Overview of Foshan Basic Medical Insurance

(5 of 9 overviews of 2024 basic medical insurance industry data for the 9 Mainland cities in the Greater Bay Area)

May 23, 2025

THE GBA HEALTHCARE GROUP
大灣區醫療集團

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I. Foshan BMI - Individual - Enrollment and Payment

UEBMI (Urban Employee Basic Medical Insurance)					
Insurance Coverage	1. Full-time employees : Staff members of state organs, enterprises, institutions, social organizations, private non-enterprise units, foundations, law firms, accounting firms and other organizations, as well as individual industrial and commercial households with employees, encompassing all their employees or hired workers. 2. Flexibly employed individuals: Those engaged in non-standard or non-traditional forms of employment within the statutory working age. 3. Retired employees who have not met the cumulative contribution period requirement for UEBMI scheme are required to make up the shortfall in contributions.				
Personnel Type	Full time employees		Flexibly employed individuals		Retired employees
Account Type*	Centralised collection model		Centralised collection model	Special situation	Monthly/One-time payment
Payment Base	Monthly employee salary				RMB 7,760
Payment Ratio	6% (i.e. 4%+2%)	7% (i.e. 5%+2%)	6% (i.e. 4%+2%)	4%	4%
Employer Contribution	4%	5% (Excluding maternity insurance:1%)	4%	4%	-
Individual Contribution	2%	2%	2%	-	4%
Upper and Lower Limits of Payment Base	The upper and lower limits are RMB 4,340 and RMB 5,626, respectively.				

URBMI (Urban Resident Basic Medical Insurance)	
Insurance Coverage	1. All residents (including students/infants) whose registered residence is not covered by UEBMI in this city. 2. Eligible students and children who are not registered with registered residence in this city. 3. Children of migrant workers who meet the conditions. 4. Residents who have already obtained a Hong Kong, Macao and Taiwan residence permit in this city.
Financial Aid	RMB 1,283 in 2024
Individual Contribution	RMB 596 in 2024

*Centralised collection model : Centralised contribution to Foshan's health insurance master account (统账结合)
Special situation : Special situation - distressed and stated owned enterprises (单建统筹)

I. Foshan BMI - Individual - Reimbursement Benefits

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<table>
<tr><th colspan="7">Foshan BMI Reimbursement Benefits</th></tr>
<tr><th rowspan="2">Type</th><th rowspan="2" colspan="2">Medical Treatment Location</th><th colspan="2">Outpatient Service</th><th colspan="2">Inpatient Service</th></tr>
<tr><th>UEMBI</th><th>URBMI</th><th>UEMBI</th><th>URBMI</th></tr>
<tr><td rowspan="3">Deductible</td><td colspan="2">Primary hospital</td><td rowspan="3">RMB 0</td><td rowspan="3">RMB 0</td><td>RMB 250</td><td>RMB 300</td></tr>
<tr><td colspan="2">Secondary hospital</td><td>RMB 500</td><td>RMB 600</td></tr>
<tr><td colspan="2">Tertiary hospital</td><td>RMB 1,000</td><td>RMB 1,200</td></tr>
<tr><td rowspan="6">Reimbursement Ratio</td><td rowspan="4">Designated medical institutions</td><td>Primary hospital</td><td>90%</td><td>90%</td><td>95%</td><td>95%</td></tr>
<tr><td>Secondary hospital</td><td>70%</td><td>70%</td><td>91%</td><td>90%</td></tr>
<tr><td>Tertiary hospital</td><td>50%</td><td>40%</td><td>87%</td><td>85%</td></tr>
<tr><td>First level and below medical institutions</td><td>60%</td><td>50%</td><td>/</td><td>/</td></tr>
<tr><td rowspan="2">Non-Designated medical institutions</td><td>Transferring from Designated to Non-Designated medical institutions</td><td colspan="2">Reimbursement is based on the reimbursement ratio corresponding to the level of the medical institution to which the patient is transferred.</td><td>/</td><td>/</td></tr>
<tr><td>No referral</td><td colspan="2">0%</td><td>/</td><td>/</td></tr>
<tr><td>Reimbursement Limit</td><td colspan="2">/</td><td>Employed : RMB 2,723
Retired : RMB 2,996</td><td>RMB 2,179</td><td>Insured for 3-12 months：RMB 108,934 to 544,670
Retired： RMB 599,137</td><td>RMB 435,736</td></tr>
</table>

*Note: Designated medical institutions first, then seek medical attention. Select no more than 3 designated health institutions and at least 1 primary hospital.

