 4.212 billion Yuan over 2014, with an average annual increase of 20.30%. All balances were kept as deposits in special financial accounts at various levels.

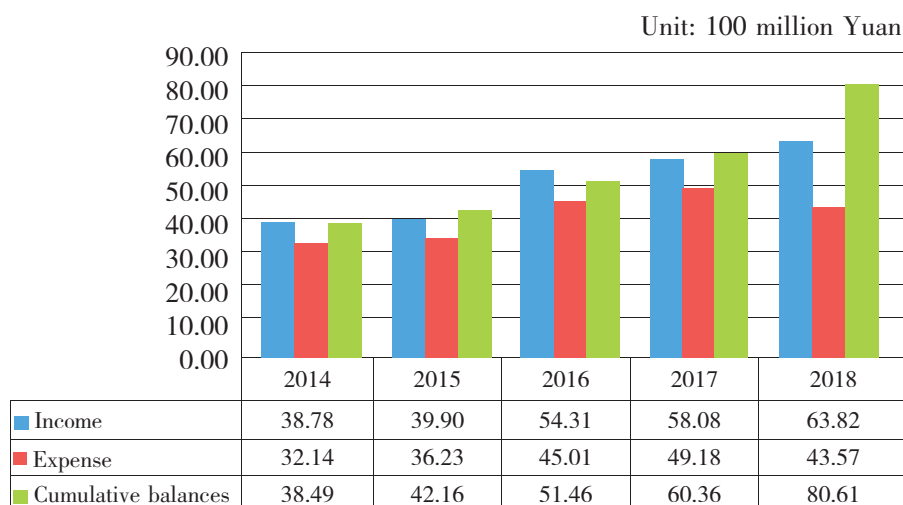


Figure 2-3 Fund Income and Expense of the Basic Medical Insurance for Urban Employees, 2014-2018

¹ The expense from social pooling fund: include medical insurance expenses for the working employees in case of in hospital or serious illness in outpatient

Cumulative Balances and Distribution of the Basic Medical Insurance for Urban Employees in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	40.84	24.61	16.23	50.30	62.40%	Hongsipu Area	0.39	0.15	0.24	1.13	1.40%
Yongning County	—	—	—	—	—	Guyuan	5.43	3.61	1.82	7.59	9.42%
Helan County	—	—	—	—	—	Xiji County	—	—	—	—	—
Lingwu	—	—	—	—	—	Longde County	—	—	—	—	—
Shizuishan	5.49	6.26	-0.77	4.06	5.04%	Jingyuan County	—	—	—	—	—
Pingluo County	1.03	0.99	0.04	0.61	0.76%	Pengyang County	—	—	—	—	—
Wuzhong	2.63	2.10	0.53	2.91	3.61%	Zhongwei	2.37	1.59	0.78	4.79	5.94%
Yanchi County	0.76	0.47	0.29	1.74	2.16%	Zhongning County	1.80	1.28	0.52	2.29	2.84%
Tongxin County	0.73	0.63	0.10	0.96	1.19%	Haiyuan County	0.76	0.53	0.23	1.38	1.71%
Qingtongxia	1.58	1.35	0.23	1.97	2.44%	Regional Level	0.01	0.00	0.01	0.88	1.09%
In total							63.82	43.57	20.25	80.61	—

Note: The pooling fund in Yinchuan and Guyuan have realized unified statistics. Thus, there are no data statistics in the sub-administration districts

C. Medical services

1. Coverage of beneficiaries

In 2018, the beneficiaries by the basic medical insurance for employees reached 7.6023 million, representing an increase of 1.2907 million people or 20.45% over the same period of the previous year; and an increase of 2.5565 million over 2014, with an average annual increase of 10.8%.

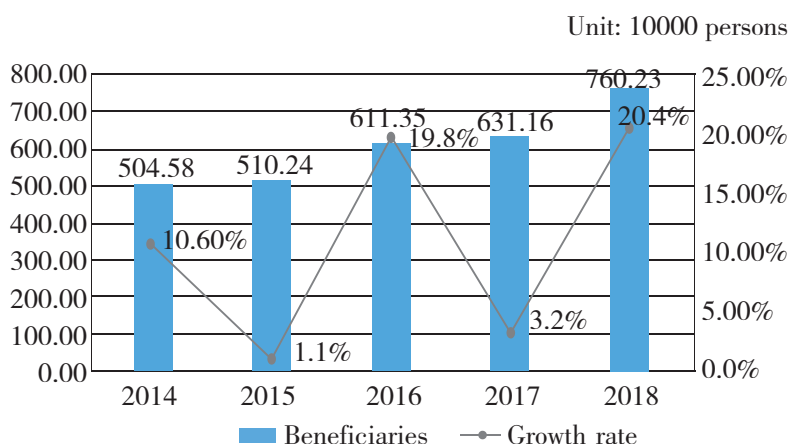


Figure 2-4 Beneficiaries by the Basic Medical Insurance for Urban Employees, 2014-2018

2. Medical expenses

In 2018, the medical expenses of people insured under the basic medical insurance for employees amounted to 3.603 billion Yuan, representing an increase of 0.19 billion Yuan or 5.57% over the same period of the previous year. Average expense per hospitalization was 9,364 Yuan, representing a decrease of 513 Yuan or 5.2% over the previous year and the hospitalization rate was 17.9%, an increase of 0.2 percentage points over the previous year.

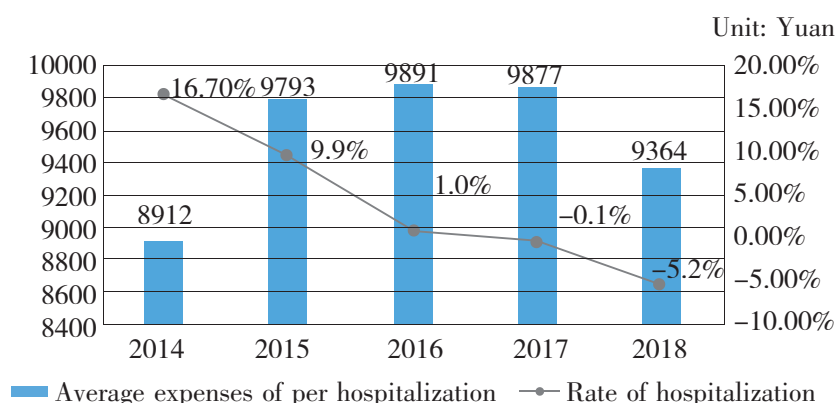


Figure 2-5 Average expenses of per hospitalization of Employees in Ningxia, 2014-2018

3. Off-site Medical Treatment

In 2018, 5,566 people covered by basic medical insurance for employees in

Ningxia received medical treatments in different places and settled accounts directly, representing an increase of 4,376 people, which is 3.68 times increase over the previous year.

In 2018, expenses of the employees insured in Ningxia for medical treatments in different places totaled 0.15 billion Yuan, among which the social pooling section was 0.094 billion Yuan, which is 3.55 times increase over the previous year. Average expense per hospitalization of medical treatment in different places was 26900 Yuan, representing a decrease of 2.37% over the previous year.

II. Basic medical insurance for urban and rural residents

A. An Overview of Coverage

By the end of 2018, the number of people insured under the basic medical insurance for urban and rural residents reached 4.9432 million, representing a decrease of 0.09% over the end of the previous year. The full coverage of the needed has realized.

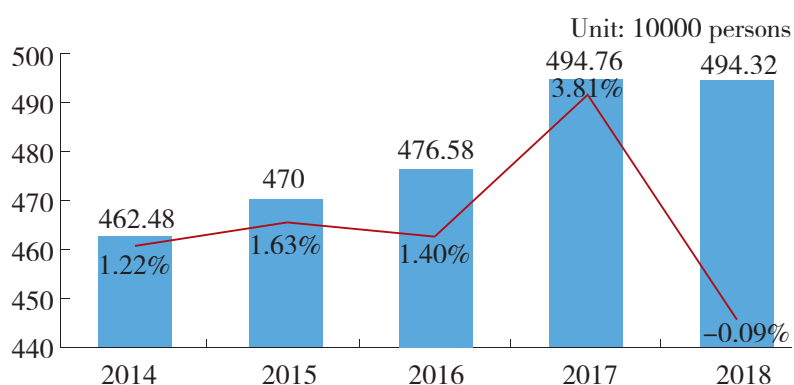


Figure 2-6 People Insured under the Basic Medical Insurance for Urban and Rural Residents, 2014-2018

1. Composition of insured people

Adults: By the end of 2018, insured adults under the basic medical insur-

ance for urban and rural residents numbered 3.4322 million, accounting for 69.4% of the total insured people, basically the same as the previous year, and an increase of 263,700 over 2014, with an average annual increase of 2%.

Students and children: By the end of 2018, insured students and children under the basic medical insurance for urban and rural residents numbered 1.4645 million, accounting for 29.6% of the total insured people and representing a decrease of 9800 and 0.7% over the previous year, and an increase of 100,600 over 2014, with an average annual increase of 1.8%.

University students: By the end of 2018, insured university students under the basic medical insurance for urban and rural residents numbered 46,500, accounting for 1% of the total insured people and representing an increase of 5,200 or 12.6% over the previous year, and a decrease of 45,900 over 2014.

B. Fund income and expense

1. Fund income

In 2018, the total fund revenue of the basic medical insurance for urban and rural residents was 4.302 billion Yuan(excluding grant from the higher authority, income and subsidy from the lower government, the same below), representing an increase of 0.803 billion Yuan or 22.95% over the previous year; or an increase of 2.002 billion Yuan over 2014, with an average annual increase of 16.95%.

Among the total, individual contributions amounted to 1.035 billion Yuan (accounting for 24.06% of the total fund income), representing an increase of 0.223 billion Yuan or 27.46% over the previous year. Financial allowances(including financial subsidies)amounted to 3.232 billion Yuan (accounting for 75.13% of the fund income), representing an increase of 0.577 billion Yuan or 21.73% over the previous year.

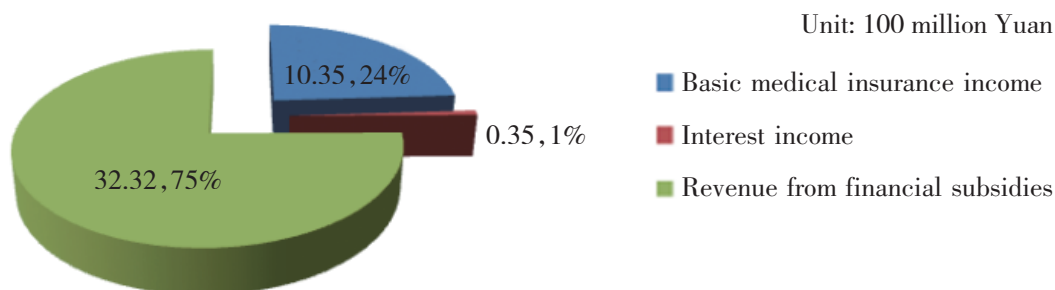


Figure 2-7 Fund Revenue of the Basic Medical Insurance for Urban and Rural Residents in 2018

Financial departments at each level provide allowances corresponding to the number of insured people. In 2018, the central government provided 1.756 billion Yuan of financial allowances, accounting for 54.33% of the total financial allowances, and representing an increase of 0.198 billion Yuan or 12.71% over the previous year. The region government provided 1.224 billion Yuan of financial allowances, accounting for 37.87% of the total financial allowances, and representing an increase of 0.362 billion Yuan or 42% over the previous year. Financial departments at the municipal and below level provided 0.252 billion Yuan of the financial allowances, accounting for 7.08% of the total financial allowances and representing an increase of 0.017 billion Yuan or 7.23% over the previous year.

