摘　要

随着我国经济的健康稳定发展，消费对于经济的推动作用日益增大，新型农村合作医疗保险对居民消费的影响也更加显著。推动新型农村合作医疗保险制度不断完善，有助于增强居民消费的信心，刺激居民的消费需求，优化居民的消费结构，从而提高居民的消费水平，推动经济在新时期下良好发展。因此，本文主要研究了新型农村合作医疗保险对于居民消费水平的影响。

本文以居民是否参加新型农村合作医疗保险为研究对象，主要通过实证分析的方法，来研究新型农村合作医疗保险对于居民消费水平的影响。首先，本文结合相关文献和理论，对我国新型农村合作医疗保险对居民消费水平影响进行了理论上的分析。其次，利用中国家庭金融调查的数据，通过适当的数据处理，并建立多元线性回归模型，选取了合适的变量，从而进行实证分析，得出如下结论：在全国范围内，新型农村合作医疗保险对于居民消费水平在一定程度上有着积极的影响，且对农村居民的影响要高于城镇居民的影响。新型农村合作医疗保险在低分位点的影响显著为正，在高分位点的影响显著为负。分区域来说，新型农村合作医疗保险对于东部地区的影响最小，对于西部地区的影响最大。最后，结合所得结论，提出一些合理的政策建议，从而推动新型农村合作医疗保险制度更加完善。

关键词：新型农村合作医疗保险；消费水平；实证分析

Study on the Impact of the New Rural Cooperative Medical Insurance on Rural Residents' Consumption

Abstract

With the healthy and stable development of China's economy, the role of consumption in promoting the economy is increasing, and the impact of the new rural cooperative medical insurance on residents' consumption is also more significant.Promoting the continuous improvement of the new rural cooperative medical insurance system will help to enhance residents' confidence in consumption, stimulate their consumption demand and optimize the consumption structure, so as to improve the consumption level of residents and promote the sound economic development in the new era.Therefore, this paper mainly studies the impact of the new rural cooperative medical insurance on the residents' consumption level.

This paper takes whether residents participate in the new rural cooperative medical insurance, and studies the impact of the new rural cooperative medical insurance on residents' consumption level mainly through empirical analysis.First, this paper combines relevant literature and theories to theoretically analyze the consumption level of the new rural cooperative medical insurance in China.Second, the use of Chinese family financial survey data, through the appropriate data processing, and establish multiple linear regression model, selected the appropriate variables, so as to empirical analysis, draw the conclusion as follows: nationwide, the new rural cooperative medical insurance for residents consumption level to a certain extent, and the impact on rural residents is higher than that of urban residents.The effect of the new rural cooperative medical insurance was significantly positive at low loci and significantly negative at high loci.By region, the new rural cooperative medical insurance has the least impact on the eastern region and the greatest impact on the western region.Finally, combined with the obtained conclusions, some reasonable policy suggestions are put forward, so as to promote the improvement of the new rural cooperative medical insurance system.

Key words: new rural cooperative medical insurance; consumption level; empirical

analysis