一、佛山医保 - 个人 - 参保缴费及报销待遇

城镇职工基本医保

参保范围	1. 在职职工：国家机关、企业、事业单位、社会团体、民办非企业单位、基金会、律师事务所等组织和有雇工的个体工商户及其全部职工或雇工； 2. 灵活就业人员：在法定劳动年龄内从事非标准或非传统形式就业的人员； 3. 退休职工：未达到职工基本医疗保险累计缴费年限要求的退休员工。				
人员类型	在职职工		灵活就业人员		退休职工
账号类型	统账结合		统账结合	单建统筹	按月/一次性缴费
缴费基数	月薪				7,760元
费率	6%	7%	6%	4%	4%
单位缴费	4%	5% (含生育保险1%)	4%	4%	-
个人缴费	2%	2%	2%	-	4%
缴费基数上下限	2024年上下限分别为5,626元和4,340元				

城乡居民基本医保

参保范围	1. 本市户籍未参加职工医保的所有居民(含学生/婴幼儿)； 2. 符合条件的在读非本市户籍学生儿童; 3. 符合条件的异地务工人员子女; 4. 已在本市办理港澳台居住证的港澳台居民。
财政补助	1,283元
个人	596元

报销待遇

类型	医院等级		门诊		住院	
			城镇职工	城乡居民	城镇职工	城乡居民
起付线	一级及以下医疗机构		0元	0元	250元	300元
	二级医院				500元	600元
	三级医院				1,000元	1,200元
报销比例	选点	一级及以下医院	90%	90%	95%	95%
		二级医院	70%	70%	91%	90%
		三级医院	50%	40%	87%	85%
		一级及以下医疗机构	60%	50%	/	/
	非选点	经选点转入非选点	按转入医疗机构对应报销比例		/	/
		无转诊	0%		/	/
报销限额	/		在职职工：2,723元 退休职工：2,996元	2,179元	参保3~12个月：10.9~54.5万元 退休：60万元	43.57万元

注：先选点，后就医。选定的定点卫生机构不超过3家，至少选1家基层医疗卫生机构。

I. Foshan BMI - Individual - Sources

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Table of Medical Insurance Contribution Bases and Rates for Foshan in 2024

类别	适用人群	参保方式	2024缴费基数	2024缴费费率	2024医保个账
在职职工	国家机关、企业、事业单位、社会团体、民办非企业单位、基金会、律师事务所、会计师事务所等组织和有雇工的个体工商户及其全部职工或雇工	统账结合职工医保	上限为 5626 元 下限为 4340 元	1.不含生育：4%（单位）+ 2%（个人）； 2.含生育：5%（单位）+ 2%（个人）	个人缴纳部分2%全部划入个人账户：86.8-112.52 元/月
灵活就业人员	**法定劳动年龄**内下列人员： 1.无雇工个体工商户。 2.未在用人单位参加职工医保的非全日制从业人员。 3.依托电子商务、网络约车、网络送餐、快递物流等新业态平台时限就业且未与新业态平台企业建立劳动关系的新型就业形态从业人员。 4.国家和我省规定的其他灵活就业人员可在省内就业地参加职工基本医疗保险，**不受户籍限制**。	统账结合职工医保	上限为 5626 元 下限为 4340 元 注：灵活就业人员无需缴纳生育费用	4%+2%	个人缴纳部分2%全部划入个人账户：86.8-112.52 元/月
		单建统筹职工医保		4%	无个账
退休职工	不满退休职工医保累计缴费年限，需补缴	可选择按月或一次性缴费	缴费基数 7760 元	4%（无需缴纳生育医疗费用）	158.20 元/月

类别	适用人群	2024缴费标准	申报方式
居民医保	参保对象必须符合以下条件之一： 1.本市户籍未参加职工医保的所有居民（含学生、婴幼儿）； 2.符合条件的在读非本市户籍学生儿童； 3.符合条件的异地务工人员子女； 4.已在本市办理港澳台居住证的港澳台居民。	个人：596元/人 财政补贴：1283元/人；若不符合政府补贴要求，需自费1879元/人，具体以线下办理要求为准	到所属村居委会或镇街行政服务中心

