

Operation Mode and Application Prospect of “Internet Plus Pension”

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Abstract: "Internet plus Pension", as a product of the new economic development, is in line with the development trend of the times and a breakthrough that can solve such problems as pension difficulties. This paper finds out the vacancy of the pension industry after analysis on it, then explores the combination of the two through the application form and characteristics of "Internet plus", and puts forward that "pension in Internet plus" should be the operation mode of new technology support, community assistance and government support, and finally analyzes the application prospect.

Keywords: Internet plus pension, operation mode, application prospect

1. Introduction

In the face of the increasingly severe situation of aging population, how to create a new pension model is the focus of the whole society. With the continuous progress of society and technology, more and more elderly people are eager to get a better and more comfortable pension experience. However, the traditional endowment model can no longer meet the needs of the contemporary elderly, while the emerging "Internet plus" era brings new prospects to the pension industry, benefiting from a more desirable property income status as well as increasing Internet rates, both of which together promote the consumption needs of the elderly group[1]. The pattern of "Internet plus pension" can not only create new pension patterns, but also drive the growth point of the silver economy and promote the development of the silver industry. With the help of the research on "Internet plus pension" pattern to drive "silver economy", it can provide some help to improve the life of the elderly, and break through the problem of lagging information of home-based pension through "Internet plus pension", broaden the socialization path of pension service, build a perfect Internet information platform for pension service, clarify the role of the government, speed up the system construction, and call on social forces to implement and promote intelligent pension. To promote the "Internet plus pension" with the market mechanism will produce more social effects, make more rational use of the limited pension resources, provide convenient pension services for the aging population, and allow more elderly people to be properly taken care of.

2. The Necessity of Developing “Internet Plus Pension”

2.1 "Internet plus pension" is the only way for economic transformation and development under the new normal economic conditions

The arrival of the new normal economy means the adjustment of social and economic development direction and the transformation of economic development power from the traditional growth point to the new growth point [2]. Therefore, it is the only way to solve the pain of economic restructuring and adjustment, eliminate growth worries, and accelerate the upgrading of traditional industries and support strategic emerging industries. The new difficulties under the new normal urgently need new impetus, and the downward pressure on the economy will continue to accompany China's economic growth. The "Internet plus pension", based on the development of information technology and modern new technology, integrates the relevant resources of enterprises and industries related to old-age care services, information technology enterprises, government and society, and will surely promote and drive the development and extension of the industrial chain serving the elderly, bring new impetus to economic development and growth, promote the transformation and upgrading of China's industrial structure, and greatly promote the healthy and sustainable development of the economy.

2.2 The "Internet plus pension" is an inevitable trend to adapt to the transformation of social pension industry

In the past, the pension industry mainly included related services, products and industrial chains, which were relatively closed and complete [3]. Although the social pension industry has played an important role in solving the problem of population aging in China, it still has some defects in practice, such as the need to improve the relevant service level, the lack of flexibility and personalization of services, the need to improve the supply mechanism of products, and the lack of effective industrial resource integration methods[4]. Reforming and improving the social pension industry is an inevitable choice to improve its service level and efficiency, which requires the use of a variety of network channels, to create a related service platform and communication channels, and constantly optimize the current public and social service resources, so as to meet the growing needs

of the aging population. At the same time, the network platform can expand the social scope of the aging population, so that the aging population can better integrate into social activities. With the development of "Internet of Things" and "virtual nursing homes", various social resources in the pension industry can be more scientifically combined.

2.3 The "Internet plus pension" is a breakthrough to solve the problem of "pension difficulties"

Many countries all over the world are facing the problem of aging population, and "providing for the aged" has become one of the most difficult problems. Although many pension industries have been introduced successively, they are facing cost challenges because they are labor-intensive industries with higher and higher labor costs and impossible synchronous growth of fee standards. Introducing the concept of "Internet plus pension" is expected to solve the problem, as Internet technology can replace many human tasks such as telephone calls, voice services, technical guidance, and day-to-day care, which can save a lot of money.

