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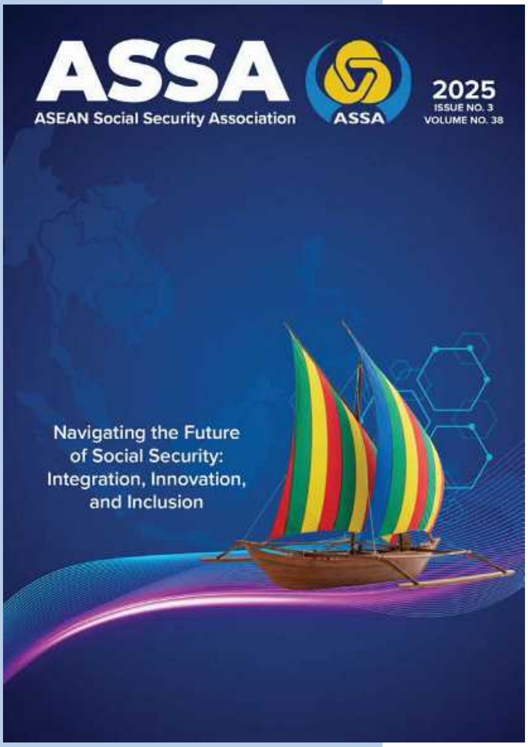
Navigating the Future of Social Security: Integration, Innovation, and Inclusion



ABOUT THE COVER

The Vinta, with its vibrant sail and enduring craftsmanship, reflects the spirit of the Philippines' chairmanship of the 41st ASSA. Rooted in the seafaring traditions of Mindanao and the Sulu Archipelago, the Vinta embodies resilience, collaboration, and diversity, values that resonate deeply across Southeast Asia. These same principles guide social insurance institutions in the region as they navigate shared challenges and advance the well-being of their stakeholders.

Just as the Vinta's colorful patterns symbolize harmony among diverse cultures, the Philippines's leadership in ASSA underscores a collective commitment to steer social protection toward greater inclusivity, innovation, and partnership—sailing together toward a more secure and equitable future for all.

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Message from the Chairperson

My dear colleagues, partners, and friends in the ASEAN Social Security Association,

One year ago, we set our course together under the theme of "Integration, Innovation, and Inclusion." Today, as my term concludes, I am proud of how we brought these words to life.

We came together to **integrate** our efforts for a greater purpose. The high point of our term was the historic Sustainability Summit in Palawan. There, member institutions came together, both in person and online, to affirm their commitment to the ASSA Sustainability Pledge, a unified promise to our people, our prosperity, and our planet. We have firmly established ourselves as drivers of sustainable and inclusive growth in the region.

The call to **innovate** was answered with vigor. The brilliant results of this drive were on full display in the 2025 ASSA Recognition Awards. I extend my warmest congratulations to all the winners. We saw brilliant submissions, from strategic communication to digital transformation. Your projects showcase the excellence that moves us forward. I am especially proud that we introduced Sustainability as a new award category, and the pioneering work we saw is a testament to our shared commitment.

And we deepened our work to **include** every member of our ASEAN community. By embracing digitalization and sharing our knowledge, we have pushed to make our

services more accessible and our systems more responsive, ensuring no one is left behind. Our commitment to collaboration extended across the globe. We actively contributed our unique ASEAN perspective at premier forums in Cairo, Kuala Lumpur, and beyond, engaging in vital discussions on social security management, sustainable futures, and policy innovation. This global dialogue has enriched our work, ensuring we remain at the forefront of our field.

This journey was only possible because of your genuine collaboration. Every success is a direct result of your hard work, and for that, you have my deepest gratitude.

As I pass the leadership to our esteemed colleagues from Brunei Darussalam's Tabung Amanah Pekerja (Employee Trust Fund), I do so with great confidence. The foundation we have built together is strong, and I know they will lead us to even greater achievements.

Thank you for the honor of serving as your Chairperson. Through our unity, we have shown that ASSA's strength lies not only in our institutions but in our shared values of compassion, solidarity, and the drive to uplift every worker, every family, and every community we serve. Together, we have proven that when ASSA moves as one team with arms linked, "kapit bisig" as we say in Filipino, we build not only stronger institutions but a stronger ASEAN region for all.

JOSE ARNULFO A. VELOSO
Chairperson
ASEAN Social Security Association
2024-2025

Message from the Incoming Chairperson

Warm greetings to all members of the ASEAN Social Security Association (ASSA).

It is truly an honor to share this message as the incoming Chairperson of ASSA. As I reflect on my journey as the Vice Chairperson, I am inspired by the spirit of cooperation that defines our community.

Across ASEAN, we have seen how collaboration and shared learning can strengthen social protection systems and improve the lives of our people.

This year, the Employee Trust Fund of Brunei Darussalam is honored to host the 42nd ASSA Conference and Board Meetings on 4 to 5 November 2025, with the theme “*Collective Progress – Transformative Reforms Towards a Secure Future for All.*”

This theme reflects our shared commitment to drive meaningful change — to embrace digital innovation, strengthen policy collaboration, and ensure that every reform we make leads to a more secure and inclusive future for all ASEAN citizens.

As I take on the role of Chairperson, my vision is simple — that we continue to grow together as one community, united in purpose, resilient in progress, and steadfast in our mission to build a better, more secure future for everyone.

Thank you, and I look forward to working with all of you on this exciting journey ahead.

AZMILEN BIN RAMLEE
Incoming Chairperson
ASEAN Social Security Association
2025-2026

BRUNEI DARUSSALAM

Omar Ali Saifuddien Mosque

EMPLOYEE TRUST FUND / TABUNG AMANAH PEKERJA (TAP)

Launch of TAP^{CERT}: Retirement Planning Certification Programme

The Employee Trust Fund / Tabung Amanah Pekerja (TAP), Brunei has officially launched TAP^{CERT} Retirement Planning Certification Programme (RPCP) in November 2024. In today's evolving financial landscape, providing members with accurate, ethical, and trustworthy guidance has never been more important. Recognizing this, TAP^{CERT} was introduced as a certification program designed to safeguard members, raise professional standards, and encourage continuous growth among financial practitioners in Brunei Darussalam.

At its core, TAP^{CERT} ensures that individuals providing advice on retirement planning and related services are properly qualified, competent, and accountable. This program reduces risks and creates a secure environment where members can make informed decisions about their financial future. With TAP^{CERT}, members can trust that the certified practitioners have been vetted and recognized for their expertise. Thus, strengthening the bond between members and advisors, while also building a reliable network of professionals dedicated to supporting the community's financial well-being.

TAP^{CERT} also sets a clear benchmark for professionalism and ethical conduct within the financial sector. Certified practitioners must uphold the industry's best practices and maintain the highest standards of integrity and quality. To achieve certification, practitioners undergo six intensive modules that enhance both their credibility and the overall reputation of Brunei's financial services industry.

