

ASSA

ASEAN Social Security Association

**Social Protection
in the face of Digitalisation
and Economic Uncertainties**

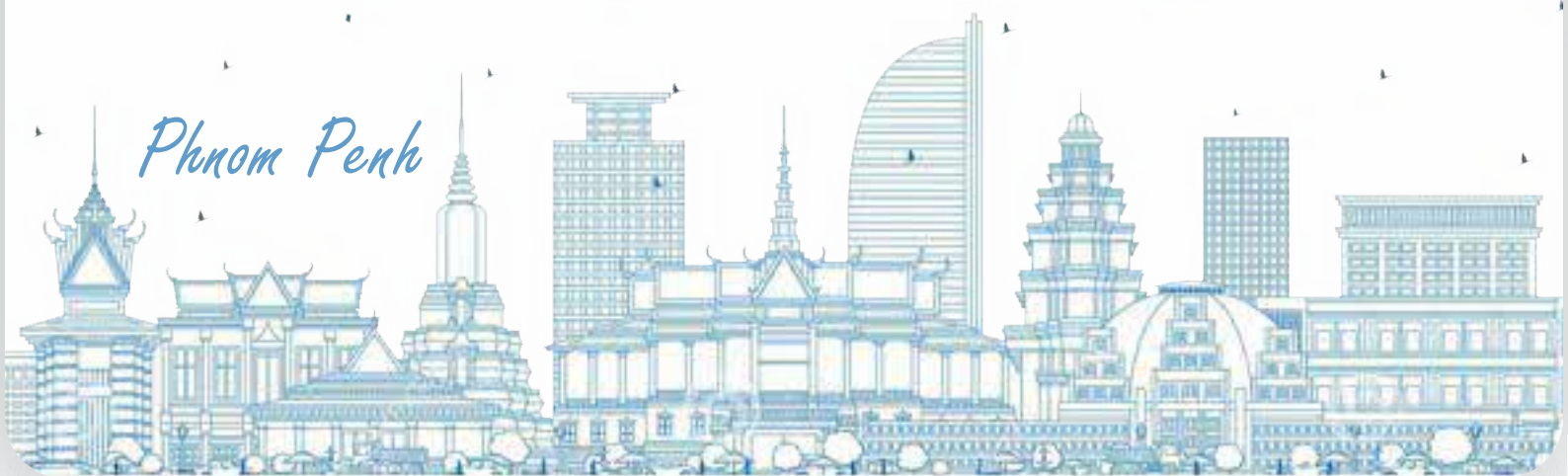




Social Protection in the face of Digitalisation and Economic Uncertainties



Phnom Penh



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ASSA CHAIRMAN'S STATEMENT

Dear ASSA Colleagues,

Since ASEAN Social Security Association (ASSA) was established in 1998, it was the unprecedented times that the ASSA Board Meeting was historically held virtually in 2020 by the National Social Security Fund (NSSF) of the Kingdom of Cambodia due to the spread of the COVID-19 pandemic in the region and the world.

Notwithstanding such challenge, it could not hinder all ASSA members to attend the Virtual 37th ASSA Board Meeting with the aim of exchanging information and sharing knowledge and good practices.

Hence, it underscores that we have strong commitment to comply with the ASSA principles for the common interest.

Simultaneously, ASSA approved and recognized Kumpulan Wang Persaraan (KWAP): The Retirement Fund (Incorporated) of Malaysia as its 22nd member institution in order to contribute to developing ASSA.

In the tough circumstance of the COVID-19 outbreak, not only the world but also the ASEAN region have been encountering the far-reaching impact on our respective public health safety and the economic downturn due to the lockdown, restriction on people's mobility, temporary closure of companies and markets, job loss, and death of numerous COVID-19 infected human resources. Simultaneously, the ASSA members has learnt how to be resilient in line with the digital era with a view to further strengthening the collaboration and cooperation as well as hold our good ties.



Meanwhile, it also highlights that the digital technology plays a crucial role in promoting the operation and service delivery in the area of social security in response to the current needs.

In response to the hardest situation, I strongly believe that the ASSA member institutions still do the utmost and work together to comply with the ASSA action plan effectively and exchange the knowledge sharing in a bid to better the service delivery to the members during the COVID-19 pandemic.

The 38th ASSA Board Meeting in Indonesia under the theme of “Social Protection in the face of Digitalization and Economic Uncertainties” will provide us a significant opportunity to share lesson-learned and good practices in relation to digitalization in a bid to contribute to addressing the current challenges in accordance with the context of respective country during the reoccurring COVID-19 pandemic.

Finally, I wish all ASSA members all the best. I look forward to our upcoming the ASSA Board Meeting.

With the warmest regards,



OUK Samvithyea
ASSA Chairman,
Delegate of the Royal Government in charge as
Director General of the National Social Security Fund (NSSF)
Kingdom of Cambodia

The Virtual 37th ASSA Board Meeting was hosted smoothly and successfully in the good collaboration of all ASSA members in spite of the barrier due to the COVID-19 outbreak. Since late 2019, the world has fallen into the severe concern about this pandemic. All countries in the ASEAN region and the world have been striving to take effective measures on containing the spread of the COVID-19 and urge to get their citizens vaccinated as well as bound back better their national economy.

In response to the current circumstance, we must look for the effectively flexible solutions for communication, collaboration, and cooperation among the ASSA member institutions, particularly for service delivery to its own members. Significantly, we must be immune to this such situation for our living as we don't know when it will end.

With a view to implementing social security schemes comprehensively and expanding the coverage, the ASSA member institutions approved to raise the theme "Expanding Social Security Coverage" in the 37th ASSA Board Meeting in a bid to share knowledge, lessons learnt, and good practices for the inputs to address the challenges for extending the social security schemes to the difficult-to-cover population, particularly for the workers in informal economy and migrant workers.

We would like to highly appreciate BPJS Ketenagakerjaan, Indonesia, for enduring the tough times to host the annual ASSA milestone virtually under the theme of "Social Protection in the face of Digitalisation and Economic Uncertainties" in a bid to exchange experiences, information, and good practices on social security in line with the spirit and aspiration of ASSA.

Lastly, I would like to express our heartfelt thanks to all ASSA member institutions for their support, collaboration, and cooperation for the common interest of ASSA. I strongly believe that we still keep on handing together more strongly and learning from each other to fulfill our loopholes of social security implementation with efficiency and effectiveness.

Stay Safe and Healthy!



Heng Sophannarith

ASSA Secretary-General,

Director of Customer Services and Public Relations Department of the National Social Security Fund (NSSF), Kingdom of Cambodia



The Virtual 37th ASSA Board Meeting



H.E. Mr. Ouk Samvithyea, ASSA Vice-Chairman, Representative of Minister of Labour and Vocational Training, and Delegate of the Royal Government in charge as Director General of the National Social Security Fund (NSSF), Cambodia

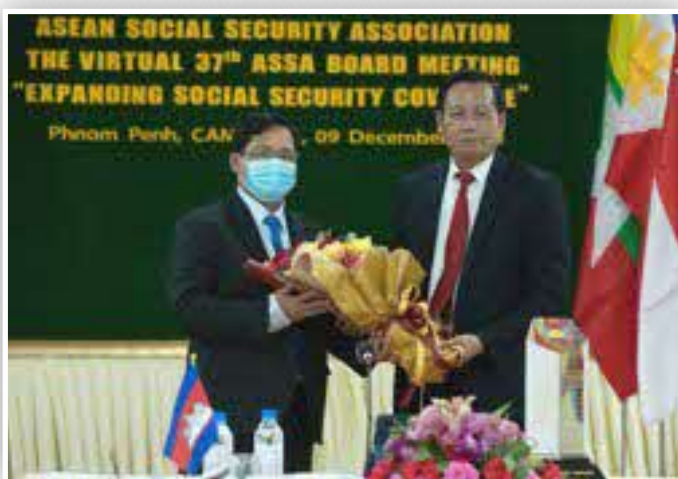


Mr. Omar Mohammad Dali, ASSA Chairman and Managing Director of Employees Trust Fund (ETF), Brunei Darussalam





Newly appointed ASSA Chairman, H.E. Mr. Ouk Samvithyea, at the Virtual 37th ASSA Board Meeting



Newly appointed ASSA Secretary-General, H.E. Mr. Heng Sophannarith, at the Virtual 37th ASSA Board Meeting



H.E. Mr. Ouk Samvithyea, ASSA Chairman, at the ASSA Recognition Award Ceremony





The Virtual 37th ASSA Secretariat Meeting



Good Practices Session and Plenary Session to Share Knowledge of Expanding Social Security Coverage



Mr. Jens Schremmer
presented the topic of "Social Security Coverage and Covid-19: What Long-Term Impact?"



Mr. Nuno Meira Simoes da Cunha
presented the topic of "How to Extend Social Protection to Workers in Informal Employment in the ASEAN Region"



Mr. Keat Putnarith
presented the topic of "Coverage Expansion and Progress of NSSF"



Mr. Lemuel T. Untalan
presented the topic of "Implementation of Health Insurance for Workers in Informal Economy"



Miss Jaturapat Promrak
presented the topic of "Efficiency Communication"



Ms. Joy A. Villacorta
presented the topic of "Portability of Social Security Benefits for Migrant Workers"



Mr. Duong Van Hao
presented the topic of "Experience Sharing in Securing Social Security for Businesses and People during Covid-19"



Mr. Nurhisham Hussein
presented the topic of "Towards Sustainable Well-Being for Gig Workers"

Webinar

"The Protection of Migrant Workers in South East Asia" in Phnom Penh, Cambodia, 14 October 2021

After hosting the 37th ASSA Board Meeting on "Expanding Social Security Coverage" on 9 December 2020, the National Social Security Fund (NSSF) of the Kingdom of Cambodia held the webinar on "The Protection of Migrant Workers in South East Asia" in the afternoon of 14 October 2021, which were taken part by the representatives of 15 ASSA member institutions and International Labour Organization (ILO) with 120 participants.



Mr. Anggoro Eko Cahyo, ASSA Vice Chairman and President Director of BPJS Ketenagakerjaan, afforded his busy schedule to attend the webinar and gave the great honor to deliver the welcome remarks by raising the challenges for migrant workers during the spread of the COVID-19 pandemic, insufficient access to social protection benefits in country of origin and countries of destination, and the vital roles of social security to protect the migrant workers.

H.E. Mr. HENG Sophannarith, ASSA Chairman and Acting Director General of NSSF, presided over in the webinar and said that this significant workshop was organized with the aim of sharing useful insights, knowledge, information, good practices, and experiences mutually among the ASSA member institutions for the protection and promotion of rights and



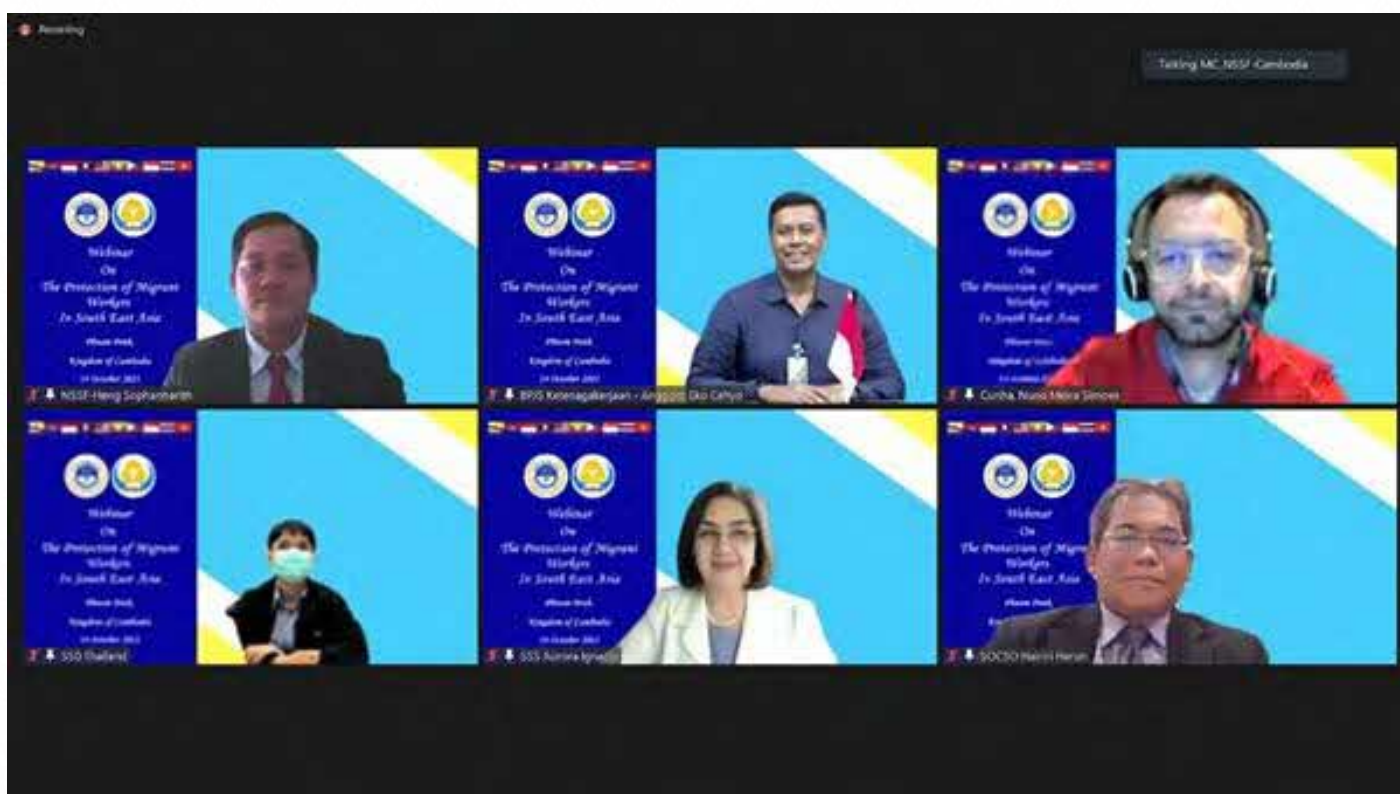
and benefits of migrant workers. In addition, the ASSA members and other stakeholders will be able to identify the key areas, measures, and collaborations for improvements related to the protection of the rights and well-being of migrant workers during the spread of COVID-19 pandemic impacting on livelihood of humankind around the world.

Webinar

“The Protection of Migrant Workers in South East Asia” in Phnom Penh, Cambodia, 14 October 2021

Prior to closing the webinar, he expressed high appreciation to all honorable guest speakers from International Labour Organization (ILO) and representatives of ASSA member institutions for taking the valuable time to attend this webinar. This sharing is the extremely significant inputs for the initiative of social security institutions to extend coverage to migrant workers in line with the international labour standard and the context of sending and receiving countries.

