



MOHRSS
Ministry of Human Resources
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新就业形态劳动者的 社保经办服务

Social Security Administration and Services for Workers in New Forms of Employment in China

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“提升中国社保经办服务能力，实现全民社会保障”项目

Partnership Instrument Project improving China's institutional
capacity towards universal social protection



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一、主要改革措施 Main reform measures

中央：Central level

1.建立了覆盖城乡的经办管理服务体系。构建起覆盖省、市、县（区）、街道（乡镇）、社区“三级管理、五级服务”的经办服务体系。

A social insurance administration system covering both urban and rural areas has been established. "Three-level management and five-level service" covering provinces, cities, counties (districts), streets (townships) and communities has been established.

2.加快社保经办的信息平台建设。对信息系统进行了重构或者优化升级；大力推进国家社会保险公共服务平台建设；
Information systems construction: Reconstructed or optimized and upgraded the information system; vigorously promoted the construction of the national social insurance public service platform.

3.社会保险标准化建设进入快速发展轨道：推动社保业务规程和服务标准统一。

Rapid development of standardization: promoting unified social protection services procedures and standards



一、主要改革措施 Main reform measures

中央： Central level

4. 推动经办服务模式转型：跨部门信息共享；社保信用体系建设。

Service model transformation: cross-departmental information sharing; social security credit system construction.

5. 推动跨区域业务协同经办：以养老保险关系转移接续为代表。

Cross-regional services provided in a coordinated way: e.g. transfer and continuation of old-age insurance relations.



一、主要改革措施Main reform measures

地方：Local level

1.借助全国统筹、省级统筹契机，推动省内信息系统、基金、经办流程等统一——统一经办服务标准

Unification of information systems, funds, and processes within the province by taking the opportunity of national and provincial coordination of social insurance - unified service standards

2.借助智慧城市建设契机，推动跨部门信息共享，实现秒办、快办——便捷服务

Take advantage of the opportunity of smart city construction, promote cross-departmental information sharing, and realize instant and fast processing—convenient service

3.加强信息化应用，推动社保经办服务由线下转移到线上——24小时不打烊服务

Strengthen application of informatization, transfer services from offline to online - 24-hour services

4.打造多元经办服务体系，推动服务下沉到街镇和社区（村）——就近办理

Create a diversified administrative and service system, promote grassroot level services to the streets, towns and communities (villages) - nearby services



一、主要经验 Experience gained

1.以新就业形态劳动者的服务需求为导向——体现以人民为中心的服务理念

Driven by service demands of workers in new forms of employment (NFE): the people-centered service

2.以信息化管理手段作为社会保险经办服务的创新依托

Informatized management measures as support of innovative social insurance services

3.调动和整合各类社会资源——形成以经办机构为主导，银行、互联网公司等多元参与的治理结构

Social resources mobilization and integration: forming a governance structure led by agencies, with diversified participation of banks, Internet companies, etc.



二、经办服务需求及存在问题——基于数据调查

Service demand of workers in NFE and problems remaining – based on a survey

1. 经办服务需求:

非标准经办服务 Demand: non-standard services

(1) 24小时、线上办理 24-hour online services

(2) 跨区域办 cross-regional services

(3) 就近办 nearby services

(4) 专人办: 多样化服务渠道 多元化服务网络

Designated staff: multiple service channels and networks



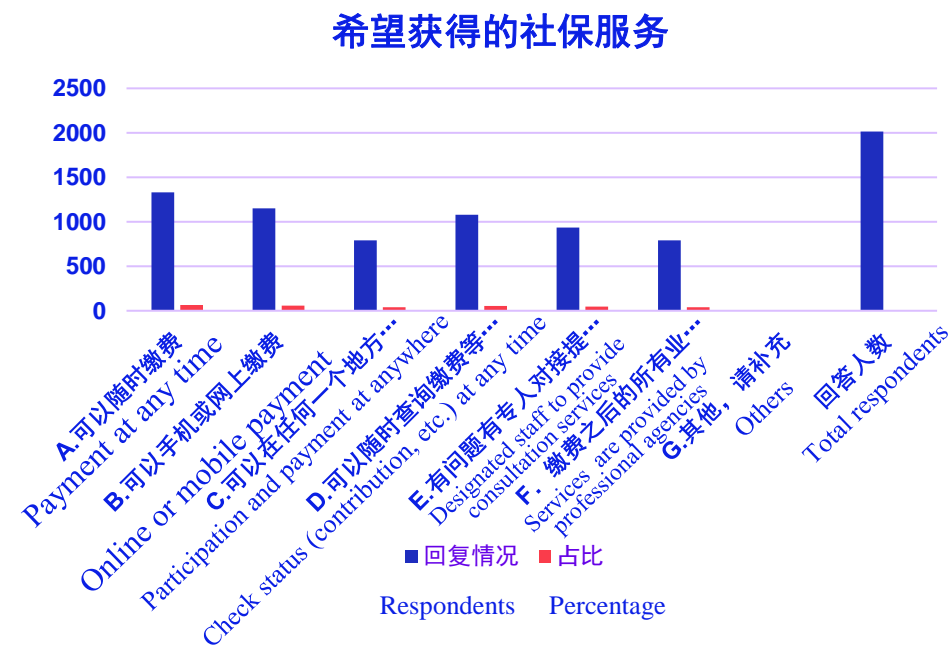
二、经办服务需求——基于数据调查

Demands for services: based on a survey

参保时，您希望获得的社保服务是：Services you would like to receive when you participate

选项 Options	回复情况 respondents	占比 percentage
可以随时缴费Payment at any time	1332	66.1
可以手机或网上缴费Online or mobile payment	1152	57.1
可以在任何一个地方参保缴费Participation and payment at anywhere	792	39.3
可以随时查询缴费等情况Check status (contribution, etc.) at any time	1080	53.6
有问题有专人对接提供咨询服务Designated staff to provide consultation services	936	46.4
缴费之后的所有业务都有专业机构完成Services after payment are provided by professional agencies	792	39.3
其他，请补充Others	0	
回答人数Total respondents	2016	301.8

Services you would like to receive



二、经办服务需求——基于数据调查

Demands for services: based on a survey

2. 参保情况——法定保险仍有扩面空间

Participation: Coverage of statutory insurance still has room to expand

- 基本养老保险：有近1/3的群体未参加基本养老保险。
- old-age insurance: nearly 1/3 are not covered
- 基本医疗保险：有近2/3的人员未参加基本医疗保险。
- medical insurance: nearly 2/3 are not covered
- 工伤保险：法定工伤保险覆盖率较低。
- work injury insurance: low coverage

法定基本养老保险、医疗保险、工伤保险仍有扩面空间。

Coverage for statutory old-age insurance, medical insurance and work injury insurance still has room to expand

	频数 Persons	百分比 (%) Percentage
以企业职工身份参加了城镇企业职工基本养老保险 participation in basic old-age insurance for urban employees as enterprise employees	893	28.4
以灵活就业人员身份参加了城镇企业职工基本养老保险 participation in basic old-age insurance for urban employees as flexible workers	466	14.8
城乡居民基本养老保险（含新农保和城镇居民基本养老保险） participation in basic old-age insurance for urban and rural employees (including new old-age insurance for rural residents and basic old-age insurance for urban employees)	693	22.0
以企业职工身份参加了城镇企业职工基本医疗保险 participation in basic medical insurance for urban employees as enterprise employees	367	11.7
以灵活就业人员身份参加了城镇企业职工基本医疗保险 participation in basic medical insurance for urban employees as flexible workers	271	8.6
城乡居民基本医疗保险（含新农合和城镇居民基本医疗保险） participation in basic medical insurance for urban and rural employees (including new cooperative medical scheme for rural residents and basic medical insurance for urban employees)	770	24.5
工伤保险 work injury insurance	374	11.9
失业保险 unemployment insurance	256	8.1
生育保险 maternity insurance	190	6.0
没有参加任何一项社会保险 no participation in any social insurance	512	16.3
总计 Total	4792	152.4

二、经办服务需求——基于数据调查

Demands for services : based on a survey

2.参保情况——参加商业保险的情况也不乐观

Participation: Coverage of commercial insurance is also not satisfactory

近八成（占比74.1%）的新就业形态劳动者未参加商保；在参加商保的人员中，近八成由个人购买商业保险。

Nearly 80% (74.1%) of workers in NFE did not participate in commercial insurance; among those participants, nearly 80% purchased commercial insurance by themselves