Sources：Healthcare Security Bureau of Foshan Municipality

Reimbursement Benefits for Medical Treatment under Foshan BMI

参保地 佛山市　　基本医保报销说明

城镇职工　城乡居民

普通门诊　住院

起付线：符合规定的普通门诊医疗费用，不设起付标准。

报销比例：

是否选点机构	医疗机构类型	报销比例
选点医疗机构	一级医疗卫生机构/一级以下非营利医疗卫生机构	90%
	二级医疗卫生机构	70%
	三级医疗卫生机构	50%
	其他一级以下医疗卫生机构	60%
非选点医疗机构	经选定的医疗卫生机构转诊，30日内到非选定医疗卫生机构就医	按转入就医的医疗卫生机构对应级别的支付比例进行支付。
	无转诊	0%
注：先选点，后就医。选定的定点卫生机构不超过3家，至少选1家基层医疗卫生机构		

报销限额：
（1）2024年度本市在职职工医保普通门诊统筹基金年度最高支付限额为2723元/人。
（2）2024年度退休职工医保普通门诊统筹基金年度最高支付限额为2996元/人。

参保地 佛山市　　基本医保报销说明

城镇职工　**城乡居民**

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	二级医疗卫生机构	70%
	三级医疗卫生机构	40%
	其他一级以下医疗卫生机构	50%
非选点医疗机构	经选定的医疗卫生机构转诊，30日内到非选定医疗卫生机构就医	按转入就医的医疗卫生机构对应级别的支付比例进行支付。
	无转诊	0%
注：先选点，后就医。选定的定点卫生机构不超过3家，至少选1家基层医疗卫生机构		

报销限额：2024年度居民医保普通门诊统筹基金年度最高支付限额为2179元/人。

Sources：Wechat mini program

II. Foshan BMI - Overview of Fund

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Table of Income and Expenditure of Foshan BMI Fund from 2020 to 2024

	TOTAL (UEBMI + URBMI)						
Year	No. of Insured Individuals (Million)	Permanent Population (Million)	Rate of Participation (%)	Fund Income (RMB in bn)	Fund Expenditure (RMB in bn)	Current Year Surplus (RMB in bn)	Cumulative Surplus (RMB in bn)
2024	**6.87**	**9.70**	**71%**	**20.96**	**20.94**	**0.02**	**27.11**
2023	6.59	9.62	69%	20.92	20.01	0.91	27.09
2022	6.82	9.55	71%	19.41	17.04	2.37	26.18
2021	6.32	9.61	66%	18.07	17.22	0.85	23.81
2020	5.96	9.52	63%	15.98	14.58	1.40	22.96

Table of Income and Expenditure of Foshan BMI Fund from 2020 to 2024

	Urban Employee Basic Medical Insurance (UEBMI)					Urban Resident Basic Medical Insurance (URBMI)				
Year	No. of Insured Individuals (Million)	Fund Income (RMB in bn)	Fund Expenditure (RMB in bn)	Current Year Surplus (RMB in bn)	Cumulative Surplus (RMB in bn)	No. of Insured Individuals (Million)	Fund Income (RMB in bn)	Fund Expenditure (RMB in bn)	Current Year Surplus (RMB in bn)	Cumulative Surplus (RMB in bn)
2024	**4.35**	**15.46**	**15.44**	**0.02**	**11.74**	**2.52**	**5.51**	**5.51**	**0.00**	**15.37**
2023	4.20	16.11	14.55	1.56	11.72	2.40	4.81	5.46	-0.65	15.37
2022	4.49	14.68	12.59	2.09	10.16	2.33	4.73	4.45	0.28	16.02
2021	3.96	13.61	12.78	0.83	8.07	2.37	4.46	4.43	0.03	15.74
2020	3.62	-	-	-	-	2.34	-	-	-	-