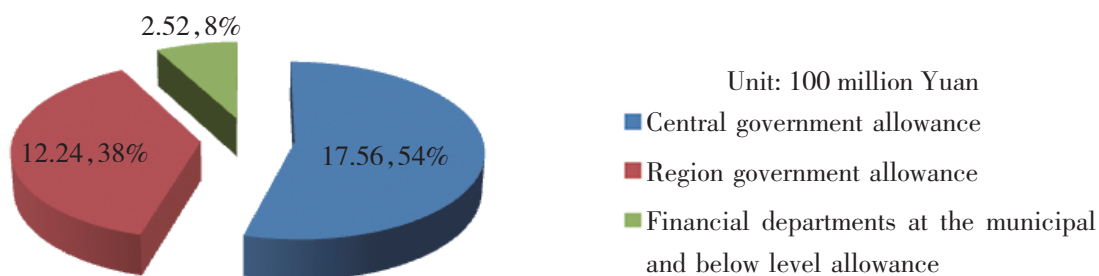


Figure 2-8 Financial Allowances of the Basic Medical Insurance for Urban and Rural Residents in 2018

2. Fund expense

In 2018, the fund expense of the basic medical insurance for urban and rural residents amounted to 3.813 billion Yuan (excluding income and subsidy to the lower government, expenses from the higher authority, the same below), representing an increase of 0.161 billion Yuan or 4.41% over the previous year; and an increase of 1.49 billion Yuan over 2014, with an average annual increase of 13.19%.

3. Fund balances

In 2018, the cumulative balances of the basic medical insurance for urban and rural residents amounted to 2.138 billion Yuan, representing an increase of 0.489 billion Yuan or 29.65% over the previous year; or an increase of 0.671 billion Yuan over 2014, with an average annual increase of 9.87%.

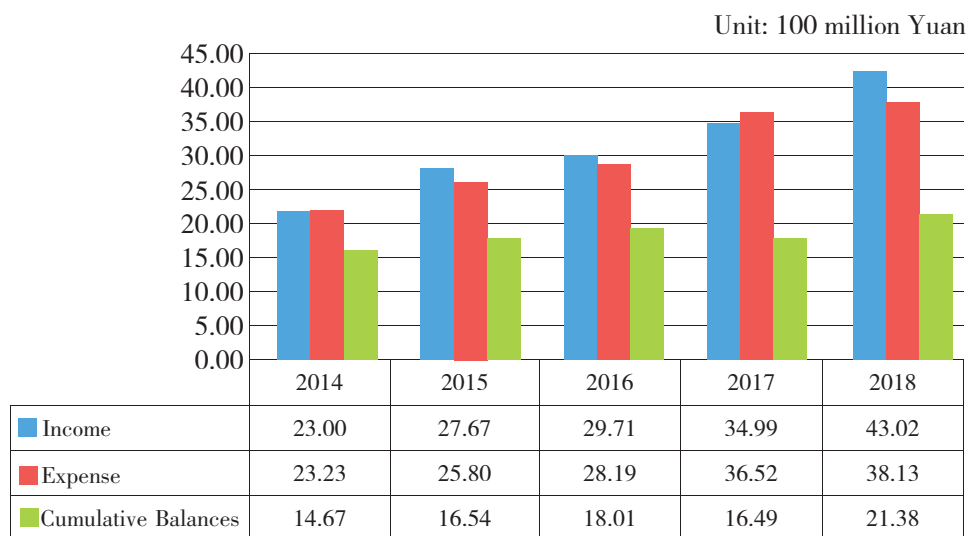


Figure 2–9 Fund Income, Expense and Cumulative Balances of the Basic Medical Insurance for Urban Employees, 2014– 2018

Cumulative Balances and Distribution of the Basic Medical Insurance for Urban and Rural Residents in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	8.80	9.27	-0.47	1.97	9.21%	Hongsipu Area	1.37	0.71	0.66	2.06	9.64%
Yongning County	—	—	—	—	—	Guyuan	9.63	8.55	1.08	4.68	21.89%
Helan County	—	—	—	—	—	Xiji County	—	—	—	—	—
Lingwu	—	—	—	—	—	Longde County	—	—	—	—	—
Shizuishan	2.14	2.38	-0.24	0.44	2.06%	Jingyuan County	—	—	—	—	—
Pingluo County	1.97	1.91	0.06	0.55	2.57%	Pengyang County	—	—	—	—	—
Wuzhong	2.63	2.44	0.19	2.38	11.13%	Zhongwei	2.42	3.06	-0.64	0.30	1.40%
Yanchi County	1.21	1.26	-0.05	1.11	5.19%	Zhongning County	2.24	2.26	-0.02	0.25	1.17%
Tongxin County	2.58	1.98	0.60	2.00	9.35%	Haiyuan County	3.04	2.89	0.15	2.15	10.06%
Qingtongxia	1.64	1.42	0.22	0.60	2.81%	Regional Level	3.35	0.00	3.35	2.89	13.52%
In total							43.02	38.13	4.89	21.38	—

Note: The pooling fund in Yinchuan and Guyuan have realized unified statistics. Thus there are no data statistics in the sub-administration districts

C. Medical services

1. Coverage of beneficiaries

In 2018, the beneficiaries by the basic medical insurance for urban and rural residents reached 13.7032 million, representing an increase of 179,500 or 1.33% over the same period of the previous year. Among the total, beneficiaries of general outpatient services were 11.528 million, representing a decrease of 1.19%; beneficiaries of serious outpatient service were 1.4023 million, represent-

ing an increase of 20.21%; beneficiaries of hospitalized treatments were 772,900, representing an increase of 11.98%.

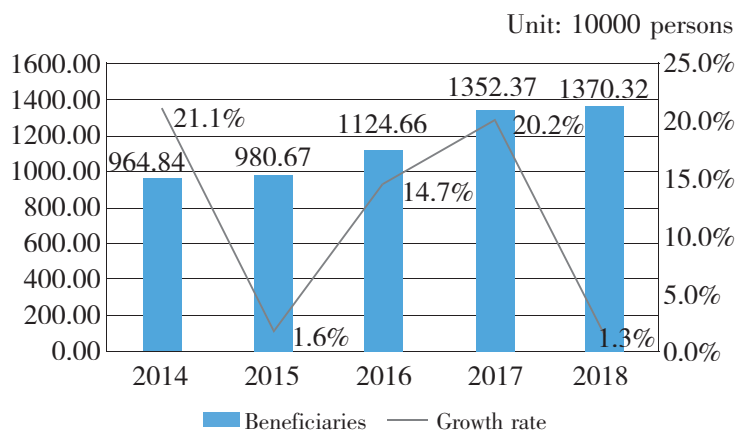


Figure 2-10 Beneficiaries by the Basic Medical Insurance for Urban and Rural Residents, 2014-2018

2. Medical Expenses

In 2018, the medical expenses of people insured under the basic medical insurance for urban and rural residents amounted to 5.745 billion Yuan, representing an increase of 0.497 billion or 9.5% over the same period of the previous year. In 2018, the average expense per hospitalization was 6,227 Yuan, representing a decrease of 72 Yuan over the previous year and the hospitalization rate was 15.64%, with an increase of 0.85 percentage points.

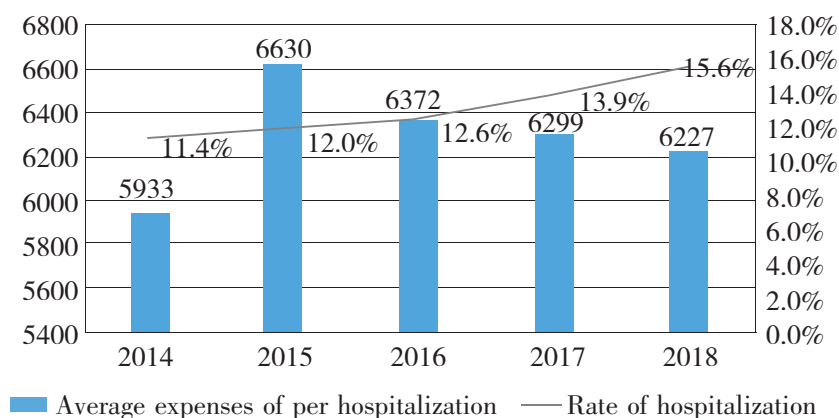


Figure 2-11 Hospitalization of Urban and Rural Residents in Ningxia, 2014-2018

3. Medical treatment in different places

In 2018, 2,950 people covered by the basic medical insurance for urban and rural residents received medical treatments in different places beyond Ningxia and settled account directly, representing an increase of 2,667 people, which is 9.42 times increase over the previous year. The hospitalization expenses totaled 91 million Yuan, which is 10.52 times increase over the previous year.

Part III Employment Injury Insurance

I. An Overview of Coverage

By the end of 2018, the number of people insured under the employment injury insurance reached 933,200, representing an increase of 29,700 or 3.29% over the previous year; and an increase of 111,300 over 2014, with an average annual increase of 3.23%. Among the total, insured migrant workers were 197,800, accounting for 21.20% of the total and representing a decrease of 11,100 or 5.31% over the previous year.

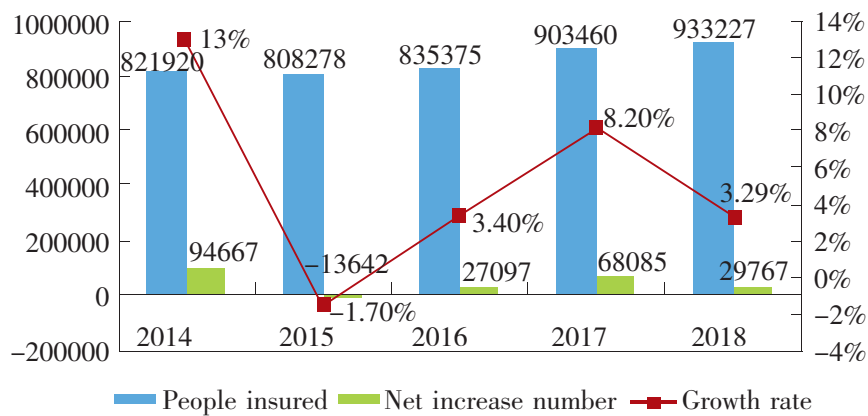


Figure 3-1 Growth Rate of People Insured under Work Injury Insurance, 2014-2018

People Insured Under Employment Injury Insurance for Urban Employees in 2018

Unit: person

District	Number of People Insured	District	Number of People Insured
Ningxia	933,200	Wuzhong	50,200
Yinchuan	442,500	Qingtongxia	31,800
Yongning County	19,200	Hongsipu Area	7,200
Helan County	23,900	Yanchi County	13,100
Lingwu	22,600	Tongxin County	9,400
Shizuishan	94,200	Guyuan	36,400
Pingluo County	32,000	Pengyang County	9,200
Zhongwei	45,300	Longde County	6,800
Zhongning	35,100	Xiji County	13,100
Haiyuan County	11,300	Jingyuan County	4,400

A. Composition of the insured people are as follows (classify according to unit nature):

1. Enterprise entities: Insured people numbered 645,900, accounting for 69.21% of the total and representing an increase of 16,700 or 2.65% over the previous year, and an increase of 37,700 over 2014, with an average annual increase of 1.51%.

2. Public institutions: Insured people numbered 198,400, accounting for 21.26% of the total and representing an increase of 7,300 or 3.82% over the previous year, and an increase of 1,900 over 2014, with an average annual increase of 2.55%.

