

Research on the Effective Supply Path of Artificial Intelligence Pension Service from the Perspective of "Healthy China"

Yanxue Wang

Xi'an Peihua University, China

Keywords: "Healthy China"; Artificial Intelligence; Old-age Service

Abstract: At present, there are many problems in the field of old-age service in China, such as the contradiction between supply and demand of old-age service, the low quality of old-age service, the lack of strong support of policies and regulations, and the insufficient participation of market and social forces. As a result, the diversified and multi-level pension needs of the elderly can not be met. In view of the rapid development of the Internet, it is necessary to establish and improve the intelligent pension service system based on home-based pension, community service and institutional pension as soon as possible, and to promote the integration of AI health pension application system. Through the establishment of a dynamic monitoring mechanism for the elderly health, integrating information resources, the artificial intelligence system will be incorporated into the construction of the latest pension system in China, providing intelligent health care services for the elderly. The research shows that in the "healthy China" perspective, we will establish a dynamic monitoring mechanism for the elderly health, and incorporate the artificial intelligence system into the construction of the latest pension system in China to provide smart and healthy elderly services for the elderly.

1. Introduction

At present, the service development of our country's pension institutions is facing the problems of insufficient socialization and unbalanced supply and demand. It is difficult to find a bed in public pension institutions and the phenomenon of vacant beds in private pension institutions [1]. Many local governments regard the development of public pension institutions as a "performance project", investing a lot of financial and material resources to build "star" public pension institutions. A large number of people who do not meet the conditions of financial support live in public pension institutions, which violate the principle of "underpinning" of public pension institutions, resulting in heavy burden of public finance and inefficient allocation of public resources [2]. Moreover, with the improvement of living standards and medical and health conditions, life expectancy of the population is on the rise, and the phenomenon of aging and aging will become more serious [3]. It is expected to exceed 300 million in 2025, and the 80-year-old elderly will reach 30 million in 2020, accounting for 13.15% of the elderly population. Under the current pension model, system and policy, the needs of the elderly to achieve self-worth can not be satisfactorily satisfied, and they can not fully exploit and utilize the wisdom, experience and talents of the elderly, and it is difficult to achieve "old age" [4]. How to truly understand the new concept of artificial intelligence pension, not just equate it with smart pension, not only emphasize its artificial intelligence, high-tech service. The wisdom of artificial intelligence to support the elderly runs through all aspects of humanized pension, which requires the combination of intelligent technology and social work for the aged. The social work professional concept, skills and methods are used to improve the mental health and comfort of the elderly and the self-value realization of the elderly [5].

With the continuous improvement of the aging of the population, the number of the elderly population in our country is increasing, the problem of providing for the aged is becoming increasingly prominent, and has gradually become a hot spot in today's society [6]. As early as before the founding of the People's Republic of China, scholars began to engage in the issue of pension, but the real comprehensive study of pension began in the 20th century. In the mid-1990s, when some scholars studied family size and population mobility, they found that the function of

family endowment in China was weakening and advocated vigorous development of social endowment, such as the establishment of nursing homes, nursing homes and apartments for the aged [7]. From the content of old-age services, the service needs of the elderly not only have daily life service requirements such as housekeeping and senior dining Tables, but also a large number of medical rehabilitation service needs, including long-term care, rehabilitation, nursing, and spiritual and cultural entertainment. According to the survey data, the demand for domestic services and elderly Table service for the elderly is 32% and 41% respectively. The demand for medical rehabilitation services accounts for more than 18%, and 53% of them have the demand for health lecture services [8]. Artificial intelligence pensions can alleviate the huge pension pressure on a macro level, provide a basis for the government to adjust the allocation of old-age resources and adjust the structure, and reduce the government's financial burden. Microscopically, it can prevent senile diseases early, reduce medical expenses, ease the pressure of shortage of human resources in old-age services, and alleviate the concerns of children about parental care [9]. In short, in real life, the artificial intelligence pension construction has brought many changes to the aged care service, making the service more precise and personalized, improving the ability and level, and improving the old-age service system. Artificial intelligence pension is the representative model of future aged care services, and its research has theoretical and practical significance. This paper has carried out research on the effective supply path of artificial intelligence pension service under the vision of "healthy China" [10].