Sources: Healthcare Security Bureau of Foshan Municipality

二、佛山医保 - 基金概览

佛山市基本医疗保险基金运行情况

年度	合计							职工医保					居民医保				
	参保人数（万人）	常住人口（万人）	参保率（%）	基金收入（亿元）	基金支出（亿元）	当期结余（亿元）	累计结余（亿元）	参保人数（万人）	基金收入（亿元）	基金支出（亿元）	当期结余（亿元）	累计结余（亿元）	参保人数（万人）	基金收入（亿元）	基金支出（亿元）	当期结余（亿元）	累计结余（亿元）
2024年	**687**	**970**	**71%**	**209.64**	**209.48**	**0.16**	**271.10**	**435.53**	**154.57**	**154.42**	**0.15**	**117.40**	**251.67**	**55.07**	**55.06**	**56万元**	**153.69**
2023年	659	962	69%	209.21	200.12	9.09	270.94	419.88	161.10	145.51	15.59	117.25	239.50	48.11	54.61	-6.50	153.69
2022年	681	955	71%	194.10	170.42	23.68	261.84	449.07	146.85	125.93	20.92	101.66	232.58	47.25	44.49	2.76	160.18
2021年	632	961	66%	180.74	172.21	8.53	238.16	395.69	136.15	127.88	8.27	80.74	236.50	44.59	44.33	0.26	157.42
2020年	596	952	63%	159.82	145.82	14.00	229.63	362.35	-	-	-	-	234.10	-	-	-	-

数据来源：佛山市医疗保障局

III. Foshan BMI - Designated Medical Institutions

There are 851 designated medical institutions and 4,727 designated pharmacy for Basic Medical Insurance in Foshan (as of May 20, 2025, inquiry via WeChat Mini Program).

Sources: Healthcare Security Bureau of Foshan Municipality

IV. Foshan Medical and Health Resources Data

Medical and Health Resource Data of Foshan from 2019 to 2023											
Year	No. of Medical Institutions	No. of Hospitals	No. of Community Health Service Centers (Stations)	No. of Hospital Beds ('000)	Bed Occupancy Rate (%)	No. of Beds per 1,000 population	No. of Doctors ('000)	No. of General Practitioners	No. of General Practitioners YoY(%)	No. of Nurses ('000)	No. of Nurses YoY(%)
2023	**3,083**	**147**	**399**	**42**	**82%**	**4.4**	**26**	3,365	13.64%	**33**	**4.8%**
2022	2,699	144	384	41	75%	4.3	25	2,961	10.0%	32	5.9%
2021	2,532	141	390	40	73%	4.2	23	2,692	-2.5%	30	6.8%
2020	2,281	136	389	39	68%	4.1	22	2,760	-2.4%	28	3.8%
2019	2,097	132	382	38	83%	4.7	21	2,829	9.1%	27	6.5%

*Note: The 2024 annual data is expected to be updated in July 2025.

Hospitalizations, Outpatient Visits and Medical Expenses of Foshan from 2019 to 2023							
Year	No. of medical consultations per capita per year (based on Permanent Population)	Average Hospitalization Expenses (Public hospitals)	Hospitalization Expenses YoY(%)	No. of Discharged Patients (Million)	Average Outpatient Cost per Visit (Public hospitals)	Outpatient Expenses YoY(%)	Total Outpatient Visits (Million)
2023	**8.7**	**11,976**	**-3.4%**	**1.55**	**284**	**5.3%**	**84.14**
2022	8.2	12,391	1.4%	1.34	269	7.1%	78.78
2021	8.1	12,217	-0.6%	1.25	252	2.2%	78.18
2020	6.8	12,285	14.3%	1.10	246	18.1%	64.54
2019	10.6	10,749	2.2%	1.39	208	6.3%	86.11

Sources: Health Commission of Guangdong Province

V. Foshan Affordable Inpatient Insurance (Huiminbao)

Insurance Conditions & Premiums

Highlight : Anyone who is insured with Foshan basic medical insurance can participate in.

Premium : RMB 185

Deductible : RMB 10,000 or more

Reimbursement ratio : 30% - 100%

(Deductible and Reimbursement ratio depends on different insurance liabilities and the number of consecutive years of insurance coverage.)