3. Operation Mode of "Internet Pension"

3.1 Establishing an intelligent home monitoring system

Through the Internet of things and cloud computing technology to create an intelligent home monitoring system, the health, home conditions and other data of the elderly can be uploaded to the network in real time, notified to their sons and daughters, communities, hospitals and other terminal equipment, enabling he elderly living alone to enjoy the care services through home intelligence. Firstly, the basic equipment of the elderly home is connected to the network through the internet of things technology, and the situation of the elderly is monitored by opening and closing doors and lights. Every day, after the elderly enter the bedroom to go to bed, they wear and turn on the sensor headband matched with the sleep monitor. After the main lights and curtains in the bedroom are turned off by voice control or remote control, the sleep monitor starts to connect with the sensor headband to play light music, scene sound effects and special sound waves that help improve sleep efficiency. At the same time, the sleep situation of the elderly every night is monitored through the sensing headband for data analysis and sleep improvement. When the headband detects that the elderly wake up, the sleep monitor will automatically broadcast a good morning reminder, such as not to wake up suddenly from the left and so on. After the elderly get out of bed to measure blood pressure, the blood pressure meter will remind the elderly of the health status on the day and the precautions in case of abnormal blood pressure according to historical data, and then send these data to the cloud server in real time for detection and calculation. If there is any abnormal situation, they will immediately contact their sons and daughters, the community or the nearest hospital and other terminals to provide rescue, counseling and other services for the elderly at any time (Fig. 1).

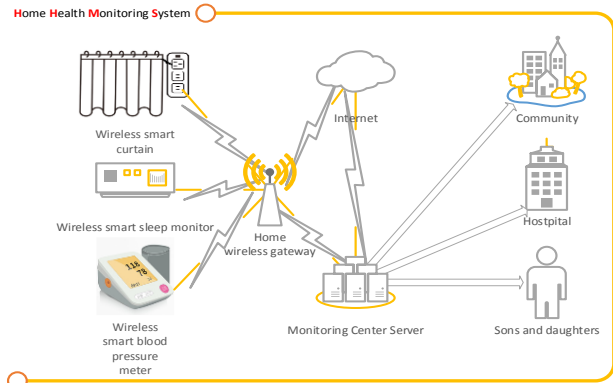


Figure 1. HHMS (Home Health Monitoring System)

3.2 Innovative wearable intelligent monitoring system

Because the old people are not very familiar with the use of the Internet, it is not particularly realistic to rely on themselves to monitor their physical condition and upload and update data on the Internet on time. However, the elderly, especially those with high blood pressure or cardiovascular and cerebrovascular diseases, need to obtain real-time physical condition data, so it is more convenient to use wearable intelligent monitoring system. The body temperature, heartbeat and sleep quality of the elderly can be monitored by using a Bluetooth smart wristband worn by the elderly, whether the elderly fall down or whether the body temperature suddenly appears abnormal can be sensed by using a Bluetooth smart insole. The wireless smart phone is used as the gateway of the wristband and the insole to transmit the induction data and location information of the elderly to the monitoring center at regular intervals, and report emergencies to their sons and daughters, the community where they live and the nearest hospital immediately, so as to provide all-round monitoring for the elderly (Fig. 2).

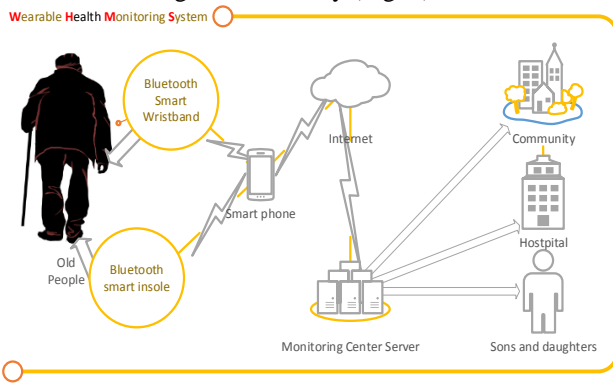


Figure 2. WHMS (Wearable Health Monitoring System)

3.3 Creating a community-linked pension service pattern

"Internet plus pension" is inseparable from the participation of the community, because the sons and daughters of the elderly, especially the lonely elderly or empty nesters, often work far away or are not easily contacted, so they can't immediately appear and implement assistance in case of emergency, and the community where they live can quickly provide timely help and rescue for the elderly, which is very important

for the safety of life and property of the elderly. Every elderly person has his/her own community, so one of the terminals of the intelligent devices for the elderly should be set in the community where they live. In case of a crisis, the situation of the elderly should be immediately transmitted to the community for action, such as going to the residence of the elderly to check their physical condition, and if necessary, calling an ambulance, providing medical treatment and other services.

