

Evolution and Innovation of Social Insurance Policies for New Forms of Employment

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ABSTRACT

This paper aims to explore the evolution and innovation of social insurance policies for new forms of employment. Firstly, it defines the concept and features of new forms of employment, emphasizing their flexibility, temporariness, and digitization. Secondly, it analyzes the shortcomings of traditional social insurance policies in addressing the challenges posed by new forms of employment, including incomplete coverage and insufficient protection. Then, it summarizes the current research status and main viewpoints on this issue through a comprehensive review of domestic and international studies. Lastly, it discusses the evolution paths and innovative measures of social insurance policies for new forms of employment adopted by various countries.

KEYWORDS

New Employment Form; Innovation of Social Insurance; Social Insurance Policy.

1. INTRODUCTION

With the rapid development of the economy and society and the continuous advancement of technology, emerging forms of employment have sprung up like mushrooms after rain, bringing a brand-new pattern and challenges to the labor market. These new forms of employment, including but not limited to remote work, platform economy, and freelancers, provide workers with broader employment choices and more flexible working methods with their flexible working modes and digitized characteristics. At the same time, they also pose numerous challenges to traditional social insurance systems. Traditional social insurance policies are mainly designed for traditional employment relationships and fixed job positions, and their coverage scope and mechanisms are inadequate to meet the needs of workers in new forms of employment. Workers in these new forms of employment often face problems such as lack of social security coverage and expanded risks, making traditional social insurance policies inadequate in safeguarding their rights and interests. Therefore, how to adapt to the emergence of new forms of employment and re-examine and adjust social insurance policies has become an urgent and important issue to be addressed. This paper aims to explore the evolution and innovation of social insurance policies for workers in new forms of employment, providing reference and ideas for understanding and addressing the impact of new forms of employment on social insurance systems. Firstly, we will define the concept and features of new forms of employment and analyze in depth their challenges to traditional social insurance policies. Then, through a review of relevant domestic and international research, we will summarize the current research status and main viewpoints on this issue. Next, we will analyze the policy measures and adjustments adopted by various countries in addressing the challenges of new forms of employment and explore their experiences and implications. Finally, this paper will propose suggestions for

constructing innovative social insurance policies adapted to new forms of employment and look forward to future trends and research directions[1].

2. CONCEPT AND CHARACTERISTICS OF NEW FORMS OF EMPLOYMENT

2.1. Definition of New Forms of Employment

The emergence of new forms of employment primarily stems from the current changes in economic and social structures. With the advancement of technology and the push for globalization, traditional employment models are gradually being challenged, leading to the continual emergence and flourishing development of new forms of employment. These new forms of employment are characterized by flexibility, temporariness, and digitization. Firstly, flexibility is a prominent feature of new forms of employment. In contrast to traditional fixed working hours and locations, emerging forms of employment offer workers greater flexibility. Workers can autonomously arrange their working hours and locations according to personal needs and preferences, thus better balancing the relationship between work and life. This flexibility not only meets modern demands for flexible work but also enhances work efficiency and productivity. Secondly, temporariness is another significant feature of new forms of employment. With increasing economic uncertainty, many companies tend to adopt temporary employment models to cope with market fluctuations and changes in demand. This form of employment typically revolves around temporary contracts or project-based work, exposing workers to the risk of unemployment after completing tasks. However, for some creative and adaptable individuals, temporary employment also presents more opportunities and challenges, prompting them to continuously enhance their skills and adaptability. Additionally, digitization is also a notable feature of new forms of employment. With the rapid development of information technology, many jobs can now be conducted through the internet and digital platforms, no longer constrained by geographical limitations[2]. Digitized forms of employment such as platform economy, remote work, and virtual offices are rapidly emerging, providing workers with more convenient and efficient ways of working. However, digitization also brings new challenges, such as information security and personal privacy issues that require effective solutions. In summary, as an emerging form of employment, new forms of employment are characterized by flexibility, temporariness, and digitization. They offer workers more choices and opportunities while also presenting new challenges and issues. Addressing these challenges requires joint efforts from governments, businesses, and society to seek adaptive solutions.