He said, “I hope that this event today will be insightful for us in our relentless efforts to learn and prepare our organizations in facing the challenges of the future in accordance with the initiative of Social Security Organization (SOCSO) Malaysia to establish the Technical Working Group (TWG) for studying the feasibility to extend social security coverage to migrant workers which will gain the fruitful outcomes in this webinar. Moreover; it can contribute to being deliberated in the 38th ASSA Board Meeting, which will be held virtually on 25-26 November 2021 at Indonesia”.





RETIREMENT PLANNING SERVICE

About

Established in the mid-2017, with its main objectives of providing advise and impartial guidance to members on making vital decisions regarding their TAP retirement savings and to make their saving last longer throughout their retirement years; and providing guidelines and options to assist members to manage and accumulate their retirement savings. This service continues to be one of TAP's important activities to be provided to its members in addition to being an organization that administer employers and employees' contributions.

Activities

1. To give advise on Retirement Planning to members at TAP Branches

Assisting members to identify their retirement income goals, making projections of their TAP/SCP Savings, identifying the 'gap', and initiating actions.

2. To create and promote awareness on the importance of Retirement Planning

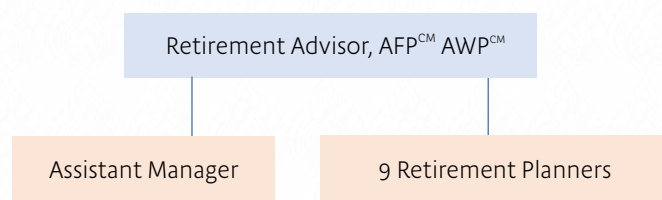
Conducting talks and awareness activities via roadshows, briefings and all available media.

3. To provide support to relevant agencies on Financial Literacy

Regular involvement and participation on activities that promote Financial Literacy, eg. National Financial Literacy Council (secretariat), National Savings Day (collaboration with Autoriti-Monetari Brunei Darussalam), Global Money Week (collaboration with the Ministry of Education), etc.

Employees under Retirement Planning Service Unit

The unit is currently staffed with 1 Manager (Retirement Advisor) and 1 Assistant Manager, assisted by 9 Retirement Planners from other Units in TAP to support its operation and activities:



The accreditation of the Retirement Planners are as follows:

AFP^{CM} – Associate Financial Planner accreditation by the Financial Planning Association of Singapore.

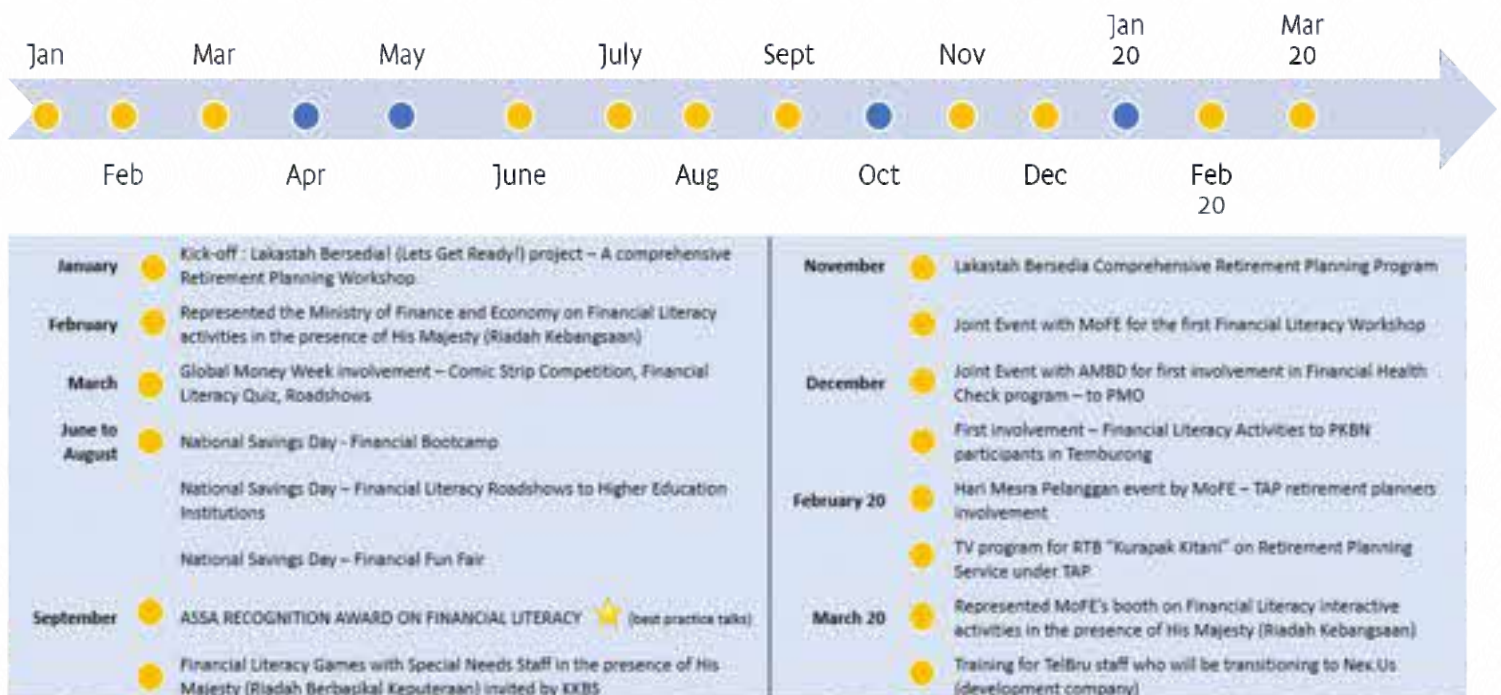
AWP^{CM} – Associate Wealth Planner accreditation by the Financial Planning Association of Singapore

AFPM – Associate Member of the Financial Planning Association of Malaysia

Financial Planning Practitioners' Programme under Brunei Institute of Leadership & Islamic Finance

MILESTONE

YEAR 2019/2020



TALKS / PROJECTS

	Types of Talks	Description
1	Retirement Planning	Focuses on Retirement Planning in general, highlighting the importance of doing it during pre-retirement years due to reasons such as inflation and increasing life expectancy. The main highlight during this talks include: Tips to doing Retirement Planning (ie. identifying retirement goals and retirement income), making a checklist, methods to identify retirement income needs, the importance of making projections and identifying savings gap, recommendations on action that can be taken including (but not limited to) Voluntary Contributions.
2	Bijak Kewangan Selepas Bersara (Becoming Money Wise During Retirement)	Focuses more on LIFE DURING RETIREMENT targeted to officers and staff in the government sector who will be retiring in less than a year time. Besides a brief information on TAP and SCP Schemes and Withdrawals when they retire, it also highlights the needs to identify retirement income estimation, cash management, and budgeting tips that can be done during retirement. The program is organised by IPA.
3	Retirement Planning for FPPP participants	Training for FPPP participants as part of their Exam Requirement. It trains the participants on information of TAP and SCP, on the calculation of withdrawal, and relating it as part of Retirement Planning elements that are crucial to clients when providing Financial Planning service. The program is organised by CIBFM.
4	Financial Planning	A broad topic that covers all aspects of Financial Planning from every stage of life.
5	10 Years towards Retirement	A semi-comprehensive Retirement Planning programme focusing on a specific target group – TAP members who will retire in 10 to 15 years coming, with current TAP balances below 30k. (collaboration with AMBD and FPAB).
6	Lakastah Bersedia (Let's Get Ready!)	A comprehensive Retirement Planning programme for smaller focus groups that looks at Retirement Preparation in terms of Finance, Health, Social Relationship, and Estate Planning.
7	Financial Literacy	Activities & programmes that focus on the promotion of financial literacy to the community



For the FY 2019/2021 there is a total of 56 activities conducted reaching over 4,600 participants. From a survey of 540 participants, 98% agreed that the talks/events help improve them in making their retirement planning.

CONSULTATIONS



For the Financial Year 2019/2020, the number of consultation request has increased from 28 to 214.

FINANCIAL LITERACY ACTIVITIES

Events / Activities	Description
National Financial Literacy Council (NFLC)	Objective : to ensure Bruneians are able to achieve the highest financial well-being, given their resources and burdens, through the access to well-suited financial products, independent information and advise. Position in NFLC: TAP as an organization : Member of NFLC Head of Retirement Planning Service Unit : Secretariat Member

STRATEGIC PLAN

The Unit's strategic plan focuses on three pillars – Consultation, Education and Online Service:

TYPE OF SERVICES	Description
EDUCATION	- For increased awareness about pre and post-retirement planning - Provide general understanding on TAP and its schemes (eligibility, benefits, contributions, etc)
CONSULTATION	- Centered on TAP and SCP savings, - Additional increment of savings via Voluntary Contribution - To encourage withdrawal only at retirement age
ONLINE SERVICE	- Retirement Planning Calculator - Estimated Fund Calculator - Withdrawal Calculator

From the above pillars, the Unit is looking at providing the following services in the future:

PILLARS	1 to 2 Years	3 to 5 Years
1 CONSULTATION	Develop manpower for Branch RPSU representatives Increase staff and enhance their skills to be Retirement Planners for TAP	Collaborate with relevant institutions for Comprehensive Retirement Planning Including Health, Relationship, Welfare
2 EDUCATION	Increase number of instructors for RP education To identify talents and enhance skills to for Retirement Planning education / awareness activities	Implement incentive for VC Propose for a survey to be conducted
3 ONLINE SERVICE	Develop Website tools / FAQs & advisory To provide a separate tab in TAP's Website, with 3 sub-tabs on 'calculators', 'FAQs' and TAP Advisory services	Allow Self-Assessment for Retirement Planning (Online) An online generated solution for members to assess their current retirement savings standing



Social Security Scheme on Occupational Risk for Persons in Public Sector

Law on Social Security Schemes adopted in 2019 aims to establish social security schemes of the Kingdom of Cambodia with a view to ensuring equity and social solidarity and promoting the welfare and livelihood of all citizens and law. Furthermore, this law has objectives to define common principles, procedures, mechanisms and administration system of social security schemes of the Kingdom of Cambodia such as Pension, Health Care, Occupational Risk and Unemployment Schemes. The insured persons of this law include 1) persons under public sector, 2) persons defined by the provisions of the Labour Law including personnel serving in air and maritime transportation as well as domestic workers and 3) the self-employed workers. In 2021, the Royal Government of Cambodia issued Sub-Decree No. 179 concerning the Determination of Contribution Rate and Formalities and Contribution Payment Procedures of Social Security Scheme on

Occupational Risk for Persons in Public Sector. This Sub-decree aims to ensure sustainability, effectiveness, stability, and continuity management.

Contribution Rate

Contribution payment of social security scheme on Occupational Risk for persons in public sector is borne by the state. The contribution rate shall be determined 0.2 (zero point two) percent of their base salary.

Registration and Issuance of Membership Code

Persons in public sector whose data exists in data management system of Health Care Scheme of the National Social Security Fund (NSSF), except police officers, prison wardens, former civil servants, and veterans, shall be registered automatically in data security scheme on Occupational Risk of NSSF by using the concurrent codes of Khmer national identity and NSSF membership cards.





In order to issue such membership code, ministries and institutions or organizations involved has duties as follows:

- Ministry of Civil Service shall provide data of persons in public sector and contract officials and contribution amounts of each ministry and institution or organization to NSSF monthly;
- Ministries and institutions or organizations managing persons in public sector shall provide data of persons in public sector who are not under the control of the Ministry of Civil Service to NSSF monthly.

Service Reimbursement

Provision of medical care services shall be reimbursed by fee-for-service mechanism.

Treatment for persons in public sector sustaining work injury shall be done by health facility signed the agreement with NSSF.

In case these medical care services including emergency services are provided by health facility not signed the agreement with NSSF, person concerned shall claim the cost of medical care services based on the actual price of the health facility signed with the agreement with NSSF.

Procedures of Contribution Payment

In pursuance of NSSF's request, Ministry of Health shall issue the quarter payment warrant with a view to transferring contributions of Social Security Scheme on Occupational Risk for persons in public sector borne by state into the saving account of NSSF in the National Treasury.

The Minister of Ministry of Economy and Finance shall issue Prakas on Additional Detail Procedures of Budget Implementation where necessary with a view to ensuring the effectiveness of budget implementation that is contributions of Social Security Scheme on Occupational Risk for persons in public sector.



Social Security Scheme on Pension for Persons Defined by the Provisions of the Labour Law



Based on the Law on Social Security Schemes promulgated in 2019, the National Social Security Fund (NSSF) has launched social security scheme on pension for Persons Defined by the Provisions of the Labour Law with the aim of ensuring the income security of workers in private sector by receiving pensions with medical care when reaching old.

Eligibility to Mandatory Pension Scheme

Pension for persons defined by the provisions of the labour law shall be eligible to participate in the Mandatory Pension Scheme.

Eligibility to Voluntary Pension Scheme

The NSSF members who fulfil any following condition shall have entitlement to request NSSF for participating in Voluntary Pension Scheme:

1. Lose a job with earnings before the age of 60 (sixty) and have possibility to continue the contribution payment.
2. Be at the age of 60 (sixty) and intend to pay the contributions continually in order to get higher old-

age pension than the actual one provided in line with the Mandatory Pension Scheme.

3. Have higher income than the ceiling wage that the person concerned is imposed on contribution payment in the Mandatory Pension Scheme.

Registration

- Mandatory Pension Scheme

All employers or owners of enterprises/establishments with one worker or more shall be compulsory to register their own enterprises/establishments in Pension Scheme in NSSF. The registration of worker shall be in compliance with the data in Khmer national identity card or passport of foreign worker for issuing the membership card to all registered workers free of charge.

- Voluntary Pension Scheme

The NSSF members can request for registration in the Voluntary Pension Scheme at NSSF directly. The form and formalities of registering workers shall be regulated by the NSSF Director General. NSSF shall issue the administrative certificate to identify the NSSF member in the Voluntary Pension Scheme.

Contribution Rate

The contribution rate of Social Security Scheme on Pension shall be defined based on the scaled premium methods as follows:

- Phase 1: contribution rate shall be equal to 4 (four) percent of contributory wage or voluntary income in a qualifying period of the first 5 (five) years counting from the starting date of contribution payment;

- Phase 2: contribution rate shall be equal to 8 (eight) percent of contributory wage or voluntary income in a qualifying period of 5 (five) years after Phase 1;
- Phase 3: contribution rate shall be increased 2.75 (two point seven five) percent of contributory wage or voluntary income in a qualifying period of every 10 (ten) years.

Contribution Payment

- Mandatory Pension Scheme

Contributions of Social Security Scheme on Pension shall be paid by both employer and worker equally.

The contribution shall be paid monthly or annually. The employer shall be compulsory to collect and pay contributions, both parts of employer and worker, to the NSSF account in the contracted bank.