As of June 2025, a total of 47 participants has successfully completed the RPCP and have been awarded the prestigious TAP^{CERT} credential. This certification signifies their expertise and reliability in providing accurate and trustworthy guidance on TAP schemes and members' retirement plans. TAP members seeking retirement planning advice can confidently trust TAP^{CERT} accredited professionals. The list of accredited professionals is published on TAP's website at www.tap.com.bn for for the convenience of members and the public.

Looking ahead, this program will continue to be conducted regularly to raise greater awareness of the importance of retirement planning and ensure the information are always accurate and reliable, particularly in the context of Skim Persaraan Kebangsaan (SPK) or National Retirement Scheme.

CAMBODIA

Angkor Wat

NATIONAL SOCIAL ASSISTANCE FUND

NATIONAL SOCIAL ASSISTANCE FUND (NSAF)

Expanding Inclusive Delivery Systems: Operationalization of the CT-PWC<2 Program in Correctional Facilities

In line with the National Social Protection Policy Framework (NSPPF) 2024–2035, which emphasizes comprehensive social protection coverage across the life cycle and prioritizes vulnerable and marginalized populations, Cambodia launched a tailored implementation of the Cash Transfer Program for Pregnant Women and Children Under Two (CT-PWC<2) within correctional facilities. This effort, operationally led by the National Social Assistance Fund (NSAF), aims to ensure that women deprived of liberty and their children receive critical maternal and child health support.

This initiative reflects the Royal Government of Cambodia's strong commitment to expand equitable access to healthcare and build adaptive delivery systems that leave no one behind.

Strategic Rationale and Policy Alignment

The implementation of CT-PWC<2 in prisons supports:

- Strategic Objective 1 of the NSPPF: *Expanding coverage to all life cycle stages, with a focus on poor and vulnerable groups,* and
- Strategic Objective 3: *Strengthening delivery systems for inclusive, accountable, and effective service provision.*

The prison modality also operationalizes key elements of the Family Package, which promotes integrated assistance for households with pregnant women, children, persons with disabilities, and older persons.

Program Design and Delivery Modalities

A dedicated operational manual, approved in October 2024, provides the program's procedural framework. The manual defines the eligibility criteria, benefit levels, conditionalities, operational steps, and roles of institutional actors.

Eligibility includes:

- Pregnant women in custody (accused, indicted, or convicted)
- Children under the age of 2 residing with their mothers in prison

Cash benefits are conditional on verified health check-ups and include:

- Four antenatal care visits (80,000 KHR each)
- Childbirth grant: 400,000 KHR per delivery (+200,000 KHR for each twin)
- Ten postnatal check-ups for the mother and child up to 24 months (80,000 KHR each)

Cash transfers are disbursed monthly, based on compliance with conditionalities, via individual bank accounts opened for each eligible beneficiary.

Institutional Responsibilities and Implementation Arrangements

The program is implemented through coordinated action by key institutions:

- NSAF leads operational management, including registration, eligibility checks, benefit calculation, and coordination. It ensures secure processing via its MIS and provincial branches.
- MEF oversees financial management, including budget review, fund disbursement, and expenditure monitoring to ensure public finance compliance.
- General Department of Prisons facilitates beneficiary identification, documentation, and supports coordination within correctional facilities.

- MoH provides maternal and child health services, validates conditionalities, and inputs health data for payment authorization.

- FSPs open accounts and disburse monthly transfers, ensuring timely and transparent delivery inside prisons.

- MoWA and CNCW support gender-responsive oversight, contribute to awareness-raising and monitor inclusivity.

Integrated Systems and Accountability

The program leverages NSAF's digital infrastructure for registration, health conditionality tracking, and payment processing. Beneficiaries are registered using individual case files verified through official documentation, with their participation continuously monitored through MIS.

A Grievance Redress Mechanism is in place across implementation levels, including correctional facilities, NSAF branches, and health facilities. Standardized exit protocols are also embedded to address cases such as miscarriage, maternal or child death, or release from detention, ensuring procedural integrity and accurate closure of cases.

Advancing Equity in Social Protection

The implementation of CT-PWC<2 in correctional settings strengthens Cambodia's commitment to social justice and rights-based programming. By adapting program delivery to reach incarcerated women and their children, the initiative addresses a critical gap in the social assistance system and contributes to the health, nutrition, and well-being of one of the most vulnerable population groups.

As emphasized in the NSPPF 2024–2035, Cambodia's social protection system is evolving toward inclusive, efficient, and lifecycle-based coverage. This program sets a precedent for other adaptive and context-sensitive interventions that ensure universal access to essential services, regardless of circumstance.

NATIONAL SOCIAL SECURITY FUND (NSSF)

Unlocking Efficiency: The NSSF Digital Journey

Background

The National Social Security Fund (NSSF) of the Ministry of Labor and Vocational Training was established in 2007, replacing the former Department of Social Security, following the Law on Social Security Schemes for Persons Defined by the Provisions of the Labor Law, which was adopted in 2002. To create a universal, coherent, and consistently implemented system, the law was updated in late 2019 to extend coverage under four schemes: occupational risk, health care, pension, and unemployment. This expansion included persons under public sector, persons defined by the provisions of the Labor Law including personnel serving in air and maritime transportation as well as domestic workers and the self-employed.

Becoming a public entity in 2020, the NSSF has seen its workload and information technology needs grow significantly, as it is now vital for improving the effectiveness and timeliness of its operations and services.

Since its inception, the NSSF has rolled out several key programs:

- The **Mandatory Occupational Risk Scheme** was launched for the private sector in 2008 and extended to the public sector in 2021.

- The **Mandatory Health Care Scheme** was introduced for the private sector in 2016 and extended to the public sector in 2018.

- The **Mandatory Pension Scheme** for the private sector was launched in late 2022.

- The **Voluntary Health Care Scheme** was introduced in late 2023.

To deliver these schemes effectively and efficiently, information technology (IT) has been central to strengthening operations and improving services provision. With NSSF's transition into a public entity in 2020, its IT needs and responsibilities expanded considerably, requiring stronger systems to ensure timely, reliable, and high-quality services. Over time, NSSF has made significant strides in IT development, which can be highlighted as follows:

System Development Evolution

From 2002 to 2016, all systems were developed as desktop applications for internal use only. These applications handled core functions like registration, contributions, accounting, and benefit claims, including the E-Form program for reporting worker numbers and calculating contributions.

From 2016 to 2021, the NSSF began upgrading its systems to web applications, serving both internal staff and external partners. Key developments during this period included:

2016: With the launch of the Health Care Scheme for the private sector, the NSSF upgraded its systems. A new registration and contribution system were implemented, featuring photo and fingerprint scanning for member verification. The Health Service Provider Information System (HSPIS) was also deployed to manage medical care consumption and reimbursement. Additionally, a document scanning system was developed to reduce reliance on physical copies, and an administrative application was created to manage staff data, attendance, and overtime.

