

A NEW OPTION FOR THE ELDERLY IN HONG KONG-- CROSS-BORDER ELDERLY CARE IN GUANGDONG, HONG KONG AND MACAO GREATER BAY AREA

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ABSTRACT

It has always been a traditional concept for Chinese people to return to their roots. In the past two years, with the continuous advancement of the Guangdong-Hong Kong-Macao Greater Bay Area Plan, returning to the mainland cities in the Bay Area to enjoy their twilight years has become a new choice for many elderly people in Hong Kong and Macao, and cross-border ageing has gradually become a new trend. At the 18th CPC National Congress, president Xi Jinping proposed that it is the common responsibility of the whole society to actively implement the national strategy on population ageing. President Xi's speech has pointed out the direction for us to promote the development of elderly care, and elderly care has been mentioned several times in the Outline of the Guangdong-Hong Kong-Macao Greater Bay Area Plan to be launched in 2019. Governments at all levels in Guangdong Province have increased financial investment while actively pursuing policy innovation, and in 2023, the Guangzhou Municipal Government for the first time made Nansha Public Nursing Home a pilot project for cross-border elderly care, actively promoting the development of cross-border elderly care in the Bay Area. Taking Hong Kong elderly people's cross-border pension as an example, this paper analyses the advantages of Hong Kong people's return to Mainland cities in the Bay Area to retire as well as the dilemma of the non-portability of social security benefits due to the barriers between the social security systems of the two places, and explores how to enhance Hong Kong people's cross-border pension benefits portability under the basic framework of "one country, two systems" that is always adhered to. This will effectively alleviate the serious shortage of social resources for the elderly in Hong Kong and Macao, and at the same time better promote the synergistic development of the medical and elderly services industries in the Bay Area.

Keywords: Guangdong-Hong Kong-Macao Greater Bay Area, cross-border elderly care, policy

support, Guangzhou Nansha

1. Introduction

In recent years, as the integration and development of Guangdong, Hong Kong and Macao has deepened, cross-boundary elderly care has gradually become a new trend. Mainland cities in the Bay Area, such as Guangzhou, Shenzhen, Zhuhai and Huizhou, have become a new choice for many Hong Kong elderly people to spend their twilight years amidst the green mountains and green waters due to their comfortable natural environment, cheaper prices than those in Hong Kong, and convenient transportation conditions.

2. Current situation of social services for the elderly in Hong Kong

According to the Census and Statistics Department of the Hong Kong Special Administrative Region (SAR) Government, Hong Kong's per capita life expectancy is 84.7 years, which has become one of the longest-lived regions in the world, and by the end of 2021, the proportion of the elderly population aged 65 years and above in the total population in Hong Kong is expected to rise to 21.9% (2.44 million) by 2038 from 17.3% (1.27 million) in 2018, and in 2050, one out of three Hong Kong people will be an elderly people, and the proportion of elderly people aged 80 or above in the total population has surged from 5.2% to 15.6% ^[1]. As aging becomes more and more serious, Hong Kong society is facing a serious shortage of resources for the elderly, which brings enormous pressure on the Hong Kong society for the elderly and at the same time the high cost of elderly care also brings a heavy financial burden to many elderly people.

At present, Hong Kong's elderly care institutions are mainly public and private, according to the Hong Kong Social Welfare Department data, as of March 2020 there are a total of about 76,000 beds for the elderly in Hong Kong, of which the SAR government subsidized beds are only about 28,000, although the average waiting time of each elderly person applying for waiting for a government-subsidized bed is more than 24 months for most of the elderly people, there are still about 39,000 people applying for waiting for a government-subsidized bed, and even Some eligible elderly people have passed away before waiting for a bed. The main reason is that the cost of old age care in public nursing homes is about HK\$5,000 per person per month, and if they are admitted to private nursing homes, the monthly cost per person is about HK\$16,000, and that of nursing homes is even as high as HK\$22,500 per person per month, and many people with an ordinary income find it difficult to afford such a high cost.