- Voluntary Pension Scheme

The contribution payment of Voluntary Pension Scheme shall be borne by the person concerned registered in this scheme. The contribution rate shall be equal to the one of Mandatory Pension Scheme. The voluntary income shall be complied with the contributory income requested by the person concerned.

The voluntary income for NSSF member who loses job before the age of 60 (sixty) and has possibility to pay contributions continually shall be equal to the average wage in a qualifying period of the last 6 (six) months counting from the date of losing job.

The NSSF member fulfilling the conditions above shall comply with the procedures of contribution payment from at least 6 (six) months or more.

The NSSF members participated in the Voluntary Pension Scheme shall be compulsory to pay the contributions based on the membership code in the Voluntary Pension Scheme issued by NSSF to the NSSF account in the contracted banks.

The contribution payment mechanism of this scheme shall be used the same as the one of the Mandatory Pension Scheme.

Pension Benefit

- Old-Age Pension

The NSSF members have entitlement to enjoy old-age pension if the person concerned fulfils the conditions such as: 1) Have registered in Pension Scheme; 2) Be at least the age of 60 (sixty); and 3) Have paid contributions of Pension Scheme in a qualifying period of at least 12 (twelve) months.

In case the NSSF member does not fulfil three conditions above, the person concerned shall receive old-age allowance.

- Invalidity Pension

The NSSF member as worker falling into invalidity shall have entitlement to enjoy invalidity pension if the person concerned fulfils the conditions such as:

1) Have registered in Pension Scheme and 2) Have paid contributions of Pension Scheme in a qualifying period of at least 60 (sixty) months before the date of incurring invalidity.

The minimum rate of invalidity pension shall be equal to 45 (forty-five) percent of average wage for contribution payment of the person concerned.

Beneficiaries of survivors' pension shall have entitlement to enjoy survivors' pension only if the

deceased who is old-age pensioner, invalidity pensioner, or NSSF member has paid contributions of Pension Scheme in a qualifying period of at least 60 (sixty) months.

- Survivors' Pension

For survivors' pension, spouse receives 50 (fifty) percent and child receive 50 (fifty) percent respectively. In case the beneficiary is only spouse or child, the person concerned shall have entitlement to enjoy 100 (one hundred) percent.

- Funeral Grant

Beneficiaries of survivors' pension shall have entitlement to enjoy funerary grant only if old-age pensioner or invalidity pensioner concerned passed away. In case the beneficiaries of survivors' pension are not responsible for holding the funeral, the funerary grant shall be provided to any person who takes responsibility for holding the funeral of the deceased.

Conditions of receiving the funerary grant shall be defined as below:

- Inform to NSSF about the death of old-age pensioner or invalidity pensioner not later than 2 (two) weeks counting from the date of death;
- Complete the form of requesting the funerary grant enclosed with death certificate or other documents recognized by NSSF.

+++ Entitlement to Grandfathering Old-Age Pension

The NSSF member as worker with entitlement to enjoy the grandfathering old-age pension shall fulfil the following conditions counting from the date of launching Pension Scheme:

- Be at the age of over 30 (thirty);

- Have paid contributions in a qualifying period of at least 24 (twenty-four) months in 36 (thirty-six) months.

The NSSF member as persons defined by the provisions of the labour law at the age from 59 (fifty-nine) or more counting from the date of launching Pension Scheme shall have eligibility to pay contributions to fulfil the contribution in a bid to enjoy the grandfathering old-age pension. The contribution payment for the grandfathering old-age pension shall be borne by the person concerned.

Reception of Pension Scheme

The NSSF member as worker registered in Voluntary Pension Scheme and fulfilled the condition shall be entitled to enjoy old-age pension only. The old-age Pension shall be divided as follows:

- 1/3 (one-third) of the total amount of paid contribution including the return on investment shall be provided as lump-sum to the pensioner when retiring.
- 2/3 (two-third) of the total amount of paid contribution including the return on investment. The successor of the NSSF member or successor of old age pensioner through full funding system shall be entitled to enjoy lump-sum.

Actuarial Valuation

The NSSF shall conduct the actuarial valuation of Social Security Scheme on Pension Scheme every 5 (five) years at the latest. NSSF shall have the rights to request the data related to the actuarial valuation from the relevant institutions or organizations.



BPJS
Ketenagakerjaan

A Glimpse of Hope



Shafira Husna Wijaya (10yo) pouring into tears, reminiscing about her mother, Jamilah. She couldn't help the sadness of losing someone she really loved, the one who gave birth to her. It has been 124 days since her mother passed away leaving her and older sister, Jihan, who is now in the ninth year of School.

Fatimah, is the only relative that has been trying to substitute their mother's role, as if tucking them into bed, though it has never been the same. "Their mother is simply irreplaceable," said Fatimah who lived with Jihan and Shafira at PT HII employee social housing.

It is well known that Jamilah, their mother, is a socially active woman. She was hit by a lorry while she was on duty as a committee member of Forum Kewaspadaan Dini Masyarakat (Early Warning Forum for Society) at Kelapa Gading District, North Jakarta. The accident took place on Thursday, 24 December 2020, when she was supervising the safety and security for the

Christmas and New Year Eve Celebration. Using her motorcycle, she was driving through the traffic and got hit by a lorry on Perintis Kemerdekaan Street, right in front of Bermis Housing.

She was hit to the ground after colliding with a lorry and declared dead on the spot. Someone at the location of the accident noticed Jamilah and came to see Fatimah, her sister, to inform her about the accident. "They took Jamilah to the Hospital," said the informant.

Fatimah was covered in shock and could not believe the information she had just heard. Together with her sister's daughter, they walked to the hospital to check for Jamilah, but she was not there. After going back and forth to several hospitals, they still could not find her.

Then all of sudden, Fatimah's phone rang and somebody told her that Jamilah was already at home. They rushed back to home just to find that Jamilah

was covered in sheets. Jamilah was only 49 years old and left 2 children when the accident took her life.

All of them poured into tears, including Jihan and Shafira, Jamilah's daughter. They had to think about how they continue to live a life without their mother, a single parent and an independent woman.

Life after their mother's death could be difficult, but not long after the tragic accident, Fatimah had been informed that Jihan and Shafira are eligible for a scholarship benefit from BPJS Ketenagakerjaan. It appeared that their mother was registered as a BPJS Ketenagakerjaan member since 2017, and this would be helpful when it comes to a life changing event, like Jihan and Shafira faced at the moment.

As the guardian parent for Jihan and Shafira, Fatimah went to BPJS Ketenagakerjaan Branch Office at Kelapa Gading District to get more information about the benefit. As it turned out, not only was the scholarship benefit they are eligible for.

Jihan and Shafira were also eligible for another work-related accident benefit that BPJS Ketenagakerjaan provided. She learned that Jihan and Shafira also eligible for 314,5 million rupiah as a compensation for their mother's death caused by work-related accident.

It is Stated by BPJS Ketenagakerjaan, the amount of money as compensation for death caused by working activity will be granted 48 times of monthly income, in addition with funeral expenses and also periodic compensation given to the lawful heir. On top of that, they were also granted a scholarship benefit of maximum for two children with a total of 174 million rupiah depending on the length of the study. In this case, Jihan and Fahira will be eligible for 153,5 million rupiah for their Scholarship Benefit.

Fatimah was grateful that these benefits had helped them to manage their needs, specifically for Jihan and Shafira's needs. More than half of the money has already been Deposit in a bank, and the rest was used for their daily needs. As for their Scholarship benefit, it was used for fulfilling their school necessities.

Fatimah, Jihan and Shafira also had the opportunity to meet the Governor of DKI Jakarta, Anies Baswedan, on 12 March 2021 at the City Hall of Jakarta, where Anies handed the Work-related Benefit Compensation himself to Jihan and Shafira. He sent his condolences for their loss and wished them to move on and have a great future ahead.

They were asked what their life goals were and answered enthusiastically. Jihan was eager to be a Doctor and Shafira was keen on becoming a Chef. Anies pushed them to keep pursuing their dreams and soon they will achieve what they wanted to be.

It is reflected through Jihan and Shafira's life story that life could be challenging. Preparing for the worst to secure the future of the one we loved is the best thing we could do at this moment. BPJS Ketenagakerjaan as a social security for workers administers these benefits to make sure that every worker, including their family, would have the chance to live a life, pursuing their dreams, and giving peace of mind if anything worse should happen.

There are 5 types of benefits that BPJS Ketenagakerjaan administers, they are Provident Fund benefit, Work-related Accident benefit, Death benefit, Pension Fund benefit, and the latest is Unemployment benefit. These benefits are essential for workers to ensure they can achieve their goals and ensure their welfare and prosperity in the future life ahead.

Income Support to Garment Workers in response to the Covid-19

The pandemic of Covid-19 has been the global and regional issue that affected social-economic and population livelihood around the world since early 2020. Though the Lao PDR has a small number of infected people, but the pandemic has affected to its socio and economic. In order to response to the impact, the government has issued number of policies including a policy to help insured workers who lose income due to the lockdown and the temporary suspension of business by providing a specific unemployment benefit to ensured person and employer can postpone or suspension of their contributions during the pandemic of Covid-19. The special unemployment benefit has implemented since May 2020 and there are 25,882 insured workers benefited from the policy.

Alongside with providing special unemployment benefit to insured persons, the Lao Social Security Organization (LSSO) has an income support project aiming to support garment workers. The project costs about US\$ 2 million would help mitigate workers' lost income and support business continuity while reducing employers' staff turnover costs. The German Federal Ministry for Economic Cooperation and Development (BMZ) is funding the initiative, which has been developed with technical support from the International Labour Organization (ILO). Up to 21,000 garment workers affected by the COVID-19 pandemic are to each receive cash transfer worth 900,000 LAK (approximately US\$100).



The project was launched on 23 February 2021 by the Lao Social Security Organization and it is expected to accomplish by six months. During the launching ceremony H.E Mr. Padeumphone Sonthany vice-minister of Labour and Social Welfare said “This support not only the income support for the insured workers in garment sector, it also helps strengthen the administrative capacity and social security payment mechanism system. Moreover, it is also enhancing the project implementation and tripartite collaboration in Lao PDR”.

There are more than 26.000 workers working in the garment sector and this sector is substantially impacted by the Covid-19 pandemic in Laos. Some garment factories have to release the number of employees while some others have to close the business.

Mr. Jens Lutkenherm Ambassador of Germany to Laos said: “We are happy that this support has been channeled to the Lao Social Security Organization which is a strong social protection system and can address this crisis. Dealing with the crisis and helping the persons impacted by the pandemic is extremely important”.

With the ILO technical assistance will help develop the social protection in line with international social protection principles which includes the national ownership and joint oversight by tripartite monitoring (the government, employer and employee) to ensure the transparency and accountability. The Association of Lao Garment Industry and the Lao Federation of Trade Unions are also involved in its development and will support the social security scheme's operation.

Mr. Graeme Buckley, Director, ILO Country office for Thailand, Cambodia and Lao People's Democratic Republic said: “the garment industry is severely impacted by the covid-19 pandemic. This income support will help workers survive this difficult period and business maintain their staff so they are able to resume the business when the impact of pandemic cases”.

This emergency payment project is based on LSSO's existing short-term benefit, help reduce administration expenditure and speed up delivery, whilst easing the financial strain on the national unemployment insurance scheme. The process of new payment method will be piloted by LSSO, with electronic payment made via a local mobile network provider to transfer money to the garment sector workers those who do not have bank accounts.



THE IMPACT OF COVID-19 ON EPF MEMBERS: FINDINGS FROM A SURVEY

Employees Provident Fund Malaysia

Introduction

The impact of the COVID-19 pandemic is far reaching and widespread, but also discriminate and proportionately biased towards certain parts of the population. Employment became extremely volatile in the informal economy while vulnerable groups, women and less-able bodied workers were more affected in wellbeing compared to their peers. Even within the corporate economy, those working in the hospitality and food sector saw worsening fortunes as business activity slowed down. The Employees Provident Fund (EPF) sought to assess the impact of the pandemic on the wellbeing of its members by collecting a survey throughout July 2020, with the intent to provide better insights regarding the situation on the ground.

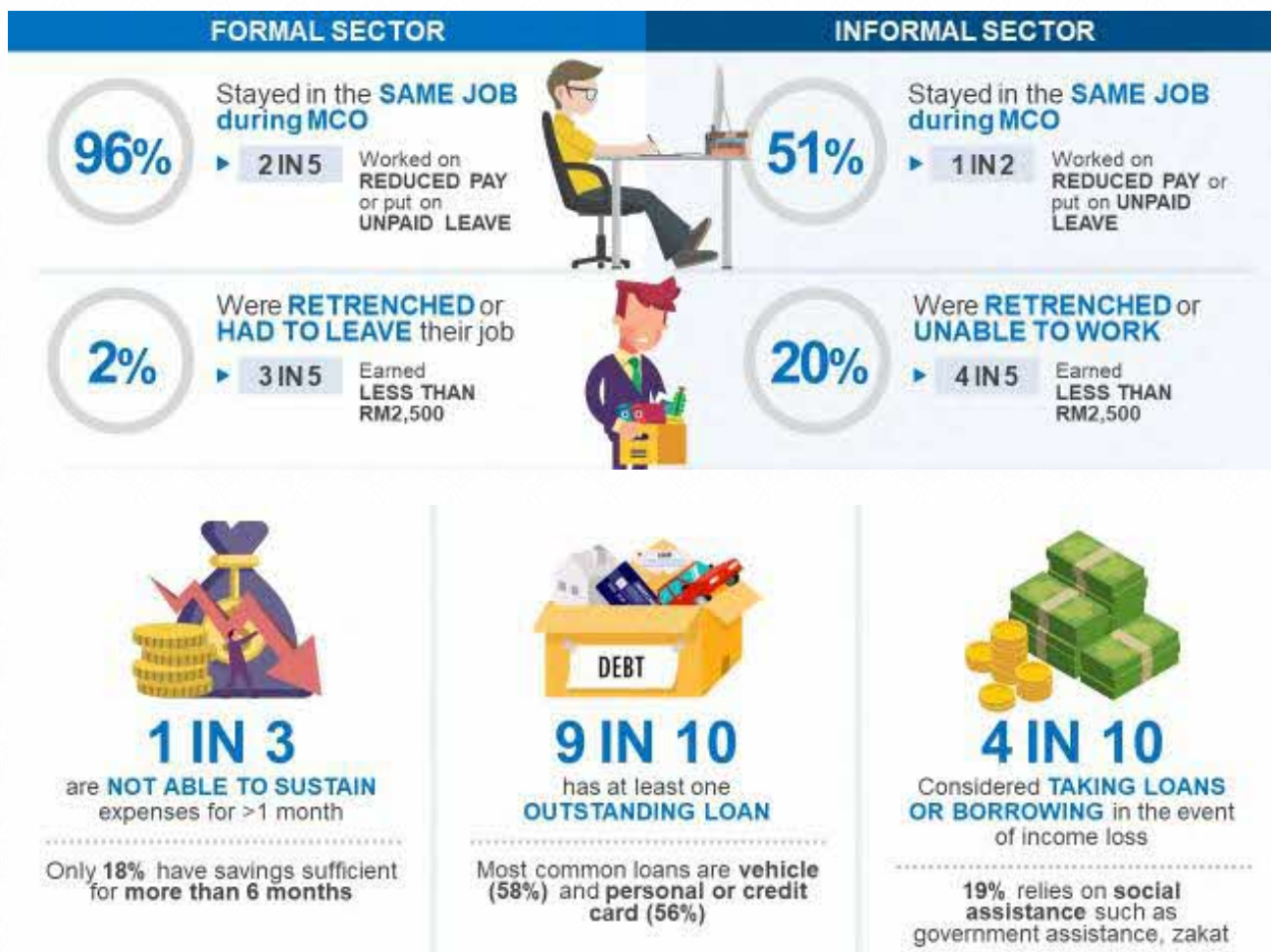
Another primary objective was to review the effectiveness of EPF's initiatives in helping members throughout the economic downturn. By the middle of 2020, the i-Lestari programme was well underway, allowing members to withdraw up to RM 6,000 from their savings over a 12-month period. The implications on retirements savings will certainly be felt in years to come if there is no significant intervention from a social protection aspect. Within this context, the Survey on the Impact of COVID-19 on EPF Members collected 21,665 responses, with 51 per cent from B40 (Bottom 40) households. The survey was open to the general public but as the EPF membership primarily comprises mandatory contributors from the formal sector, 78 per cent were in permanent employment

while 16 per cent were on contractual or informal work, with the remainder being unemployed or not participating in the labour force.