2018: The Health Care Scheme was extended to the public sector. New functions were added to existing systems, including a data management system for civil servants, veterans, and contract officials. A separate system was also developed to manage maternity allowance for workers. To improve service, a complaint and support system was introduced to record feedback from members and partners.

2019: The NSSF Member Mobile Application was launched. This app allows members to check personal information, access medical care details, locate nearby health facilities, and claim benefits. An NSSF Agent Mobile Application was also developed for agents and contracted health facilities to verify membership, record medical consumption, and submit reimbursement requests.

2020: A dedicated data management system for the Pension Scheme was developed to manage benefit claims.

2021: A web application for the pilot project for Tuk-Tuk drivers and domestic workers in Phnom Penh was developed in collaboration with GRET of the SPIN Project, enabling primary registration and contribution payments.

Maintenance and Repair

2002–2013

- Provided technical support for NSSF headquarters, provincial/ khans branches, and contracted health facilities
- Installed and repaired operating systems, applications, and software programs
- Monitored and maintained network connectivity
- Installed and managed desk telephone networks

2014–Present

- Continued addressing technical issues for headquarters, branches, and contracted health facilities
- Managed phone systems, including PABX, IP phones, VoIP, and Hotline 1286
- Implemented and maintained antivirus protection
- Supported and facilitated online meeting systems

Information Technology Security

2002–2011

IT team jointly handled system maintenance and support

2012

- Installed the first-tier firewall to secure network and system access
- Established VPN connections for key branches in Siem Reap, Banteay Meanchey, Battambang, Preah Sihanouk, and Svay Rieng (Bavet)
- Began monitoring and managing networks, internet, intranet, servers, and system access
- Provided technical support to headquarters and provincial branches
- Upgraded server and storage capacity

2013–2020

- Expanded secure system access to all branches, contracted health facilities, and third parties
- Installed VPNs, network devices, redundancy systems, and firewalls to improve availability and protect data
- Implemented backup and recovery solutions
- Provided timely troubleshooting and system monitoring support

2021
- Partnered with an outsourced company to redesign network infrastructure and the data center
- Migrated servers for greater availability and efficiency
- Developed an IT policy in collaboration with other divisions

2022
Deployed a second-tier firewall to strengthen protection of internal server zones

Looking Forward: A Unified Digital Future

The NSSF has also established digital partnerships by linking its IT systems with contracted banks to facilitate e-payments for enterprises.

Since late 2021, the NSSF has been focused on modernizing all its legacy systems. The goal is to develop a single, integrated information communication technology (ICT) system. This transformation aims to ensure smooth operations and effectively manage the increasing number of members. A study and evaluation of this new digital system are currently underway in collaboration with relevant organizations to set clear development goals.

Information Technology Strategy and Planning 2022–2026

Since 2022, NSSF has been implementing its ICT Strategy and Plan 2022–2026, aligned with the Pentagonal Strategy–Phase I of the Royal Government of Cambodia, the Cambodia Digital Economy and Society Policy Framework 2021–2035, and the priorities of the Fourth Industrial Revolution. The plan aims to strengthen service delivery through advanced technology, strong security, and efficient governance.

Strategic Goals:

1. Ensure secure, stable, and high-performing IT systems and data
2. Provide timely and reliable technical support to users
3. Enhance efficiency in delivering social security services through IT integration
4. Strengthen governance, reporting, and collaboration with stakeholders

Key Initiatives:

- Upgrade servers, networks, and cybersecurity
- Establish IT security policies, risk assessments, and disaster recovery plans
- Provide regular IT training and capacity building
- Expand on-site technical support at all branches
- Integrate IT systems across all NSSF schemes

- Develop modern, user-friendly applications and online services
- Strengthen IT Department planning, reporting, and stakeholder collaboration

Currently, NSSF is in its fourth year of implementation, advancing toward a unified, resilient, and modern ICT system.

Current IT System Implementation

NSSF operates several core IT systems:

- **Registration and Contribution System** – Registers enterprises, workers, and dependents; manages contributions, voluntary pensions, and HEF enrolment; generates compliance reports
- **Benefit Claim System** – Processes health care and occupational risk claims, conducts investigations, manages reimbursements, and produces reports
- **Pension System** – Verifies members, calculates and disburses pensions and allowances (old-age, invalidity, survivors, grandfathering, and funeral grants)
- **HSPIS System** – Manages health service consumption, verifies membership via fingerprint scanning, calculates allowances, and processes reimbursements to facilities
- **Rehabilitation System** – Handles member rehabilitation requests, delivers reintegration services, and manages related funding
- **Inspection System** – Oversees workplace inspections, enforces compliance, investigates risks, and manages survivor assessments

INDONESIA

Gunung Bromo (Bromo Mountain)

INDONESIA SOCIAL SECURITY ADMINISTERING BODY FOR HEALTH (BPJS KESEHATAN)

Advancing Public Sector Well-Being: Indonesia's Annual Mental Health and Well-Being Screening Initiative

As mental health becomes an increasingly critical issue across ASEAN workplaces, Indonesia has introduced an innovative initiative to strengthen the psychological well-being of its public servants: the Annual Mental Health and Well-Being Screening Questionnaire (Mental Health Screening).

This pioneering tool is designed to comprehensively assess and support the mental health of public service employees, marking a significant step in proactively addressing mental well-being within the workforce. Developed by BPJS Kesehatan, the evidence-based tool aims to serve as a model for other ASEAN social security institutions looking to integrate mental health monitoring into their workforce policies.

The Indispensable Role of Mental Health in Today's Workplace

Health is universally recognized as a cornerstone for individual well-being, encompassing physical, mental, and social dimensions—extending far beyond the absence of illness. Mental well-being plays a critical role in influencing productivity and quality of life.

Today, mental health disorders are a growing public health concern, affecting individuals across all age groups and socioeconomic backgrounds. The World Health Organization (WHO) estimates that nearly 15% of the working-age population experienced mental health disorders in 2019, with depression and anxiety alone costing the global economy about US$1 trillion annually in lost productivity.

These statistics highlight the urgency for organizations to address employee mental health, starting with comprehensive assessments for effective policies and interventions. Creating a healthy work environment, free from threats to mental or physical well-being, is essential for fostering productivity. Early detection of psychological issues is critical for providing timely support and preventing the escalation of disorders, ultimately benefiting both employees and organizations.

The Genesis and Rigor of the Mental Health Screening Tool

Recognizing this pressing need, the Mental Health Screening tool was developed specifically for the public service workforce. Drawing inspiration from the established NIOSH Worker Well-Being Questionnaire, the tool incorporates dimensions aligned with the Organizational Mental Health Management Architecture.