2. Materials and Methods

From the perspective of "Healthy China", it is a good breakthrough for us to study AI pension service. The professional concept and ethics, relevant theories and unique working methods of social work to help people self-help are also discussed. It is an effective guarantee to meet the personalized and diversified needs of the elderly, to improve their quality of life in their later years, and to further improve the service of artificial intelligence for the aged. The influence of Internet on the elderly mainly lies in instrumental empowerment, social participation empowerment and emotional empowerment. The Internet is gradually integrated into the daily lives of the elderly, adding new ways for the communication of the elderly. Enable older people to participate in the practice of individual life and public life through the Internet, obtain more information, cultivate hobbies, increase emotional expression, and improve loneliness. Network functions such as voice and video enhance the intergenerational communication between the elderly and children, and enhance family cohesion and belonging. The Internet gives older people more opportunities and abilities to actively participate in the pension process and realize the transformation of the concept of old-age care.

Artificial intelligence (AI) is a new science and technology for researching and developing theories, methods, technologies and application systems for simulating, extending and expanding human intelligence. Artificial intelligence is a branch of computational science. It tries to understand the essence of intelligence and produces a new kind of intelligent machinery that can respond in a similar way to human intelligence. By implanting electronic chips in home care equipment, it can help medical staff and their children to monitor the daily life of the elderly remotely and in real time. Positioning his location and testing various health indicators to prevent accidents. Older people can be free from time and space, even in the home can enjoy high-tech, high-quality services. The core of intelligent retirement is relying on advanced technology management tools. The elderly and the home care, medical care and other aged care workers, families, communities, government, medical institutions and domestic companies and other services are closely linked. Form an organic whole that can provide the elderly with interconnected, intelligent, more efficient and convenient old-age services.

The supply level of old-age services has been significantly improved. Before entering the old-age society, the supply of old-age services in China was mainly provided by families, and the government mainly provided the most basic survival old-age services for some urban and rural "three nothingness" elderly people. The investment of endowment resources is extremely limited,

and the policy of endowment service and the corresponding financial support are lagging behind. After entering the aging society, the state strengthens the responsibility of the old-age service, promulgates laws and policies one after another, and promotes the development of the old-age service industry. The number and proportion of elderly people aged 60 and over from 2015 to 2018 are shown in Table 1. At present, the government has higher requirements for the market entry into the old-age care institutions, and the operation of the old-age care institutions depends on the fees. For the elderly who live in the old-age care institutions, not only do they have to pay. And with the increase in the number of people living, there is a phenomenon of consumer competition. Therefore, the pension agency service can be considered as a quasi-public product of the club type with private consumption characteristics. Generally speaking, the standards for the provision of old-age care provided by public pension institutions are generally popular, with high government subsidies and price mechanisms that are not market-oriented. With a strong quasi-public product quality; while providing personalized products to the public, the price mechanism is market-oriented and is regarded as a private product, such as the pension industry.

Table 1 The Number and Proportion of Elderly People Aged 60 and Over from 2015 to 2018

	Older people over 60 years old (ten thousand people)	Percentage of the total population (%)
2015	20304	13.2%
2016	21054	14.5%
2017	21064	14.6%
2018	22407	15.3%

3. Result Analysis and Discussion

Under the market economy system, social pension service as a service product, its supply is essentially determined by demand. However, social pension service is a special product, which is a quasi-public product related to people's livelihood and social stability. As the manager of social activities, the government has an inescapable responsibility for the provision of quasi-public goods with the nature of social public welfare. The development of social pension services under the cooperation of government and market is shown in Figure 1. In accordance with the development goals proposed by the State Council: reform public pension institutions, improve market mechanisms, and give full play to the fundamental role of the market in resource allocation. Gradually make social forces the mainstay of the development of the aged care service industry. This development goal is consistent with the international trend, that is, socialized pension institutions occupy the main body, and public pension institutions achieve the role of “supporting the bottom”.