3. Individual business owners with employees: Insured people numbered 7,100, accounting for 0.76% of the total and representing a decrease of 900 or 11.25% over the previous year, and an increase of 5,600 over 2014, with an average annual increase of 47.50%.

4. Official and public management units: Insured people numbered 81,500, accounting for 8.73% of the total and representing an increase of 6,400 or 8.52% over the previous year (Since July 2017, all civil servants and public institutions in our district have been included in the overall management of Work Injury Insurance).

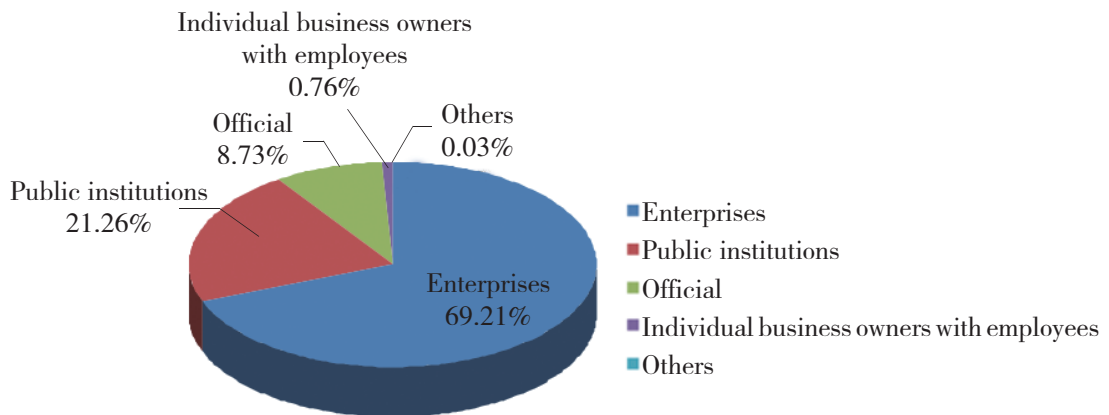


Figure 3-2 Distribution of People Insured under Employment Injury Insurance by Types of Entity

B. Composition of the insured people are as follows (classify according to the risk degree of industry)

Among the total insured people (classify according to the risk degree of industry), the number of the insured people in risk level-1 is 272,000, taking up 29.15%; level-2 is 214,900, taking up 23.03%; level-3 is 53,300, taking up 5.71%; level-4 is 132,300, taking up 14.18%; level-5 is 65,500, taking up 7.02%; level-6 is 112,700, taking up 12.08%; level-7 is 15,000, taking up 1.61%; level-8 is 67,300, taking up 7.22%.

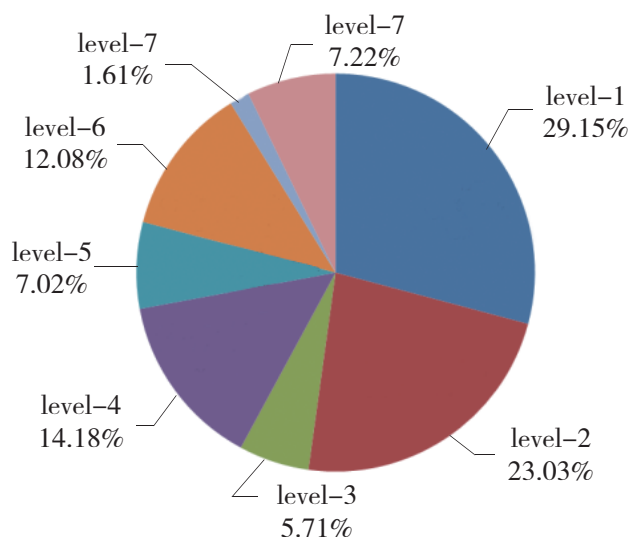


Figure 3-3 Composition of People Insured (classify according to the risk degree of industry)

II. Fund income and expense

A. Fund income

In 2018, the total fund income of the employment injury insurance was 0.564 billion Yuan (excluding grant from the higher authority, income and subsidy from the lower government, the same below), representing an increase of 0.021 billion Yuan or 3.87% over the previous year; or an increase of 0.219 billion Yuan over 2014, with an average annual increase of 13.07%.

Of the total fund income of the employment injury insurance, the total revenue from contributions amounted to 0.522 billion Yuan, representing an increase of 6 million Yuan or 1.16% over the previous year.

B. Fund expense

In 2018, the total fund expense of the employment injury insurance was 0.468 billion Yuan (excluding income and subsidy to the lower government, ex-

penses from the higher authority, the same below), representing an increase of 0.028 billion Yuan or 6.36% over the previous year; or an increase of 0.138 billion Yuan over 2014, with an average annual increase of 9.13%.

Of the total fund expenditure of the employment injury insurance, expenditure on work injury benefits was 0.468 billion Yuan, representing an increase of 0.029 billion Yuan or 6.61% over the previous year.

C. Fund balances

In 2018, the total fund balances of the employment injury insurance was 1.161 billion Yuan, representing an increase of 0.096 billion Yuan or 9.01% over the previous year; or an increase of 0.291 billion Yuan over 2014, with an average annual increase of 7.48 %.

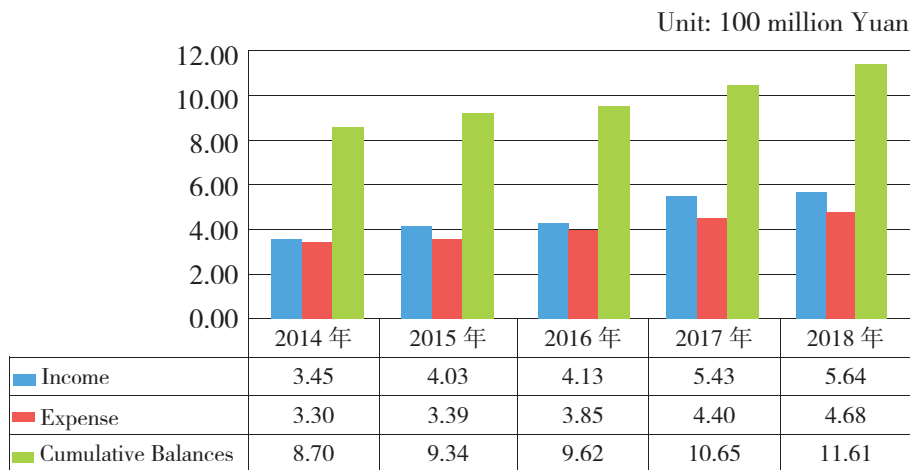


Figure 3-4 The Fund Income, Expense and Cumulative Balances of Employment Injury Insurance, 2014-2018

Cumulative Balances and Distribution of Employment Injury Insurance in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	2.69	1.49	1.20	3.76	32.39%	Hongsipu Area	0.03	0.02	0.01	0.05	0.43%
Yongning County	0.88	0.06	0.02	0.06	0.52%	Guyuan	0.26	0.12	0.14	0.53	4.57%
Helan County	0.13	0.09	0.04	0.16	1.38%	Xiji County	0.06	0.06	0.00	0.09	0.78%
Lingwu	0.51	0.50	0.01	0.04	0.34%	Longde County	0.03	0.04	-0.01	0.01	0.09%
Shizuishan	0.51	0.90	-0.39	0.13	1.12%	Jingyuan County	0.02	0.00	0.02	0.05	0.43%
Pingluo County	0.14	0.22	-0.08	0.00	0.00%	Pengyan County	0.06	0.04	0.02	0.07	0.60%
Wuzhong	0.26	0.21	0.05	0.65	5.60%	Zhongwei	0.25	0.35	-0.10	0.02	0.17%
Yanchi County	0.05	0.05	0.00	0.04	0.34%	Zhongning County	0.23	0.27	-0.04	0.04	0.34%
Tongxin County	0.06	0.02	0.04	0.13	1.12%	Haiyuan County	0.06	0.03	0.03	0.13	1.12%
Qingtongxia	0.13	0.21	-0.08	0.02	0.17%	Regional Level	0.08	0.00	0.08	5.63	48.49%
In total							5.64	4.68	0.96	11.61	—

III. Coverage of beneficiaries

A. People benefiting from work injury insurance

In 2018, 6,346 people received employment injury benefits, representing an increase of 1,078 or 20.46% over the previous year; or an increase of 1,715 over 2014, with an average annual increase of 8.19%.

A total of 5,078 people received disability benefits, representing an increase of 963 or 23.40% over the previous year, or an increase of 1,403 over 2014, with an average annual increase of 8.42%. Of the total, injured workers with un-leveled disabilities numbered 215, accounting for 4.23%; injured workers with leveled disabilities numbered 4,863, accounting for 95.77% (of injured workers with

leveled disabilities, those with levels 1 to 4 numbered 1,171, accounting for 24.08%; levels 5 to 6 numbered 424 for 8.72%; levels 7 to 10 numbered 3,268 for 67.20%).

Work-related deaths (so identified after work injury verification and the benefits are paid by work injury insurance fund) numbered 184, a decrease of 7 over the previous year, or an increase of 8 over 2014, with an average annual increase of 1.11%.

The dependents supported numbered 1,084, representing an increase of 122 or 12.68% over the previous year, or an increase of 304 over 2014, with an average annual increase of 8.58%.

Coverage of Beneficiaries for People Benefiting from Employment Injury Insurance

Unit: person

Year	Amount	people received disability benefits					people received occupational disease benefits					Work-related deaths	Dependents supported
		Total	Levels 1 to 4	Levels 5 to 6	Levels 7 to 10	other	Total	Levels 1 to 4	Levels 5 to 6	Levels 7 to 10	other		
2014	4631	3675	717	264	2062	632	502	332	51	95	23	176	780
2015	5808	4846	886	264	2176	1520	350	272	20	58	0	148	814
2016	5231	4208	948	147	2670	443	376	326	10	39	1	175	848
2017	5268	4115	891	174	2723	327	336	267	14	54	1	191	962
2018	6346	5078	1171	424	3268	215	416	387	14	13	2	184	1084

B. Employment Injury Benefits

1. Disability Benefits

Lump-sum disability allowances: 3,277 people received lump-sum disability allowances, representing an increase of 717 or 28.01% over the previous year, or an increase of 630 over 2014, with an average annual increase of 5.48%. The expenditure on lump-sum disability allowances was 136.8787 million Yuan, representing an increase of 28.7931 million Yuan or 26.64% over the previous year,

or an increase of 63.048 million Yuan over 2014, with an average annual increase of 16.69%.

Disability subsidies: 10,472 people received disability subsidies, representing an increase of 669 or 6.82% over the previous year, or an increase of 3,780 over 2014, with an average annual increase of 11.85%. The expenditure on disability subsidy was 37.244 million Yuan, representing an increase of 3.5595 million Yuan or 10.57% over the previous year, or an increase of 16.452 million Yuan over 2014, with an average annual increase of 15.69%.

Personal care fees: 4,030 people received personal care fees, representing an increase of 573 or 16.58% over the previous year, or an increase of 1,364 over 2014, with an average annual increase of 10.88%. The expenditure on personal care fees was 9.3571million Yuan, representing an increase of 2.7232 million Yuan or 41.05% over the previous year, or an increase of 5.3422 million Yuan over 2014, with an average annual increase of 23.56%.

Expenses of auxiliary device provision: among injured workers with levels 1 to 10 of disabilities, 164 people are equipped with auxiliary devices, representing an increase of 10 over the previous year, or a decrease of 34 over 2014, with an average annual decrease of 4.60%. The expenditure on auxiliary device was 1.7221 million Yuan, representing an increase of 590,100 Yuan over the previous year, or an increase of 137,300 Yuan over 2014, with an average annual increase of 2.10%.

