

# INSIGHT

## LIFE IN CHINA

### For many of China's rural residents, health insurance isn't enough

*Editor's note: This is the first in a four-part series of articles providing a snapshot of modern life in China in observance of Oct. 1, 2009, the 60th anniversary of the founding of the People's Republic of China. Parts two through four will run every Sunday through Oct. 11.*

BY JOCELYN EIKENBURG  
For The Journal

Zhongshan, Tonglu County,  
Zhejiang, China

**I**n an old wooden home hidden behind Zhongshan's main street is a place where Ye Xianna, my husband's 76-year-old grandmother, is quietly putting her trust in Jesus — to protect her against illness.

After sitting with her for nearly four hours in the rows of turquoise-colored pews that felt like tiny park benches — witnessing speaking in tongues, singing hymns in



eventually upgraded from peasant to city resident.

Given the limitations of peasant health insurance, he is a fortunate man. Jin's policy will reimburse expenses based on how much money is spent — from 10 percent of expenses at the low end, up to 65 percent of expenses for treatment costing 20,000 RMB (about \$3,000) or more. That rate decreases when she visits hospitals outside of Zhongshan, such as in the county seat, or the provincial capital. And, in any given year, her reimbursement cannot exceed 50,000 RMB (about \$7,300).

Still, peasant health insurance is a symbol of progress in China's countryside. Before the New Rural Cooperative Medical Scheme in 2003, health insurance was one thing peasants had to do without, instead relying on family savings, luck, and, for those like Ye, Jesus. Now, peasants just pay an affordable 40 RMB



Chinese and preaching on the virtues of Christianity — it was one of the congregation who spoke of the most important reason why Ye, like many others in the church, was present that morning.

A senior man in a tan-striped polo shirt and oversized brown pants, with squinty eyes, stubble and a mostly toothless smile, stepped behind the turquoise podium with a blood-red plastic cross attached to it, and began addressing the room.

He was speaking in the local dialect of Tonglu — one of the thousands of dialects in China that sounds different from the country's official Mandarin Chinese — so I couldn't understand his words, at first. "What is he saying?" I asked Ye, sitting next to me in the pew in a flowered blouse and pants, with her wiry, shoulder-length gray hair tied into two pigtails.

Ye, who speaks her local dialect better than Mandarin Chinese, explained it to me as simply as she could: "His arm used to hurt. Then he believed in Jesus, and it stopped hurting."

Her simple words spoke a powerful idea: that Jesus heals, literally.

And for many churchgoing senior citizens in China's countryside, like Ye, it's the one thing they can count on in the face of a rural health care system that is still far from ideal.

#### One family, two systems

Yu Huimin, my 61-year-old father-in-law, enjoys a health



Peng Qiulan and Jin Genxiu, like most residents in China's countryside, have rural health insurance policies that only cover a fraction of their medical costs.

SUBMITTED PHOTO BY JOCELYN EIKENBURG



## ABOUT THE AUTHOR

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insurance policy that covers approximately 90 percent of his expenses. If only his policy included his 55-year-old wife, Jin Genxiu.

It might seem inconceivable that spouses cannot share a policy in China. But the reason is simple: the policy in Tonglu County where my in-laws live,

and in many other parts of China, is tied to your legal status.

In China, there are two different legal designations for citizens: peasant, the status for Jin (and the majority of countryside residents), and city resident, the status for Yu. How can it be that my

father-in-law, who was born and raised in the countryside, is not considered a peasant? Because the system allows for peasants to change their status through things such as college admission, investment or, in his case, work. Since he worked for a public school in Zhongshan, his status was

(about \$6) per year to access a basic policy. It's not full coverage, but it's a start.

And China is eager to turn that start into something more. Just this summer, the Chinese government announced a plan to reform the rural health insurance system, with the goal of providing full universal access to health care by 2020. But for now, peasants in Tonglu County have to face the reality of coverage that is, well, catastrophic — especially when it divides a household.

## Nutritional swindle

Yu's comprehensive coverage may be enviable, but it's no protection against vitamins and supplements that are really a scam.

When I saw the young salesman with an unctuous smile walk into the foyer one morning, I knew something wasn't right — because my mother-in-law chased him right out of the house. "The nutritional supplements door-to-door salesman," she remarked, after I inquired about the man. But at lunchtime, I realized that man was much more than a mid-morning annoyance: my father-in-law had bought over 10,000 RMB (approximately \$1,500) worth of nucleic acid supplements from him, all sold with dubious health claims.