3.4 Actively constructing an environment for "Internet plus pension" by the government

The government should provide a good environment for "Internet plus pension" from the aspects of policy norms, infrastructure construction and medical services, cooperate with community services, and create a comprehensive pension system for the elderly. The government should also standardize the market and purify the network by formulating the policies and industry standards of "Internet plus pension", and avoid the problems of declining the quality of providing for the aged caused by disorderly competition. At the same time, it should carry out supporting infrastructure construction, including network environment maintenance, hardware facilities construction, medical environment improvement, etc. It is also necessary to publicize and guide the concept and purpose of "Internet plus pension" and promote the new mode of "Internet plus pension".

4. Application Prospect of "Internet Plus Pension"

4.1 Promoting the improvement of the pension industry

The new mode of "Internet plus pension" introduces the concept of "Internet plus", and makes full use of technologies such as big data, cloud computing and Internet of Things to create a comprehensive old-age service for the elderly, to provide more, more timely and convenient services for the aged, and to make up for the gap of supporting the aged solely by human resources, so that the pension industry is not only limited to nursing homes, nannies, and senior products, but also expanded to electronic equipment, intelligent sensing, the Internet of Things, cloud computing, the Internet, terminal services, communities, hospitals, and a series of products and service industries, making the chain of the pension industry more perfect.

4.2 Promoting the construction of information system for services for the aged

The old-age service information system is based on the data collected by the information-based old-age terminal, and meets the needs of the elderly for safety management, health management, life care, leisure and entertainment, family care by dint of the Internet, mobile network and Internet of Things [5]. The more perfect the information system, the more specific and thoughtful the services provided for the elderly, and the better the quality of life of the elderly. "Internet plus Pension" collects the information of the elderly in a more specific way, analyzes their needs, solves their plight, provides more

data and information, and provides more service items through the linkage and cooperation of communities and hospitals, constantly updating and promoting the construction and improvement of the service information system.

4.3 Giving birth to the establishment of a new pension capital market

Capital tends to be injected into more dynamic and profitable projects. Although "Internet plus pension" is a new industrial project with many functions and markets to be developed, its concept is advanced, which conforms to the trend of the times and scientific and technological progress, and is the general trend [6]. In addition, with the aggravation of aging, the number of elderly people is gradually increasing, while the existing service market is almost saturated or declining. Moreover, more and more elderly people are pursuing freedom and happy life, unwilling to settle in nursing homes, and prefer to arrange their old age independently by means of traveling, calligraphy, painting and staying at home. However, it is risky for the elderly to travel at home or alone. "Internet plus pension" just meets the lifestyle of the elderly, giving them care anytime and anywhere, without disturbing their normal life and entertainment, and giving them quiet companionship and love. Therefore, "Internet plus pension", as a product of the development of the times, can meet the needs of the contemporary elderly and has broad market prospects.

5. Conclusions

With the development of the Internet, cloud computing, Internet of Things and the new life and entertainment pursuit of the elderly, "internet plus pension" came into being, because it is in line with the development trend of the times, and can solve the problem of pension difficulties and as a product of the new economic development. By establishing an intelligent home monitoring system, a wearable intelligent monitoring system, a community linkage pension service model, and the government actively building a "internet plus pension" environment, and creating a sound new model of "internet plus pension", the improvement of the pension industry and the construction of pension service information system can be promoted, and a new pension capital market can be created.

Acknowledgment

Supported by Heilongjiang College Students Innovation and Entrepreneurship Training Program in 2020. Project name: Research on the New Development of "Silver Economy" Promoted by "Internet Plus Pension" Project No.:202010245014.

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