Analysis

For the analysis on the general wellbeing of respondents, stress levels were expectedly pronounced during the lockdown period which Malaysia initiated throughout March, April and May 2020, with conditions improving slightly after that. The survey asked about their top three concerns in the short-term; income security, health and job security received the highest responses in that order. Some positive aspects that were cited include more time to spend with family, time to focus on one's self as well as living a healthier lifestyle, all results of the new norm with an emphasis on family and community. On the other hand, causes of stress or anxiety include worrying for family or friend's state of health, financial issues and prolonged stay indoors.

The impact on finances and employment were the most significant and telling; employment in the formal sector remained robust with 96 per cent remaining in the same job albeit with some experiencing a reduction in pay or working hours. The informal sector however, saw a much larger impact with only 51 per cent staying in the same job, with 16 per cent of those who lost their jobs being from the group earning less than the median wage (approx. RM 2,500). This highlights how lower income workers are more vulnerable not just in their income but their job



stability as well. Monthly expenditure saw similar trends with 38 per cent citing a decrease, 40 per cent experiencing an increase and 23 per cent maintaining the same amount of spending.

However, relative to the impact on their income, 56 per cent were in a cash flow situation that is worse-off. Other financial resources appeared limited as well, with only 18 per cent having savings that would sustain their expenditure for more than six months.

Besides the aforementioned i-Lestari, the EPF also reduced the mandatory contribution rate (percentage of monthly salary) for all obligated workers from 11 per cent to seven per cent for nine months between April to December 2020 with the purpose of increasing take-home pay for those in need. The take-up rate for both initiatives were sizeable, with i-Lestari at 55 per

cent and the reduced mandatory contribution rate at 34 per cent, with a 24 per cent overlap. Though the usage of EPF funds to ease the financial burden of the pandemic has been widely utilised, it comes at the severe cost of the people's future retirement prospects, particularly for those with lower savings.

Conclusion

It is with hope that these insights can provide a glimpse of the situation for the government to consider and that it will guide prudent policymaking decisions. With the future and social protection in mind, the EPF scheme must continue to function effectively with these goals in mind; to assist where possible in the current situation while being aware of its purpose of safeguarding the members' retirement savings.

MANAGING LABOUR SUPPLY AND PROVIDING PSYCHOLOGICAL SUPPORT & SOCIAL WELLBEING APPROACH

The enforcement of several Movement Control Orders (MCO) and restrictive interventions by the Malaysian Government since March 18th 2020 to curb further spread of COVID-19 has resulted in business restructuring of many firms giving rise to job losses, unemployment and shifts in workforce. The Social Security Organisation (SOCSO) acted swiftly by implementing the Wage Subsidy Programme to assist businesses in retaining their workers. The move managed large-scale layoffs, where more than 2 million employees are able to be retained in employment.

Malaysia saw the flattening of the COVID-19 infection curve following the MCO in June 2020 and as the lockdowns were gradually lifted, the country shifted its focus to recovery measures. SOCSO continued to play an integral role where it has recommended the PenjanaKerjaya Hiring Incentives during the recovery phase to stimulate job creation and enhance employment opportunities for local job seekers. Following

successful placements of 128,779 job seekers since its commencement in June 2020, the PenjanaKerjaya has been extended this year.

The programme provides employers with financial incentives up to RM4,000 (USD\$968) and maximum training allocation up to RM7,000 (USD\$1,696) for hiring unemployed job seekers from the vulnerable groups, people with disabilities, senior citizens, prolonged unemployed and underprivileged job seekers. To address youth unemployment, the PenjanaKerjaya incentivizes employers to hire graduates or school leavers as apprentices by providing them with a maximum of RM1,200 (USD\$291) incentive. This programme had facilitated over 21% vulnerable job seekers from among the disabled, youths and senior citizens to gain employment in 2020. The rise in self-employment during the pandemic has also resulted in the extension of PenjanaKerjaya to include individuals entering self-employment and Gig informal work through the **KerjayaGig Programme**. Employers are

required to post their vacancies on the National Employment Portal, **MYFutureJobs** and apply for the Hiring Incentives upon successful placements through this single platform.

MYFutureJobs is not merely a job portal, but it is an ecosystem of employment support where employers or job seekers will be supported in three main areas, namely personalised support by SOCSO's dedicated officers, free-of charge job search service and real-time labour market infrastructure. MYFutureJobs job search & match engine are built upon the framework of ESCO (European Skills, Competencies, Occupations) taxonomy, that has been contextualised according to the Malaysian Occupation Standards. Thus, MYFutureJobs has bidirectional skilled-based matching in comparison to traditional keyword matching, and this feature enhances matching accuracy for jobseekers from diverse background and IT literacy. Employers, primarily the small and medium enterprises, can also have access to quality and diverse pool of candidates through MYFuture-

additional cost, including free recruitment support that allows employers to participate in SOCSO's career fairs and interview sessions held throughout the country.

SOCSO illustrates a pertinent role in steering job seekers to be actively seeking for jobs during the pandemic. Despite physical restrictions during lockdowns, SOCSO through its Employment Services Department has carried out proactive interventions. Other than promoting the use of MYFutureJobs portal, SOCSO proactively delivers webinars and virtual interviews to facilitate job matching while at the same time, adapting to the new norms of recruitment. Regular series of webinars conducted by various training providers, employers and industry experts provide direction for job seekers regarding future of work post pandemic and employability insights which are relevant during the crisis.

As soon as the restriction measures were lifted, SOCSO actively initiated physical interview sessions and job carnivals or career fairs at its 54 offices nationwide to assist job-seekers, comprising SOCSO beneficiaries and the

public, to attend job interviews. The events were held under strict adherence to COVID-19 Standard Operating Procedures (SOPS). With over 428 Case Managers nationwide, SOCSO has the capacity to conduct job interviews on a frequent basis for employers requiring immediate recruitment assistance. With the main goal to reduce unemployment among Malaysians, SOCSO in 2020 had organised 243 interview sessions at the state level, supporting 38,324 job seekers for successful job placements.



To facilitate employment for specific groups and sectors, SOCSO undertakes joint collaborations with many stakeholders. This includes building engagements with employer associations such as the SME Association of Malaysia and the Federation of Malaysian Manufacturers (FMM). Collaboration with the Ministry of Youth

and Sports in organising the Youth Career Fair and Apprenticeship Job Fair has resulted in the uptake of more youths in the apprenticeship programme under PenjanaKerjaya Hiring Incentives and Training Programme. Meanwhile, The National Employment Council, chaired by the Honourable Malaysian Prime Minister, has endorsed SOCSO's plan to carry out a series of interstate CareerUP Programme with the involvement of 14 federal ministries, agencies and NGOs with the aim to provide employment and entrepreneurship opportunities for the urban poor.

SOCSO has also responded promptly to the needs of business sectors during the pandemic including the agricultural commodities and manufacturing sectors which are looking for local employees following the Malaysian Government's decision to temporarily freeze the hiring of foreign workers. In cooperation

with the Ministry of Agriculture and Food Industry as well as Malaysian Investment Development Authority, SOCSO had organised job carnivals specifically tailored for employers from the two sectors. Additionally, SOCSO also initiates the RESTART (Re-employment support, treatment and rehabilitation team) programme in collaboration with the Psychiatric Department in Government Hospitals to provide reemployment support to former psychiatric patients.

Career guidance is a fundamental approach to navigate job seekers in a constantly evolving labour market environment. Each job seeker registered on MYFuture-Jobs portal will have access to free career counselling provided by SOCSO Case Managers. MYFuture-Jobs labour market information enables these Case Managers to guide job seekers in making informed decisions regarding their career. Job seekers are welcomed to approach our Case Managers through various means including phone calls or walk-in to any of SOCSO offices.

Retrenchment is an issue faced by countries all over the world following the economic impact of COVID-19 pandemic. Malaysia is not spared when its employees lost their jobs and are compelled to

find alternative employment to continue putting food on the table, having a roof over their heads and meeting financial commitments. In the business sector, many small and medium enterprises (SME) are affected by the COVID-19 crisis that force them to downsize, merge, and worse, dissolve the company due to the financial difficulties. In 2020, a total of 107,024 employees reported loss of employment to SOCSO. Majority of the affected employees or 28,116 were from the Professionals group, followed by Technicians and Associate Professionals (20,548) and Managers (14,176). Skilled Agriculture, Forestry, Livestock and Fisheries workers ranked the lowest with 73 persons affected. As of May 2021, a similar retrenchment trend was seen with the Professionals group ranked the highest (7,903), followed by Technicians and Associate Professionals (5,103), Managers (4,361) and the lowest is Skilled Agriculture, Forestry, Livestock and Fisheries workers (17).

Some employees who have been retrenched may experience psychosocial issues such as stress, anxiety, depression, dissatisfaction in life, as well as lack of self-management and self-confidence. It is worrying if these laid off employees turn to alcohol as a mean of coping with such

problems. In many cases, after securing new jobs, the employees need to be physically and mentally prepared for circumstances such as decline in living standards due to lower salary, perks and benefits compared to their previous jobs. They may also have difficulty adjusting to the new positions, new workplaces or working in different sectors. The psychological adjustment occurs due to challenges in developing new job-related skills.

Taking into consideration of this matter, SOCSO developed a psycho-education module, **“Retrenchment: How to Deal with Emotions, Attitudes and Behaviours”** as part of initiatives to provide psychological support to retrenched employees. The goal is to encourage these employees to gain insights and remain positive throughout their lives. This goal is guided by three objectives, namely to explore and identify a set of emotions which occurs to employees due to retrenchment; to create a positive thought to employees about retrenchment; and to evaluate the best ways to cope with retrenchment among employees.

In addition to that, early intervention is also implemented through SOCSO's Return to Work (RTW) Programme. Two categories

of workers are targeted for the psychological support, which are disabled employees who are on sick leave for a long period of time (prolonged illness), and employees who lost their jobs due to disability issues and their family members. Psychological support provided is in the forms of psychological guidance and counselling with focus on individual, career, rehabilitation, family and group counselling.

Since March 1st, 2021, the psycho education module has benefited 864 employees and 14 employers, where the employees and their family members receive intensive psychological guidance and counselling by qualified case managers, at no cost. Among popular services are rehabilitation, career and family counselling. For example, they are counselled to accept their post-disability conditions, types of new careers that complement their skills and expertise, while guidance counselling is provided to the affected family members.

These psychological support services are delivered by RTW Case Managers who are well equipped and trained with Certified Disability Management Professional (CDMP) to manage retrenched employees with emotional and physical disabilities.

Currently, SOCSO is the only authorised licensing body appointed by the International

Disability Management Standards Council (IDMSC) to offer CDMP programme across the region. This adds value to the credibility and practice of SOCSO's CDMP-certified Case Managers in providing quality psychological support and case management services. To date, a total of 248 disability management professionals are certified with CDMP, of which five are from Indonesia and the rest are from Malaysia. Moving forward, SOCSO would like to invite more practitioners in the region to sit for the certification examination which comprises a series of lectures before sitting for the examination.

Other initiatives introduced by SOCSO to ensure successful RTW programme for the workers include provision of benefits/ financial assistance, job carnivals, courses and webinars on career building and also vocational training to enhance their employability. The programme also provides direct and face-to-face consulting services between Employment Service Officers (ESOs) and retrenched employees such as counselling activities,

resume enhancement strategies as well as training and motivation to build self-confidence during the job interview. Equally important, MYFutureJobs portal is also developed to identify the expertise of retrenched employees and match with potential workplace so they can easily adjust to their new workplace.

As we can see, the scale of workforce transitions ignited by the Covid-19 pandemic increases the urgency for governments to exercise exceptional flexibility and adaptability in developing innovative solutions. SOCSO exerts every effort to steer Malaysians to weather the storm of the employment crisis within this challenging period, along with a five-year plan comprising comprehensive actions to meet the ever-changing labour market demands. SOCSO's delivery of quality services to its stakeholders as well as interventions for employees affected by the pandemic have significantly contributed to positive and balanced psychosocial and wellbeing of Malaysians.





Pilot project for outpatient health care service as practicing Provider - purchaser split model

The Social Security Board has been implementing two Insurance Systems namely Health and Social Care Insurance System and Employment Injury Insurance System out of six Insurance Systems under the Law since 2014.

Since medical care is one of the important tasks of the Social Security Scheme, medical treatment for the insured workers is being given at (3) Workers Hospitals, (96) Social Security Board clinics, (58) large employers clinics, (8) SSB-Care Well contracted clinics (fee for service payment), (1) traditional clinic, (2) Mobile Medical Unit and (9) pilot clinics with capitation payment have now been available in health care service in (116) townships.

The Social Security Board is facing challenges in implementing Social Security Scheme under the Law such as; Increasing demand side for health care, limitation of opening hours of clinic and location, lack of human resources for health, some primary health care clinics were inefficiently used resources and

limitation of budget constraint.