The creation of this instrument was a meticulous, multi-stage process, involving careful selection, thoughtful adaptation, and extensive testing to ensure its relevance within the unique context of public service. To ensure scientific rigor, the Mental Health Screening underwent thorough statistical validation, confirming its reliability and validity as a robust measurement tool. The questionnaire employs a combination of scales (1-4, 1-5, and 1-7) to provide a nuanced and comprehensive understanding of mental well-being, moving beyond simple assessments.

Key Findings from the Mental Health Assessment

The Mental Health Screening was administered to 8,257 employees—80.49% of the total workforce. The results provided valuable insights into the mental health of the public service sector:

- Overall Mental Health Index: The average score for the cohort was 74.84, with a standard deviation of 10.59, providing a baseline understanding of the general mental health status.

- Categorization of Well-Being: Employees' mental health was categorized into five levels:

  - Adequate: 46.74% of employees showed stable mental health

  - Fit: 36.35% demonstrated good mental resilience and coping

  - Excellent: 12.38% exhibited optimal mental health

  - Needing Attention: 4.43% showed signs of potential concern requiring intervention

  - Concerning: 0.10% required immediate and focused attention

These findings provide a comprehensive mental health baseline, helping identify areas where targeted interventions are necessary.

Targeted Follow-Up and Intervention

The screening identified 262 employees in need of further evaluation, highlighting the tool's effectiveness in pinpointing those requiring additional support. This targeted approach ensures timely and personalized interventions, promoting both employee well-being and organizational health.

Charting a Course for a Healthier Future

The successful implementation of the Mental Health Screening represents a pivotal moment in promoting mental well-being within Indonesia's public service sector. The data from this initiative offers a strong foundation for developing evidence-based policies and intervention strategies. By understanding and addressing employees' mental health needs, public service institutions can create a healthier, more supportive work environment that fosters greater productivity and resilience.

As ASEAN member institutions continue to advance workplace well-being, Indonesia's experience with the Mental Health Screening offers a model for shared innovation, knowledge exchange, and progress toward a healthier regional workforce.

SOCIAL SECURITY AGENCY FOR EMPLOYMENT (BPJS KETENAGAKERJAAN)

BPJS Ketenagakerjaan Records Strong Performance Despite Economic Headwinds

In its annual report submitted to the President, BPJS Ketenagakerjaan reported sustained positive performance throughout 2024 amid significant economic challenges.

By the end of the year, its active membership rose both in scale and quality, reaching 45.2 million workers. This comprised 29.3 million wage-earning employees, 9.9 million non-wage workers, and six million in the construction sector and Indonesian migrant workers (PMI).

BPJS Ketenagakerjaan Chief Executive Officer Pramudya Iriawan Buntoro attributed these achievements to stronger cross-sector collaboration in implementing comprehensive labor social security programs, in line with Presidential Instruction No. 2 of 2021.

Throughout 2024, the agency disbursed Rp57 trillion in benefits to 4.2 million members and their families. This, Pramudya emphasized, reflects the state's commitment to safeguarding the welfare of Indonesian workers and their dependents, while supporting the government's wider agenda to eradicate extreme poverty through labor social security as a socio-economic safety net.

"Employment social security plays a vital role in ensuring workers' livelihoods when facing workplace accidents, job loss, or retirement. It also secures the well-being of families left behind when a breadwinner passes away. We hope this program not only strengthens social protection but also helps prevent and alleviate poverty," Pramudya said.

Beyond economic protection, BPJS Ketenagakerjaan also extends its reach to the future of the nation's children. Over 107,000 children of deceased members have received education scholarships, from primary school through university level.

This initiative forms part of the institution's tangible contribution to realizing President Prabowo Subianto's "Asta Cita" vision, particularly in producing healthy, productive, and competitive human capital.

"Our commitment goes beyond protecting workers. We are equally determined to safeguard the future of their children. Through our scholarship program, we aim to nurture a generation of excellence that will serve as the backbone of national development, in line with the Golden Indonesia 2045 vision," Pramudya added.

The agency's achievements were also driven by consistent digital transformation. Its official mobile application, Jamsostek Mobile (JMO), continued to evolve, improving members' access to services. By year-end, it had attracted 25.3 million users, with over 60 percent actively engaged.

"Another innovation is the launch of the New e-PLKK service, which is now implemented in more than 74% of Occupational Accident Service Centers (PLKK). This service simplifies the claims process for the Occupational Accident Insurance (JKK) program. We are also committed to promoting equality for workers with disabilities through the Inclusive Job Center portal, which provides access to information, training, and decent employment opportunities," Pramudya continued.

Despite global and domestic economic pressures, BPJS Ketenagakerjaan

maintained prudent management of its social security funds, which grew by 11.14% year-on-year, reaching Rp791.66 trillion.

The agency's transparent and accountable approach was reaffirmed by its Audited 2024 Financial Statements and Program Management Report (LK-LPP), which again earned an unqualified opinion ("Wajar Tanpa Modifikasian" or "Fair Without Modification") from independent auditors.

"We express our deepest gratitude to all members and stakeholders for their trust. With this support, BPJS Ketenagakerjaan has recorded strong achievements. Moving forward, we remain committed to prioritizing workers' welfare. Through universal expansion of labor social security, we want every worker in Indonesia to work hard without worry," Pramudya stated.

Meanwhile, Supervisory Board Chairperson Muhammad Zuhri praised the positive audit results, underscoring that the unqualified opinion reflects adherence to prevailing standards. "This recognition demonstrates that BPJS Ketenagakerjaan's financial reporting and program management are fully compliant with regulations," Zuhri said. He further emphasized that the agency's performance was the outcome of strategic reforms and continuous improvements, carried out under professional oversight.

"The Supervisory Board continues to provide strategic advice and guidance to management, ensuring innovation in service delivery, optimized investment outcomes, and expanded membership coverage," he concluded.


LAO PDR
Royal Palace, Luang Prabang

LAO SOCIAL SECURITY ORGANIZATION (LSSO)

The 18th Session of the LSSO Board Meeting

On 24 July 2025, the Lao Social Security Organization (LSSO) held its 18th session Board Meeting, chaired by Mr. Phosay Sayasone, Minister of Labour and Social Welfare, Chairperson of the LSSO Board. The meeting, which was attended by vice-chairpersons, board members, LSSO directorates and representatives from various departments, reviewed the implementing results of the first six months of 2025 and the progress report on the outcomes of the 17th Board Session. It also identified plans for the second half of 2025 and budget for 2026.

Mr. Chomyaeng Phengthongsawat, Director General of LSSO, presented the key achievements in the first six months of 2025. These included conduct of 645 public relations activities for government organizations, private sector and voluntary scheme on the benefits of social security membership equal to 59% of the annual target. He also reported the registration of 764 new labor units, covering both new and returning members. This translated to 29,384 insured persons or 47.7% of the annual target, broken down as follows: 455 from the public sector (30%), 24,392 from the private sector equal (48.7%), and 4,537 voluntary insured persons (45%).