Nucleic acids as a supplement? It seemed to go against the very logic of nature. After all, I was a biology major in college. I knew nucleic acids as DNA and RNA, the building blocks of life that store and transmit genetic information.

See China, C4



## ISJ INSIGHT

## China

Continued from C1

Nowhere did my textbooks describe their ability to "boost immunity", "combat fatigue" and "reduce aging." But that is exactly what Zhen'ao, the company behind this product, promises to customers.

Zhen'ao is simply giving consumers something too good to pass up — a cure-all in a pill. The claims may sound vague and suspect, but this is a country where popular, effective Chinese remedies are marketed, for example, to "boost your blood" or "lower fire." Meanwhile, Zhen'ao backs everything up with an aggressive marketing campaign that includes free, all-expenses-paid vacations jammed with informercial sessions and slick take-home collateral loaded with photographs and professional testimonials that never even hint at the deception within. Since people in the countryside generally have no home Internet access or local libraries, there's no easy way to prove Zhen'ao is wrong.

And if my father-in-law is any evidence, it works. Once we began questioning the value of nucleic acids, there he was, staunchly defending Zhen'ao while standing next to a glossy, color Zhen'ao calendar hanging behind our family's kitchen wall, decorated with



SUBMITTED PHOTO

**Number 2 Xiangya Hospital in Changsha, Hunan Province. It is thronged with patients because the hospital provides higher-quality care. Many of the visitors have traveled from the countryside to be seen here since their local hospitals do not have enough expertise to treat more serious conditions.**

photos of Olympic Gold Medal diver Guo Jingjing. "See," said Yu, wearing loose navy pants belted to fit his figure and a light blue button-down shirt, "these Olympic athletes take nucleic acids." He spoke of a Nobel-prize winning scientist who developed the product, support from the government, and promotion on China Central Television, the BBC of China. He even pointed to his salt-and-pepper buzz cut and claimed nucleic acids had turned his hair from gray to black.

But there's one place that the truth about Zhen'ao cannot hide. A Google search on "Zhen'ao nucleic acid" yielded results with the words "scam" and "caution" on the first page. That's how Yu finally saw the reality: that nucleic acids are unnecessary, ineffective and even harmful (the latter comes from reports of joint pains that disappeared after users stopped taking Zhen'ao nucleic acids). As for Zhen'ao's marketing claims, nothing was true — not even the part about the Nobel-prize-winning scientist.

Yu promised to stop taking Zhen'ao nucleic acids, and has replaced them with a multivitamin for seniors from a reputable Chinese company. But the Zhen'ao color calendar still remains, hanging behind the kitchen wall — a reminder of an expensive lesson in health care products.

#### Private hopes and hurdles

Still, there is hope in the private health sector in China for rural residents, and it may just save lives. Including the life of Peng Qiulan,



SUBMITTED PHOTO

**A package of Zhen'ao nucleic acid capsules. The side of the package reminds customers that the product cannot be purchased in any stores. It's no wonder, because the product itself is a scam.**

my husband's 55-year-old aunt.

Peng discovered she had uterine cancer, thanks to a private clinic in Tonglu County offering free physical exams.

Generally, it's a win-win proposal. Free care helps the clinics, which normally reject health insurance, to recruit new patients. And peasants like Peng, who may skip exams to save money, have an incentive to seek preventative care without fearing cost.

Of course, the private clinic's business strategy is to eventually treat people who come in for physical exams. But not Peng. That's because uterine cancer is outside their expertise. Peng was eventually referred to Shanghai's Fudan University Cancer Center, but still had to rely on her son to pay for treatment. Her peasant health insurance only covered 45 percent

of the total cost, which was 23,000 RMB (about \$3,400). Nevertheless, she is relatively fortunate — some catch their cancer too late, or cannot even afford treatment at hospitals in major cities like Shanghai.

We could see the exhaustion in Peng's eyes when we visited her home that cloudy afternoon, less than a day before I was to board a plane returning to the U.S. Yet, this tired woman in flowery pajama bottoms insisted on rising from her bed and walking all the way downstairs, despite having returned just days earlier from Shanghai. Like any good Chinese host, she offered us tea, fruit and snacks, and pressed us to stay longer than the 10 minutes we had. But still, it was good to see her at home. You could feel the hope in that room — a hope that she would survive, in spite of an imperfect health care system.