2. Work-related Death Benefits

Standard of lump-sum work-related death allowances: Standard of lump-sum work-related death allowances was 727,900 Yuan, representing an increase of 55,600 Yuan or 8.27% over the previous year.

Funeral benefits:The standard allowance for funeral benefits is 36,390 Yuan,

representing an increase of 2,472 Yuan or 7.29% over the previous year, or an increase of 10,302 Yuan over 2014, with an average annual increase of 8.68%.

Pensions for dependents: Average monthly pensions for per dependent were 1,280 Yuan, representing an increase of 147 Yuan or 12.97% over the previous year.

3. Medical Benefits for Work-related Injury

Beneficiaries of out-patient and emergency treatments and hospitalization numbered 12,715 representing an increase of 2,058 people or 19.31% over the previous year, or an increase of 5,793 over 2014, with an average annual increase of 16.42%. The expenditure on out-patient and emergency treatments and hospitalization totaled 66.0205 million Yuan, representing a decrease of 2.3144 million Yuan or 3.39% over the previous year, or an increase of 14.9464 million Yuan over 2014, with an average annual increase of 6.63%.

Besides, 912 people received lump-sum health subsidies, representing an increase of 260 or 39.88% over the previous year.

4. Post-work Injury Rehabilitation Benefits

Beneficiaries of post-work injury rehabilitation numbered 13 person times, representing a decrease of 8 or 38.10% over the previous year. The expenditure on rehabilitation was 457,200 Yuan.

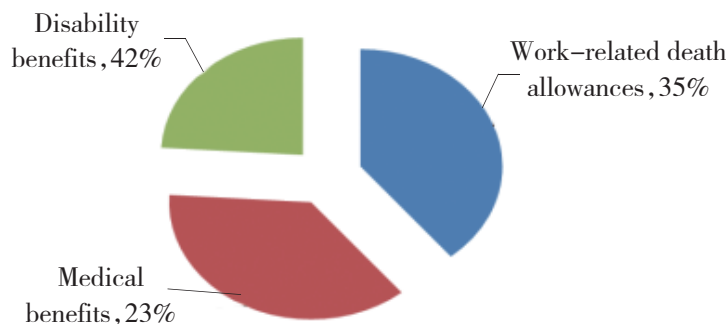


Figure3-5 Chart of Expenses for Employment Injury Insurance in 2018

Part IV Unemployment Insurance

I. An Overview of Coverage

A. General information

By the end of 2018, the number of people insured under the unemployment insurance totaled 919,700, representing an increase of 34,200 or 3.86% over the end of the previous year; or an increase of 185,500 over 2014, with an average annual increase of 6.32% . Among the total, rural migrant workers totaled 115,800, accounting for 12.59% and representing a decrease of 8,400 over the end of the previous year, or an increase of 35,700 over 2014, with an average annual increase of 11.14%.

B. General information in different districts

Considering from different districts, the number of people in Yinchuan and Shizuishan insured under the unemployment insurance reached over 100,000, of which number in Yinchuan listed the top with 424,400.

People Insured under the Unemployment Insurance in Ningxia in 2018

Unit: person

District	Number of People Insured	District	Number of People Insured
Yinchuan	424,400	Hongsipu Area	5,500
Lingwu	45,500	Guyuan	41,800
Yongning County	27,100	Xiji County	9,500
Helan County	29,800	Longde County	5,300
Shizuishan	109,600	Jingyuan County	3,700
Pingluo County	19,900	Pengyang County	5,800
Wuzhong	35,600	Zhongwei	36,400
Qingtongxia	39,400	Zhongning	18,200
Yanchi County	7000	Haiyuan County	9,500
Tongxin County	9,600	Regional Level	35,900

II. Fund income and expense

A. Fund income

In 2018, the fund income of unemployment insurance was 0.549 billion Yuan (excluding grant from the higher authority, income and subsidy from the lower government, the same below), representing an increase of 0.066 billion Yuan or 13.66% over the previous year; or a decrease of 0.287 billion Yuan or 8.58% over 2014. The composition of unemployment insurance fund income in 2018 is as follows

1. Unemployment insurance contributions: Revenue from unemployment insurance contributions was 0.468 billion Yuan, representing an increase of 0.059 billion Yuan or 14.43% over the previous year; or a decrease of 0.298 billion Yuan over 2014, with an average annual decrease of 9.73%.

2. Interest revenue: Interest income was 0.07 billion Yuan, representing a decrease of 0.004 billion Yuan or 5.41% over the previous year; or an increase of

0.001 billion Yuan over 2014, with an average annual increase of 0.36%.

B. Fund expenditure

The fund expenditure of unemployment insurance totaled 0.302 billion Yuan (excluding income and subsidy to the lower government, expenses from the higher authority, the same below) representing a decrease of 0.022 billion Yuan or 6.79% over the previous year; or a decrease of 0.077 billion Yuan over 2014, with an average annual decrease of 5.08%.

C. Cumulative balances

The cumulative balances amounted to 3.881 billion Yuan, representing an increase of 0.246 billion Yuan or 6.77% over the previous year; or an increase of 1.152 billion Yuan over 2014, with an average annual increase of 10.55%.

Fund Income, Expenditure and Calculative Balances of Unemployment Insurance in 2018

Unit:100 million Yuan

District	Fund Income	Fund Expenditure	Calculative Balances
In total	5.49	3.02	38.81
Yinchuan	2.74	1.38	13.67
City Level	2.16	1.06	11.28
Lingwu	0.4	0.17	1.89
Yongning	0.09	0.08	0.21
Helan	0.09	0.07	0.29
Shizuishan	0.73	0.64	1.9
City Level	0.64	0.61	1.61
Pingluo	0.09	0.03	0.29
Wuzhong	0.48	0.36	1.18

District	Fund Income	Fund Expenditure	Calculative Balances
City Level	0.17	0.16	0.22
Qingtongxia	0.15	0.16	0.04
Yanchi	0.06	0.02	0.21
Tongxin	0.07	0.01	0.52
Hongsipu	0.04	0.01	0.19
Guyuan	0.41	0.13	2.1
City Level	0.23	0.06	1.21
Xiji	0.07	0.02	0.48
Longde	0.03	0.02	0.05
Jingyuan	0.02	0.01	0.15
Pengyang	0.06	0.02	0.21
Zhongwei	0.36	0.29	0.56
City Level	0.23	0.23	0.06
Zhongning	0.07	0.04	0.25
Haiyuan	0.06	0.02	0.27
Regional Level	0.77	0.22	19.4

III. Beneficiaries

In 2018, 25,200 unemployed people received unemployment benefits of different periods, representing a decrease of 2,000 people or 7.35% over the previous year; or a decrease of 1,300 people over 2014. At the end of 2018, the unemployment insurance beneficiaries numbered 12,000 people, representing a same number as the end of the previous year; but a decrease of 900 people over 2014.

Number of People Insured Unemployment Insurance in 2018

Unit: person

Name	Number of People Insured	Note
In total	25,150	
Yinchuan	11,927	
City Level	9,113	
Lingwu	1,251	
Yongning	784	
Helan	779	
Shizuishan	4,567	
City Level	4,126	
Pingluo	441	
Wuzhong	3,777	
City Level	1,786	
Qingtongxia	1,260	
Yanchi	339	
Tongxin	250	
Hongsipu	142	
Guyuan	1,727	
City Level	809	
Xiji	241	
Longde	295	
Jingyuan	112	
Pengyang	270	
Zhongwei	3,152	
City Level	2,387	
Zhongning	473	
Haiyuan	292	
Regional Level	0	

In 2018, the average monthly benefit level of unemployment insurance was 1204.01 Yuan per capita, representing an increase of 250.54 Yuan or 26.28% over the previous year; or an increase of 386.22 Yuan over 2014, with an average annual increase of 11.81%.

Among all unemployment insurance beneficiaries in 2018, 84.27% were covered under the basic medical insurance for employees. The unemployment insurance fund was paid 0.044 billion Yuan to the contributions under the basic medical insurance for employees and the monthly contribution was 367.08 Yuan per capita, representing an increase of 29.6 Yuan or 8.77% over the previous year.

The rural migrant workers receiving lump-sum living subsidies totaled 1,800 for the year, representing an increase of 200 or 12.5% over the previous year; or an increase of 800 or 80% over 2014. The average lump-sum living subsidy for rural migrant workers percapita was 7,024.09 Yuan, representing an increase of 2,139.53Yuan or 43.8% over the previous year.

Part V Maternity Insurance

I. An Overview of Coverage

A. General information

By the end of 2018, the number of people insured under the maternity insurance reached 880,700, an increase of 63,400 or 7.76% over the previous year; or an increase of 167,300 over 2014, with an average annual increase of 5.4%.

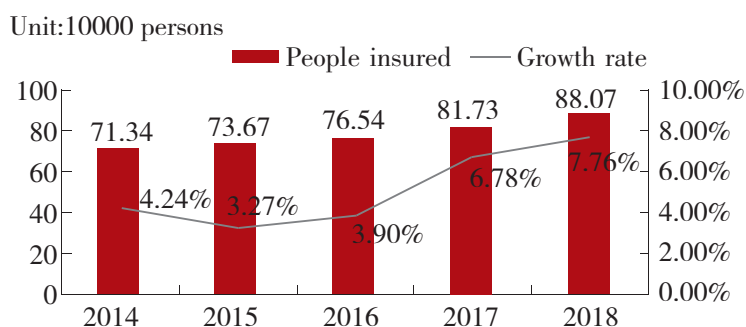


Figure 5-1 People Insured under the Maternity Insurance, 2014-2018

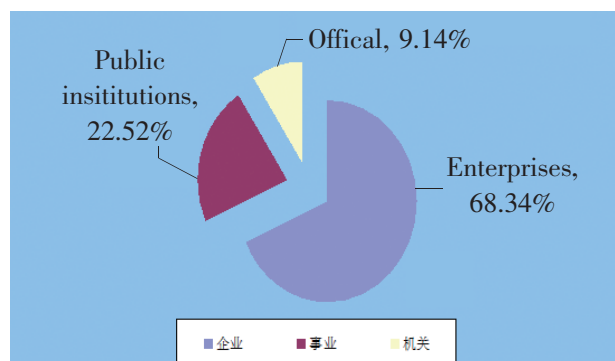


Figure 5-2 Distribution of People Insured under the Maternity Insurance in 2018

B. Composition of insured people

1. By employing units

Enterprises entities: By the end of 2018, enterprise employees covered by maternity insurance numbered 601,900, accounting for 68.34% of the total and representing an increase of 1.05 percentage points over the previous year; or an increase of 131,600 or 6.4% over 2014.

Public institutions: By the end of 2018, employees in public institutions covered by maternity insurance numbered 198,300, accounting for 22.52% of the total and representing a decrease of 0.66 percentage points over the previous year; or an increase of 27,000 over 2014, with an average annual increase of 3.7%.

Official: By the end of 2018, employees in public institutions covered by maternity insurance numbered 80,500, accounting for 9.14% of the total and representing a decrease 0.39 percentage points over the previous year; or an increase of 8,700, with an average annual increase of 2.9%.

2. By gender

In 2018, the female participants covered by maternity insurance numbered 369,200, representing an increase of 34,300 or 10.24% over the previous year. The proportion of female participants accounting for 41.92% of the total, representing an increase of 0.94 percentage points over the previous year.