To provide efficient and effective medical care and benefits, SSB has been doing the following reforms with the technical assistance of foreign experts/consultants -

- IT Reform for providing online services to clients
- Medical Reform for providing efficient and effective medical care
- Administrative Reform for timely providing benefits to qualifying beneficiaries
- Legal Reform for reviewing and amending the Social Security Law

The Social Security Board should progressively separate two distinct functions: the management of health care facilities on the one hand and the health insurance function on the other hand. To be practice Provider Purchaser Split Model (PPS) under the medical reform, the Social Security Board has plan for-

- (1) Purchasing outpatient care from other hospital/clinic
- (2) Purchasing in patient care from other hospital/clinic
- (3) Upgrading Hospitals and clinics

owned by SSB with Public Private Partnership System (PPP) by cooperating private provider

There are the following benefits for introducing this separation:

- (1) It allows for better allocating resources where they are most needed by beneficiaries
- (2) It allows better projection of health consumption so as to ensure the scheme is sustainable.
- (3) It opens the possibility of the Social Security Board to include other public and private health care providers in its network through contracting. This possibility is mentioned in Article 68 (d) and 68 (e) the Social Security Law (2012) and will probably become a necessity in order to ensure accessibility of health care for increasing number of protected workers.

That is why the Social Security Board would like to implement the contracting approach. As the pilot project of PPS model, the Social Security Board has been contracting and purchasing outpatient health care service from private providers with payment by

(1 clinic in Kachin State, 1 clinic in Shan State and 1 clinic in Thanintharyi Region, 1 clinic in Mandalay Region , 2 clinics in Yangon Region, 2 clinics in Bago Region, 1 clinic in Naypyitaw Council) have been operating by June 18, 2021 and ensured workers have been treated as outpatients.

SSB – Myat Mon clinic in Kachin State



SSB - Dhatkhinadipar clinic in Thanintharyi Region



SSB – Myitter Shin clinic in Mandalay Region



SSB – Myat Tawwin clinic in Shan State



SSB – OSC clinic in Yangon Region



SSB – Nyung Inn clinic in Bago Region





ECC ramps-up assistance to workers amid CoViD-19 pandemic

MAKATI, Philippines – More than a year into the CoViD-19 pandemic that brought the world in a standstill, the Employees' Compensation Commission (ECC) remains steadfast in its commitment to serve the Filipino people and protect workers, especially persons with work-related disabilities and those who meet contingencies at work.

Following its strong policy responses to the CoViD-19 pandemic in 2020, ECC continues to formulate more policies and come up with new guidelines to ensure that the ECP is relevant and responsive to the needs of the Filipino workers and the changing landscape of work.

ECC Executive Director Stella Zipagan-Banawis said, “The threat of CoViD-19 continues to loom, but we

also continue to work and push for the better implementation of the ECP to safeguard Filipino workers who suffer from work-related contingencies and provide them a package of benefits that will help them navigate through this challenging time.”

In response to the pandemic and in support of the Bayanihan to Heal as One Act (Republic Act 11469) and Administrative Order No. 30 that calls for the immediate mobilization of assistance and the formulation and issuance of rules and guidelines on the grant of any benefit as temporary emergency measure and to ease the burden on the people affected by the imposition of community quarantine, the ECC passed and approved policy issuances in the first half of 2021 geared to enhance and provide additional ECP benefits.



Executive Director Stella Zipagan-Banawis (L) discusses the policy responses of ECC to COVID-19 to the members of the Commission during their regular monthly board meeting.

COVID-19 as Occupational and Work-Related Disease

The Employees' Compensation Commission has officially listed CoViD-19 as an occupational and work-related disease, bringing the total number of occupational and work-related diseases listed in Annex A of the Amended Rules on Employees' Compensation to 33.

With the nature of CoViD-19 and the alarming trend on the number of confirmed cases reported every day, the ECC recognizes the risk present and the need to make the process in claiming EC benefits easier.

One-Time Financial Assistance of ₱20,000.00 for EC Pensioners

The first half of 2021 also welcomed the signing of Administrative Order No. 39 by President Rodrigo Duterte on April 19, 2021. AO 39 grants a one-time financial assistance of Php 20,000 to Employees' Compensation pensioners in both the public and private sector in order to alleviate the financial burdens of EC pensioners due to the CoViD-19 pandemic.

The release of the financial assistance has started in

June 2021 and will benefit more than 31,000 EC pensioners who need not apply for the financial assistance as the Social Security System (SSS) and the Government Service Insurance System (GSIS), the ECC's administering agencies, shall process and release according to the EC pension process.

One-Time Top-up Cash Assistance for Claimants in the Private Sector due Work-Related COVID-19

A significant percentage of those who contracted CoViD-19 sprung from the country's workforce and the number is expected to continue to rise as the battle against the virus persists. The ECC understands that workers need more help now more than ever.

Through Board Resolution No. 21-04-13, the Commission aims to provide a one-time top-up cash assistance of P30,000 to each worker in the private sector who has approved EC benefits due to work-related CoViD-19. The policy awaits the approval of the Office of the President of the Republic of the Philippines prior to its implementation. A counterpart measure is also contemplated for public sector workers who contracted COVID-19 because of work or the working environment.



ECC Deputy Executive Director Atty. Jonathan T. Villasoto (C,R) hands over to PCG Lieutenant Senior Grade Jane A. Rimando (C,L) EC Cash Assistance checks worth ₱10, 000.00 each for the civilian and uniformed employees of the Philippine Coast Guard (PCG) who contracted CoVid-19 in the performance of their duty during a courtesy call at the ECC Public Assistance Center on June 21, 2021

WFH injuries now compensable under the EC Program

The ECC has moved to grant compensation to employees who suffer from disability or death due to injuries sustained while working from home. The Commission issued this policy in recognition of the alternative avenues and work arrangements employees carry out their work, driven by the development in telecommunications and innovations in technology and impelled by the CoViD-19 pandemic.

BR No. 21-03-09 creates a policy on the compensability of disability or death due to injuries sustained by employees while in the performance of their duties or specific tasks at their dwelling places or residences, provided that there is written directive or order from his or her employer requiring a work-from-home arrangement or the performance of a specific task within a specified period while working at home.

The policy also adheres to the Republic Act or R.A. No. 11165 otherwise known as the “Telecommuting Act” signed into law in 2018, which provides that employers in the private and public sectors may allow work-from-home arrangements or the performance of specific tasks within a certain period at residence or in the dwelling places of its employees with the use of telecommunication and/or computer technologies.

“Keeping the welfare of our workers at the core of our service, the ECC will continuously push for reforms to help persons with work-related disabilities (PWRDs) and to pursue relevant policies to enhance their benefits,” Banawis said. “The ECC is happy to be of help to all PWRDs and their beneficiaries but is cognizant of the primacy of prevention, i.e., health and safety must still be everyone's topmost priority.”



GSIS rises above COVID-19 challenges to provide relief to members

In the face of the world health crisis, the Government Service Insurance System (GSIS) continues to provide social security, insurance, and financial benefits to its over two million members and pensioners. GSIS President and General Manager Rolando Ledesma Macasaet outlined the strategies to rise above the challenges and provide ginhawa (Filipino word for relief) to its members, pensioners, and those affected by the pandemic.

Offered Ginhawa Loan Programs

GSIS responded to its members' need for financial assistance by offering its emergency loan available nationwide. It relaxed the

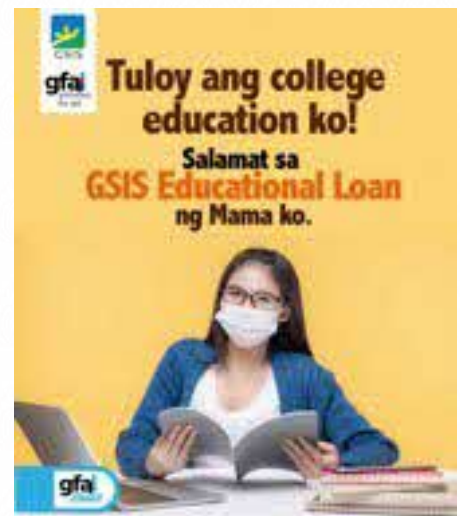
eligibility requirements and raised the maximum loanable amount from Php20,000 to Php40,000 for members and old-age pensioners who have existing loan accounts. As of May 27, 2021, GSIS disbursed a total gross amount of Php18.28 billion, benefiting 628,461 members and pensioners.

The GSIS Multi-Purpose Loan (MPL) aims to consolidate the member's existing service loans under one account through the full liquidation of their outstanding balance. It excludes housing, policy, and updated emergency loans. Since its launch in October 2020, GSIS released a total gross amount of Php63 billion to 256,537 members.

That same month the Computer Loan Program was opened, which grants a Php30,000-assistance to GSIS members for the purchase of a computer unit. Over Php5 billion in loan proceeds benefited 171,208 members to date.

The GSIS GFAL-Educational Loan Program, on the other hand, was introduced in the same period

to defray tuition fees or other school expenses of their nominated student-beneficiary. The term of the loan is up to 10 years inclusive of a five-year grace period. The maximum loan amount is Php100,000 per school year. GSIS allocated a Php20 billion budget. As of 27 May 2021, a total of Php22 million was granted to 655 active members.



Shifted to digital filing of loans and contactless transactions

GSIS swiftly switched to digital methods of loan applications in March 2020 and subsequently implemented contactless methods for filing of claims and benefits when the quarantine measures were relaxed in June 2020. The latter includes sending



The GSIS Computer Loan grants GSIS members the power to purchase computer units for their and their families' alternative work or study arrangements.

the requirements through email, postal mail or delivery courier; or drop boxes in all GSIS offices nationwide.

Kept pensioners safe

GSIS prioritized the early release of pensions, and immediately announced the suspension of the Annual Pensioners Information Revalidation (APIR) during the lockdown. Pensioners were not required to renew their active status until 31 December 2020. By 2021, GSIS shifted to the contactless implementation of APIR with pensioners doing it online.

Pensioners due to receive their first pension filed their applications online.



GSIS pensioners may now renew their active status online.

Opened more payment options for borrowers

GSIS's partnership with Bayad, the biggest and widest multi-channelled payment platform in the Philippines, brought forth nearly 1,000 Bayad Centers that are now accepting loan payments from members. Bayad is the biggest and widest multi-channel payment platform in the Philippines.



At the height of the pandemic in 2020, GSIS extended the term of expiring or new policies or quotations agreed by the assured, endorsements, marine policies, etc. during the quarantine period to prevent any gap in cover.

GSIS also extended the Premium Payment Warranty for 45 agencies from 60 to 90 days and granted a one-month grace period on all rental payments without incurring charges for 14 GSIS properties during the Enhanced Community Quarantine (ECQ), Modified ECQ, and General Community Quarantine (GCQ).

Declared loan moratorium to ease financial difficulties of members and pensioners

GSIS announced a moratorium on loan payments for March, April, and May 2020, benefiting 1,111,093 active members, and old-age pensioners, and housing loan borrowers. Subsequently, the payment of loan amortization for November and December 2020 was also deferred.

Provided half-million additional life insurance to public frontliners

Under the Bayanihan Fund for Frontliners (BFF), government frontliners who provide health-care service or assistance to COVID-19 patients were automatically covered by an additional Php500,000 insurance cover. GSIS shouldered the Php11.8 million premiums, covering 27,682 frontliners from March 1 to December 31, 2020. As of May 6, 2021, GSIS had processed 22 BFF claims amounting to Php11 million. The program is extended until 31 December 2021.

Allocated Php252M aid to EC pensioners

GSIS has allocated Php252 million in financial assistance for Employee Compensation (EC) pensioners (workers who suffered work-connected sickness or injury resulting in disability). This is in

compliance with Administrative Order No. 39 which seeks to ease the financial hardships of over 12,000 EC pensioners who will each receive a one-time financial assistance worth Php20,000 in 2021.

Adopted COVID centers

In December 2020, GSIS implemented the Adopt-a-Local Isolation and General Treatment Areas (LIGTAS) COVID Centers, which provides Php500,000 assistance to each of the centers. As of 18 December 2020, GSIS had released a total of Php7.5 million, benefiting 15 LIGTAS COVID Centers. For 2021, the GSIS Board of Trustees approved the adoption of additional 12 centers.

Strictly observed health protocols
in all GSIS offices

To comply with COVID-19 preventive measures, hand washing and footbath facilities, as well as temperature screening in all entry points, and self-declaration of health conditions are now routine security measures in all GSIS offices. GSIS also adopted the use of the government contact tracing app StaySafe.ph.



A member stops for a temperature check before entering the GSIS office.

CSIS employees adopted alternative work arrangements. Shuttle services are continuously provided for its frontline workers. Internal communication is done through online groups. Online video conferences are held instead of in-person meetings.

Tapped technology, media to keep the public informed

CSIS intensified its information dissemination efforts through TV, radio, print, and online media, text blast, as well as via the CSIS website and Facebook page.

Enhanced accessibility and connectivity through mobile app

In October 2020, GSIS launched its first mobile application, the GSIS Touch. Active members and pensioners may view their loan

records and keep track of their premium remittances and loan payments through their mobile phones.



The **GISIS Touch** mobile app is another convenient way for members and pensioners to access their GISIS records.

Carried out a 'kindness campaign'

COVID-19 sparked an outpouring of kindness in the GSIS community. Executives and employees donated cash or essential items to those at the forefront of the battle against the virus and the disadvantaged – healthcare workers, janitors, security guards, stranded construction workers, colleagues, and neighbors. Several community pantries within the office were also established.



Vegetables harvested from the GIS Community Plant-ry
are given to job order personnel,
security guards, and janitors.



Virtual Pag-IBIG: Harnessing technology to bring Pag-IBIG Fund services to members amid the pandemic



As the world faces the challenges brought about by the COVID-19 pandemic, the Philippines' Pag-IBIG Fund further enhanced its online service facilities to continue providing service to its members amid the pandemic.

The Virtual Pag-IBIG, the agency's online service platform, made Pag-IBIG Fund's programs and services continuously accessible, allowing the agency to serve its members

here and abroad, despite the limitations in mobility brought about by quarantines while providing the means for members to safely access its programs even in the safety of their homes.

As of 15 June 2021, the Virtual Pag-IBIG has been accessed by 10,931,178 individuals from across 236 countries, with over a million (1,066,459) members creating their own Virtual Pag-IBIG accounts, to gain the agency's services, online.

Launched on December 2019, the Virtual Pag-IBIG is the agency's online service portal that allows its members to enjoy its basic services without the need to go to the branch. These include viewing one's membership records, tracking and paying loans, and remitting monthly savings. The Virtual Pag-IBIG may be accessed via the Pag-IBIG Fund website at <https://www.pagibigfundservices.com/virtualpagibig/>.

Service innovation in response to the pandemic

In 2020, Pag-IBIG Fund enhanced the Virtual Pag-IBIG to bring more of its programs and services closer to its members in the safest possible way.

“Pag-IBIG Fund always seeks ways to respond to the needs of its members. We recognize the importance of making our services accessible to our members, and we have been improving our online service portal since its launch to achieve this. Its launch in December 2019 was quite timely because a few months after, we began to further shift towards online service channels to ensure everyone's health and safety following the pandemic. The Virtual Pag-IBIG enables us to continue serving our members, and we will continue enhancing it to bring even more services for the benefit of more members,” said Pag-IBIG Fund Chief Executive Officer Acmad Rizaldy P. Moti.