As of now, LSSO has a total of 387,762 insured persons contributing to the scheme. This includes 166,543 from the public sector, 181,428 from the private sector across the 5,546 member enterprises, and 39,791 voluntary contributors.

In terms of health insurance under the social security scheme, LSSO currently covers 910,350 eligible individuals (including dependents): 483,276 from the public sector and 427,074 from the private sector and voluntary scheme.

Additionally, LSSO has subsidized health insurance contributions for 76,996 persons - 54,828 from the public sector and 22,168 from the private sector and voluntary scheme.

LSSO paid attention to digital transformation, strengthen digital system and banking payment for private enterprise to develop APIs to support contribution payments for voluntary members through the counters and mobile apps of leading banks and to enable payments via the e-wallets of various telecommunication companies, increasing convenience and accessibility for everyone.

The LSSO will continue to work closely with the National Health Insurance and concerned organizations to further improve the effectiveness of health insurance and expand coverage rates.


MALAYSIA
Petronas Twin Towers

EMPLOYEES PROVIDENT FUND (EPF)

Mandatory EPF Contributions for Non-Malaysian Citizen Employees: Malaysia's Social Protection Reform

Malaysia's economy has long relied on migrant labor to support development and economic growth. Despite their essential contributions, many migrant workers remain excluded from the country's social protection system, leaving them vulnerable to poverty because of ill health, workplace injuries, and lack of income security in old age. Malaysia's decision to enforce mandatory Employees Provident Fund (EPF) contributions for non-citizen workers marks a progressive step toward ensuring that all workers, regardless of nationality, have access to social protection, thereby promoting greater equity in the labor market.

In 2025, Malaysia introduced mandatory EPF contributions for non-citizen workers, underscoring the nation's commitment to advancing equitable labor and social protection policies. This landmark reform reflects the spirit of the ASSA 2025 theme and highlights Malaysia's efforts to build a more inclusive and resilient society.

The initiative also reinforces ASSA's objectives by promoting regional cooperation in social security and enabling the exchange of experiences in managing migrant worker protection. It complements ongoing ASEAN efforts to strengthen social security systems through shared learning and coordinated policy development, particularly in addressing the challenges of labor mobility and inclusive coverage.

Expanding Social Protection to All Workers

Data from the Department of Statistics as of March 2025 reveals that Malaysia hosts 2.24 million non-citizen workers, accounting for approximately 13% of the total workforce of 17.3 million. Nearly three-quarters are employed in labor-intensive sectors, primarily in manufacturing, construction, and services. Close to 80% of the workers come from Bangladesh, Indonesia and Nepal, underscoring Malaysia's reliance on regional labour migration from South and Southeast Asia.

The 3D workers, predominantly engaged in "dirty, dangerous, and difficult jobs," are often exposed to physically demanding tasks, long working hours, and hazardous environments. As a result, they face heightened risks of occupational injuries, chronic health issues, and economic insecurity, particularly in the absence of adequate social safety nets. It is imperative to extend comprehensive social protection to this segment of the workforce so they are not left behind in times of crises and can quickly recover from setbacks.

In Malaysia, social protection for citizens is delivered through a combination of social assistance and social insurance schemes, administered by government agencies such as the Social Welfare Department, Social Security Organisation (SOCSO) and EPF. All citizens have universal access to a tax-funded public healthcare system.

Historically, non-citizen workers have been excluded from these systems or granted only limited inclusion. However, in recent years, policies have begun to pay attention to the well-being of these workers, acknowledging their contributions and the need for a more inclusive social protection framework. SOCSO's Employment Injury and Invalidity Schemes became mandatory for non-citizen workers back in January 2019 and July 2024, respectively.

Since January 2015, public hospitals and clinics have offered reasonably priced outpatient, specialist, and inpatient healthcare services to non-citizens, although these rates are slightly higher than those for citizens.

Most recently, recognizing these workers' long-term contributions to the economy and the need to ensure income security in old age, the government has extended mandatory contributions to the EPF retirement savings scheme to non-citizen workers. The legislation will take effect with wages for October 2025, for the contribution month of November 2025. The contribution rates are set at 2% of monthly wages for both employees and their employers.

Multiple Gains of Inclusive Social Protection

This policy decision is expected to bring meaningful economic and social benefits, particularly in addressing the long-term financial vulnerability of these workers. With generally low monthly wages, personal savings are often challenging to many. However, a RM68 monthly EPF contribution at the RM1,700 minimum wage, for example, may seem small—yet the forced savings, coupled with annual dividends, will help grow the retirement fund steadily over time.

From the labor market perspective, the policy levels the playing field of the cost advantages previously enjoyed by employers hiring non-citizen workers. This is the case when non-citizen workers often accepted lower wages and lacked pension and other social security benefits, undermining local workers' employment prospects. Mandatory EPF contributions help narrow the cost gap, encouraging automation, and potentially driving domestic wages upward.

This requirement also encourages formal employment practices by creating an incentive to legalize employment relationships. Since only legally documented workers are eligible for EPF contributions, the policy helps reduce reliance on undocumented labor and promotes better governance and stronger workplace protection.

Finally, from a social standpoint, this policy reflects Malaysia's growing commitment to equitable labor practices and its recognition of workers' contributions to national prosperity and their rights to financial security. Extending social protection to migrant workers sends a strong signal of respect for their contributions to the national economy. By aligning with global standards, where pension contributions for migrant workers are increasingly common, Malaysia strengthens its position on human rights and international labor standards.

Strengthening Retirement Security Through Family: Direct Intergenerational Transfers of EPF Savings

Family has always played a central role in Malaysia's social fabric, serving as both a source of strength and a safety net. As Malaysians live longer and navigate complex financial landscapes, the family's role in retirement planning is more important than ever. However, rising living costs, evolving household structures, and inconsistent work trajectories have created stark imbalances in retirement savings across generations.

To address these challenges, the Employees Provident Fund (EPF), as announced in the budget for 2025, is introducing a transformative new feature called the Direct Intergenerational Transfer (DIT), which allows eligible members to voluntarily transfer part of their savings to the accounts of immediate family members. Through this initiative, the DIT bridges generational savings gaps and reinforces the family at the heart of Malaysia's evolving social protection strategy.

Responding to an Uneven Retirement Landscape

Retirement adequacy remains a pressing challenge in Malaysia. While the EPF system has served millions of Malaysians for over 70 years, many workers, especially in informal or gig sectors, struggle to accumulate enough savings for old age. Structural changes in the labor market, including non-standard employment and career interruptions, particularly among women, have made it harder for younger workers to meet their retirement goals.