Have you purchased commercial accident insurance or medical insurance? (%)

您是否购买了商业意外险或商业医疗险 (%)

	频数	百分比 (%)
是 Yes	816	25.9
否 No	2329	74.1
Total 总计	3145	100.0

Who purchased the commercial accident insurance or medical insurance for you? (%)

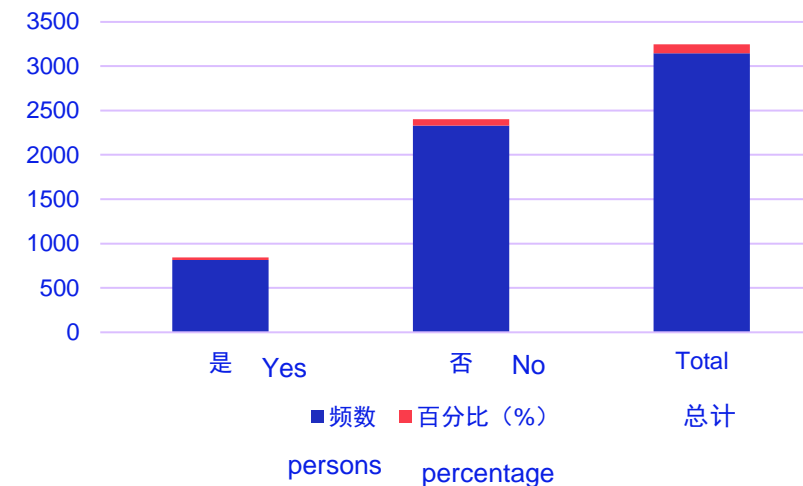
您目前的商业意外险或者商业医疗保险由谁购买 (%)

	频数	百分比 (%)
自己购买	637	78.1
我目前所从事的平台企业购买	116	14.2
我的劳务派遣公司购买	46	5.6
不清楚	17	2.1
Total 总计	816	100.0

Myself
The platform
enterprise
The labour
contractor
I don't know

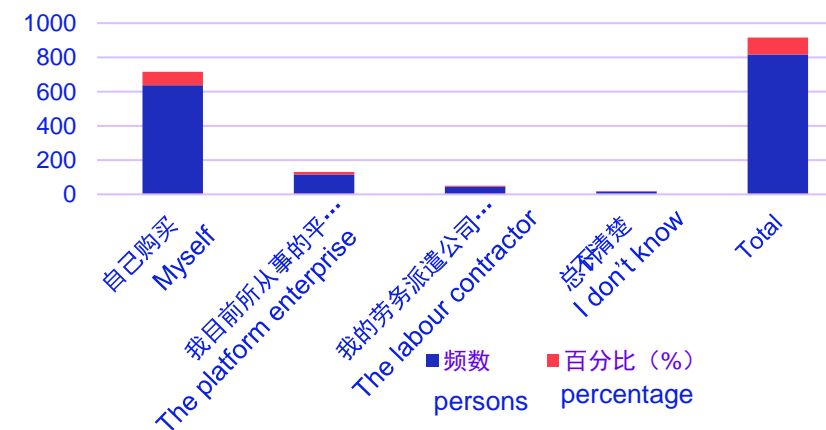
Have you purchased commercial accident insurance or medical insurance? (%)

购买商业保险



Who purchased the commercial accident insurance or medical insurance for you? (%)