2.2. Flexibility and Temporariness of New Forms of Employment

The flexibility and temporariness of new forms of employment are significant features that have profound impacts on the labor market and individual workers. Firstly, flexibility is a crucial characteristic of new forms of employment. Traditional employment relationships with fixed working hours and locations are being challenged, allowing workers in new forms of employment to arrange their work schedules and locations more flexibly. This flexibility not only meets the personalized work needs of employees but also promotes improved work efficiency and productivity. For instance, flexible arrangements such as remote work and flexible working hours enable workers to better balance work and life, enhancing their quality of life and job satisfaction. Secondly, temporariness is another important feature of new forms of employment. With intensified market competition and increased economic uncertainty, many companies prefer adopting temporary employment models to cope with fluctuations in market demand. These temporary employment arrangements can be realized through short-term contracts, project-based work, or temporary positions. Although temporary employment may entail uncertainties and risks, it also provides more opportunities and challenges for some workers, encouraging them to enhance their skills and adaptability to better respond to market

changes. In conclusion, the flexibility and temporariness of new forms of employment bring both opportunities and challenges to the labor market. Governments, businesses, and society should work together to promote the sustainable development of new forms of employment through flexible policies, training, and support measures, thereby achieving stability in the labor market and sustainable development for individual workers[3].

2.3. Digitization and Online Labor of New Forms of Employment

With the rapid development of digital technology and the widespread use of the internet, new forms of employment are closely related to digitization and online labor. This trend has become a significant feature of today's labor market, exerting profound impacts on workers, businesses, and society as a whole. Firstly, digitization of new forms of employment means that work content and processes are facilitated and conducted through digital technology. Forms of employment such as the platform economy, remote work, and virtual teams represent typical examples of digitized labor. Workers can engage in online work and transactions using their skills and resources through internet platforms, expanding their employment channels and enhancing labor productivity and efficiency, thereby promoting economic development and innovation. Secondly, online labor of new forms of employment signifies that work and production activities are no longer restricted by geographical locations but can be accomplished through the internet, enabling remote collaboration and cooperation. This form of labor not only provides workers with more flexible ways of working but also offers businesses more talent choices and opportunities for cost savings. For example, multinational corporations can recruit outstanding talents globally through remote team collaboration, reducing labor costs and enhancing competitiveness. However, digitization and online labor of new forms of employment also bring about challenges and issues. For instance, issues such as information security, data privacy, and the protection of labor rights need to be effectively addressed. Additionally, the rapid development of digital technology means that workers need to continuously learn and update their skills to adapt to new work environments and requirements. In summary, digitization and online labor are significant features of new forms of employment in today's labor market, exerting important impacts on workers, businesses, and society. Governments, businesses, and society should actively respond to these changes by strengthening policy-making and training support, promoting the sustainable development of new forms of employment, and achieving stability in the labor market and sustainable development for individual workers[4].

3. TRADITIONAL SOCIAL INSURANCE POLICY DESIGN AND CHARACTERISTICS

3.1. Definition of Social Insurance

Social insurance is a social welfare system provided by the government or private institutions, aiming to provide economic security and risk-sharing for individuals and families. Through the social insurance system, participants pay certain premiums or taxes to receive a range of social security benefits, such as pensions, medical insurance, unemployment insurance, and work injury insurance. The objective of social insurance is to ensure that individuals and families receive economic assistance and support when facing risks such as aging, illness, and death, thereby improving their quality of life and sense of social security. Additionally, social insurance helps promote social equity and economic stability, reducing the occurrence of poverty and inequality while enhancing social cohesion and stability. Traditional social insurance systems are typically led or regulated by governments and cover various life risks and aspects, including old age, medical care, unemployment, and work-related injuries. Participants include workers, employers, governments, and other parties who collectively contribute funds through premium payments or taxes to provide various social security benefits. This system usually features mandatory participation and universality,

meaning that all eligible individuals have the right and obligation to participate, regardless of their social status or income level. In summary, social insurance is an important social welfare system that significantly contributes to improving people's living standards and promoting social harmony and stability. The establishment and development of traditional social insurance systems provide essential protection for individuals and families' basic living needs and positively contribute to the sustainable development of society.

3.2. Protection Mechanisms under Traditional Employment Forms

Under traditional employment forms, social security mechanisms are typically constructed and operated jointly by governments and businesses to ensure that workers are protected against various risks and challenges they may encounter at work, guaranteeing them basic social security benefits. These protection mechanisms include old-age insurance, medical insurance, unemployment insurance, and work injury insurance. In terms of old-age insurance, companies usually contribute to employees' pensions to ensure they receive retirement benefits or pensions to sustain their living standards after retirement. Medical insurance provides workers with medical coverage, including reimbursement of medical expenses and compensation for outpatient and inpatient costs. Unemployment insurance aims to provide economic assistance and vocational training for the unemployed, with companies contributing a certain percentage of funds to the unemployment insurance fund to provide unemployment benefits or living subsidies to eligible individuals for a specified period. As for work injury insurance, it provides medical and livelihood support for workers injured or sickened on the job, with companies typically purchasing work injury insurance for employees to cover medical expenses and disability compensation in the event of work-related injuries or occupational diseases. These mechanisms help safeguard workers' basic rights and living standards, enhancing social stability and harmony. However, with changes in economic structures and labor markets, the protection mechanisms under traditional employment forms also face numerous challenges and issues, requiring continuous reforms and improvements[5].