Insured amount : RMB 3.3+ million (i.e.1.0+1.0+0.3+0.9+0.1 million)

Usage:
Benefit 1 : RMB 1 million is compensation for individual medical costs covered by the medical insurance directory
Benefit 2 : RMB 1 million is compensation for individual self-paid expenses outside the medical insurance directory
Benefit 3 : RMB 300,000 is compensation for self-paid drugs for specific illnesses
Benefit 4 : RMB 903,000 is compensation for ultra-high medical costs
Benefit 5 : RMB 100,000 is compensation for high medical expenses for regular outpatient visits
Benefit 6 : Preferential benefits for continuous policyholders with no claims

Guarantee period : From January 1,2025 to December 31,2025

2025年度"健康·佛医保"保障计划表

待遇责任	医疗保额	起付线	待遇标准
（待遇一）医保目录范围内个人负担医疗费用补偿	100万元	2万元	80%
（待遇二）医保目录范围外个人自费费用补偿	100万元	2万元	60%
（待遇三）特定病种自费药补偿	30万元	1万元	非既往症60%
			既往症30%
（待遇四）超高额医疗费用补偿	90.3万元	8万元	8万元-25万元(含)：90%
			25万元-100万元(含)：100%
（待遇五）普通门诊高额医疗费用补偿	10万元	2万元	60%
（待遇六）连续参保人员的无理赔优待	连续参保5年无理赔	待遇一、二起付线下调4000元降至1.6万元	
	连续参保4年无理赔	待遇一、二起付线下调3000元降至1.7万元	
	连续参保3年无理赔	待遇一、二起付线下调2000元降至1.8万元	
	连续参保2年无理赔	待遇一、二起付线下调1000元降至1.9万元	

*详情请在"健康佛医保"公众号菜单栏【保障详情】中查看《待遇细则2025》

Sources: Foshan Affordable Inpatient Insurance (Huiminbao)

VI. Foshan + GBAH

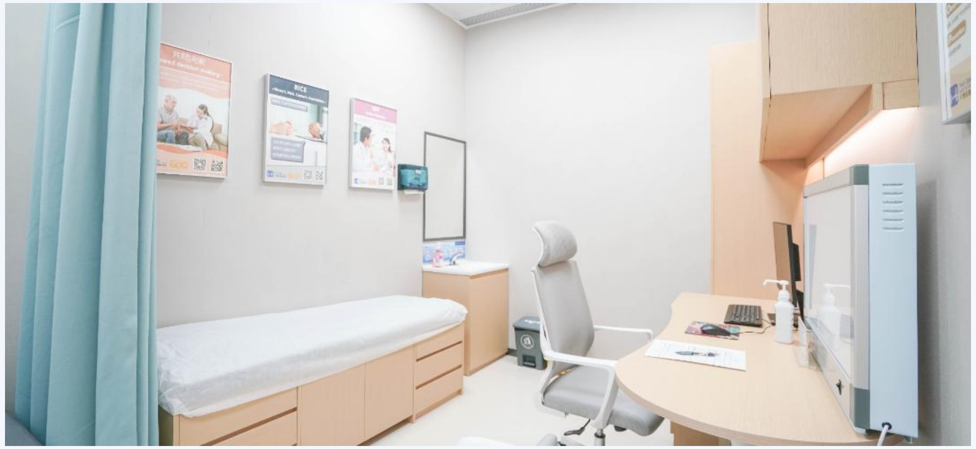
We collaborate with various primary care institutions in the GBA to establish Hong Kong-style GOLD™ Family Doctor Clinics and Chronic Disease Management Centers. These clinics are located in community health service centers and can provide residents with Hong Kong-style healthcare services that meet international standards.

We collaborate with major public hospitals in the GBA to establish Hong Kong-Macau Resident Healthcare Services Center.