In a span of less than a year, the agency's Virtual Pag-IBIG saw several enhancements allowing it to better respond to the needs of agency's more than 13 million members.

Online Short-Term Loan (STL) Application via the Virtual Pag-IBIG

Aside from the impact on health, the pandemic adversely affected the country's economy, bringing with it financial challenges to many Filipinos. As a result, Pag-IBIG Fund members sought the agency's Short-Term Loan program for financial relief. Recognizing the need to provide its members safety while applying for this loan, Pag-IBIG Fund enhanced the Virtual Pag-IBIG in June 2020 to accept loan applications online. With the Online STL Application System of the Virtual Pag-IBIG, members have since been able to apply for cash loans, even at the safety and comfort of their homes.

Online Housing Loan Application via the Virtual Pag-IBIG

In the wake of the pandemic, the country encouraged its citizens to #stayhome and #staysafe. And, in order to continue its members to secure their own homes despite the pandemic, Pag-IBIG Fund also introduced the Online Housing Loan Application via the Virtual Pag-IBIG to enable members take the first step in owning a home where they may keep themselves safe from the Covid-19 virus.

The Special Housing Loan Restructuring Program – made available via the Virtual Pag-IBIG

In October 2020, Pag-IBIG Fund offered a Special Housing Loan Restructuring Program to provide its Housing Loan borrowers in arrears due to financial challenges caused by the pandemic, a means to update and secure better terms on their loans. Applications for the program were made online, via the Virtual Pag-IBIG, to ensure that members can avail of the program in the easiest and safest way possible.

Virtual Pag-IBIG for Employers

Pag-IBIG Fund also introduced the Virtual Pag-IBIG for Employers, a page within the Virtual Pag-IBIG to serve Philippine business owners. With the pandemic limiting mobility and face-to-face interactions, the enhancement now allows business owners to certify and endorse loan applications of their employees – Pag-IBIG Fund members – online. The enhanced system fast-tracks the endorsement and approval of loans, increasing the responsive of Pag-IBIG Fund to the needs of its members. This allows an even more efficient and safer way for their employees, and for them as business owners, to conduct transactions with the agency.

In a related development, Pag-IBIG Fund is also poised to launch Virtual Pag-IBIG for Developers. Through this system enhancement, Pag-IBIG Fund's partner-developers are provided with means to validate if a Pag-IBIG Fund member is qualified for a Housing Loan, making the home financing application process more efficient.

Pag-IBIG Fund Virtual Offices for Filipinos Overseas

Apart from enhancing its online presence through the Virtual Pag-IBIG, Pag-IBIG Fund also utilizes other online platforms to transcend distance and time zones, particularly for its members overseas.

Pag-IBIG Fund Virtual Offices for North America, Singapore, United Kingdom and Ireland, and the United Arab Emirates and Kuwait are now available and ready to serve Filipinos overseas. These virtual offices can be accessed online, via Facebook, and shall enable Filipinos overseas to be served and assisted by Pag-IBIG Fund personnel through the use of electronic channels and via the Virtual Pag-IBIG.



Remote Access: Serving the Public Digitally amidst the COVID-19 Pandemic

The objective of the policy is to provide authorized employees with remote access to PhilHealth's systems and applications. Given the onslaught of the current COVID-19 pandemic, PhilHealth employees acquiesced to adapt work-from-home arrangements to help curb the fluctuating rate of COVID-19 infection, especially in the workplace. This presents another challenge since the resources are primarily available at the workplace with some of the crucial systems configured to work only within PhilHealth's network to conform to security and privacy policies. The implementation of different quarantine procedures with the most notable being the Enhanced Community Quarantine (ECQ) by the Inter-Agency Task Force on Emerging Infectious Diseases (IATF-EID) was rife with struggles as employees sought ways to adapt to the protocols. The most significant of these struggles was the community lockdown and the suspension of public transport, which hindered the mobility of employees and prevented them from effectively performing their designated roles and responsibilities.

The regulation of the use of remote access saw the implementation of a part of PhilHealth's Business Continuity Plan (BCP). In March 2020, as President Rodrigo Duterte declared the whole nation under a state of calamity, PhilHealth was able to maintain its operations partly due to the benefits of this policy and its corresponding technology to operate and provide internal and external services even amidst the current COVID-19 pandemic.

On the nature of the policy, the technical advantages of the remote access, most authorized employees under the Information Management Sector and a minority from other sectors as well were able to utilize necessary systems and applications hugely in part of the said access. However, given the higher ratio of the employees who cannot perform their tasks, assigned roles and responsibilities due to the sudden disruption brought upon by the onset of the current pandemic contributed to backlogs which proved to disrupt both internal and external PhilHealth processes as well. With PhilHealth at the helm of providing health insurance, the impedance of these processes especially where claims-related processes are concerned has a detrimental effect not only in PhilHealth's other processes but on health care institutions' operations as well, which in turn shall affect their quality of service towards patient-members. Such deterioration, either in the degradation or lack thereof of the provision of medical-related services, can prove to be fatal. Through remote access, the continuation of the provision of PhilHealth services and support to internal and external clients guarantees to alleviate, if not eliminate, said backlogs and arrears. The policy gave authorized PhilHealth employees the opportunity to fulfill their obligations from the safe confines of their homes.

The use of remote access within the PhilHealth has been minimal at best, reserved mostly for the Information Management Sector personnel who perform mainly support and maintenance of

PhilHealth's systems and conduct of monitoring of IT resources. At the onset of the current COVID-19 pandemic, other employees from other sectors began to adopt the same strategy but with more focus on external operations and provision of services instead.

It should be noted that the authorization granted to the employees to use the remote access comes with great responsibility and accountability given the risks and threats associated with the use of remote access. In an era where employees are viewed as the strongest as well as the weakest links in a given organization, PhilHealth decided to take a seemingly precarious risk in regulating the use of remote access, relying on the results of its information security campaigns and related policies to supplement PhilHealth's assertive approach in updating and improving its IT infrastructure as part of its goal to continue serving the public undisturbed.

The issuance of such policy may be considered not new and to be expected of an organization as big as PhilHealth. However, PhilHealth's acknowledgment of the need for such policy and realizing the potentials of the use of the associated technology serves as an invaluable lesson, milestone and opportunity for PhilHealth towards continuous improvement. Additional challenges such as the current pandemic and the looming threats and dangers of the digital world such as cyber attacks and other online threats proved to be the proverbial coal in which PhilHealth shall use in its drive to capitalize, explore and fortify not only in the use of remote access and its derivative policies but other current and upcoming technologies along with their corresponding policies as well.

SUMMARY OF THE PROJECT:

PhilHealth's implementation of the policy on the regulation of the use of remote access to crucial systems and applications by the employees is another hurdle overcome in the current COVID-19 pandemic as PhilHealth struggles valiantly to fulfill its mandate. The current pandemic saw PhilHealth employees as far from invulnerable in the face of the current, unseen threat as some of them gave their lives upholding PhilHealth's vision of assisting with health-related financial risks. The regulation of the use of remote access proved to be a relief for PhilHealth employees to perform their tasks, assigned roles and responsibilities by being digitally present although physically absent, thereby contributing to the mandate of the UHC Law while minimizing to contributing to the current COVID-19 pandemic statistics.

Restricting, instead of regulating the use of remote access, proves to be of disadvantage especially in an organization as complex as PhilHealth. It might be true that the current COVID-19 pandemic saw the rise of cyber attacks and other online threats. PhilHealth, capitalizing on its information security campaigns, observation of IT best practices and continuous improvement of its enterprise architecture and IT infrastructure has decided to meet the demands of the public during the current pandemic through a strategic and digital approach in its quest to continue providing quality service, maintenance and support both internally and externally.



PhilHealth's Information Security and Privacy Risk Management System: A Proactive Approach in Managing Information Security and Data Privacy

Monaliza C. Toledo
Philippine Health Insurance Corporation
Philippines

In executing its mandate of administering the Philippines' National Health Insurance Program (NHIP), Philippine Health Insurance Corporation (PhilHealth) has amassed a great deal of information relating to its members and their dependents, partners, and stakeholders. With that vast amount of information, there is an immediate need to protect these critical information resources by proactively managing the identified information security and privacy risks through a reliable and secure information system. Proactive management signifies prompt but thorough assessment and management of risks by thinking ahead, anticipating, and planning for appropriate risk response with the aid of technology. The project provides positive change by improving the information security and privacy program working as an integral part of PhilHealth's processes.

As PhilHealth seriously commits to ensuring the protection of its critical resources as a custodian of a vast amount of vital corporate information, it is compelled to secure its corporate information systems and information assets in conformity with information security principles and compliance with statutory or legal requirements. Protection would mean addressing a myriad of information security risks. For that reason, the organization must prevent and minimize the impact of security incidents by establishing and implementing measures and procedures that guarantee the safety and security of all these data under its control or custody. Furthermore, this act ensures the continuity of

quality service the corporation shall provide while upholding its member's and dependents' data privacy rights, consequently preventing corporate image damage.

In line with the agency's commitment to conform with established information security standards and comply with the statutory or legal requirements, this Project, the development of "PhilHealth's Information Security and Privacy Risk Management System," aims to enhance the efficiency of the corporate risk management. An effective Information Security and Privacy Program heavily relies on a risk management approach in managing the organization's security and privacy. Therefore, this enhanced efficiency process will result in improved information security and privacy program. In addition, the program will proactively institute a control framework containing appropriate security controls or measures that address information security and privacy risks. On this ground, the relevance of establishing and implementing an information system that will facilitate the management of information security and privacy risks is highly recognized.

Consequently, this system will fulfill the agency's commitment to conform to established information security principles, comply with statutory or legal requirements, and ultimately harvest the business operations-related benefits. The establishment of safeguards shall mean: (1) protected data confidentiality, (2) preserved data integrity, and (3)

ensured data. The instituted safeguards for the corporate information and information assets shield the organization and its employees against information security threats and unnecessary legal costs and uphold its stakeholders' privacy rights, particularly the members and their dependents.

The ISPRMS shall pave the way to a proactive risk-based approach in managing information security and privacy-related risks. Encompassing the three components, people, process, and technology, ISPRMS aims to provide organizational transformation and management by establishing an excellent risk information management process. As a reliable and secure ISPRMS provides an excellent risk management process, its near-real-time monitoring approach improves information security and privacy management. An improved information security and privacy program necessitates establishing the prescribed security measures, which are all based on the results of effective risk assessments. As supported by a reliable ISPRMS, risk assessments substantially improve the organization's information security and privacy management through the immediate definition or formulation of security measures, resulting in the upfront mitigation of identified risks.

With the system's capability, PhilHealth is now ready to conform with ISO 27001 information security risk management requirements and confidently pursue its certification, and fulfill its statutory obligations, which includes: (1) Compliance with Data Privacy Act of 2012, and (2) Commission on Audit, and Other Regulatory Requirements. The improved process shall eventually result in: (1) Higher cost efficiency by instituting measures for incident preventions due to immediate formulation of risk response (internal and external), thereby minimizing costly legal remediation, and (2) Increased Business Resilience and Improved Operational Effectiveness by minimizing if not totally preventing downtime and

disruption from hacking, viruses, and other forms of external malicious attack. The project not only paved the way for statutory compliance but also offered internal process improvements, primarily for information security and privacy and other related internal processes. This project will roll out to the whole organization. The organizational stability, integration to existing processes and systems, and ISO certifications (ISO 9001 and ISO 27001) are the identified elements for the sustainability mechanism.

With the end-view of satisfying its members and sustaining relations with its stakeholders, PhilHealth has long been committed to continuously improve its business processes. In addition to its maintained ISO 9001:2015 certification of excellence and customer satisfaction, PhilHealth is now pursuing ISO 27001 certification. The smooth integration of these two management systems is now in process. Both ISO standards are based on the risk-based thinking or risk-based approach and have almost similar and complementing mandatory procedures. This integration is now also expressed on the enhanced RIMS, with the inclusion of ISPRMS. It aims to provide organizational transformation and management by establishing an excellent risk information management process with its offered proactive rather than reactive approach in protecting and securing the corporate information assets.

The whole organization is now acting swiftly in establishing necessary measures to minimize, if not totally prevent, the impact and probability of security incidents or breaches and avoid violations of statutory obligations. Moreover, this Project emphasizes PhilHealth's quality service continuity while upholding its members' and dependents' data privacy rights, consequently preventing damage to its corporate image. But ultimately, this is for the Filipino citizenry, and wholeheartedly dedicated to Team PhilHealth, Team Philippines!



The SSS Mission endures: Securing lives and providing continuous service even in a pandemic

The year 2020 was when the Philippines saw the worst economic recession in recent decades. Millions of Filipinos lost their jobs, hundreds of businesses suddenly ceased operations, travel restrictions and stay-at-home orders went into effect — all these became familiar across the country, and to the rest of the world.

While the coronavirus disease 2019 (COVID-19) placed the entire nation into a position of general inactivity, the state-run pension fund Philippine Social Security System (SSS) assured nothing but efficient delivery of benefits to its members during this time of adversity.

Following the Philippine government's mandate, the SSS heeded President Rodrigo R. Duterte's call for national unity and cooperation by ensuring continuity of its services to every working Filipino member of the SSS.

benefits

The SSS disbursed billions of social security benefits in 2020. The overall tentative figure covering claims on retirement, death, disability, maternity, sickness, funeral, and unemployment benefits reached ₱194.87 billion (US\$4.06 billion*).

The said amount covered payouts to more than 3.7 million beneficiaries. This is a decrease of 1.9 percent from the preceding year's figures. Despite the reduction, however, the servicing of benefits disbursements continued to be uninterrupted and secured.

Officer (PCEO) Aurora C. Ignacio attributed the decrease to the limited mobility of people since March 2020, when the government implemented strict community quarantine throughout the country.

With the health and safety of its transacting members as well as of its employees in mind, the SSS management facilitated the use of the dropbox system, as well as pushed for the shift to the digitalization of all its services and expansion of its electronic disbursement channels to minimize face-to-face transactions and curb the spread of the virus.



SSS President and Chief Executive

Uninterrupted payment of

SSS data showed that about ₱192.34 billion (\$4.01 billion) was electronically disbursed to members using banks, e-wallets, and remittance transfer companies/cash payout outlets. This accounted for 98.7 % of the total disbursements during in 2020.



Assistance to the jobless

In support of members who lost jobs largely because of the economic ripple effects, SSS continuously accepted unemployment insurance or involuntary separation benefit applications. For 2020, ₱1.71 billion (\$35.63 million) worth of unemployment benefits were released to some 136,000 beneficiaries.

From the start of the enhanced community quarantine implemented by the national government on March 17, 2020 to December 2020, the SSS noted the

highest amount of unemployment benefits approved by the Luzon branches with ₱515.93 million (\$10.75 million), followed by the National Capital Region, Mindanao, and Visayas branches with 415.97 million (\$8.67 million), ₱334.34

million (\$6.97 million), and ₱271.51 million (\$5.66 million), respectively. The overall approved amount during this period reached ₱1.54 billion (\$32.08 million).

