

ASSA Recognition Award

- 1.1 The ASSA Recognition was first introduced by the Employees Provident Fund (EPF) of Malaysia in 2015. The purpose of the Award is to recognise ASSA member organisations' achievements.
- 1.2 The criteria and categories for the ASSA Recognition Award are as follows.

No.	Categories of Recognition	Description of the Categories
1.	Innovation Recognition Award	Creation of an innovative technology, product or service which has led to improvements in services or products.
2.	Transformation Recognition Award	A practice that has resulted in improvement in the overall effectiveness, efficiency, and success of the organisation.
3.	Customer Service Recognition Award	Organisations that have implemented successful customer service strategies which are able to meet customers' expectations in terms of delivery and quality of service.
4.	Continuous Improvement Recognition Award	Organisations that are in a never-ending effort to expose and eliminate root causes of problems. It usually involves many incremental steps towards improvements rather than one overwhelming innovation.
5.	Strategic Communication Recognition Award	Organisations that have pushed the boundaries when it comes to their communications strategy in order to ensure they truly engage with their members using various communication channels.
6.	Information Technology Recognition Award	Organisations that run their business using effective and reliable technologies that are essential to drive efficiency and productivity, and improve organisational outcomes and performance.
7.	Insurance Coverage Recognition Award	Insurance and social security schemes that have developed their proposition with a clear focus on retirement, health and meeting members' needs.
8.	Financial Literacy Recognition Award	Organisations that have introduced and provide advisory services on financial literacy and retirement planning to address issues on adequacy of members' savings for retirement.
9.	Investment Governance Recognition Award	Organisations that have reflected specific issues relating to the management of funds of social security institutions' objectives, ranging from the investment of benefits provided and also addressing issues on the adequacy of the fund.

1.3 The write-up should include the following:

WRITE UP TEMPLATE

CATEGORY	:	Insurance Coverage Recognition Award
ORGANISATION	:	Central Provident Fund Board (CPF), Singapore
CONTACT PERSON	:	Name: Nathaniel NG Email: nathaniel_ng@cpf.gov.sg
NAME OF PROJECT	:	Proactive Help for Citizens with Caregiving Needs
OBJECTIVE AND NATURE OF PROJECT	:	The mission of Singapore's Central Provident Fund Board (CPF) is to enable Singaporeans to have a secure retirement. Proactive Help for Citizens with Caregiving Needs aims to help Singaporeans who have developed severe disabilities and could qualify for insurance payouts but did not make a claim simply due to lack of awareness. These were largely lower-income and older Singaporeans who might not be as savvy to get help. To achieve that aim, CPF rolled out initiatives to close 3 gaps: • Awareness: Leveraged data and applied analytics to <i>proactively identify</i> citizens who need caregiving support and help them access payouts from insurance schemes such as CareShield Life (CSHL)¹, ElderShield (ESH)², Home Protection Scheme (HPS)³ and Dependants' Protection Scheme (DPS)⁴. • Response: Partnered other government agencies to help potential beneficiaries <i>close the last mile</i> in applying for insurance payouts and raise their awareness of other assistance offered by agencies such as Agency for Integrated Care (AIC)⁵. • Service Delivery: Collaborated with partners to <i>streamline</i> the application, assessment, and disbursement processes to help caregivers and care recipients receive payouts seamlessly. ¹ CareShield Life is a long-term care insurance that provides a monthly cash payout in the event of severe disability, for as long as disability persists. Singaporeans born 1980 or later are automatically enrolled. ² ElderShield is a basic long-term care insurance that provides payout in the event of disability for up to 6 years. Until 2019, all Singaporeans and Permanent residents were enrolled in ElderShield at the age of 40. CareShield

	Life replaced ElderShield in 2020, and those currently on ElderShield can opt-in to replace their coverage with CareShield Life. ³ Home Protection Scheme is a mortgage reducing scheme that insures members of their share of cover of existing mortgage, in the event of death, total permanent disability or terminal illness. ⁴Dependants' Protection Scheme is a term life insurance scheme administered by Great Eastern Life that provides basic financial protection in the event of death, terminal illness, or total permanent disability. ⁵ AIC was set up by the Ministry of Health in 1992 to oversee, coordinate and facilitate all efforts in care integration.
WHY IT SHOULD BE RECOGNISED	: In a 2021 study⁶, 79% of 900 caregivers cited inability to recall available assistance when needed. Majority said that information on caregiving support was difficult to find and piecemeal. These challenges added to caregivers' stress and anxiety. Proactive Help for Citizens with Caregiving Needs helps citizens cope with the unexpected setback of becoming a caregiver by identifying caregivers/care recipients, pushing relevant information to them, and supporting them in receiving insurance and other payouts. This eases their financial burden and provides them with a greater peace of mind. CPFB also worked with MOH and AIC to make the claims process more seamless and convenient. For example, Insureds with severe disabilities can look forward to not needing to undergo separate assessments for CSHL/ESH and HPS. Through the project, CPFB influenced and transformed its partners' mindsets to move from a passive approach to a proactive approach in helping citizens benefit from various assistance schemes seamlessly and enabled the partners to replicate and scale up efforts to benefit more Singaporeans. ⁶Based on AIC's branding exercise in Apr 2021
SUMMARY OF THE PROJECT	: Proactive Help for Citizens with Caregiving Needs started by identifying and inviting 600 potential beneficiaries to claim from relevant CPF insurance schemes (CSHL, ESH and HPS), leading to about 200 successful claims. To improve the response rate, CPFB obtained MOH's support to waive off the first-time disability assessment fee of \$150 for ESH applicants so that the lower income would not be deterred by the cost of assessment. About 30 citizens received lifetime CSHL payouts of at least \$612 per month, 140 received monthly ESH payouts of \$300/\$400 for up to 6 years and 30 paid off their housing loan of up to \$232,000 under HPS. All of them benefitted from greater awareness of these assistance schemes and expressed appreciation towards CPFB for helping them.

	CPFB also explored solutions externally by partnering agencies such as MOH, AIC and Public Service Division (PSD) to improve the caregiving support landscape. For example, CPFB engaged MOH to discuss how to tap on outfits like SG Ambassadors, Medical Social Workers, Social Service Offices to create awareness of the various caregiving support schemes and provide high-touch services to improve caregiver's/care recipient's response to CPFB's outreach. Consequently, MOH also briefed Nursing Homes to create awareness that they can help patients submit CSHL/ESH claims and nominate the Nursing Homes as payees to receive payouts to offset the claimants' nursing home expenses. MOH also engaged healthcare clusters to increase the number of in-house disability assessors to facilitate CSHL/ESH claim applications by patients. CPFB also collaborated with AIC to leverage CPFB's HPS data to proactively identify persons with disabilities who may be potential beneficiaries of AIC schemes which have less stringent qualifying criteria (e.g., Home Caregiving Grant, Pioneer Disability Assistance) to allow the caregivers/care recipients to receive several hundred dollars more payout per month to further ease their financial burden.
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