3. Evolution of the Hong Kong Government's policy on supporting Hong Kong people to retire in the Mainland

In order to alleviate the pressure of insufficient local resources for the elderly, the Hong Kong

SAR Government has introduced a series of policies to encourage the elderly to retire in the Mainland, mainly covering three aspects:

(1). Cash benefits: The SAR Government launched the Guangdong Elderly Persons' Pension Scheme (GDPS) under the Comprehensive Social Security Assistance (CSSA) Scheme in April 1997 to provide cash subsidies to eligible elderly persons who choose to reside in Guangdong and extended the scheme to Fujian Province in 2005, with the aim of providing a cash subsidy to eligible elderly persons who choose to reside in Fujian Province ^[2]. In October 2013, the Social Welfare Department of Hong Kong launched the Guangdong Scheme to enable eligible elders residing there to receive old age allowance (OAA) without having to return to Hong Kong. In 2018, the scheme was extended to Fujian Province and from January 2020, old age living allowance (OALA) was added to the Guangdong and Fujian schemes ^[3]. Eligible elderly people living in Guangdong and Fujian can receive either the Normal or Higher old age allowance (OAA). As at the end of March 2022, the number of participants in the Guangdong Scheme was 19,509 and the number of participants in the Fujian Scheme was 836. At this point, the Guangdong and Fujian Schemes comprehensively cover all living allowances related to cross-boundary elderly care for the elderly in Hong Kong.

(2). Elderly services: Starting from June 2014, the Hong Kong SAR Government launched the Guangdong Residential Care Services Pilot Scheme to provide another option for eligible elderly people waiting for government beds to voluntarily choose to live in nursing homes operated by Hong Kong non-governmental organizations (NGOs) in Shenzhen and Zhaoqing, with the Hong Kong SAR Government subsidizing the costs of nursing care and basic medical services. The Hong Kong SAR Government subsidizes the costs of nursing care and basic medical care, etc. This is the so-called "government bought places"^[4].

(3). Medical services: In 2015, the Hong Kong SAR Government launched the Elderly Health Care Voucher Pilot Scheme at the University of Hong Kong Shenzhen Hospital, allowing eligible Hong Kong elderly people to use a HK\$2,000 voucher each year to pay for outpatient medical fees at the University of Hong Kong Shenzhen Hospital. By the end of 2020, a cumulative total of more than 30,000 Hong Kong elderly people have used the healthcare vouchers to seek medical treatment at the University of Hong Kong Shenzhen Hospital ^[5].

4. Strong policy support from the Central Committee of the Communist Party of China and governments at all levels in Guangdong Province

In February 2019, the State Council of the Central Committee of the Communist Party of China issued the Outline of the Plan for the Development of the Guangdong-Hong Kong-Macao Greater Bay Area, which mentions "elderly care" six times, and explicitly points out that it will

deepen the cooperation in elderly care services, support Hong Kong and Macao investors to set up elderly care and other social service organizations in the nine cities of the Pearl River Delta in the manner of sole proprietorships, joint ventures, or cooperation in accordance with the provisions of the Outline of the Plan for the Development of the Guangdong-Hong Kong-Macao Greater Bay Area, and create convenient conditions for Hong Kong and Macao residents to retire in Hong Kong and Macao. Create convenient conditions for Hong Kong and Macao residents to age in Hong Kong and Macao, promote the integration of medical care, and build a number of regional demonstration bases for healthy ageing. Many people who left their hometowns to work hard in Hong Kong when they were young hope to return to the mainland to return to their roots and enjoy their twilight years peacefully after retirement. By the end of 2020, there will be about 538,000 Hong Kong permanent residents living in Guangdong Province, of which 16.5% are aged 65 or above (about 90,000 people) ^[1]. The nine cities in the Greater Bay Area are geographically close to Hong Kong, speak the same Cantonese language, have the same dietary habits, and have a spacious and comfortable environment. In recent years, with the opening of the Guangzhou-Shenzhen high-speed railroad and the Hong Kong-Zhuhai-Macao Bridge (HZMB), the formation of a half-hour transportation circle has facilitated Hong Kong elderly people to retire in the mainland. Just on July 1, 2023, "Hong Kong vehicles going north" was formally implemented, eligible Hong Kong car owners can easily enter Guangdong Province through self-driving, travel is no longer subject to time constraints, and a variety of new clearance methods provide great convenience for Hong Kong elderly people to return to the mainland for retirement travel. 2022 In August, Guangdong Province introduced the "Guangdong Province Elderly Service Standard System Planning and Roadmap 2022-2026", which is based on the standardization of elderly care services in Guangdong Province for the next five years, while focusing on the relative connection with international standards and service standards in the Bay Area. Guangzhou Nansha, as the starting point of the half-hour transportation circle and the mouth of the Pearl River, is geographically closer to Hong Kong, and the Guangdong Provincial Government has been promoting Nansha's public nursing homes as a pilot project for cross-border elderly care, and has been increasing the supply of policies and financial investment. At the Guangdong Provincial Civil Affairs Work Conference in March 2023, it was proposed to support Nansha to take the lead in exploring cross-border elderly care, such as providing annual free medical check-ups for local resident elderly people in Hong Kong and Macao, and other services. In April 2023, the People's Government of Nansha District, Guangzhou City, issued the "Implementation Plan for Public Pension Institutions in Nansha District to Accommodate Hong Kong and Macao Elderly People in the District", and it is understood that the first fifty exclusive cross-border pension beds are set up in the nursing home named "Taikang Home" in Nansha District. It is understood that the first fifty exclusive cross-border nursing beds are set up in the nursing home named "Tai Kang Home" in Nansha District. According to the regulations, Hong