由谁购买



二、经办需求——基于数据调查

Problem remaining: based on a survey

3.未参保原因：因不了解相关政策导致未参保的比例仍然较高

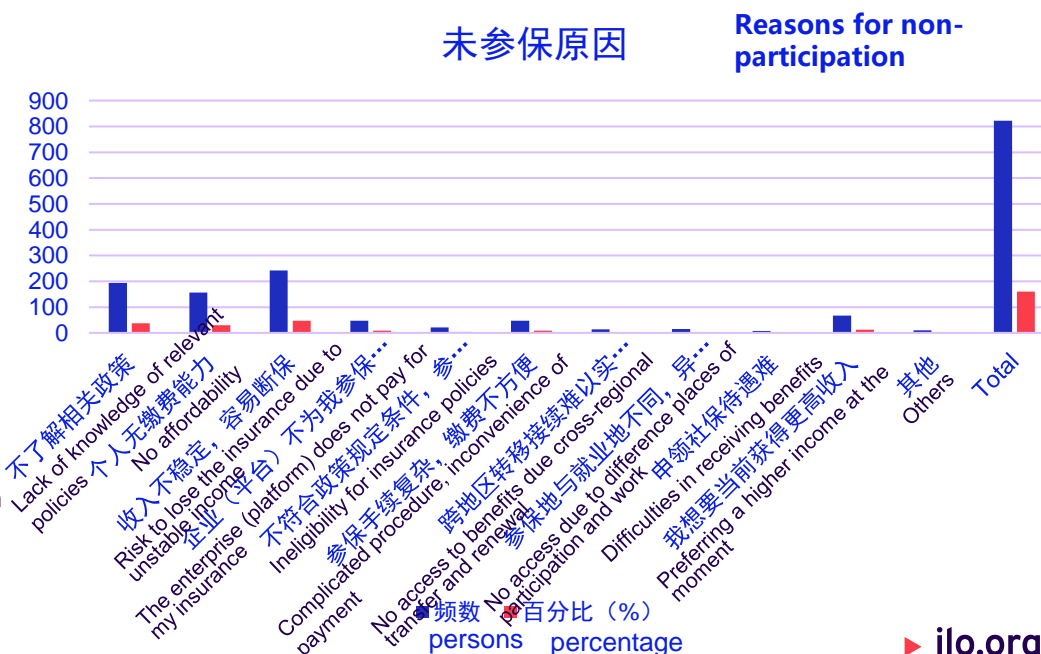
Reasons for non-participation: lack of knowledge of relevant policies is still a major reason

- 未参保排名前三位原因：收入不稳定，容易断保（占比47.3%）；不了解相关政策（占比37.9%）；个人无缴费能力（占比30.7%）。因不了解相关政策导致未参保的比例仍然较高，说明需要加大社保经办宣传的有效性。
- Top three reasons for non-participation: risk to lose the insurance due to unstable income (47.3%); lack of knowledge of relevant policies (37.9%); no affordability (30.7%). The proportion of uninsured due to the lack of knowledge of relevant policies is still high, indicating the need to increase the effectiveness of social security administration and publicity.

	频数 persons	百分比 (%) percentage
不了解相关政策 Lack of knowledge of relevant policies	194	37.9
个人无缴费能力 No affordability	157	30.7
收入不稳定，容易断保 Risk to lose the insurance due to unstable income	242	47.3
企业（平台）不为我参保缴费 The enterprise (platform) does not pay for my insurance	47	9.2
不符合政策规定条件，参加不了 Ineligibility for insurance policies	21	4.1
参保手续复杂，缴费不方便 Complicated procedures for participation and payment	47	9.2
跨地区转移接续难以实现，导致无法享受待遇	14	2.7
参保地与就业地不同，异地无法享受社保待遇	15	2.9
申领社保待遇难 Difficulties in receiving benefits	8	1.6
我想要当前获得更高收入 Preferring a higher income at the moment	67	13.1
其他 Others	10	2.0
Total 总计	822	160.5