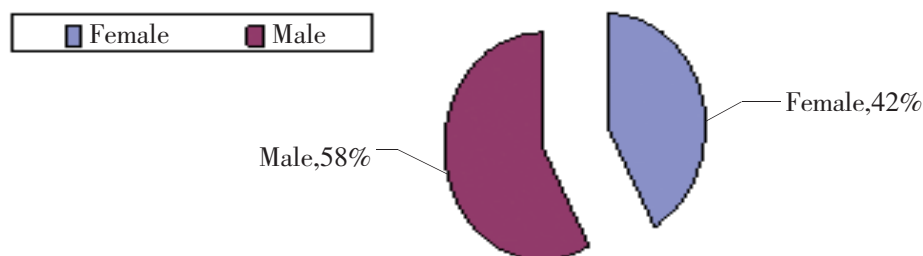


Figure 5–3 Proportion of Male and Female Participants Insured under Maternity Insurance in 2018

II. Fund income and expense

A. Fund income

In 2018, the total income of the maternity insurance fund was 0.524 billion Yuan (excluding grant from the higher authority, income and subsidy from the lower government, the same below), representing an increase of 0.086 billion Yuan or 19.63% over the previous year; or an increase of 0.311 billion Yuan over 2014, with an average annual increase of 25.24%.

B. Fund expense

In 2018, the total expenditure of the maternity insurance fund was 0.489 billion Yuan (excluding subsidy to the lower government, expenses from the higher authority, the same below), representing an increase of 0.004 billion Yuan or 0.82% over the previous year; or an increase of 0.295 billion Yuan over 2014, with an average annual increase of 26%.

C. Fund balances

In 2018, the cumulative balances of the maternity insurance fund amounted to 0.229 billion Yuan, representing an increase of 0.035 billion Yuan or 18.04% over the previous year; or a decrease of 0.002 billion Yuan over 2014, with an average annual decrease of 0.22%.

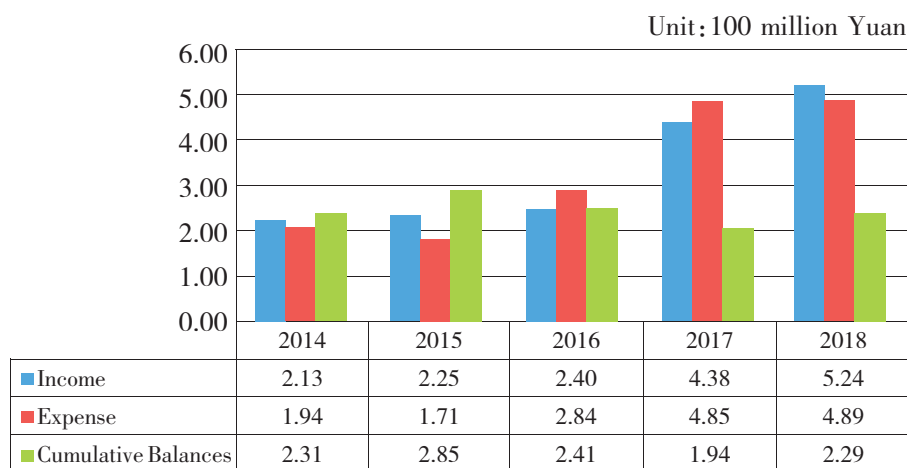


Figure 5–4 The Fund Income, Expense and Cumulative Balances of the maternity insurance, 2014–2018

Cumulative Balances and Distribution of the Maternity Insurance in 2018

Unit: 100 million Yuan

District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate	District	Income	Expense	Current Balance	Cumulative Balance	Balance Rate
Yinchuan	3.77	3.56	0.21	0.54	23.58%	Hongsipu Area	0.03	0.03	0.00	0.01	0.44%
Yongning County	—	—	—	—	—	Guyuan	0.38	0.27	0.11	0.25	10.92%
Helan County	—	—	—	—	—	Xiji County	—	—	—	—	—
Lingwu	—	—	—	—	—	Longde County	—	—	—	—	—
Shizuishan	0.21	0.37	–0.16	0.58	25.33%	Jingyuan County	—	—	—	—	—
Pingluo County	0.03	0.03	0.00	0.00	0.00%	Pengyang County	—	—	—	—	—
Wuzhong	0.21	0.19	0.02	0.10	4.37%	Zhongwei	0.18	0.17	0.01	0.02	0.87%
Yanchi County	0.06	0.05	0.01	0.08	3.49%	Zhongning County	0.15	0.09	0.06	0.17	7.42%
Tongxin County	0.06	0.04	0.02	0.10	4.37%	Haiyuan County	0.03	0.02	0.01	0.11	4.80%
Qing-tongxia	0.13	0.07	0.06	0.33	14.41%	Regional Level	—	—	—	—	—
In total	5.24	4.89	0.35	2.29	—						

Note: The pooling fund in Yinchuan and Guyuan have realized unified statistics. Thus there are no data statistics in the sub-administration districts.

III. Beneficiaries

A. An overview of beneficiaries

In 2018, maternity benefits of various types were provided to 57,000 people, representing a decrease of 5,400 or 8.72% over the previous year. Benefits associated with health care were provided to 23,300 people, representing a decrease of 800 or 3.51% over the previous year. People received allowances reached 33,700, representing a decrease of 4,600 or 12% over the previous year.

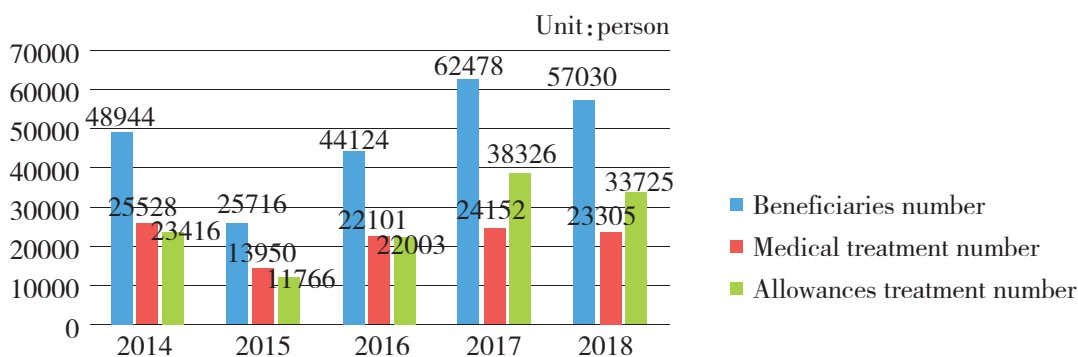


Figure 5-5 Maternity beneficiaries, 2014-2018

B. Benefits of maternity insurance

In 2018, the average medical expenses of maternity per person was 2,850 Yuan, representing a decrease of 205 Yuan or 6.71% over the previous year. The maternity benefits per person was 12,855 Yuan, representing an increase of 1,115 Yuan or 9.50% over the previous year.

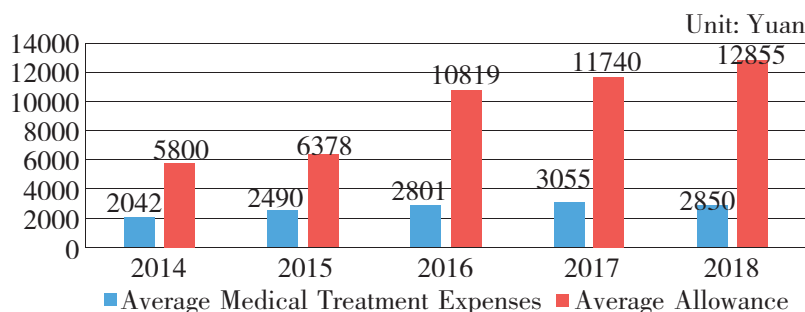


Figure 5-6 The Average Medical Treatment Expenses and Average Allowance of the maternity insurance, 2014-2018

Part VI Operations of Social Insurance Fund

I. An Overview of Social Insurance Fund Operations

In 2018, the total fund revenue of five social insurances, namely Basic Old-Age Insurance (including Old -Age Insurance for Urban and Rural Residents), basic Medical Insurance(including Medical Insurance for Urban and Rural Residents), Work Injury Insurance, Unemployment Insurance and Maternity Insurance, reached 35.236 billion Yuan (excluding income and subsidy to the lower government, expenses from the higher authority, the same below), representing an increase of 5.192 billion Yuan or 17.28% over the previous year; or an increase of 15.115 billion Yuan over 2014, with an average annual increase of 15.04%. Among the total, contributions collected and paid amounted to 24.964 billion Yuan, representing an increase of 2.89 billion Yuan or 13.03% over the previous year; or an increase of 14 billion Yuan over 2014, with an average annual increase of 22.84%.

The total fund expenditure of five social insurances was 29.397 billion Yuan (excluding income and subsidy to the lower government, expenses from the higher authority, the same below), representing an increase of 2.074 billion Yuan or 7.59% over the previous year; or an increase of 10.651 billion Yuan over 2014, with an average annual increase of 11.9%.

The total fund revenue and expenditure of five social insurances was 64.633 billion Yuan, representing an increase of 7.266 billion Yuan or 12.67% over the previous year; or an increase of 25.766 billion Yuan over 2014, with an average annual increase of 13.56%.

The total cumulative fund balances of five social insurances was 40.782 billion Yuan, representing an increase of 5.838 billion Yuan or 16.71% over the previous year; or an increase of 13.499 billion Yuan over 2014, with an average annual increase of 10.57%.

Fund Income, Expense and Cumulative Balances of the Social Insurance, 2014–2018

Unit: 100 million Yuan, %

Year	Fund Income						Fund Expense			Cumulative Balances		
	In Total	Collection	Increase	Growth Rate	Decrease	Growth Rate	In Total	Decrease	Growth Rate	In Total	Increase	Growth Rate
2014	201.21	144.65	—	—	—	—	187.46	—	—	272.83	—	—
2015	237.31	169.35	24.70	17.08%	36.10	17.94%	216.23	28.77	15.35%	293.91	21.08	7.73%
2016	271.60	196.99	27.64	16.32%	34.29	14.45%	243.24	27.01	12.49%	322.2	28.29	9.63%
2017	300.44	221.72	24.73	12.55%	28.84	10.62%	273.23	29.99	12.33%	349.44	27.24	8.45%
2018	352.36	249.64	28.90	13.03%	51.92	17.28%	293.97	20.74	7.59%	407.82	58.38	16.71

II. An Overview of Social Insurance Fund Assets

By the end of 2018, the total assets of five social insurances, namely Basic Old–Age Insurance (including Basic Old–Age Insurance for Urban Employees and for Urban and Rural Residents), Basic Medical Insurance (including Basic Medical Insurance for Urban Employees and for Urban and Rural Residents), Work Injury Insurance, Unemployment Insurance and Maternity Insurance, reached 40.962 billion Yuan, including 40.425 billion Yuan as deposits in spe–

cial fiscal accounts of government at different levels, 0.402 billion Yuan as deposits in expense accounts of social insurance agencies at different levels, 0.134 billions Yuan as suspense payment, of which the old-age insurance fund for employees accounted for 54% of the total.

III. An Overview of Available Static Payment Months for Each Insurance

1. Basic Old-Age Insurance for urban employees. By the end of 2018, the calculative fund balances of the Basic Old-Age Insurance for all regional urban employees was 22.074 billion Yuan and 14.9 months were available for the static payment.

2. Basic Old-Age Insurance for urban and rural Residents. By the end of 2018, the calculative fund balances of the Basic Old-Age Insurance for all regional urban and rural residents was 3.238 billion Yuan and 37.9 months were available for the static payment.

3. Work Injury Insurance. By the end of 2018, the calculative fund balances of the Work Injury Insurance was 1.161 billion Yuan and 29.8 months were available for the static payment.

4. Unemployment Insurance. By the end of 2018, the calculative fund balances of the Unemployment Insurance was 3.881 billion Yuan and 154.2 months were available for the static payment.