Kong and Macao people working in Nansha for more than half a year and the immediate family members of their spouses, or Hong Kong and Macao elderly people who have been living in Nansha for more than half a year are eligible to apply for admission, and after moving in, they can enjoy the same preferential price as the local household elderly. Monthly cost of more than 2,000 yuan, only one-third of the Hong Kong. 86-year-old grandpa Liang became the first batch of Hong Kong seniors, the elderly have gout can not drink the old fire soup, the elderly in the nursing home can not only maintain their original habits, but also enjoy the health management, chronic disease treatment and other medical services, after a period of time to adjust the treatment, the elderly can no longer use crutches, walking independently. The 89-year-old grandma Lu came to Nansha from Hong Kong to start a business a year ago, as the first family member of Hong Kong and Macao people, before moving in the nursing home staff first assessed the health condition of the grandma Lu, and then according to her physical condition and living habits and then arrange suitable rooms for the elderly.

5. Cross border non portability of social security benefits in Hong Kong and mainland China

With the strong support of various policies issued by the Central Committee of the Communist Party of China and governments at all levels in Guangdong Province, the return of Hong Kong elderly to the mainland for elderly care has gradually become a new trend. However, due to historical reasons, Hong Kong and the mainland belong to the same country, they implement the "one country, two systems" policy, and there are still significant differences in social security and other regulatory systems. There are still barriers that cannot be carried across borders in terms of social security systems and benefits in mainland China and Hong Kong ^[6].

(1). For example, only University of Hong Kong–Shenzhen Hospital can use medical vouchers. Too few regions are used. It has brought great inconvenience to elderly people living in other cities in the Bay Area to seek medical treatment. Moreover, when seeking medical treatment in public hospitals in Hong Kong, if only conventional medication is prescribed, the medication is free and only a small outpatient registration fee needs to be paid. And medical vouchers can be used to offset it. If you visit the University of Hong Kong–Shenzhen Hospital, in addition to the outpatient registration fee, you also need to pay for the prescription and examination fees. In this way, the cost will be much higher than in Hong Kong, and a medical voucher of 2000 yuan is often not enough. At the same time, there are also differences in the use of drugs between Hong Kong and mainland China, so many elderly people who have chronic diseases that require long-term medication will regularly return to Hong Kong for follow-up consultations and prescriptions. In addition, for those Hong Kong elderly who have purchased medical insurance for mainland residents, the mainland medical insurance can only reimburse the corresponding amount according to the level of purchase when they are hospitalized, and the expenses for

medical treatment, prescription and examination in Outpatient department clinics are not reimbursed. Therefore, the gap in medical expenses and medical standards between the two regions is the biggest problem for Hong Kong elderly returning to the mainland for retirement.