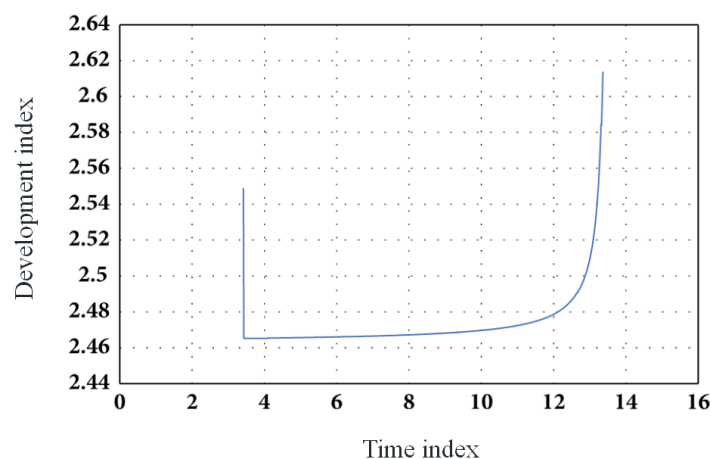


Fig.1. The Development of Social Old-age Service under the Cooperation of Government and Market

We should really combine technology with service and promote the innovation of "artificial intelligence" service for the aged. The use of artificial intelligence for the elderly development of chronic disease management, home health care, personalized health management, Internet health counseling, life care, information services for the elderly and other health care services. Make artificial intelligence pension services more diversified. Its core is to use the Internet of Things technology to collect, gather, analyze the health status of the elderly population, pension needs and security monitoring and other information. It will mobilize various endowment resources including manpower, material resources and financial resources, and coordinate various types of old-age care related parties such as families, relatives and friends, communities, medical institutions and governments. Therefore, we will respond accurately, quickly and intelligently to the needs of health warning, emergency rescue, remote diagnosis and treatment, life care, logistics and other needs, and systematically, intelligently and humanizedly improve the ability and level of old-age services. Artificial intelligence pensions provide the possibility to resolve diversified pension risks and meet higher levels of pension needs with intelligent means. Fully realize the old-fashioned, old-fashioned, old-fashioned, and old-fashioned, and enable the elderly to live a healthy, secure, and dignified life in their later years.

Principles from the perspective of "Healthy China": Individuals, groups, families and communities have their own advantages; trauma and persecution, disease and struggle, although harmful, may also mean challenges and opportunities. Only when we cooperate with our clients can we provide them with the best service; any environment is full of potential resources. Attention should be paid to caring, caring and advantageous resources. The government's effective system to support and guarantee the development of AI pension service is insufficient, and the investment in building AI pension service in an all-round way is very large, which will bring tremendous financial pressure. The traditional family pension service function has been weakened, and the development of home care services cannot meet the actual needs of the Internet age. Obtain the information resources needed to provide health services to the end users; the health cloud service platform finds the featured services that meet the user's preferences based on the task requests submitted by the information provider and the information consumer, and supported by the cloud service management technology. At the same time, providing a personalized service for the requester, the relationship between the artificial intelligence service provider and the cloud service platform is as shown in Figure 2. On the basis of adhering to the government's leadership, the company will give the status of the market supply subject, formulate relevant preferential policies to stimulate the market vitality, let the market capital become the "protagonist" of the old-age service, promote the rational allocation of resources, and improve the service quality and efficiency.