No access to benefits due to difficulties in cross-regional transfer and renewal

No access to benefits due to difference places of participation and work



二、经办需求——基于数据调查

Problem remaining: based on a survey

3.未参保原因：经办能力有待进一步提高

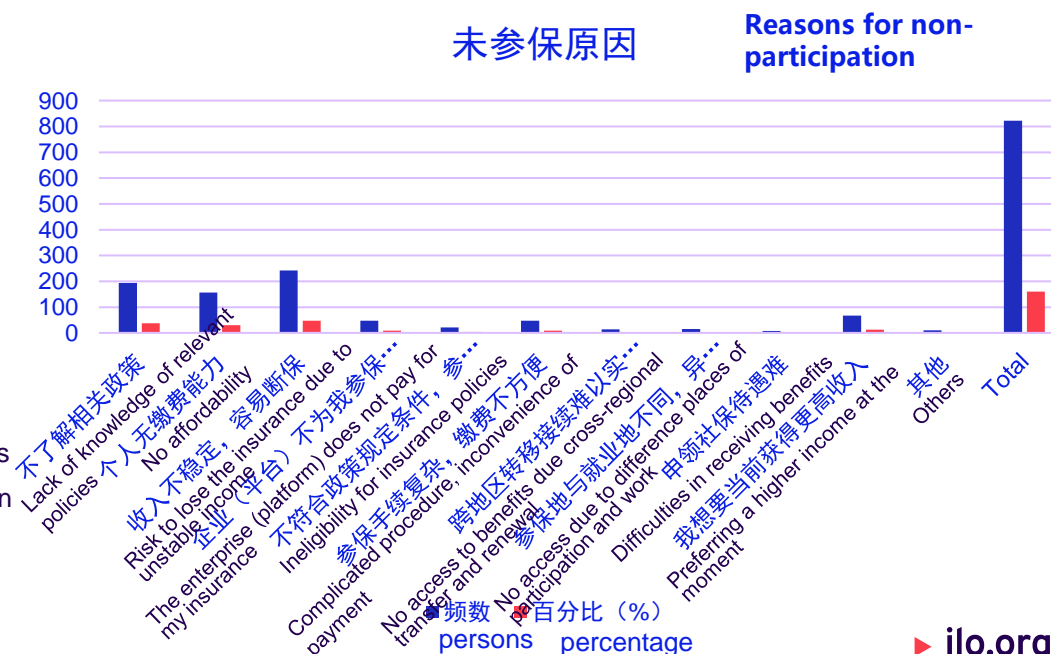
Reasons for non-participation: Agencies' service capacity needs to be further improved

- 参保手续复杂、缴费不方便、跨地区转移接续难以实现导致无法享受待遇、参保地与就业地不同导致异地无法享受社保待遇仍是未参保的重要影响因素。
- Complicated procedures for participation and payment, no access to benefits due to difficulties in cross-regional transfer, and different places of participation and employment are still important reasons for non-participation.

	频数 persons	百分比 (%) percentage
不了解相关政策 Lack of knowledge of relevant policies	194	37.9
个人无缴费能力 No affordability	157	30.7
收入不稳定，容易断保 Risk to lose the insurance due to unstable income	242	47.3
企业（平台）不为我参保缴费 The enterprise (platform) does not pay for my insurance	47	9.2
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No access to benefits due to difficulties in cross-regional transfer and renewal

No access to benefits due to difference places of participation and work



二、存在问题及原因分析: problems remaining and causes

1.各地区经办服务存在较大差异: 管理体制、内设机构、网办数量, 经办服务系统及信息化应用、服务标准和服务流程;