5. Basic Medical Insurance for urban employees. By the end of 2018, the calculative fund balances of the Basic Medical Insurance for all regional urban employees was 8.061 billion Yuan and 22.2 months were available for the static payment.

6. Basic Medical Insurance for urban and rural Residents. By the end of

2018, the calculative fund balances of the Basic Medical Insurance for all regional urban and rural residents was 2.138 billion Yuan and 6.7 months were available for the static payment.

7. Maternity Insurance. By the end of 2018, the calculative fund balances of the Maternity Insurance was 0.229 billion Yuan and 6.7 months were available for the static payment.

IV. Fund monitoring

In the end of 2018, 213,400 people from 1986 units were examined through on-site examination. Through the examination, under-pay social security fund amounts to 6.7441 million Yuan, 6.0558 million Yuan was recovered. Medical institutions examined numbered 474, and there were 135,600 cases of violation involving 12.9939 million yuan. 713 Health Insurance qualified physicians were punished the credit points and 17 physicians have been out of service on health insurance. Three aspects will be mainly strengthened throughout the year. First, we will build a whole-process monitoring system, focus on promoting the application of information-based monitoring and face recognition monitoring. Sending medical knowledge information and pre-warning rules to doctors, so as to effectively reduce irrational drug use, irrational treatment and false hospitalization. Second, we will make greater efforts to deal with illegal behaviors by strengthening daily supervision and carrying out special joint actions to further improve the medical security management system and ensure the safety of medical insurance funds. Third, we will improve the construction of the integrity system, focus on promoting the management of doctors' integrity, establish joint disciplinary measures for breaking rules, and promote the standardization of doctors' medical service behavior.

Statistical Table on Medical Insurance Examination in 2018

District	Medical Institutions	Illegal Cases	Total Recovered Fund (Unit: 10000 Yuan)
Yinchuan	141	72827	373.983471
Yongning County	15	18871	22.316349
Helan County	13	2527	4.783714
Lingwu	23	2915	62.75821
Shizuishan	32	14556	131.558153
Pingluo County	29	1633	59.438521
Wuzhong	16	16	0
Hongsipu Area	39	50	58.603983
Yanchi County	12	1867	32.556507
Tongxin County	13	517	11.292288
Qingtongxia	22	252	32.372492
Guyuan	12	946	106.791988
Yuanzhou District	17	1511	110.152697
Xiji County	24	4264	84.760886
Longde County	13	545	44.203105
Jingyuan County	10	4188	71.874102
Pengyang County	0	0	0
Zhongwei	8	103	18.856566
Zhongning County	25	0	7.7793
Haiyuan County	10	8033	65.305548
In total	474	135621	129.938788

Part VII Critical Disease Insurance for Urban and Rural Residents

I. Payment standard

In 2018, the payment threshold standard for critical illness insurance of urban and rural residents were: 9,500 Yuan for Yinchuan city, 9,400 Yuan for Shizuishan city, 9,300 Yuan for Wuzhong city and Zhongwei city and 8,100 Yuan for GuYuan city. Payment proportion started from 55% to 70% could be reimbursed, with 8 phases in total. In addition, for medical expenses of 20 kinds of critical illnesses of children's congenital heart diseases and acute leukemia etc., 1%–3% should be increased on the basis of proportion for segment payment specified in critical illness insurance, and reimbursement proportion reached 56%–73%. There was no upper limit for reimbursement.

The Payment Standard of Critical Illness Insurance for Urban and Rural Residents in 2018

Phrase	Available Medical Cost for Individual Burden(Yuan)	Payment proportion for Critical Illness	
		Common Disease	Payment proportion for 20 kinds of critical illnesses(%)
1	Start Line–20,000	55	56
2	20,001 – 50,000	57	58
3	50,001 – 100,000	59	60
4	100,001 – 200,000	61	63
5	200,001 – 300,000	62	64
6	300,001 – 400,000	63	65
7	400,001 – 500,000	66	68
8	Above 500,001	70	73

The unified payment standard for filed poverty-stricken family on critical disease in five cities was 3,000 Yuan. Payment proportion reached between 61% and 75% could be reimbursed, with 8 phases in total. In addition, for medical expenses of 20 kinds of critical illnesses, 2 percentage points were increased on the basis of proportion for segment payment specified in critical illness insurance, and reimbursement proportion reached 62% –77%. There was no upper limit for reimbursement.

The Payment Level for Filed Poverty-stricken Family on
Critical Disease Critical Illness in 2018

Phrase	Available Medical Cost for Individual reimbursement (Yuan)	Payment proportion for Filed Poverty-stricken Family	
		Common Disease	Payment proportion for 20 kinds of critical illnesses(%)
1	3000–20,000	60	62
2	20,001 – 50,000	62	64
3	50,001 – 100,000	64	66
4	100,001 – 200,000	66	68
5	200,001 – 300,000	67	69
6	300,001 – 400,000	68	70
7	400,001 – 500,000	71	73
8	Above 500,001	75	77

II. People insured

In 2018, number of insured people for critical illness insurance of urban and rural residents reached 4.9432 million, which realized full coverage for insured personnel of urban and rural residents. Among insured people, the number of adults reached 3.4322 million with proportion of 69 %, and the

number of primary and secondary students and children reached 1.4645 million with proportion of 30%. The number of university students reached 46,500 with proportion of 1%.

III. Fund income and expense

In 2018, capital income for critical illness insurance of urban and rural residents was 182.89691 million Yuan which decreased 0.1652 million Yuan compared with 2017 (183.0621 million Yuan), a total of 169.3461 million Yuan has been allocated, with a capacity ratio of 92.59%. A total of 53,000 people were covered by critical illness insurance, an increase of 12.77% over 2017 (47,000 people). The reimburse expense of critical illness insurance was 209.8098 million Yuan, an increase of 5.97% over 2017 (197.9896 million Yuan), and capital surplus was -26.9129 million Yuan. (see Table 1)

Table 1: Fund Income and Expense of Critical Illness Insurance
for Urban and Rural Residents in 2018

Unit: 10000 Yuan

Insurance Company	District	People Insured (10000)	Insurance-standard	Fund Income	People Benefited	Payment Amount	Calculative Balances
Life Insurance	Yinchuan	106.43	37	3937.98	12340	4720.76	-782.78
PICC	Shizuishan	50.64	37	1873.76	4896	1927.98	-54.22
	Wuzhong	116.88	37	4324.42	11391	4515.57	-191.15
	Guyuan	120.45	37	4456.52	13488	5339.41	-882.89
	Zhongwei	99.92	37	3697.01	10868	4477.26	-780.25
In Total		494.32	37	18289.69	52983	20980.98	-2691.29

IV. Beneficiaries

A. In 2018, there were 52,983 people in urban and rural benefited from Critical Illness Insurance for Urban and Rural Residents, and it occupied 1.07% of total number of insured people, with an increase of 0.12 percentage points year-on-year. Representing an increase of 6004 or 12.78% over 2017. Accounting for 6.86% of the basic medical insurance hospital total person-times, an increase of 0.05 percentage points year-on-year.

B. The reimbursement proportion by the policy increased significantly. In 2018, the reimbursement proportion covered by the Critical Illness Insurance for Urban and Rural Residents reached 69.86%, up 4.93 percentage points from 2017 (64.93%). For patients with serious diseases, the reimbursement proportion increased 15.54 percentage points on the basis of basic medical insurance reimbursement, an increase of 0.83 percentage points over 2017 (14.71%), with an average increase of 5.41 percentage points for each resident. The reimbursement proportion of medical insurance for urban and rural residents will reach 75.27 %. (see Table 2)

Table 2:Reimbursement proportion of Critical Illness Insurance for Urban and Rural Residents in Ningxia, 2017-2018

Unit: 10000 Yuan

Year	People Insured (10000 person)	People Insured (10000 person)	Total hospital expenses	Payment amount	Financial subsidy	Reimbursement rate within policy scop	Average reimbursement ratio within policy limit	The Proportion of reimbursement increased
2017	494.76	388227	143481.88	19798.96	1315.28	64.93%	5.44%	14.71%
2018	494.32	422530	147219.76	20980.98	1891.46	69.86%	5.41%	15.54%

C. Policyoperate smoothly. In 2018, the proportion of hospitalization times, medical expenses and critical illness insurance benefits in the whole region is basically the same as that of the previous year. The basic medical insurance and critical illness insurance for urban and rural residents in the district have been connected to the whole country. After “one-stop” settlement of hospitalization in and outside the district, it is greatly convenient for people and the policy runs smoothly. (see Table 3).

Table 3: Hospitalization Distribution of Critical Illness Patients, 2017–2018

Unit: person, 10000 Yuan

Dis-strict	Number of patients				Number of patients				Total expenditure for critical illness			
	2017		2018		2017		2018		2017		2018	
	Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount	Rate
In Ning-xia	39456	83.99%	44496	83.98%	84158	81.58%	126988	81.25%	15266	77.10%	16460	78.45%
Out of Ning-xia	7523	16.01%	8487	16.02%	19002	18.42%	29305	18.75%	4533	22.90%	4521	21.55%
In Tota	46979	100%	52983	100%	103160	100%	156293	100%	19799	100%	20981	100%

D. Medical treatment for 20 major diseases. Among the 20 major diseases, the number of patients with end-stage renal disease still accounted for the first place (664), mainly because Zhongwei included outpatient renal dialysis in the settlement of hospital medical expenses. Next are cerebral infarction, gastric cancer and female breast cancer. Acute myocardial infarction and congenital heart disease ranked in the top 10, with average medical expenses of 46,689 Yuan and 49,546 Yuan respectively, far higher than the average hospitalization expenses of critical illness insurance(27,786 yuan).(see Table 4)

Table 4: Medical treatment table of top 10 of 20 major diseases

Unit: 10000 Yuan

Diseases	Number of Patients	Total expenses	Beneficiaries
End-stage renal disease	664	1504.36	156.31
Cerebral infarction	606	923.21	103.96
Gastric cancer	443	1199.06	183.76
Female breast cancer	410	526.80	91.41
Acute myocardial infarction	324	1512.72	131.14
Acute leukemia	295	738.69	180.99
Congenital heart disease	281	1392.25	184.45
Colorectal cancer	164	428.37	57.54
Lung cancer	163	294.28	53.93

E. Critical illness insurance funds are mostly used to pay large fees. In 2018, the number that benefit from insurance treatment of critical illness for urban and rural residents below 1000 Yuan accounts for 22.69%, whose treatment amount accounts for 1.91 %. The number of people above 5000 Yuan accounts for 35.15% and the amount accounts for 80.75% (see Table 5 for details). In 2018, the maximum reimbursement amount of patients with critical illness insurance was 681,500 Yuan, indicating that critical illness insurance has played its due role.

Table 5: Treatment standard of Critical Illness Insurance for Urban and Rural Residents

Treatment Standard (Yuan)	Proportion of people received benefits	Proportion of treatment amount	Per capita treatment (Yuan)
0-1000	22.69%	1.91%	510.99
1000-5000	42.16%	17.34%	2492.39
Above 5000	35.15%	80.75%	13930.67

V. Operation effect

A. Carry out the supplement reimbursement on critical disease insurance for filed poverty suffers. The adjustment of critical illness insurance policy was officially launched on September 28, 2017. After regulations on “one-stop” health poverty alleviation insurance settlement, we held the training on “one-stop” health poverty alleviation insurance settlement business, interpreted the new policies, and explained in detail the “one-stop” settlement process of health poverty alleviation and practical operation. In view of the problems pointed out by the audit, the supplementary report was successfully completed, the total cashed amount reached 9.3909 million Yuan and benefited for 6,630 people.