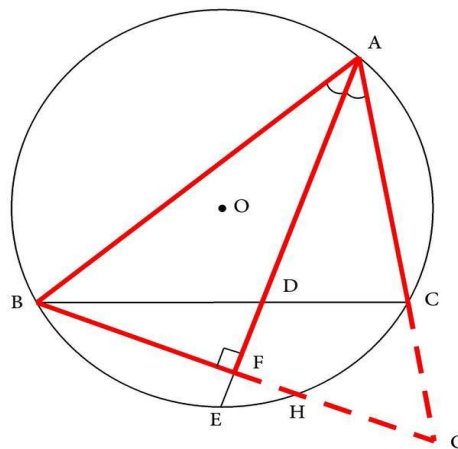


Fig.2. Relationship between AI Service Provider and Cloud Service Platform

4. Conclusion

This paper studies the effective supply path of artificial intelligence pension service from the

perspective of "Healthy China". It scientifically and reasonably formulates the development plan for the talents of the pension service suitable for the Chinese market. We should use economic means such as policy support or preferential fiscal and taxation measures to encourage social forces to participate in the training of professionals in pension services, and increase investment in education of professionals in pension services. Our country should build a supervision mechanism involving the government, enterprises and citizens, avoid the government's closed supervision, enhance the transparency of supervision, guarantee the right of enterprises and individuals to participate and know, and establish a smooth and effective information feedback mechanism so as to make citizen participation come true. Through good system design and external supervision system, we can improve the independent operation and regulation ability of the old-age service system. On the basis of meeting the needs of the elderly, we will enhance the humanized operation of artificial intelligence equipment, focus on the development of talent training methods in relevant technical colleges, and work closely with civil affairs departments to actively cultivate artificial intelligence pension service personnel. In the community, we will strengthen the education and publicity work of talents and build an artificial intelligence pension community. The construction of artificial intelligence pension service not only improves the intelligent digital technology, but also meets the common needs of the physiological level of the elderly. By integrating social resources, the social work professional model intervention can better meet the individualized and diversified spirit of the elderly. Demand.

References

- [1] Guillermo Rodríguez, Álvaro Soria, Campo M. Artificial intelligence in service-oriented software design [J]. *Engineering Applications of Artificial Intelligence*, 2016, 53:86-104.
- [2] Stavropoulos T G, Vrakas D, Vlahavas I. A survey of service composition in ambient intelligence environments [J]. *Artificial Intelligence Review*, 2013, 40(3):247-270.
- [3] Garcia-Valverde T, Serrano E, Botia J A. Combining the real world with simulations for a robust testing of Ambient Intelligence services[J]. *Artificial Intelligence Review*, 2014, 42(4):723-746.
- [4] Gil Y, Greaves M, Hendler J, et al. Amplify scientific discovery with artificial intelligence[J]. *Science*, 2014, 346(6206):171-172.
- [5] Abinzano Guillén, María Isabel, Muga Caperos L F, Santamaría Aquilué Rafael. The role of investor type in the fee structures of pension plans[J]. *Journal of Financial Services Research*, 2015, 50(3):1-31.
- [6] Mcvicar D, Wilkins R. Explaining the growth in the number of recipients of the disability support pension in Australia[J]. *Australian Economic Review*, 2013, 46(3):345-356.
- [7] Coleman, M. Military Service Pensions for Veterans of the Irish Revolution, 1916-1923[J]. *War in History*, 2013, 20(2):201-221.
- [8] Cunha J M, Menichini A A, Crockett A. The retention effects of high years of service cliff-vesting pension plans[J]. *Economics Letters*, 2015, 126:6-9.
- [9] Raddatz C, Schmukler S L. Deconstructing herding : evidence from pension fund investment behavior[J]. *Journal of Financial Services Research*, 2013, 43(1):99-126.
- [10] Arbisi P A, Murdoch M, Fortier L, et al. MMPI-2 Validity and Award of Service Connection for PTSD During the VA Compensation and Pension Evaluation.[J]. *Psychological Services*, 2004, 1(1):56-67.