EPF data as of December 2024 shows that only 37.3% of active members aged 18 to 55 have reached the Basic Savings Threshold of RM390,000; indicating many are not on track for a financially secure retirement. Among younger members, the disparity is even greater. Active EPF members under 30 whose average savings of RM16,495 reveal a 17-fold difference compared to those aged 50 to 54 whose average savings is RM279,354.

While this gap partly reflects the natural progression of savings over a working lifetime, it also highlights structural challenges younger Malaysians face in building retirement security early on. Despite being in the formal workforce, many younger workers risk entering retirement with limited financial security.

The DIT initiative provides a new pathway for families to support each other in building long-term financial security. Malaysian families have long relied on informal support, such as children saving for parents, or parents helping children with education or home purchases. DIT formalizes this spirit of solidarity within the EPF system.

By allowing voluntary transfers of surplus savings between family members, DIT empowers households to make retirement a shared responsibility. For example, an older parent with substantial savings may assist their child in starting a retirement fund. A working spouse can support a partner who has taken time off for caregiving. These decisions, previously limited by procedural and regulatory constraints, can now be made more directly and effectively.

Strengthening Household Financial Resilience

The implementation of DIT is expected to benefit approximately 117,000 EPF members aged 55 and above with savings exceeding the Adequate Savings Threshold of RM650,000. Although the initial eligible group comprises a smaller segment of EPF's 16.2 million members, the policy is designed to catalyze broader impacts, enabling those with financial capacity to assist those with less, without placing additional strain on public finances or pension reserves. Future phases may expand its scope to include other forms of intergenerational support, extending benefits to a wider range of members over time.

Malaysia's DIT initiative draws inspiration from successful models abroad. In Singapore, the Central Provident Fund has operated the Retirement Sum Topping-Up (RSTU) scheme since 1997, enabling individuals to contribute to their family members' retirement accounts. Similar schemes are gaining traction globally as governments recognize that increased longevity and changing family norms require more flexible retirement designs.

What sets Malaysia's DIT apart is its focus on direct transferability from unlocked retirement accounts, providing a channel for older savers to use surplus funds meaningfully within the family. Unlike top-ups that often come with annual caps or require recipient action, DIT creates a more streamlined and proactive mechanism.

A Human-Centered Approach to Social Protection

The launch of DIT aligns with Malaysia's broader vision of a human-centered and inclusive social protection framework. It complements existing EPF initiatives such as i-Saraan (for informal workers), i-Lindung (insurance coverage), and i-Sayang (spousal contributions), expanding members' financial tools.

More importantly, DIT is not just about transferring funds—it is about transferring security, opportunity, and dignity. It reflects an understanding that retirement today is no longer a one-size-fits-all experience. In a society where multi-generational households, caregiving responsibilities, and income inequality often intersect, it offers a practical, people-centered solution. By bridging equity gaps, DIT supports national goals of social cohesion, financial literacy, and long-term resilience.

The DIT initiative is closely aligned with ASSA's objectives of advancing social security development by strengthening social protection systems that are responsive to demographic shifts, evolving family structures, and the growing need for intergenerational resilience. By enabling voluntary transfers of retirement savings within families, DIT introduces greater flexibility and adaptability into social protection frameworks, thereby enhancing long-term financial resilience and fostering stronger social cohesion across generations.

With implementation targeted by December 2025, DIT marks a meaningful step towards building a financially resilient and socially responsive retirement system. By empowering families to take a more active role in retirement planning, Malaysia is enhancing savings adequacy and forging a future where no generation is left behind.

Building a Retirement Income Malaysians Can Rely On

Retirement may feel distant for many, but early planning is essential. An HSBC study found that 85% of retirees regret not saving enough to accommodate higher living standards as many believe that expenses would be reduced during retirement.

This prompts two fundamental questions: How much is enough for a comfortable retirement? How long should those savings last?

The Employees Provident Fund (EPF) Basic Savings concept, introduced in 2008 as a minimum savings benchmark, was initially set at RM120,000. It has undergone several revisions and is currently targeted at RM240,000 by age 55, equivalent to providing RM1,000 per month for 20 years. However, this RM1,000 threshold for monthly expenses may not be sufficient in contrast to more realistic benchmarks set by Bank Negara Malaysia (RM2,700 per month) and the Department of Statistics Malaysia (RM2,338 per month). With living expenses continuing to rise, there is a growing need to reassess what truly constitutes adequate retirement savings.

Rethinking Retirement Needs: The RIA Framework

With Malaysians living longer than ever, ensuring adequate retirement savings is becoming both a personal and national challenge. By 2043, Malaysia is projected to become an aged nation, and by 2057, a super-aged one. In 1957, young people age 0 to 15 years old outnumbered older adults by three (3) million, but by 2057, the reverse will be true, with the population aged 65 and above surpassing the younger generation. Without appropriate planning, longer life expectancy could shift from being a blessing to becoming a financial strain.

In response, the Employees Provident Fund (EPF) introduced the Retirement Income Adequacy (RIA) Framework in December 2024, featuring a three-tier savings targets to reflect varying retirement lifestyles by age 60:

- Basic Savings (RM390,000) – covering essential needs;
- Adequate Savings (RM650,000) – supporting a decent living; and
- Enhanced Savings (RM1.3 million) – enabling aspirational living standards.

These targets will be reviewed every five years to ensure they remain in line with current living conditions. To ensure a smooth transition, the increase in the Basic Savings threshold will be implemented gradually over five years, with an increment of RM30,000 annually.
The framework not only provides members with clearer retirement savings goals but also empowers them to plan according to their preferred standard of living during retirement.

The Power of Compounding

Albert Einstein described compound interest as the “8th wonder of the world,” and for good reason. Compounding allows your savings to grow exponentially, as returns themselves generate additional returns over time. The earlier you start saving, the more powerful this effect becomes.

Take Lily, for example, a general worker who begins her career at age 18 with a minimum monthly wage of RM1,700. She contributes 11% of her salary to the EPF, while her employer adds another 13% monthly. Over the course of her career, Lily switches jobs twice and receives several promotions along the way.

By contributing consistently, this simulation shows that Lily would have RM1.01 million by the time she turns 60, assuming 5% dividend rate with no withdrawals are made. Even if Lily empties her Akaun Sejahtera (well-being account) and Akaun Fleksibel (flexible account) by the time she retires, she would still have over RM760,000 in her Akaun Persaraan (retirement account), comfortably above the RIA Framework’s Adequate Savings threshold. Lily’s story highlights a powerful lesson–consistent contributions over time are key to achieving comfortable retirement savings.

How much do you need?

One of the biggest challenges in retirement planning is knowing how much you need. The RIA Framework helps by breaking down savings targets by age. For instance, a 30-year-old should ideally have RM47,500 saved to achieve RM650,000 by retirement age. Falling behind? Voluntary contributions can bridge the gap, and thanks to compounding, even small regular top-ups can significantly boost the final amount.