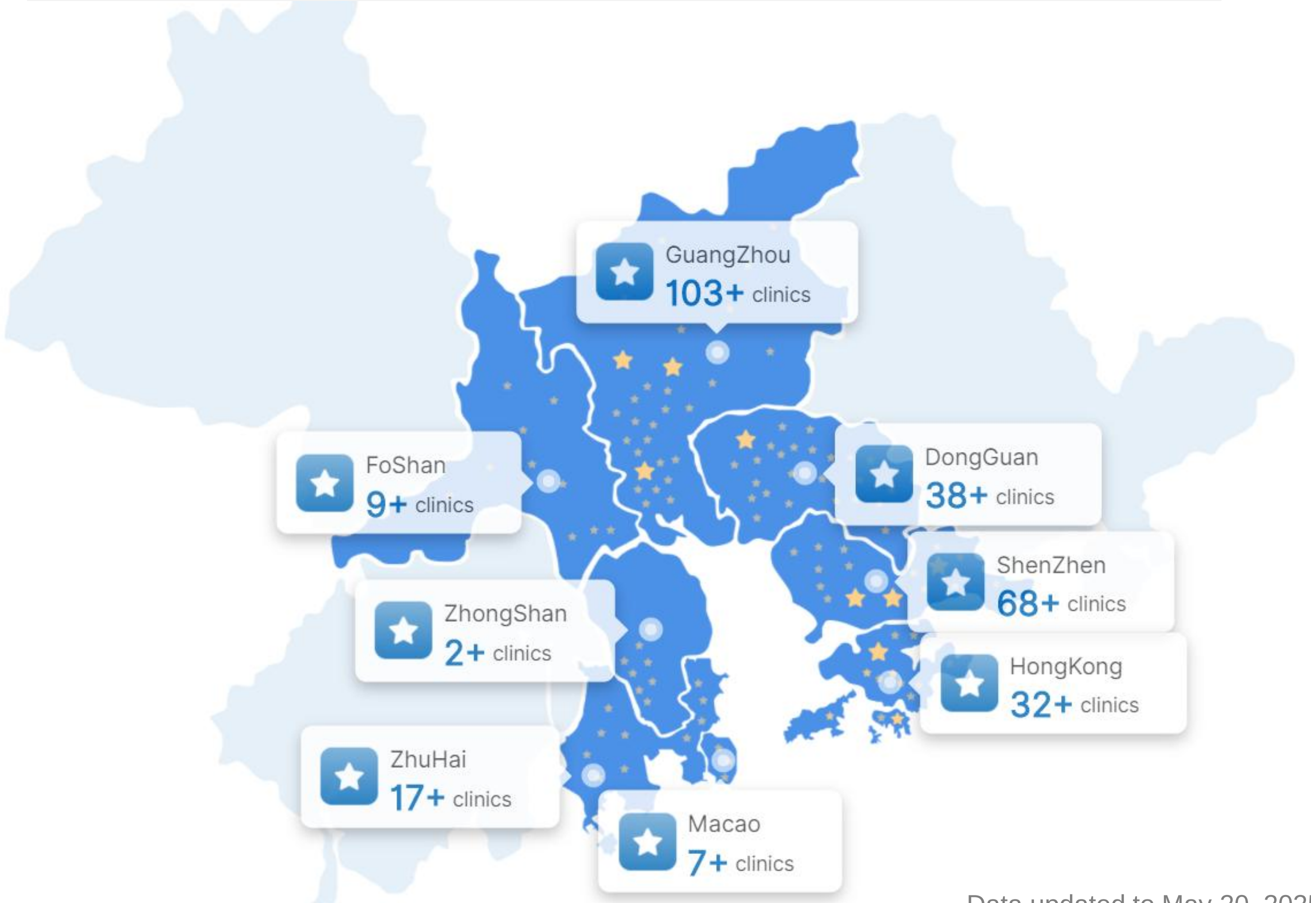
The GOLD™ Training is a comprehensive and ongoing training system designed for family doctors and nurses.

Foshan currently has:

9+	**Hong Kong-style GOLD™ Family Doctor Clinics**
168+	**GOLD™ Certified Doctors and Nurses**