3.3. Policy Adaptability Analysis for Traditional Work Models

Social insurance policies under traditional work models have always been an integral part of labor market stability and individual protection. However, with changes in economic structures and labor market conditions, traditional work models face new challenges, and the adaptability of policies is being tested. Firstly, social insurance policies under traditional work models may have limitations in addressing the challenges posed by emerging forms of employment. For instance, for flexible and temporary employment forms such as gig work, traditional social insurance policies may not effectively provide protection due to the lack of fixed employment relationships and stable income sources. This necessitates policymakers to adjust and improve existing social insurance systems to ensure that workers in these emerging forms of employment receive basic social security benefits. Secondly, social insurance policies under traditional work models may exhibit rigidity and limitations. Traditional social insurance systems are usually designed based on fixed employment relationships and work patterns, making it difficult to adapt to the rapid changes in the modern economy and the flexibility requirements of the labor market. Therefore, policymakers need to enhance the flexibility and adaptability of policies, timely adjusting and updating social insurance policies to meet the changing economic and social environments. Moreover, the adaptability of policies to traditional work models is also influenced by factors such as labor market structures and government fiscal conditions. Against the backdrop of increasingly diverse labor market structures, policymakers need to consider the needs and characteristics of various types of workers comprehensively, formulating more comprehensive and inclusive social insurance policies. At the same time, government fiscal conditions will affect the effectiveness and feasibility of policy implementation, requiring a balance between the fairness and sustainability of social security. In conclusion, the analysis of policy adaptability to traditional work models needs to comprehensively

consider the characteristics of emerging forms of employment, the flexibility and adaptability of policies, as well as factors such as labor market structures and government fiscal conditions. Only by fully understanding and balancing various factors can policies better adapt to the changes and developments in traditional work models.

4. CHALLENGES OF NEW EMPLOYMENT FORMS TO TRADITIONAL SOCIAL INSURANCE POLICIES

4.1. Lack of Social Insurance Coverage

The emergence of new employment forms poses a series of challenges to traditional social insurance policies, one of which is the lack of social insurance coverage. Traditional social insurance systems are typically designed based on conventional employment models, while workers in emerging employment forms often cannot enjoy the same social security benefits. Firstly, many workers in new employment forms are not covered by traditional social insurance systems. For instance, freelancers, part-time workers, and temporary workers may not receive relevant benefits such as pensions, medical care, or unemployment benefits under traditional social insurance systems because they often lack fixed employment relationships or employers. This results in these workers lacking effective social security when facing risks such as aging, illness, or unemployment, increasing their economic instability and risks. Secondly, even if some workers in new employment forms are included in the social insurance system, their benefits may not be sufficient to meet their actual needs. Due to the unstable income and flexible work hours characteristic of emerging employment forms, traditional social insurance systems often fail to provide flexible and personalized protection schemes, leading to insufficient coverage for these workers. Therefore, the lack of social insurance coverage is an important challenge of new employment forms to traditional social insurance policies. Governments and relevant authorities need to address this issue, strengthen social security coverage for workers in emerging employment forms, explore flexible and personalized protection schemes to ensure that all workers can enjoy basic social security rights, and achieve social fairness and inclusiveness[6].

4.2. Instability of Labor Relations

Another challenge that new employment forms pose to traditional social insurance policies is the instability of labor relations. Traditional social insurance systems are usually built on stable employment relationships, while labor relations in emerging employment forms are often more flexible and temporary, lacking traditional employment contracts and fixed work systems. Firstly, workers in new employment forms may frequently change jobs or part-time positions, making it difficult for them to continuously receive social security benefits from different employers. For example, part-time delivery workers in the gig economy may simultaneously work for multiple platforms, and social security benefits such as unemployment insurance or work injury insurance cannot be uniformly recognized and paid across platforms. Secondly, the relationship between workers and employers in emerging employment forms is often unclear or lacks legal protection, making it difficult for them to obtain social security benefits. For instance, freelancers in the gig economy may lack clear employment contracts with platform companies, making it challenging to determine responsibility and avenues for accessing social security benefits. Therefore, the instability of labor relations presents many difficulties and challenges for the implementation of traditional social insurance policies. Governments and relevant authorities need to strengthen the regulation and standardization of labor relations in emerging employment forms, establish flexible and adaptable social security systems to ensure that all workers can enjoy basic social security rights in different labor relations, and safeguard their legitimate rights and social security.