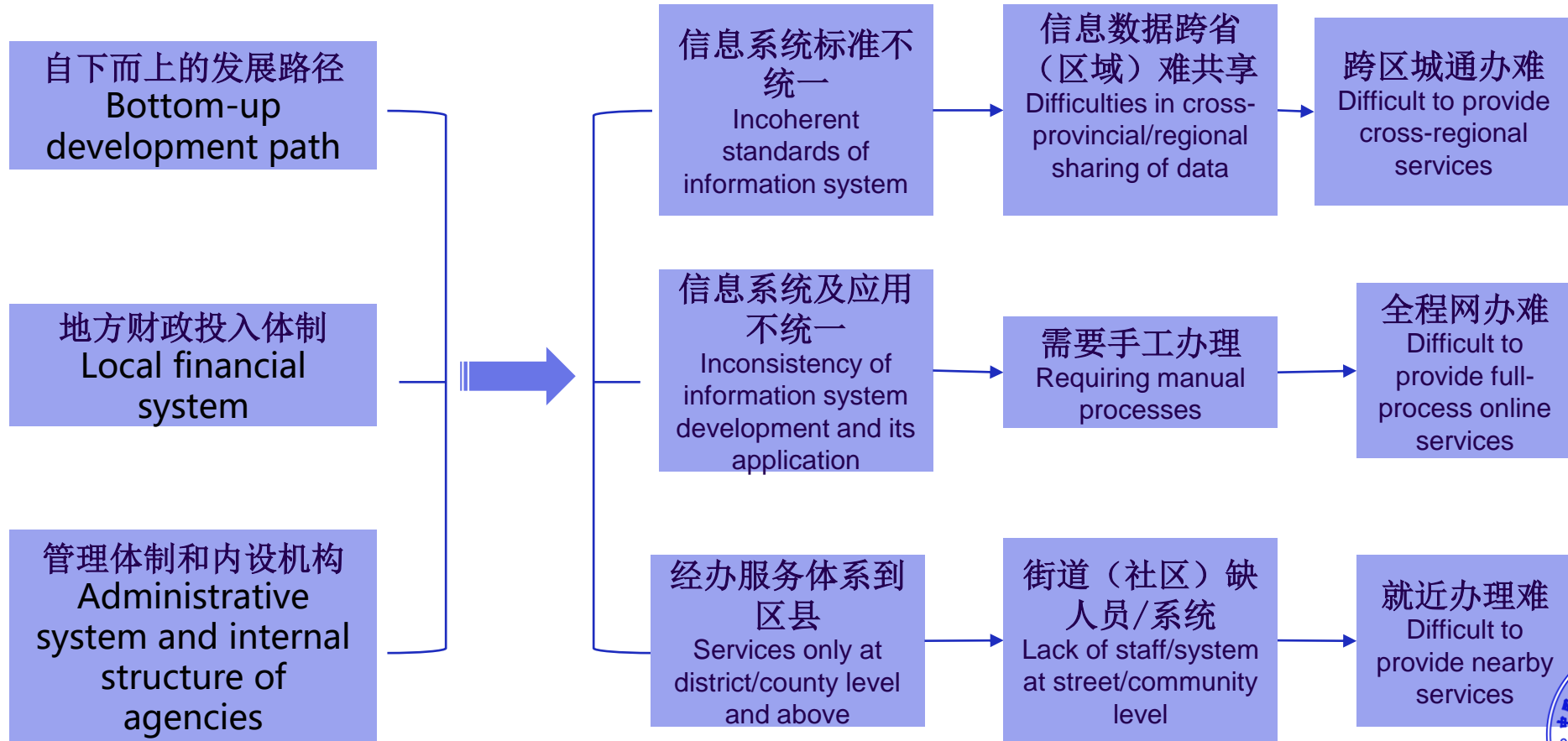
Large gaps between regions: administrative system, internal structure of agencies, online services provided, service systems and its informatization, standards and procedures;

2.全程网办难 Difficulties in providing full-process online services

3.跨省 (区域) 通办难实现 Difficulties in providing cross-provincial (regional) services

4.就近办理难实现 Difficulties in providing nearby services





三、相关建议——基于数据调查

Recommendations: based on a survey

结论1——对新就业形态劳动者群体分类实施扩面政策

Conclusion 1: Policies of coverage expansion for non-standard employment groups by category

- **平台类人员：**应通过完善制度、提高经办服务能力吸引其参加企业职工保险。
- **Platform workers:** attract them to participate in the insurance for enterprise employees by improving institutions and enhancing agencies' service capacity.
- **非平台类人员：**应引导其参加城乡居民养老保险或医疗保险。
- **Non-platform workers:** encourage them to participate in old-age insurance or medical insurance for urban and rural residents.

平台类人员与非平台类人员的群体性差异

Differences between platform and non-platform workers

	平台类人员 platform workers	非平台类人员 non-platform workers
学历： 学历占比最高 Education (majority)	大专 post secondary	高中 high-school
年龄： 30岁以下占比最高 Age (majority)	30岁以下 30 and below	30岁以上 30 and above
收入： 收入水平占比最高 Income (majority)	4000-6000元 4000-6000 yuan	2000-4000元 2000-4000 yuan
缴费负担： 感受占比最高 Perception of the contribution (majority)	不重能承受 affordable	重，没办法 It's a heavy burden
参保意愿 preference	企业职工保险 Insurance for enterprise employees	居民保险 Insurance for residents



四、相关建议——基于数据调查

Recommendations: based on a survey

结论2 ——针对行业及地区差异，确定不同的经办服务重点

Conclusion 2: Various priorities targeted to difference among sectors and regions

行业分布：生活服务类、快递、骑手参加养老保险率最低，是**扩面**的重点群体。

Sectors: lowest participation rate of workers of life services industry, express delivery and food delivery.