B. Continue to improve the “one-stop” settlement system, and effectively solve the problem of great pressure on poor patients to advance funds. In Ningxia, medical institutions have realized “one-stop” real-time settlement on health poverty alleviation of the basic medical insurance and the critical illness insurance for urban and rural residents as well as the filed poverty-stricken families. Off-site medical treatment across provinces have realized “one-invoice” settlement on the basic medical insurance and the critical illness insurance, which provide convenience for the mass and strengthen service and management efficiency

C. Improve handling services and strengthen the connection of the central government offices. China Life Insurance and PICC Property Insurance strongly support the work of critical illness insurance, and continue to undertake the critical illness insurance business for urban and rural residents in 2018, so as to ensure the normal operation of critical illness insurance for urban and rural residents and protect these people. Social security agencies in cities, counties (districts) and the two insurance companies continue to work together, standard-

ize the business process and achieve timely review of the remote cost within 24 hours, to provide efficient and convenient handling services throughout the process.

Part VIII Agency Construction

I. An overview of the agencies

By the end of December in 2018, there were 27 service agencies in Ningxia. Among which, 1 at autonomous region off level named Ningxia Department of Social Security and now characterized as the public management unit, 5 at prefectural (municipal)level (agencies in Yinchuan, Shizuishan, Wuzhong, GuYuan and Zhongwei City), 10 at county (town) level (agencies in Pingluo County, Tongxin County, Yanchi County, Yuanzhou District, Xiji County, Longde County, JingYuan County, Pengyang County, HaiYuan County and Ningdong Social Security Center)and 9 at deputy municipal district level (Xingqing district, Jinfeng district, Xixia district, Yongning County, Helan County, Lingwu City, Qingtongxia City, Hongsipu Area and Zhongning Social Security Bureau)as well as 2 units without levels(Dawukou district and Huinong district social security service center). 26 agencies at prefectural (municipal)level and county (town)level did not participate in the public management.

II. An overview of the staff

By the end of December in 2018, there were 1,006 staff members on file in insurance agencies in the whole region, and 1,028 personnel were at positions.

A. Age structure of agency staff members

There were 266 people under age 35, accounting for 25.9% of the total; 422 people between the age of 36 and 45, accounting for 41% of the total; 298 people between the age of 46 and 55, accounting for 29% of the total; 42 people above age 56, accounting for 4.1% of the total.

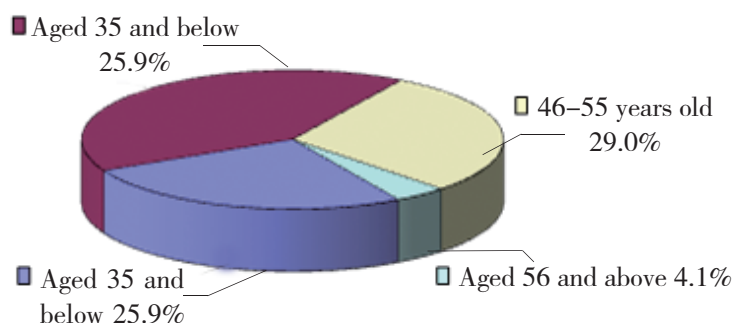


Figure 8-1 Composition of staff members by age group

B. Educational background of agency staff members

People with master's degree and above numbered 38, accounting for 3.7% of the total; people with bachelor's degree numbered 742, accounting for 72.2% of the total; people with college diploma numbered 237, accounting for 23% of the total; holders of diploma of secondary school and below numbered 11, accounting for 1.1% of the total.

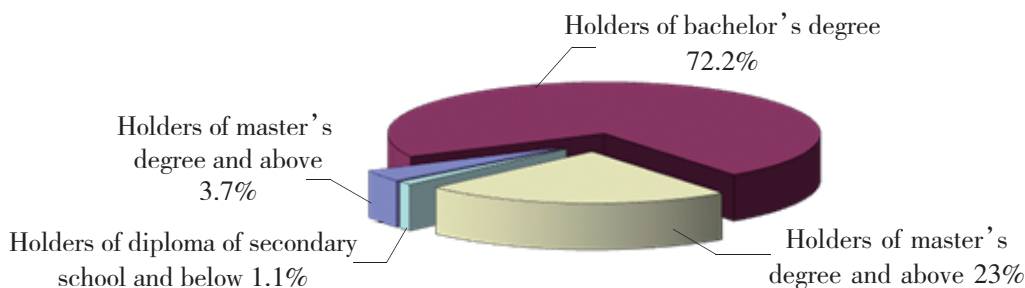


Figure 8-2 Composition of staff members with degrees

C. Professional and technical titles of agency staff members

People with senior professional and technical titles numbered 97, accounting for 9.4% of the total; people with intermediate professional technical title numbered 214, accounting for 20.8% of the total; people with junior professional technical title numbered 184, accounting for 17.9% of the total; people without professional technical title numbered 533, accounting for 51.9% of the total.

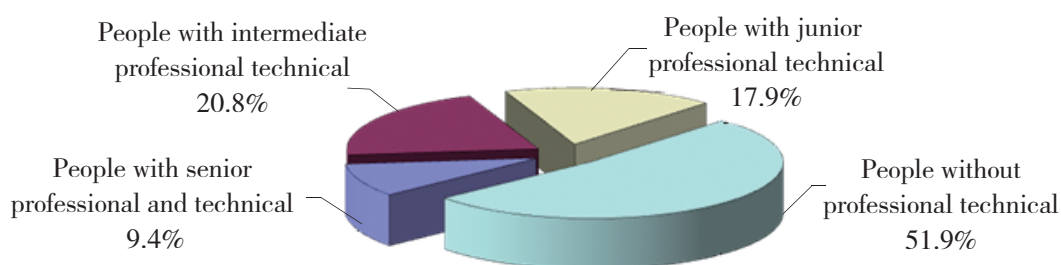


Figure 8-3 Composition of staff members by professional and technical titles

D. Positions classes of agency staff members

There was 1 deputy departmental-level cadres, accounting for 0.1% of the total; 22 division-level cadres, accounting for 2.1% of the total; 35 deputy division-level cadres, accounting for 3.4% of the total; 104 principal-level cadres, accounting for 10.1% of the total; 102 deputy principal-level cadres, accounting for 9.9% of the total, other personnel numbered 764, accounting for 74.4% of the total.

E. Job distributions of agency staff members

Among the staff members, 208 were managerial personnel, accounting for 20.2% of the total; 112 were accounting personnel, accounting for 10.9% of the total; 29 were statisticians, accounting for 2.8% of the total; 36 were computerites, accounting for 3.5% of the total; 97 were audit personnel, accounting for 9.4% of the total; 457 were other business personnel, accounting for 44.5% of the total; 48 were secretarial personnel, accounting for 4.7% of the total; 15 were

human resources personnel and Party personnel, accounting for 1.5% of the total; 26 were logistics personnel and other personnel, accounting for 2.5% of the total.

F. Gender proportion of agency staff members

Among the staff members, 456 were male, accounting for 44.4% of the total, and 572 were female, accounting for 55.6%.

III. The change of the staff members

In 2018, the quotas of filed employees in social insurance agencies in the region were 1,006, a decrease of 43 over 2017 (1,049 persons).

Part IX Informatization and Construction on Social Security Card

I. The informatization construction on social security business

A. The social security business operation on the human resource and social security websites

Continue to improve the functions of “online social insurance application” and promote the usage of it. From July 2018, insurance companies and individuals in Ningxia will be able to print their social insurance benefits records on the online social insurance application. By the end of 2018, the online social insurance application had registered 327,000 individual users, including 22,300-unit users, issued 23,500 electronic seals, signed 66,300 labor contracts and obtained 8,648 rights and interests records online.

B. Mobil phone APP construction on social securitybusiness

To improve the function of the mobile phone APP “Pocket 12333”, insurance participants in Ningxia can apply for social insurance qualification through the mobile phone APP. By the end of 2018, 557,633 people in Ningxia had obtained self-certification through mobile apps.

C. The certification of social benefits qualifications

In 2018, in view of the problems, such as single authentication mode, repeated authentication, the authentication results do not share, people can't do authentication for one-time and so on, the government put forward a new mode named "five +", including "big data+artificial intelligence, big data+ information service, Internet +off-line, information +humanistic care, multimedia +word of mouth". It is a good combination of online service and offline service, making certification more convenient and efficient, our treatment certification mode is in the top of the country. In 2018, 1,221,353 people in Ningxia should be certified for various social security benefits, and 1,152,456 people have completed the certification, with the certification rate of 94.36 %. Among them, 557,633 people are self-certified by "Mobile APP"; 360,716 people are certified by "people's Livelihood Service Center, Village and Community Extension Agency"; 99,940 people are certified by door-to-door, video and other methods; and 134,167 people are exempted from the certification by data screening comparison.

D. The short message service on retirees' old-age pension affair

We carried out short message service for retirees in official and public institutions on their old-age pension affair in June, 2016. In December, 2017, we started to send messages to retirees in enterprises on their old-age pension affair service. By the end of 2018, 2.37 million pieces of short messages had been sent to retirees in official and public institutions and 6.52 million pieces of short message had been sent to retirees in enterprises.

E. The unified process on regional social security business

We have conduct match-meeting with the government affairs service center on 7 items of affairs involving in social security registration for insured urban and

rural residents, declaration of special urban and rural residents, social security contribution of urban and rural social security, qualification identification for insured people, qualification declaration on the old-age pension, funeral benefit declaration and information inquiry for the insured people. The insured people could deal with related affairs in local administrative government affairs service center or in the subsidiary agencies. In 2018, a total of 69,000 residents registered for insurance, 360,700 for qualification and certification of benefits, 9,000 for special personnel, 25,000 for death benefits, and 32,000 for regular qualification of benefits, which greatly facilitating the public.

F. System construction and security guarantee

We improved the information management system, and issued information management systems such as Network Security Operation Management System, Personnel Network Security Management System, Information System User Management System, Data Storage Media Management System, Data Security Management System, and Computer Room Security Management System. In order to better meet the needs of social security handling business, we have carried out the switching of database servers in the information system of enterprise pension, social security card management, finance, archives and other major businesses. The ransomware disposal and screening work was carried out for information network security of social security, the same as the evaluation of protection level for information system security, evaluate the security situation, screen out security risks, improve the protection measures, improve the security protection ability; also in order to enrich the professional technical force and provide timely response services, we purchased two years services, including hardware, database and computer equipment maintenance service. Through the measures above, to take

the responsibility of information network security, to ensure the safety of the social security system in the region and the development of social security business.

G. Others

“Pension calculation” service has been launched on the website of Ningxia social security administration, and “online archival filing” service has been launched on the websites of “online human resources association” and social security administration.

II. Construction on Social Security Card

In 2018, Department of Human Resource and Social Security of Ningxia and Social Insurance Administration of Ningxia continue to promote the comprehensive application of social security cards. The joint banks in Ningxia actively carried out policy on the financial benefit of the social security card. Thus the activation rate on financial accounts of social security cards and financial transaction frequency of the cards have kept steady increase. We have gained marvelous achievements on the financial benefit work.

A. The financial function activation

By the end of 2018, 6.7388 million social security cards have been issued in the whole region, covering 99.23% of the households, and realized one card for one individual in general. Among the joint banks, Yellow River Bank issued 5,076,200 cards, accounting the most; then Ningxia Bank issued 594,300 card and listed the second. The left 6 jointed banks issued cards less than 500,000 namely the Construction Bank of China with 331,200 cards, Industrial and Commercial Bank of China with 281,100 cards, Agriculture Bank of China with 241,800 cards, Bank of China with 165,100 cards, China Merchants Bank with

27,800 cards and China Citic Bank with 21,300 cards.