Steep jump in maternity releases

Female members likewise continued to receive maternity benefits under Republic Act (RA) No. 11210, or the “105-Day Expanded Maternity Leave Law.” In 2020, SSS released to some 290,000 beneficiaries under its maternity benefits program a total of ₱10.49 billion (\$218.54 million) — higher by 0.8 percent from 2019.

According to PCEO Ignacio, the increase in maternity benefit disbursements was already expected since RA 11210 extended the paid maternity leave from 60 to 105 days. Since its implementation in March 2019, the average annual release has now been pegged at ₱10.45 billion (\$217.71 million).

Downward trend in other benefits claims

In 2020, the SSS recorded ₱2.01 billion (\$41.88 million) in disbursements for sickness cash allowances, ₱6.43 billion (\$133.96 million) for disability benefits, ₱115.44 billion (\$2.41 billion) for retirement benefits, ₱55.70 billion (\$1.16 billion) for death claims, and ₱3.07 billion (\$63.96 million) for funeral grants.

These amounts, though similarly reflected downward trends from the previous year's figures, still collectively benefitted more than 3.3 million members and claimants. These declines in applications were brought about by quarantine protocols that in turn, affected the volume of over-the-counter transactions in SSS branches.

Loans granted

On loan privileges in 2020, the SSS released calamity loans amounting to ₱31.69 billion (\$660.21 million) to over two (2) million member-borrowers, in support of the government's efforts to mitigate the pandemic's economic shock to wage earners.

The CoViD-19 Calamity Loan Assistance Program was launched from June to September 2020 after President Duterte declared a nationwide state of calamity in March 2020.

On top of this were the ₱30.47 billion (\$634.79 million) salary loans availed of by close to 1.3 million members, as well as the ₱3.40 billion (\$70.83 million) worth of pension loans extended to nearly 75,000 pensioner-borrowers in the same year.

Small Business Wage Subsidy Program

In April 2020, SSS was tapped by the Philippine Government to administer a 51 billion (\$1.0625 million) amelioration program called the "Small Business Wage Subsidy (SBWS)", which aimed to provide financial assistance to small business employers and their eligible employees affected by the community quarantines due to the COVID19 pandemic



The amount of subsidy ranged from about ₱4,800 (\$100) to ₱8000 (\$166) per employee, depending on the regional minimum wage rates, and these were given in two (2) tranches. A total of 113,449 employers submitted their SBWS

applications during the implementation period of April to July 2020. From these employers, around 3.1 million beneficiary-employees were granted the wage subsidy.

With its big data and extensive experience in benefit disbursement, the SSS infrastructure and systems were utilized to validate employee beneficiaries, as the SBWS Program required that the employer and employee should

first be registered with SSS and should have recent contributions prior to the quarantine period in order to qualify for the subsidy, among other requirements. The SBWS Program was a tremendous learning experience for SSS that resulted in improvements to its electronic registration and disbursement systems, pushing SSS closer to fulfilling its goal of providing full online transactions.

Throughout 2020, the SSS steadily performed its mandate of providing relevant social security protection to its members and beneficiaries. Whether through benefits or loans, the SSS proved to be a lifeline for millions in times of calamity and tragedy.



ExpreSSS digital service

In observance of its 63rd anniversary in September 2020, the pension fund launched the “ExpreSSS” digital service program, which aims to provide easier (“mas pinadali”), simpler (“mas pinasimple”), and faster (“mas pinabilis”) services to members through the My.SSS portal in the SSS Website

www.sss.gov.ph.

PCEO Ignacio noted that “ExpreSSS” advanced the institution's compliance with RA 11032 or the “Ease of Doing Business and Efficient Government Service Delivery Act of 2018.” Moreover, the initiative helped fulfill the SSS aim of securing members' welfare by ensuring uninterrupted delivery of services, and more importantly, the continuous release of benefit claims and loan privileges amid the COVID19 pandemic.

Even before the pandemic, the institution was already equipped with other digital service channels, such as the My.SSS portal and SSS Mobile App, which both greatly helped its members, pensioners, covered employers, and the general public in transacting with SSS safely and comfortably, anytime and anywhere.



Maximizing digital investments

With the passing into law of the Social Security Act of 2018 or RA 11199 in early 2019, Social Security Commission (SSC) Chairperson and Secretary of Finance Carlos G. Dominguez III has since mandated the SSS management to maximize its investments in information technology in support of the institution's planned digital transformation that would make it easier and more convenient for the members to access its services.

Chairperson Dominguez stressed the need to reinforce the twin message of SSS helping its members save for tomorrow and, at the same time, providing them with easy access to services today.

The implementation of ExpreSSS was carried out also as a means to ensure safety, first and foremost, since members are discouraged from physically going to and transacting at SSS branches, unless for justifiable reasons, and thus, prevent the spread of the virus.

One-stop online service portal

The My.SSS portal is accessible via the SSS website (www.sss.gov.ph) and allows individual members, coverage and collection partners and regular and household employers, exclusive access to their social security records and to perform various transactions online.



Initially, the following transactions were available for Members thru My.SSS: (a) checking of contribution and loan records, benefit details and other information; (b) updating of contact details; (c) generating of payment reference number (PRN) for contributions and loans; (d) filing of salary loan application; (e) submission of maternity notification; (f) filing of retirement claim application; (g) scheduling of branch appointments; (h) locating of branches; and (i) requesting of membership records.

To date, additional services for via My.SSS include online applications for calamity and pension loans, unemployment benefits, funeral claims and submission of requests for simple corrections in the member data record.

The pension fund likewise introduced the real-time processing of loans with PRN, benefit re-disbursement module, and enhanced disbursement account enrollment module with uploading of proof of account features. Aside from these enhanced services, My.SSS also serves as a facility for members to inquire on the status of their benefits claims and eligibility for benefits programs.

For the part of the employers, aside from being able to view their SSS information, contribution and loan records, as well as the status of payments and benefit reimbursement claims, they are also able to submit employment reports, loan collection lists, contribution collection lists, and sickness and maternity notifications, sickness benefit reimbursement application, benefit redisbursement module, enhanced disbursement account enrollment module with uploading of proof of account features, as well as generate PRN for contributions and loans, and certify their employees' loans or retirement claims.

The SSS Mobile App

Launched in 2018, the SSS Mobile App is free for all smartphone users and can be downloaded from the Google Play Store, the Apple App Store, and Huawei AppGallery. The SSS recorded nearly 60 million SSS Mobile App transactions for the entire 2020. Interestingly, this figure is five times more than the almost 12 million transactions recorded in the preceding year. Application downloads in the entire 2020 reached about 7.38 million, which is a huge 221 percent increase from the nearly 2.30 million downloads recorded in 2019.

Again, one of the key drivers of the SSS Mobile App's increased usage is the pressing need for noncontact service channels, in light of COVID-19.

This pandemic, while it threw chaos into the world, also offered the SSS opportunities to execute new measures to fulfill its mandate and address the needs of its members during the difficult period.



SSS accelerated its digitization initiatives, introduced new online services, and enhanced existing ones. The birth of "ExpreSSS" will continue to meet its goal of providing simpler, easier, faster, and safer means of transacting with SSS for members, wherever and whenever.

*All US Dollar amounts in this article were computed at the prevailing exchange rate of Philippine P48:US \$1 as of end December 2020.



Boosting the retirement savings of seniors, dollar-for-dollar: The Matched Retirement Savings Scheme (MRSS)

The Central Provident Fund (CPF) Board provides its members with a strong foundation for retirement by helping them save for their retirement income, home ownership, and healthcare needs.

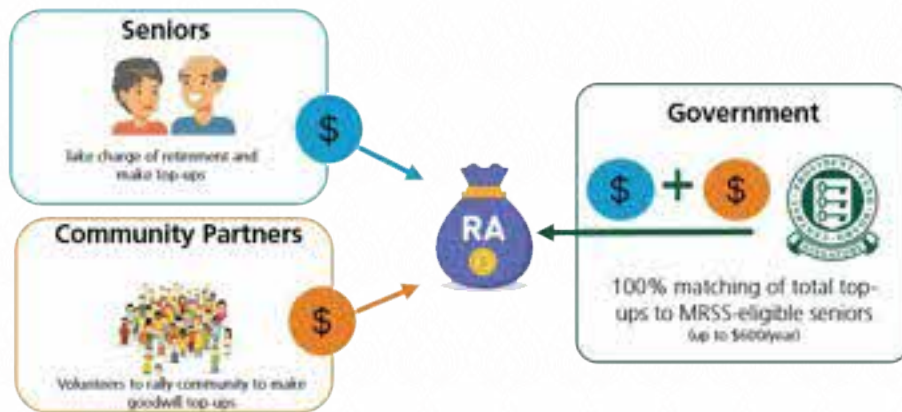


Illustration of how seniors, community partners and the Government work towards improving ones' retirement position

To enhance the retirement savings of seniors who had not accumulated the prevailing Basic Retirement Sum, a new scheme called the Matched Retirement Savings Scheme (MRSS) was introduced in January 2021. Close to half a million Singaporeans aged 55 to 70 years old qualify for this scheme, which will see the Government matching every dollar of cash top ups made to the retirement accounts of these eligible members, up to an annual cap of \$600, over five years from 2021 to 2025.

Benefiting from higher monthly payouts in retirement

The cash top-ups and dollar-for-dollar matching grants, coupled with the attractive CPF interest

rates of up to 6% per annum, will enable MRSS eligible members to enjoy enhanced monthly payouts in retirement. For example, an eligible member aged 55 in 2021 with \$40,000 in his CPF RA who tops up \$600 yearly for five years would have topped up \$3,000 to his RA in total and will receive another \$3,000 from the Government. These top-ups and matching grants will allow him to enjoy at least SGD\$45 more in his monthly payouts during retirement for as long as he lives.

Providing convenience, every step of the way

The grant assessment and crediting are easy and seamless. All CPF members between age 55 and 70 are automatically assessed and informed early within the year via direct mailers. No application is needed and all they have to do is to make the top-up. Upon receiving a cash top-up, eligible members will automatically receive their matching grant in January the following year.



Eligibility criteria for the MRSS scheme

To add to the convenience, the cash top-ups can be made electronically via CPF Board's website or even through members' mobile phones via the "myCPF" mobile application. These top-ups need not be in a lump sum – small and regular top-ups throughout the year can likewise receive the matching grant (up to \$600) annually.

Adopting a “many helping hands” approach

Recognising that some elderly members would need support for the top-ups, CPF Board also encourages family members to take care of their loved ones by making cash top-ups, which will double through matching funds by the Government. Apart from loved ones, the top ups can be performed by anyone, including employers or even a member of the community.

members' retirement savings, these tax reliefs provide an added incentive for family members and employees to perform the top-ups.

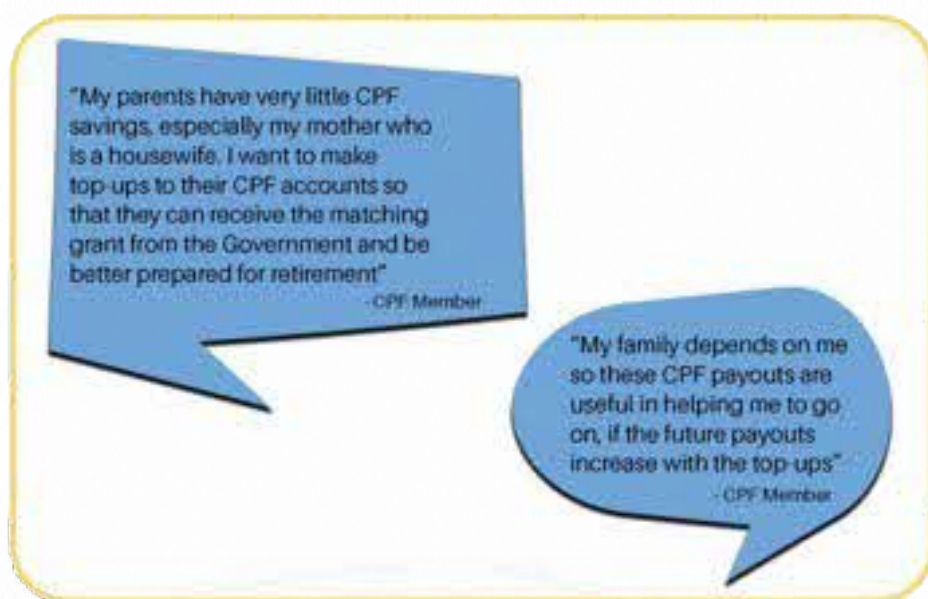
To raise awareness of the MRSS and enable more seniors to benefit from the scheme, CPF Board has also partnered grassroots constituencies to encourage other members in the wider community to build up the retirement savings of vulnerable elderly through the

contributions made through MRSS for eligible members.

Six months into implementation of the MRSS, 70,000 eligible members have received top-ups in their RA. This figure is expected to continue to increase in 2021 as various outreach initiatives are planned for the rest of the year.

Of the 70,000 members, 8 in 10 had received top-ups for the first time, while 9 in 10 had received top-ups of \$600 or more. Also, 40 percent had received top-ups from their loved ones, with the majority coming from their children. This indicates that members see the benefits of the scheme, and do top ups to receive the matching grant to boost the retirement payouts for themselves and their loved ones.

Close to **half a million Singaporeans** are expected to benefit from this scheme annually. This makes up about **53 per cent of CPF members** between 55 and 70 years old.



Comments from CPF members who have benefited from the MRSS

Family members who make cash top-ups can enjoy tax relief of up to \$7,000 per calendar year. Employers who make cash top-ups for their employees will also qualify for tax deductions as well. Beyond enhancing eligible

MRSS. This has been welcomed by various grassroots and community organisations who stepped into make top-ups to vulnerable and needy Singaporeans. Through such outreach initiatives, CPF Board was able to multiply the reach and



Fairness and people's safety: our priority in the COVID-19 vaccination program.

Along with the international community, Thailand is implementing a mass vaccination program to create herd immunity and end the COVID-19 pandemic.

The program's success depends mainly on the speed of vaccine distribution and the assurance of people's safety after the vaccination. All vaccines are authorized for emergency use only. There is a chance that some vaccine recipients may experience adverse events.

To protect them from adverse effects after the vaccination, on May 3, the National Health Security Board introduced a no-fault compensation program for individuals who find undesired outcomes after the vaccination.

Not only 49 million people whose health is insured under the Universal Coverage Scheme (UCS) will benefit from this program. Other 17 million people from the other two healthcare schemes, Social Security Scheme and Civil Servant Medical Benefits Scheme, will be compensated for adverse events too.



*Jadej Thammatacharee
Secretary-General of the National Health Security Office*

This program covers everyone who receives the COVID-19 vaccine administered under the government's national vaccination program. However, those who have vaccinations provided by a private party aren't entitled to receiving the compensation.