Understanding and applying the RIA Framework can help you define your retirement aspirations and chart a practical path to achieving them.

What if your savings fall short?

If you find that your retirement savings are lagging behind your goals, don’t panic. Here are practical steps you can take:

1. **Extend Your Working Years**
   Working an extra five (5) years could increase your retirement savings by around 40%, assuming a 5% annual dividend and a 3% yearly salary increment. Extending by ten years could boost your savings by up to 90%.

2. **Top Up Your Savings Voluntarily**
   You can voluntarily top up your EPF savings via initiatives such as Voluntary Contributions, which can be easily done through the i-Akaun app, and Voluntary Excess, which is by contributing more than the statutory rate from your salary every month. If you are eligible, you can also receive matching contributions from the government under i-Saraan and i-Suri programs.

You can also transfer 2% of your monthly contribution to your spouse, helping your family build a comfortable retirement savings. More details on these programs can be found on the EPF website (www.kwsp.gov.my).

3. **Delay Withdrawals**
   Keeping your savings invested for longer allows dividends to compound further, ensuring a more stable income throughout retirement.

4. **Seek Professional Advice**
   EPF's retirement advisory service offers free, personalized financial consultations at branches nationwide, helping you optimize your retirement strategy.

The key is to act early and make informed decisions. Start saving now and let your money continue to work for you. Your future self will thank you.

KUMPULAN WANG PERSARAAN (DIPERBADANKAN; KWAP)

Enhancing Retirement Experiences through Strategic Data Integration

Retirement is often imagined as a chapter filled with peace, financial security, and the freedom to enjoy life's rewards after decades of service. For Malaysia's pensioners, however, this stage represents more than the conclusion of a career—it is the beginning of a new journey where the steadfast support from family, peers, public institutions, and communities becomes invaluable.

Today, pensioners have clear and meaningful expectations: services that are fast, accurate, and stress-free. They wish to move beyond the era of lengthy paperwork, crowded queues, and repetitive document submissions. Instead, they seek the assurance of timely pension payments, seamless access to healthcare, and efficient management of their benefits—all delivered with ease and reliability.

At its core, what pensioners desire is an experience marked by dignity and convenience. In an increasingly digital world, these expectations are not only reasonable but essential. Meeting them is key to ensuring that retirement becomes a stage of life defined by comfort, confidence, and care.

Why Integration Matters

Delivering on these expectations has not always been simple. KWAP continues to lead the transformation of pension services through innovation, foresight, and technology. Recognizing that today's pensioners value speed, accuracy, and inclusivity, KWAP has invested heavily in digital integration to create a more connected and responsive service ecosystem.

Through its data integration initiative and coordinated inter-agency information exchange, records are systematically validated and synchronized within a unified, secure, and authoritative platform. This trusted environment enhances data integrity and operational efficiency, establishing a single source of truth that supports seamless service delivery across government touchpoints.

By integrating key datasets, institutions are not only streamlining processes and reducing redundancies but also elevating the retirement experience—transforming it into a journey that is seamless, reliable, and tailored to pensioners' needs. This transformation fosters trust, ensuring pensioners that their information is accurate, their needs anticipated, and their interactions faster and simpler.

For government agencies, this integration promotes greater collaboration and accountability, empowering them to design more personalized and efficient services. Ultimately, KWAP's approach demonstrates that digital innovation is not only about efficiency—it is about strengthening trust, safeguarding dignity, and building a retirement ecosystem that is future-ready and resilient.

Building on Collaboration

KWAP's integration journey underscores the importance of strategic collaboration. Integration is not a one-way process but a shared responsibility—one built on clearly defined service standards, coordination protocols, and security measures.

Beyond its technical dimensions, this collaborative model fosters institutional trust, accountability, and transparency. It positions data as a shared national asset, enabling better decision-making, cost efficiency, and service innovation. Each stakeholder becomes a co-owner of success—delivering efficient services, maintaining accurate databases, and minimizing monetary leakages that contribute to broader national priorities such as good governance and institutional resilience.

Digital Integration in Action

KWAP's data integration efforts with key government agencies and institutions are redefining the pension experience through secure, accurate, and real-time information exchange.

a. **Integration with the National Registration Department (NRD)**

Since 2018, KWAP has been connected to the myIDENTITY Portal, enabling real-time verification of death and marriage records. In 2019, KWAP deepened this partnership by integrating its pensioner database directly with NRD, allowing daily updates on life event changes. This initiative strengthens data accuracy and integrity, prevents leakages, and ensures pensioners' records remain up to date and protected.

b. **Integration with Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) also known as Public Sector Home Financing Board**

Effective 2021, data cross-checks between KWAP and LPPSA ensure that new retirees with outstanding housing loans can automatically continue repayments through standing instructions from their monthly pensions. This integration simplifies processes for agencies and provides retirees with peace of mind and continuity as they transition into retirement.

c. **Integration with university hospitals: University Malaya Medical Centre (PPUM) and University Kebangsaan Malaysia Medical Center (PPUKM)**

Pensioners receiving treatment at University Malaya Medical Centre and University Kebangsaan Malaysia Medical Centre no longer need to present physical pension cards. Through real-time system integration, eligibility is verified instantly, reducing waiting times and improving the healthcare experience. The introduction of the digital pension card via the MyPesara app further enhances convenience and security while promoting environmental sustainability.

d. **Pensioner Portal for Haemodialysis Centres**

Through the Pensioner Portal and e-haemodialysis centers, dialysis centers can now validate patient data and submit claims online. This reduces paperwork, minimizes errors, and ensures that pensioners' access to vital treatments remains timely, accurate, and uninterrupted.

e. **Integration with the Department of Islamic Development Malaysia (JAKIM)**

KWAP's integration with JAKIM enables real-time verification of Muslim marriage records. This advancement minimizes administrative delays, eliminates duplication and fraud risks, and ensures that benefits are distributed to the rightful recipients, strengthening trust and safeguarding public funds.

These integrations go beyond improving systems—they translate into tangible, everyday benefits for pensioners. Together, they mark a decisive step toward building a retirement ecosystem that is accurate, efficient, and trustworthy, ensuring that services remain seamless, secure, and people-centered.

From Systems to Outcomes

While technology is the enabler, the success of data integration depends on strong governance, sustained commitment, and collaboration. KWAP emphasizes four key pillars:

- Accuracy and credibility of data to ensure consistent and reliable information
- Secure, compatible platforms to enable real-time exchange
- Robust governance with accountability and privacy safeguards
- Collaborative culture among agencies to collectively improve service delivery

This initiative represents the future of public service—where digital integration forms the foundation of agile, transparent, and resilient systems. With strong governance and shared accountability, KWAP's integration efforts reinforce Malaysia's broader national goals of efficiency, fiscal sustainability, and institutional excellence.