5. REVIEW OF DOMESTIC AND INTERNATIONAL RESEARCH

In exploring the impact of new employment forms on traditional social insurance policies, scholars both domestically and internationally have conducted extensive research aimed at gaining a deeper understanding of this issue and proposing corresponding policy recommendations. Here is a review of relevant research from both domestic and international perspectives: Domestically, many scholars have focused on the challenges and reforms of new employment forms to the social insurance system. They have found that with the rapid development of emerging employment forms, traditional social insurance policies face issues such as insufficient coverage and inadequate protection. Therefore, some studies have proposed suggestions for establishing social insurance systems adaptable to new employment forms, including establishing flexible and personalized social insurance schemes, and strengthening regulation and standardization of emerging employment forms. In terms of international research, many scholars have focused on the impact of new employment forms on social insurance systems and response strategies. Some studies have found that the emergence of emerging employment forms poses significant challenges to traditional social insurance systems, requiring governments and relevant departments to adjust and improve existing social insurance policies in a timely manner to meet the new demands of the labor market. Additionally, some studies have explored the potential impact of emerging employment forms on social insurance systems, such as their effects on labor market stability and economic growth. In summary, the impact of new employment forms on traditional social insurance policies is a complex and challenging issue. It requires joint efforts from governments, businesses, and society to formulate more comprehensive, flexible, and adaptive social insurance policies to promote labor market stability and sustainable development for individual workers.

6. EVOLUTION OF SOCIAL INSURANCE POLICIES FOR WORKERS IN NEW EMPLOYMENT FORMS

With the continuous emergence and development of new employment forms, changes occur in the labor market structure and labor relations. Consequently, traditional social insurance policies are evolving and adjusting to meet the needs of workers and the requirements of social security under new circumstances. Firstly, there's an expansion and adjustment of social insurance policies. With the appearance of emerging employment forms, traditional social insurance systems face the issue of insufficient coverage. Therefore, governments and relevant departments are gradually expanding the coverage of social insurance to include more workers in new employment forms, such as freelancers and part-time workers, ensuring they can enjoy basic social security benefits. Secondly, there's an emphasis on the flexibility and personalization of social insurance policies. In response to the characteristics and needs of workers in new employment forms, governments and relevant departments are adjusting social insurance policies to provide more flexible and personalized protection schemes. For example, for unstable employment forms like temporary or part-time work, exploring flexible unemployment insurance systems to provide temporary unemployment benefits or living allowances is essential. Additionally, there's an emphasis on innovation and improvement in social insurance policies. Governments and relevant departments continuously innovate social insurance systems, exploring mechanisms and service models that better suit new employment forms. For example, promoting the establishment of cross-platform social insurance systems, allowing workers engaged in labor across different platforms to enjoy unified social security benefits, reducing inconveniences and losses caused by job transitions. In conclusion, the evolution of social insurance policies for workers in new employment forms is a dynamic and ongoing process. Governments and relevant departments need to constantly monitor changes in the labor market and the needs of workers, adjusting and improving social insurance policies in a timely manner to ensure all workers can enjoy basic social security rights, achieving social fairness and inclusiveness.

7. CONCLUSION

The emergence of new employment forms poses significant challenges to traditional social insurance policies, but also provides important opportunities and incentives for policymakers. With the continuous changes in economic structure and the labor market, social insurance policies need to be continuously adjusted and improved to meet the needs of workers and the requirements of social security under new circumstances. Firstly, social insurance policies need to strengthen coverage to ensure that all workers can enjoy basic social security benefits, taking into account the characteristics and needs of new employment forms. Secondly, policies also need to enhance flexibility and personalization, providing protection schemes tailored to the actual situations of different types of workers. Additionally, policymakers need to continuously innovate and improve social insurance systems to address challenges and issues under new circumstances. In future work, governments and relevant departments need to strengthen the coordination and integration of policies, forming a unified framework for social insurance systems. They should also strengthen regulation and standardization of new employment forms, ensuring that all workers can enjoy basic social security rights and achieve social fairness and inclusiveness. At the same time, governments should actively encourage enterprises and social organizations to participate in social security initiatives, jointly promoting the healthy development of social insurance policies for workers in new employment forms, and fostering sustainable stability and development of the economy and society.

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