It will not just bring the people's confidence to the Thai government's vaccination campaign. It will also protect their healthcare rights from the uncertainty of the pandemic.

The no-fault compensation program for COVID-19 vaccination is the first and only national-level

program of its kind ever implemented in Thailand.

This same approach is also implemented globally. For example, in February, the World Health Organization (WHO) announced a program to compensate eligible individuals in 92 low- and middle-income countries for finding adverse effects after receiving COVAX-distributed vaccines.

Thailand is among 25 member states of WHO that implements a no-fault compensation program for medical errors, even before the arrival of the COVID-19 pandemic.

But only UCS beneficiaries benefit from the existing program initiated by the NHSO. The program was introduced by doctors, patient groups, and policymakers who understand the hardship of patients when medical errors happen.

Most of the victims remain in silence. This is because they don't want to have a conflict with physicians and medical staff or because they can't afford to file lawsuits against doctors. The suits can take years to settle. The damages of medical errors on the patients, physically and mentally, can worsen during those years.

Therefore, a no-fault compensation program was introduced and backed up by Section 41 of the National Health Security Act, to ensure that patients will receive quick and fair compensations when they experience medical errors. It also provides a channel for claiming compensation through the NHSO's sub-committee instituted in its 13 regional offices.

As much as giving a challenge, the COVID-19 vaccination program also shows the Thai government the opportunity to expand the no-fault compensation program to a national level.

As the NHSO has long years of

experience running such a program, it is assigned to lead this new national move.



A guideline issued for a compensation fund

We have issued the guideline and criteria for paying preliminary financial compensation to COVID-19 vaccine recipients suffering side effects. They can submit the complaints to every public hospital, Provincial Public Health Office, and the NHSO's Regional Office within two years from the day the side effects are detected.

The NHSO has also tasked its existing regional sub-committee to handle these complaints by

examining and deciding on the compensation requests. The compensation will be paid within five days after the subcommittee giving approvals.

A maximum of 400,000 baht will be paid in compensation for a death, a permanent and severe disability, or a chronic disease requiring treatment for the rest of the patient's life that occurs after the COVID-19 vaccination. At most 240,000 baht will be paid in compensation for loss of organs or a disability and at most 100,000 baht for less serious chronic injuries or illnesses.

The NHSO will keep monitoring the adverse events of the COVID-19 vaccination closely. If any new studies concerning the negative effects arise, we may consider implementing a new program or a provision.

Fairness and people's safety are our priority.



COVID-19 vaccination



Thailand Social Security Measures and Initiatives against COVID-19

The COVID-19 pandemic produces huge social and economic impacts to the whole nation that numbers of people have been experiencing affects, especially in the aspects of health and income. Healthcare provision and economic relief are, therefore, placed as ones of the top priorities in government policy and administration. The Social Security Office of Thailand (SSO), one of the government departments responsible for providing social protection, introduces series of measures and programmes to relieve more than 400,000 enterprises and 16 million insured persons since 2020. They include medical services, COVID-19 testing, vaccination programme, contribution reductions, unemployment benefits, COVID-19 administration center and promoting employment.



1. Medical services

Healthcare has been playing significant roles in term of prevention and cure during the COVID-19 crisis. The SSO improves access to medical treatment by increasing payment for hospitals to cover COVID-19 treatments, e.g. testing, rooms for the quarantine/treatment, antivirus or specific medicine for COVID-19, laboratory diagnosis, etc. Besides, the SSO

also collaborated with the hospitals registered under social security scheme and hotels to synergize service in providing "Hospital" to expand capacity for treatment of the COVID-19 infected or risky to be infected insured persons.

2. The COVID-19 Testing Programme

The SSO has launched the COVID-19 Testing Programme that all insured persons can have free COVID-19 tests if required. Proactively, the SSO, in the collaboration with the Ministry of Interior, the Ministry of Public Health and the National Health Security Office (NHSO), initiated Active Case Finding in enterprises and the areas with high risk of the infection to prevent virus spread at the earliest possible

- For the insured persons who worked at enterprises having high risk of covid-19, the SSO has provided random test by RT-PCR tests and rapid tests. More than 100,000 insured persons received COVID-19 test through this programme,

- For the insured persons who have been in close contact with COVID-19 patients or those who have high risk of COVID-19, they were able to register for the COVID-19 Testing Programme. There were over 200,000 insured persons who have been registered to this programme

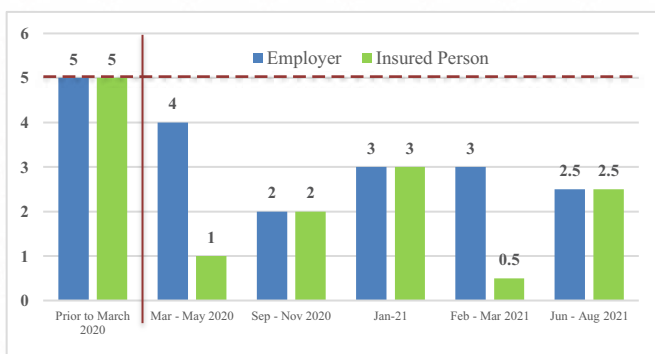
3. Vaccination programme

The SSO has started providing vaccines to insured persons in June 2021. Employers must register for their employees who wants vaccination. Once the registration has been confirmed, the insured person will be informed about the date and location of the vaccination. In the first phase the vaccines are only provided to the insured persons in Bangkok area. In the second phase vaccines will be provided in districts

4. Reduction in Social Security

Fund contribution rates Employers and employees were inevitably affected by the COVID-19. Prior to the pandemic, contribution rates for employer and employee were 5% each. To help relieve burdens of employers' business and employees' living costs, the SSO has implemented contribution reduction measures. The contribution rates were reduced several times after the rise of COVID-19 in March 2020 from 5% to now (June-August 2021) at 2.5% for each party. The changes of contribution rates are shown in the chart below:

Social Security Contribution Rates (%)



The reduction of contributions is estimated to amount more than 88,000 million baht which directly help reduce burden of both employers and employees to have some more money left for spending and, in turn, drives economic growth and recovery.

5. Increase in unemployment benefits

As part of the economic downturn the labour market is adversely affected by COVID-19. Many employees experienced loss or reduction of income due to being unemployed or required for mandatory quarantine resulted from the virus infection spread in their workplaces. The SSO has increased unemployment benefits since the beginning of the crisis and this measure remains in effect. The benefits have been provided under two conditions:

In case of economic impacts

- If employee resigns from work, he/she will receive 45% of daily wage for up to 90 days (employee previously received 30% of daily wage for up to 90 days.);
- If employee is laid-off, he/she will receive 70% of daily wage for up to 200 days. (employee previously received 50% of daily wage for up to 180 days.)

In case of force majeure

- Employee will receive loss of income compensation for 50% of his/her daily wage for up to 90 days in case that being quarantined for 14-days by doctor's order. This also includes the case that the employee has to leave without pay due to suspension of business by government order.

6. The Center for COVID-19 Situation Administration.

The establishment of the Center for COVID-19 Situation Administration takes crucial roles to administratively support services to insured persons. Its main functions include coordination and giving information on SSO's interventions, activities and programmes related to COVID-19 impact relief.

7. Loan Programme to retain and support employment.

The SSO, in collaboration with commercial banks, initiates the Loan Programme to help retain and promote employment. Enterprises can apply for the loan to help financial liquidity of their business. In order to be eligible for this programme the enterprise must register with the SSO for more than 3 months prior to the application and must retain employment for not less than 80% of total employees. The Loan Programme consists of 2 phases. The first phase was launched in 2020 and the second phase was launched in 2021. Interest rate of the Loan programme starts at 2.75% and the programme will last for 3 years within a budget of 30,000 million Baht for each phase.



CHANGING METHOD OF PAYMENT PENSION FOR EMPLOYEES TO RESPOND THE COVID-19 PANDEMIC

In 2020 – 2021, Covid-19 pandemic spreads all around the world, number of deaths still rising, seriously impacts on the socio-economic on global scale. The pandemic in Viet Nam is also complicated, the risk of outbreak is high, impact negatively on socio-economic and people's life.

Implementing the Government's direction on the prevention and control of the Covid-19 pandemic, Viet Nam Social Security (VSS) has actively and promptly developed plans and carried out organizing safe payment for the beneficiaries of pension, social insurance (SI) and unemployment insurance (UI) benefits. The VSS provincial offices worked with provincial post offices to develop a payment plan and report to the local administrations and the National Steering Committee for Covid-19 Prevention and Control to provide the monthly payment pension and SI benefits by compounding 02 months' payment into 01 period in accordance with pandemic situation of each locality, avoiding large gatherings of people, ensuring safety measures for the beneficiaries in-line with the Prime Minister's direction. From March 2020, VSS already implemented 05 periods of 02 months – compounding payment (April and May 2020 nationwide; August and September 2020 in 06 provinces, September and October 2020 in 01 provinces; March and April 2021 in 13 provinces have high risks; May and June 2021 nationwide). With the main people who enjoy the pension is the elderly, who are recommended not go out and have limit contact to the others, compounding 02 months' payment of pension into 01 period helps they reduce

the time they have to go to VSS agency, accordingly strictly following the Prime Minister's direction on limit traveling, contacting, social distance, and ensuring safety during peak time to prevent and control the pandemic. For the regions with high risk of Covid-19, VSS agents come home to home for beneficiaries' payment method. Even this will take more time than the normal payment, compounding payment will facilitate timely and thoughtful payment for the beneficiaries. They will receive full and timely 02 months' pension at the same period payment; therefore, they have stabilized lives and are confident in implementing the policies of VSS.

For the areas where are at the high risk of pandemic or isolation, the local Social Security Offices have combined with local administrations and Steering Committee for Covid-19 Prevention and Control to decide the appropriate plans for safe payment with the actual situation of each area and the evolution of the pandemic (paying at home or via community Covid-19 groups).

For people who receive benefits via personal accounts, the VSS Offices will transfer immediately into beneficiaries' accounts, therefore, they neither have to come to receive money and provide signature at paying agencies, nor they have to make any physical contact at all. This helped ensure safety and effective social distancing. Paying via personal accounts has shown the superiority, especially during the pandemic; helped the beneficiaries receive benefits timely, safe and convenient. Currently, VSS has been

trying to implement synchronously multiple solutions to promote the provision of non-cash payment of pension, SI benefits, UI benefits with its simple, convenient and low-cost customers services. To encourage the beneficiaries to receive pension, SI and UI benefits via personal accounts, VSS covers the cost of opening personal accounts on the first time for beneficiaries and the cost of transferring money to the beneficiary's personal account (if any).

Concurrently, VSS has been promoting public education campaign to help beneficiaries understand the payment methods during preventing and controlling pandemic, therefore, they can

choose, arrange their time and places of receiving benefits; to raise awareness on the responsibility of the paying staff and beneficiaries; recommend the beneficiaries to implement prevention measures to protect their health and other people when coming to receive benefits and encourage them to receive pension, SI and UI benefits via non-cash payment methods.

These timely and flexible solutions during Covid-19 pandemic demonstrate the determination of VSS in preventing and controlling the pandemic at all levels, and also show the proactiveness of VSS in offering the solutions to ensure the better interests of SI and HI participants.



Deploying VssID application The Digital Social Insurance

On 16 November 2020, Viet Nam Social Security (VSS) officially launched VssID – The Digital Social Insurance application. This smartphone application has features and utilities flexibility providing essential information on social insurance (SI), health insurance (HI) and unemployment insurance (UI) policies for VSS's users and beneficiaries. Specifically:

The VssID application supports quick, accurate and secure accounts registration and provides several features: SI codes search; HI cards QR code scanning, automate data – filling for registration form upon scanning the QR codes of ID cards (such as: Full name, SI codes, ID number, address...), helping increase the accuracy of the declared information.

The VssID help users search, monitor, manage their information and use the following utilities:

- Information on HI cards and information on the benefit of HI health care providers; contribution history for SI, HI, UI and Work injury and Occupational diseases benefit; information on SI benefits (lump-sum, sickness, maternity, work injury and occupational diseases); history of HI services covered...

- Supporting search utilities for: The SI code; Social Security Offices; Authorized Health care providers that can issue the confirmation for absence from work with the entitlement to social insurance; HI health care providers; business participators in the social insurance fund; collecting

agency for SI and HI...

- Performing the online public services for individuals under the jurisdiction of VSS.

- Searching, following the information about: Retirement adjustment form, documents issued in line with the regulations of the Ministry of Health for medical care purpose; confirmation of participation time in SI and UI (form C14-TS) for the employees; notifications that previously sent through SMS now are sent through VssID for participants who have registered an account, installed and used the application (Notification such as: the next payment time for participant of voluntary SI, the extension period for participant of household HI; confirmation of participation process in case of continuing voluntary SI payment and the period for HI card in case of extension of household HI card ...).

- 24/7 online support: Chatbot – automatic reply, hotline 1900.9068, email, sending feedback and recommendations to VSS

- Updating the news of VSS activities; information of the SI, HI, UI benefits and policies; user's manual; guides to implement the public services, online payment services.

With the spirit of international integrating and to create favorable conditions for the foreigners working and participating SI, HI in Viet Nam to easily access VssID, VSS integrated multi-languages for the app. In the "Dialogue between VSS and Korean FDI Enterprises on the implementation of SI, HI and UI

version of VssID, and its guideline for Korean experts and workers who were working in Viet Nam. Nowadays, the VssID has deployed 05 different languages: Vietnamese, English, Chinese, Korean and Japanese.

After 06 months deploying VssID, by 31 May 2021, the app has more than 8.1 million download; used more than 30 thousand times as a replacement of HI cards at healthcare providers in 10 piloting provinces (Ha Tinh, Quang Binh, Quang Tri, Thua thien – Hue, Da Nang, Phu Yen, Binh Dinh, Quang Nam, Quang Ngai, Kom Tum) and received great number of positive feedbacks from user and medical facilities. Using VssID, users do not have to worry about preserving paper HI cards like before, and processing time at healthcare providers is reduced for both patients and medical facilities. In addition, the app helps HI participants understanding their HI benefits, reviewing their HI services covered, notifying users

when their HI card about to expire, and many other benefits.

Notably, VSS and Ministry of Health (MOH) have reached an agreement, from 01 June 2021, all HI members in Viet Nam can use their HI card on VssID at any healthcare provider's country - wide.

In conclusion, with strong supports from leaders of the Party and the Government; the strong commitment of VSS's leaders and great effort from VSS staff; with active coordination of relevant ministries, and local authorities and with the support of people, employees, VssID is getting popular and a trend for everyone, VSS members and beneficiaries, when checking anything related to SI, HI and UI policies. This brings huge advantages to society, citizens and VSS, contributing to the publicity and transparency of information on SI, HI contribution and benefits and bringing the satisfaction to citizens.



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