(2). In addition, in terms of cash benefits, the elderly in Hong Kong who participated in the Guangdong and Fujian plans received old age allowance(OAA) in the mainland while worried about losing the right to use public housing, so they had to commute frequently between Hong Kong and the mainland, which is the so-called "free pension". The Outline of the Development Plan of the Guangdong–Hong Kong–Macao Greater Bay Area proposes to promote social security cooperation in the Hong Kong Macao Greater Bay Area, emphasizing the facilitation of elderly care for Hong Kong and Macao residents in Guangdong Province, especially strengthening the connection between cross-border public services and social security, and improving the portability of social security measures in Hong Kong ^[7]. In 2019, the Ministry of Human Resources and Social Security and the National Healthcare Security Administration jointly issued the Interim Measures for Hong Kong, Macao and Taiwan Residents to Participate in Social Security in the Mainland (Mainland), which will be implemented on January 1, 2020. The measures stipulate that Hong Kong and Macao residents who work, live and study in the Mainland have social security cards as well as the legitimate rights and interests to participate in social insurance and enjoy social insurance benefits according to law. At the end of February 2023, the number of Hong Kong and Macao residents participating in pension, unemployment, and work-related injury insurance in Guangdong reached 306200, including 35500 people enjoying social security benefits. At present, this measure has been promoted to multiple cities in the Greater Bay Area, such as Shenzhen, Zhuhai, and Huizhou, bringing more convenience for Hong Kong elderly people to return to the mainland for retirement.

6. Improving the portability of elderly care benefits for Hong Kong residents returning to the mainland

The portability of cash benefits for Hong Kong elderly returning to the mainland for elderly care has been relatively improved, mainly in terms of medical and elderly care services. Medical care is the core, followed by elderly care services and the environment of the hospital.

(1). In terms of healthcare, efforts should be made to resolve the obstacles to the integration of social welfare between Hong Kong and mainland China, solve the problem of medical insurance settlement in different regions, and break through the barriers in the social security systems of the two regions. Medical expenses in mainland China can be settled according to the Hong Kong medical insurance standards. To reduce the frequency of elderly people returning to Hong Kong for medical treatment ^[8]. At the same time, we actively encourage Hong Kong elderly people who are elderly in the mainland to participate in mainland resident medical insurance.

(2). Set up designated hospitals for the use of medical vouchers in other Bay Area cities outside Shenzhen to facilitate the elderly to seek medical treatment nearby. Improve the supporting system of medical services, intelligentize elderly care, establish a public platform for medical information, mutual recognition of medical information for patients seeking medical treatment in the two regions, and avoid repeated examinations due to poor information to reduce the economic burden on elderly patients. For elderly people with chronic diseases who are unable to move and need to take medication for a long time, services such as online remote consultation, online medication prescribing, and drug delivery will be provided.

(3). In terms of elderly care services, in order to alleviate the current situation where only elderly care homes in Zhaoqing and Shenzhen can provide Hong Kong style elderly care services, the Hong Kong SAR government will launch a cross-border elderly care expansion plan as soon as the summer of 2023, which plans to include some eligible mainland elderly care homes in Guangzhou, Shenzhen, and Zhuhai into the home care service plan^[9]. I hope to promote this plan to more cities in the Bay Area in the future, so that more Hong Kong elderly people returning to the mainland can enjoy Hong Kong style elderly care services at their doorstep. At the same time, mainland elderly care institutions should actively learn from Hong Kong's advanced service concepts and rich management experience, continuously improve service quality, and make elderly people returning to mainland China have a greater sense of identity and belonging^[10]. The setting sun is infinitely beautiful, and the human world values late love. Providing a sense of security and support for all elderly people is a traditional virtue of our Chinese nation. May all elderly people in the world have a happy and fulfilling old age.

7. Conclusion

With the deepening of the development strategy of the Greater Bay Area and the accelerating process of cooperation between Guangdong, Hong Kong and Macao, the SAR government can actively promote the cross-border elderly care cooperation between Hong Kong and Macao. On the one hand, the SAR government can effectively relieve the elderly care pressure in Hong Kong and Macao by virtue of the rich land and human resources in the mainland, while the mainland can introduce advanced medical technology and service management concepts in Hong Kong and Macao to promote the coordinated development of the elderly care industry and elderly care service industry in the Bay Area. Providing more employment opportunities to the mainland can also attract more Hong Kong and Macao talents to invest and start businesses in the Bay Area. Respecting and loving the elderly has always been a traditional virtue of the Chinese nation. We should always adhere to the basic framework of "one country, two systems" and continuously explore policies and service standards that are more suitable for cross-border elderly care in the Bay Area, so that Hong Kong, Macao, and the mainland can complement each other's advantages, achieve mutual benefit, and common development in elderly care and services.

Promote the better integration of Hong Kong and Macao regions into the overall development of the country.

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