They are key groups for **coverage expansion**



四、相关建议——基于数据调查

Recommendations: based on a survey

- 平台**类型**：知识技能共享类、骑手和快递的未参保原因中，位居第一的是“不了解相关政策”；网店微商、网络文化服务类和快递从业人员的未参保原因中，选择“我想要当前获得更高收入”者占比较高，特别是前两类从业人员，该原因位居第二；第三，骑手的未参保原因中排在第三的是“企业（平台）不为我参保缴费”，占28.3%。应据此确定不同的**扩面**政策。
- **Types** of platform: The top one reason for non-participation among workers of knowledge and skill sharing, food delivery and express delivery is "lack of knowledge of relevant policies"; among workers of online stores, online cultural services and express delivery, large amount of them chose "Preferring a higher income at the moment" as the reason for non-participation. Especially the first two types of workers, the reason rank second top. The reason ranked third for non-participation of food delivery workers is "the enterprise (platform) does not pay for my insurance", accounting for 28.3%. Different **coverage expansion** policies should be determined accordingly.



四、相关建议——基于数据调查

Recommendations: based on a survey

- **地区**：西北东北地区因“不了解相关政策”、“个人无缴费能力”、“想要获得**更高收入**”而未参保的比例最高；中西部地区因为“参保手续复杂、缴费不方便”、“跨地区转移接续困难”、“参保地就业地不同，异地无法享受待遇”而未参保的比例最高。**中西部和西北东北**地区应大力提升经办**服务能力**。
- **Regions**: Reasons with highest percentage in the northwest and northeast regions are "lack of knowledge of relevant policies", "no affordability", and "Preferring a **higher income** at the moment". Reasons with highest percentage in the central and western regions are "Complicated procedures for participation and payment", "No access to benefits due to difficulties in cross-regional transfer and renewal", and "No access to benefits due to difference places of participation and work". The central and western, northwest and northeast regions should make great efforts to improve the institutional **service capacity**.



不同类型平台从业人员的未参保原因比较 (%)

Reasons of non-participation by types of platform workers

		Online car hailing	Food delivery	Express delivery	Online cultural services	Life services	Knowled ge and skills sharing	Online stores	Online Education
		网约车 司机	骑手	快递	网络文化 服务	生活 服务	知识技 能共享	网店 微商	在线 教育
Lack of knowledge of relevant policies	不了解相关政策	33.3	37.7	37.0	23.1	36.2	83.3	27.3	21.4
No affordability	个人无缴费能力	33.3	22.6	28.3	15.4	36.2	16.7	18.2	21.4
Risk to lose the insurance due to unstable income	收入不稳定，容易断保	38.1	32.1	34.8	30.8	58.6	50.0	38.6	50.0
The enterprise (platform) does not pay for my insurance	企业（平台）不为我参保缴 费	14.3	28.3	15.2	15.4	5.2	0.0	9.1	14.3
Complicated procedures for participation and payment	参保手续复杂，缴费不方便	0.0	5.7	4.3	0.0	8.6	0.0	13.6	14.3
Preferring a higher income at the moment	我想要当前获得更高收入	14.3	7.5	23.9	23.1	10.3	16.7	36.4	0.0

不同地区未参保原因分析

Reasons of non-participation by Regions

		Eastern region	Central and western region	Northwest and northeast region
		东部地区	中西部地区	西北、东北地区
Lack of knowledge of relevant policies	不了解相关政策	37.7	37.4	41.0
No affordability	个人无缴费能力	29.3	30.9	41.0
Risk to lose the insurance due to unstable income	收入不稳定，容易断保	46.1	54.0	33.3
The enterprise (platform) does not pay for my insurance	企业（平台）不为我参保缴费	9.3	10.1	5.1
Ineligibility for insurance policies	不符合政策规定条件，参加不了	4.2	4.3	2.6
Complicated procedures for participation and payment	参保手续复杂，缴费不方便	6.9	14.4	10.3
No access to benefits due to difficulties in cross-regional transfer and renewal	跨地区转移接续难以实现，导致无法享受待遇	1.2	5.8	5.1
No access to benefits due to difference places of participation and work	参保地与就业地不同，异地无法享受社保待遇	2.4	4.3	2.6
Difficulties in receiving benefits	申领社保待遇难	0.9	1.4	7.7
Preferring a higher income at the moment	我想要当前获得更高收入	13.2	10.8	20.5
Others	其他	2.7	0.0	2.6

四、相关建议——具体建议 Specific recommendations

1.破除体制机制障碍，解决网上办、跨区域办、就近办

Remove the institutional barriers to realize online services, cross-regional services and nearby services

(1) 完善职能：强化部级、省级、市级经办机构的监督管理职能；区（县）级经办机构主要承办具体经办业务。

Improve functions: strengthen the supervision and administration functions of agencies at ministerial, provincial and municipal levels; agencies at district (county) level provide specific services.