By the end of 2018, the total number of cards activated financial functions reached 4.0682 million with rate of 60.13%, representing an increase of 6 percentage points over the previous year. The accumulated activation rates in Yellow River Bank, Bank of China, Agriculture Bank of China, Industrial and Commercial Bank of China, Construction Bank of China, Ningxia Bank, China Citic Bank and China Merchants Bank all presented an increase over the same period in 2017. Of which, Yellow River Bank has activated 3,034,100 cards with rate of 59.77%, representing an increase of 9.44% year-on-year. Ningxia Bank has activated 337,000 cards with rate of 56.7%, representing an increase of 84.89% year-on-year. Construction Bank of China has activated 321,700 cards with rate of 97.12%, representing an increase of 2.77% year-on-year. Agriculture Bank of China has activated 166,800 cards with rate of 68.99%, representing an increase of 20.42% year-on-year. Industrial and Commercial Bank of China has activated 93,200 cards with rate of 33.14%, representing an increase of 10.92% year-on-year. Bank of China has activated 84,800 cards with rate of 51.36%, representing an increase of 32.72% year-on-year. China Merchants Bank has activated 17,000 cards with rate of 61.2%, representing an increase of 13.95% year-on-year. China Citic Bank has activated 13,700 cards with rate of 64.5%, representing an increase of 7.81% year-on-year.

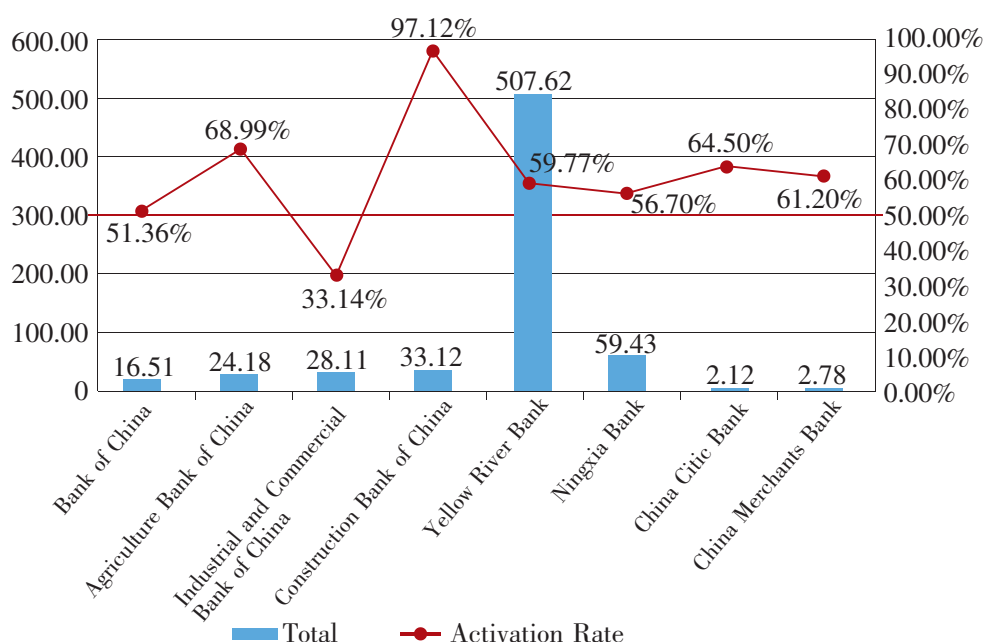


Figure 9-1 Social Security Card Issued in Different Banks and Financial Function Activation Rate in 2018

B. People-benefit service

According to regulations on the people-benefit agreements between Ningxia Social Security Department and joint banks, the joint banks had waived the withdrawal fees at across-bank ATM for each cardholder for at least three times a month since June 1st, 2016.

The statistics in 2018 showed that the accumulated withdrawal number at across-bank ATM reached 909,900 or an increase of 187.65% year-on-year, and the Ring growth is 25.55%; the accumulated withdrawal money of 1.011 billion Yuan or an increase of 204.12% year-on-year, the Ring growth is 37.4%; and the accumulated fees of 9.0597 million Yuan for free or an increase of 200.25% year-on-year, the Ring growth is 33.57%. It showed that both the quality and quantity of people-benefit service went a sharp up with a marvelous efficiency.

1. Withdrawal number occurred at across-bank ATM.

The withdrawal number at across-bank ATM in joint banks presented an increase. Yellow River Bank accumulated 422,800 withdrawals, with an increase of 122.32% year-on-year and 21.25% month-on-month; Ningxia Bank accumulated 289,300 withdrawals, with an increase of 391.71% year-on-year and 30.63% month-on-month; Agriculture Bank of China accumulated 77,700 withdrawals, with an increase of 188.69% year-on-year and 21.59% month-on-month; Industrial and Commercial Bank of China accumulated 63,500 withdrawals, with an increase of 280.85% year-on-year and 56.89% month-on-month; Bank of China accumulated 26,800 withdrawals, with an increase of 249.53% year-on-year and 40.43% month-on-month; China Merchants Bank accumulated 19,200 withdrawals, with an increase of 83.18% year-on-year but a decrease of 16.68% month-on-month; Construction Bank of China accumulated 8,900 withdrawals, with an increase of 141.92% year-on-year and 27.7% month-on-month; China Citic Bank accumulated 1,500 withdrawals, with a decrease of 18.38% year-on-year but an increase of 65.33% month-on-month.

2. Withdrawal amount at across-bank ATM.

The accumulative withdrawal amount in Ningxia Bank listed the top with 403.9827 million Yuan, an increase of 325.29% year-on-year and 51.60% month-on-month; the total amount of withdrawals from the Yellow River Bank was 390.8823 million Yuan, an increase of 149.77% year-on-year and 27.32% month-on-month; the total amount of withdrawals from the Industrial and Commercial Bank of China was 88.1293 million Yuan, an increase of 306.55% year-on-year and 63.88% month-on-month; the total amount of withdrawals from the Bank of China was 48.578 million Yuan, an increase of 412.88% year-on-year

and 43.63% month-on-month; the total amount of withdrawals from the China Merchants Bank was 34.2853 million Yuan, an increase of 117.67% year-on-year but a decrease of 4.23% month-on-month; the total amount of withdrawals from the Agriculture Bank of China was 24.6383 million Yuan, an increase of 16.6% year-on-year and 4.34% month-on-month; the total amount of withdrawals from the Construction Bank of China was 17.3968 million Yuan, an increase of 101.26% year-on-year and 28.93% month-on-month; the total amount of withdrawals from the China Citic Bank was 3.4766 million Yuan, a decrease of 20.76% year-on-year but an increase 65.86% month-on-month.

3. Free for withdrawal fees at across-bank ATM.

The accumulative free withdrawal fees in Yellow River Bank listed the top with 4.6361 million Yuan, an increase of 138.31% year-on-year and 24.32% month-on-month; Ningxia Bank of 3.8105 million Yuan with an increase of 334.20% year-on-year and 47.99% month-on-month; Industrial and Commercial Bank of China of 242,700 Yuan with an increase of 323.42% year-on-year and 61.25% month-on-month; Agriculture Bank of China of 141,400 Yuan with an increase of 122.66% year-on-year and 16.77% month-on-month; Bank of China of 107,300 Yuan with an increase of 249.53% year-on-year and 39.89% month-on-month; China Merchants Bank of 77,000 Yuan with an increase of 632.73% year-on-year but a decrease of 16.68% month-on-month; Construction Bank of China of 37,300 Yuan with an increase of 46.50% year-on-year and 11.54% month-on-month; China Citic Bank of 7,400 Yuan with an increase of 6.51% year-on-year and 58.30% month-on-month.

Part X Catalogue for Important Documents for Social Insurance in 2018

I. Documents from Department of Human Resource and Social Security of Ningxia Hui Autonomous Region

1. Notice on Clarifying the Objects of Urban and Rural Insurance and the Items Concerning about the Registration of Filed–Stricken Family Participating in the Basic Medical Insurance for Urban and Rural Residents(NRSF[2018]No.12)

2. Notice on the Management of Payment by Disease under the Basic Medical Insurance in Grade A Class Three Hospital(NRSF[2018]No.36)

3. Notice on Bringing 17 Kinds of Anticancer Drugs into Category B of the List of Drugs for Industrial Injury Insurance and Maternity Insurance of Basic Medical Insurance in Ningxia(NRSF[2018]No.117)

4. Notice on the Task of FurtherImproving Insurance Registration for Ningxia Residents(NRSBF[2018]No.28)

5. Notice on Further Improving Relevant Policies of Basic Medical Insurance in Ningxia(NRSBF[2018]No.29)

6. Notice on printing and distributing the interim measures for the use of electronic seals of “online Human Resources and Social Security association” in Ningxia(NRSBF[2018]No.40)

7. Notice on Restrictions on Train and Air Travel for the Persons with Serious Breach of Trust in the Field of Social Insurance(NRSBF[2018]No.42)

8. Notice on Strengthening the Management of the Use of Individual Accounts of Basic Medical Insurance for Urban and Rural Residents in Ningxia (NRSBF[2018]No.47)

9. Notice on issuance of the implementation plan for promoting human resources and social security informationization and convenience services(NRSBF[2018]No.74)

10. Notice on standardizing notification of the transmission mode of pension payment data to Banks(NRSBF[2018]No.81)

11. Notice on the Issuance of The Implementation Plan of Supporting the Skill Upgrading Action“Spreading Wings”by Unemployment Insurance in Ningxia (NRSBF[2018]No.83)

12. Notice on Issuance the Plan for the Publicity Campaign of “Industrial Injury Insurance to Central Enterprises” in 2018(NRSBF[2018]No.85)

13. Notice on the Change of The Name of Hospital Preparations Covered by the Basic Medical Insurance for Work –related Injury and Maternity (NRSBF[2018]No.101)

14. Notification Concerning the Issuance of the<Notice on the Procedures for Confirming Eligibility for Social Insurance Benefits(Interim)>(NRSBF[2018]No.108)

15. Notice on Issuance of Ningxia Electronic Social Security Card (Pilot) Construction Program(NRSBF[2018]No.109)

16. Notice on the Implementation of the Special Verification Work on Pensioners(NRSBF[2018]No.113)

17. Notice on the Issuance of the Work Plan for Strengthening Risk Prevention and Control of Social Insurance Fund Management in the Ningxia(NRSBF[2018]No.115)

II. Documents from Social Insurance Administration of Ningxia Hui Autonomous Region

1. Notice on Unifying the Social Insurance Fund Accounting Subject System and Doing A Good Job in Connecting the Old and New Social Insurance Fund Accounting Subject System and the Old and New Social Insurance Fund Accounting System in Ningxia(NSBF[2018]No.4)

2. Notice on Issuance of Procedures for Participating in Industrial Injury Insurance Business by Project(NSBF[2018]No.10)

3. Notice on Adjustment of Allowance Standards for Enterprise Workers Who Worked Before the Founding of the People's Republic of China in Remote Areas(NSBF[2018]No.12)

4. Notice on Issuance the Text of the Service Agreement from the Industrial Injury Insurance Agreement Institutions in Ningxia(NSBF[2018]No.16)

5. The Circular on the Payment of Basic Medical Insurance for Urban and Rural Residents in 2019(NSBF[2018]No.18)

6. Notice on Issuance the Regulations for Centralized and Unified Distribution of Basic Old-age Insurance Benefits in Ningxia(Interim)(NSBF[2018]No.23)