

**Sub-regional Meeting on  
Enhancing Long-Term Care and Social Participation of Older  
Persons in East and North-East Asia  
Korea, November 2011**

**Long term care for older persons in  
Korea**

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# Population ageing in Korea

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- It is estimated that the proportion of older persons over 65 years in Korea will dramatically increase from 11% to 38% between 2010 and 2050.
- Population ageing in Korea is the fastest in the World caused by longer life expectancy and lower fertility. The fertility rate of Korea is 1.21 between 2005 and 2010.
- The increasing proportion of older persons had a major impact on government spending for health care and social welfare for the society as the incidence of chronic disease increases with age.

# Older persons at risk

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- On the other hand, the responsibilities for the care of older persons by the family, as a primary caregivers, are getting weaker due to growing nuclear families and increasing participation of women in the work force.
- Older persons have limitations to access to the care service of private sectors as its high cost, while the provision of services subsidized by Government were limited for the poor by mean test.

# Long term care system for older persons



- The preparation had been made to adopt long term care system in preparation for the ageing society since the Presidential Announcement in 2001.
- Government implemented a long term care system for older persons in July 2008 under the law of long term care insurance enacted in April 2007.
- The main objectives are to enhance the quality of life of older persons, to reduce the burden of family caregivers and to establish the efficient delivery system for the continuum of care for older persons.

# Provision of long term care services

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- Long term care:
  - ▣ LTC is a variety of services which meet both the medical and non-medical need of people with a chronic illness or disability who cannot care for themselves for long periods of time.
- The services of LTC:
  - ▣ Community care: home care, home bathing, day & evening care, home nurse, respite care etc
  - ▣ Institutional care: small sized ageing facility, nursing home etc

# LTC Insurance

- Long term care insurance:
  - LTC insurance covers for the cost of long term care for qualified people
- Beneficiary qualification:
  - Older persons and people with geriatric diseases who gets a qualification based on the need assessment of mental and physical condition by NHIC
    - Rating 1: need help in all aspects of daily life
    - Rating 2: need help in most part of daily life
    - Rating 3: need help in part of daily life

\* NHIC: National Health Insurance Corporation

# LTC Insurance

- Benefits:
  - ▣ Community care : home care, home bathing, day & evening care, home nurse, respite care etc
    - Most recipients are those who get rating 3.
  - ▣ Institutional care: small sized ageing facility, nursing home etc
    - Most recipients are those who get rating 1&2.
- Payment of the cost:
  - ▣ LTC insurance pays for 85% and beneficiary pays 15% (co-payment) of total cost of community care
  - ▣ LTC insurance pays for 80% and beneficiary pays 20% (co-payment) of total cost of institutional care

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# Long-term care services

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