

Social Insurance

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According to the [Social Insurance Law of the People's Republic of China](#), social insurance is composed of basic old-age insurance, basic medical insurance, work injury insurance, unemployment insurance and maternity insurance. Employers and employees should participate in the social insurance scheme, and employers should register employees' social insurance at the social insurance agency within 30 days of employment. The social insurance payable by employees should be withheld and paid by employers on their behalf. For the obligations and contribution ratios of both parties, please see the table below:

Insurance Type	Employer's Contribution	Employee's Contribution
Basic Old-age	14%	8%
Basic Medical	3.0%-6.5%	1.5%-2.0%
Work Injury	0.09%-0.16%	
Unemployment	0.32%-0.70%	0.2%-0.3%
Maternity	0.0%-1.0%	

Note: Each of the GBA nine cities has their own contribution ratios for the five types of insurance.

Following both employers' and employees' participation in social insurance according to the law, employees are legally protected by the corresponding insurances.

The [Interim Measures for Hong Kong, Macao, and Taiwan Residents to Participate in Social Insurance Scheme in the Mainland](#) promulgated by the Ministry of Human Resources and Social Security and the National Healthcare Security Administration on 29 November 2019 **explicitly states that**

Hong Kong, Macao and Taiwan residents have the same rights and obligations as the mainland residents, so that they are covered under the social insurance system of Mainland China. With respect to the administrative procedures, Hong Kong, Macao and Taiwan residents are given more convenience in view of the actual situation to better protect their social insurance rights and interests. The content of the Interim Measures mainly includes:

1. Applicability

The Interim Measures covers two categories of Hong Kong, Macao and Taiwan personnel. The first category is employees, including those in different forms of employment such as employment in mainland entities, flexible employment, and self-employment; the second category is non-employed persons, including those living in the mainland but not in employment, which also includes university students.

2. Applicable Insurance Types

The Interim Measures stipulates that Hong Kong, Macao and Taiwan residents who are employed on the mainland should participate in the five types of basic social insurance. Hong Kong, Macao and Taiwan residents living in Mainland China but not in employment may participate in the “basic old-age and medical insurance for urban and rural residents” of their place of residence according to the regulations.

3. Entitlement

The Interim Measures stipulates that Hong Kong, Macao and Taiwan residents who participate in the social insurance scheme are entitled to the social insurance benefits in accordance with the law. In the meantime, the Interim Measures has given clarification to several special circumstances, such as reaching the age of receiving pension after a contribution period of less than 15 years, and the entitlement of basic medical insurance after retirement.

4. Handling Procedures

The Interim Measures stipulates that the various social insurance application procedures for Hong Kong, Macao and Taiwan residents will be in consistence with those for mainland residents. Also, the Interim Measures makes specific provisions on issues such as handling social insurance registrations, issuance of social security cards, handling of social insurance relations for those leaving the mainland, and transferring social insurance relations across provinces.

5. Issue of Duplicated Payment

To effectively protect the social insurance rights and interests of Hong Kong, Macao and Taiwan residents, while reducing the burdens on enterprises and individuals, with their actual conditions and demands fully taken into consideration, the Interim Measures stipulates that those residents who have participated in the local social insurance system of Hong Kong, Macao, and Taiwan and continue to

maintain social insurance relations with these regions can be exempt from participation in the old-age or unemployment insurance in Mainland China, with valid certificates issued by the relevant authorised institutions.

6. Policy Transition

In order to leave space for future transition arrangements, the Interim Measures stipulates that the specific arrangements made for social insurance matters between the mainland and relevant Hong Kong, Macao and Taiwan institutions shall prevail.

Source:

Official websites of the Central People's Government of the People's Republic of China, the Ministry of Human Resources and Social Security,

“Response of Responsible personnel from the Ministry of Human Resources and Social Security and the National Healthcare Security Administration to Media Questions on the Interim Measures for Hong Kong, Macao, and Taiwan Residents to Participate in Social Insurance Scheme in Mainland China”;

Social insurance contribution ratios provided by the advisory labour service company