276+ Medical Institution Network of GBAH in GBA



Data updated to May 20, 2025

VI. GBAH - Foshan Medical Network

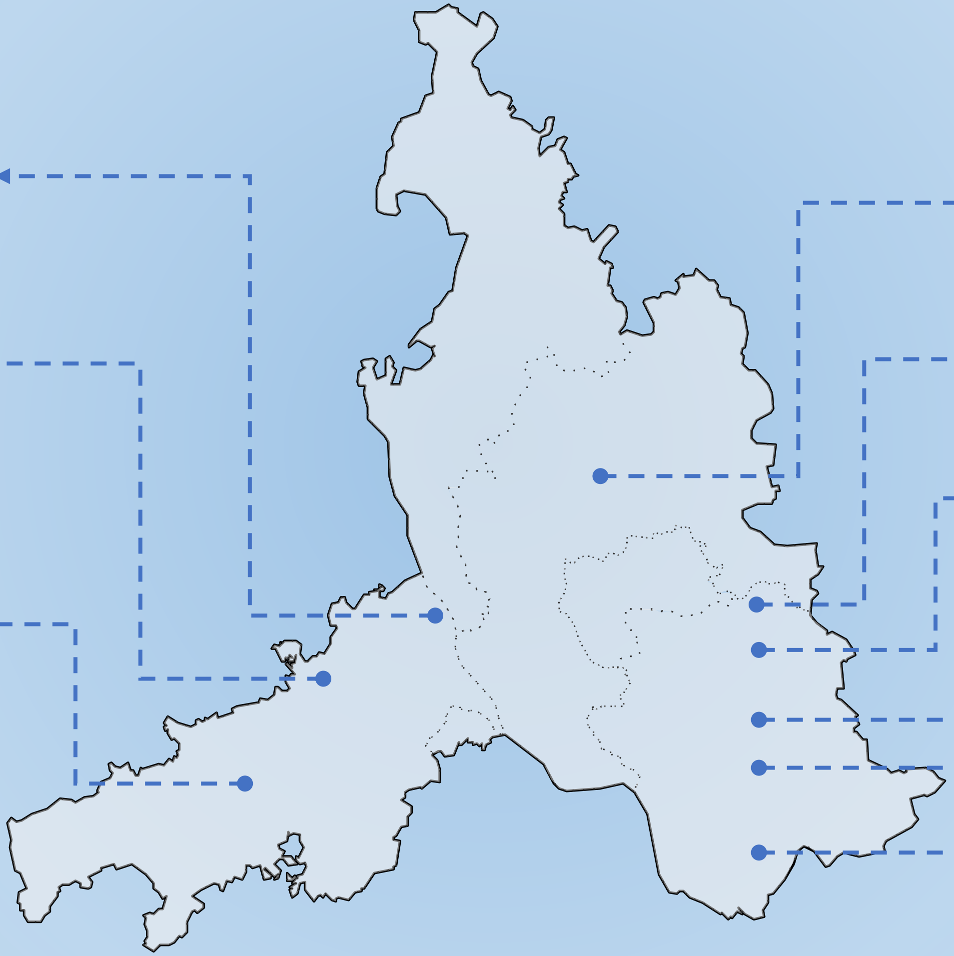
THE GBA HEALTHCARE GROUP 大灣區醫療集團

9+ Medical Institution Network of GBAH in Foshan

Gaoming People's Hospital

Gaomming Chronic Disease Control Station

Yanghe Community Health Center



Nanhai General Hospital

Beijiao Community Health Center

Xincun Community Health Center

Yang’e Community Health Center

Changfeng Community Health Center

Bijiang Community Health Center

Data updated to May 20 , 2025

VI. GBAH - Foshan Medical Network

No. 183 PPP Medical Institution
Photos of Hong Kong-style GOLD™ Family Doctor Clinic in Nanhai General Hospital

VI. GBAH - Foshan Medical Network

No. 174 PPP Medical Institution
Photos of Hong Kong-style GOLD™ Family Doctor Clinic in Gaoming People's Hospital

VI. GBAH - Foshan Medical Network

No. 175 PPP Medical Institution
Photos of Hong Kong-style GOLD™ Family Doctor Clinic in Gaomming Chronic Disease Control Station

VI. GBAH - Foshan Medical Network

THE GBA HEALTHCARE GROUP
大灣區醫療集團

No. 173 PPP Medical Institution
Photos of Hong Kong-style GOLD™ Family Doctor Clinic in Yanghe Community Health Center

VI. GBAH - Foshan GOLD™ Certified Doctors and Nurses

GBAH has trained 168 GOLD™ Certified Doctors and Nurses for Foshan!

Exam for GOLD-C and GOLD-EN-C in Foshan (Exam for GOLD™ Certified Doctors and Nurses)

Contact Us

For more information on The GBA Healthcare Group, please visit our website at www.gbahealthcare.com.hk

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THE GBA
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大灣區醫療集團

Implementing Value Based Care for the Greater Bay Area

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