(2) 推动信息化为主的标准化建设：政府主导开发统一的网上经办平台，实现信息系统标准统一、经办服务标准统一、风险防控标准统一。

Promote information-based standardization: driven by the government, developing a unified online service platform to achieve unified information system standards, service standards, and risk prevention and control standards.

四、相关建议——具体建议 Specific recommendations

(3) 经办资源整合：养老、工伤、失业的登记、稽核等职能进行整合。

Integrate services: e.g. integration of registration and auditing of old-age, work injury and unemployment insurance.

(4) 统一内设机构：根据职能调整、信息系统、综合柜员制统一省内地市、区县的内设机构。

Unify internal organizations: unification of internal organizations at municipal, district and county levels within the province based on functional adjustment, information system and integrated counters system.

(5) 完善市级以下的经办服务体系：推动建立“一个平台，两级管理，四级经办的垂直管理服务格局”，市区经办人员下沉到街道社区。

Improve service system below the municipal level: promote the vertical pattern of "one platform, two levels of administration, and four levels of service delivery", and allocate staff at municipal levels to provide services in streets and communities.

四、相关建议——具体建议 Specific recommendations

2. 加强收入监管，推动有能力的新就业形态劳动者参保

Strengthen income supervision and promote the participation of workers in NFE with affordability

加强人社部门、地税部门及平台企业的数据共享，掌握新就业形态劳动者的收入明细，加强新就业形态劳动者的收入监管，推动有能力的群体参保。

Strengthen data sharing among human resources and social security departments, local taxation departments and platform enterprises to identify income details of workers in NFE. Strengthen the income supervision of workers in NFE and promote the participation of groups with affordability.

四、相关建议——具体建议 Specific recommendations

3. 为新就业形态劳动者提供更有针对性的服务

Provide more targeted services for workers in NFE

(1) 优化完善经办系统：突破地域限制，自主选择在就业地或户籍地参保；参保登记、缴费、信息变更、权益查询、关系转接、社保证明打印等高频业务实现网上办理。

Optimize the service system: break the geographical restrictions, allow participation in the place of employment or household registration; achieve online services for registration, payment, information change, rights and benefits inquiry, relationship transfer, social security certificate printing and other high-frequency services.

四、相关建议——具体建议 Specific recommendations

(2) 完善个人自主缴费：参照居民保或灵活就业人员的缴费方式，划分多个缴费档次，按月、季、半年度或年度等多种方式缴费；取消五险捆绑缴费，自选参保险种。

Promote individual contribution: based on payment method of insurance for residents or flexible workers, set up multiple payment grades and allow contributions be made in various ways such as monthly, quarterly, semi-annually or annually; abolish the bundled payment of the five types of insurance and allow participants to choose insurance types voluntarily.

(3) 简化参保经办手续：可宽进宽出，缴费即享、中断即停；建立线上网络服务平台和线下服务网点的联动模式。

Streamline procedures for participation: allow participants to enter and exit at any time when they start or stop payment; establish an interactive model of online service platform and offline service agencies.

四、相关建议——具体建议 Specific recommendations

(4) 打造多元经办服务体系：加强与银行等网点的合作；将自助终端布局在每个社区/村，缩小服务半径；加快人工智能的服务供给，实现24小时业务咨询服务。

Create a diversified service system: strengthen cooperation with banks and other agencies; lay out self-service terminals in every community/village to narrow the service radius; accelerate the AI service supply to provide 24-hour consultation services.

(5) 建立与业务系统深度融合的风险防控体系，实现对街镇、社区自助终端和服务网点信息系统的安全管控，扩大街镇/社区的经办服务量并确保经办服务安全、到位。

Establish a risk prevention and control system deeply integrated with the service system, to achieve security control of information systems of self-service terminals and service agencies in streets, towns and communities, so as to expand the volume of services in streets/communities and ensure the safety and availability of services.

(6) 加强大数据分析，预测就业流动和服务需求，提供个性化服务。
Strengthen big data analysis to predict employment flows and service needs so as to provide customized services.



谢谢！ Thank You!

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