Building a Trusted, People-Centric Retirement Ecosystem

As KWAP advances its integration journey, it remains committed to expanding and refining digital solutions that anticipate and address the evolving needs of pensioners. Upcoming initiatives will further leverage secure data-sharing protocols to reduce redundancies, enhance accuracy, and strengthen confidence.

The vision is clear: to ensure that every pensioner enjoys a retirement defined by dignity, convenience, and security, supported by institutions that are modern, reliable, and trusted.

By embedding solutions such as real-time national data verification, automated housing loan deductions, digital medical entitlements, and secure marital record integration, KWAP is transforming retirement services into a streamlined, responsive, and caring system.

These innovations reaffirm KWAP's role as a steward of Malaysia's civil service retirement future, ensuring that pensioners continue to receive the dignity, care, and security they deserve—today and in the years ahead.


7:36


MYANMAR
Shwedagon Pagoda

SOCIAL SECURITY BOARD (SSB)

Towards a Secure Future for Insured Workers: Myanmar SSB's Integrated Disaster Response and Inclusive Social Protection Measures

Social security plays a crucial role in advancing economic growth and human development of the country. Risks encountered throughout life were relieved by the benefits of social security. As the world nowadays is facing an increasing number of disasters, social security can support in building the members' social and economic resilience against these challenges.

The Association of Southeast Asian Nations (ASEAN) envisions a region where social welfare and protection promote the well-being of its people by alleviating poverty, strengthening disaster resilience, addressing health concerns through access to healthcare, and encouraging healthy lifestyles. Social protection and social security systems provide benefits to its people to enhance their well-being and enable faster recovery from crises. These systems include both social assistance and social insurance programs, which can fulfill the contributory actions in case of social contingencies such as sickness, maternity, employment injury, death, and disaster events.

On March 28, 2025, a powerful earthquake with a magnitude of 7.7 jolted the central region of Myanmar, affecting Naypyitaw, Mandalay, Sagaing, Magway, Bago and Northeast of the Shan State. The disaster claimed hundreds of lives, left around 700 people injured, and caused severe damage to roads, bridges, and buildings. A state of emergency has been declared in the affected areas, with international assistance being mobilized.

In response, the Government of Myanmar has extended support to affected families, including financial assistance of one million kyat for each person who lost their life in the earthquake.

The Social Security Board (SSB) of Myanmar has been implementing the Health and Social Care Insurance System and the Employment Injury Insurance System under the Social Security Law since 1956. Under the Health and Social Care Insurance System, benefits include medical treatment and cash benefit for sickness, maternity and confinement, and funeral benefit in the event of death from any cause.

In line with these provisions, the Social Security Board has disbursed 40% of the family assistance fund to insured workers affected by the earthquake. Eligible insured workers must apply through their employers to the respective township SSB offices with the necessary documents. Workers who contributed in February 2025 and are currently employed may qualify if they were affected by the earthquake. With maximum wage for social security members set at 300,000 kyats, the benefit amounts to 40% of the insured worker's salary, or up to 120,000 kyats as disaster-related family support. The workers can claim them through digital platforms.

To further support insured workers, the SSB has enhanced the delivery of medical care and cash benefits. Mobile Medical Units were deployed to earthquake-affected areas to provide outpatient treatment and necessary diagnostic services. Workers requiring hospitalization or specialist care have been referred to the hospitals under the Ministry of Health, with medical cost reimbursed according to the established rules and regulations.

Additional cash benefits are provided to workers who were absent from work due to sickness or injury sustained during the earthquake. Medical services are provided through workers'

A handover ceremony of family assistance funds for insured workers, who were affected by the Mandalay earthquake.

hospitals, social security clinics, contracted clinics, and workplaces. Insured pregnant women may give birth in workers' hospitals, Ministry of Health hospitals, military hospitals, or private hospitals, with delivery costs covered by the SSB. The Board has also partnered with private healthcare providers in obstetrics and gynecology to ensure comprehensive antenatal, natal, and postnatal care—offering safe motherhood services without out-of-pocket expenses.

Given that many insured members are now living in temporary shelters such as container houses, the risks of public health issues remain high. The SSB, in collaboration with the Ministry of Health, is implementing measures to safeguard community health. These include ensuring access to clean water, safe food, and hygienic environments; controlling infectious disease outbreaks; constructing mobile toilets and waste disposal systems; providing vaccinations; and extending mental health support to affected members.

In addition, the SSB is planning to provide an education subsidy for the children of insured workers. This family support benefit will be given as a full-time stipend amounting to 30,000 kyats per child in primary school, 45,000 kyats per child in secondary school, 60,000 kyats per child in high school, and 75,000 kyats per child in university. These stipends will be available only to insured workers who have been registered for at least 48 months, with a minimum of 36 months of contributions.

During COVID-19 pandemic, the SSB contributed to relief efforts and worked with other relevant ministries to mitigate the outbreak and its consequences. The following benefits were extended during this period:

a. The SSB contributed 50 billion kyats to the COVID-19 Fund, which, combined with 50 billion kyats from the State Revolving Fund, provided one-year loans to citizen-owned CMP business groups affected by the pandemic. These loans were made available at an interest rate of 1%.

b. During unemployment period, free medical treatment (for up to six months), as well as cash benefits for sickness, maternity, funeral expenses, and reimbursement of medical and travel costs for hospital admissions.

c. Insured pregnant women and individuals quarantined under the Ministry of Health received medical leave and cash benefits.

d. Workers affected by temporary establishment shutdown due to inspections received social assistance equivalent to 40% of their wages.

e. 40% of the wages as the social assistance benefit to the workers during temporary shutdown of the establishments due to inspections.

People all over the world aspire for a secure future built on strong financial, social, educational planning and personal development. In line with ASEAN's vision of a secure future, member states must strengthen cooperation to foster peace, security, and stability, working towards a united, inclusive, and resilient community. Exchanging experiences, views and thoughts, skills and good practices among ASEAN social security organizations is essential to advancing regional collaboration and ensuring members' well-being.

PHILIPPINES

El Nido, Palawan

EMPLOYEES' COMPENSATION COMMISSION (ECC)

ECC at 50: A Legacy of Care, a Future of Inclusion and Rehabilitation for Filipino Workers

Marking its golden anniversary in public service, the Employees' Compensation Commission (ECC) continues to evolve from merely compensating losses to actively rebuilding lives. In 2025, ECC rolled out milestone programs and institutional reforms that reinforce its mandate of protecting Filipino workers from the risks of work-related contingencies, making this year one of impact, innovation, and inclusive progress.

From Vision to Reality: The Workers' Rehabilitation Center Complex (WRCC)

At the center of ECC's 2025 agenda is the long-awaited Workers' Rehabilitation Center Complex (WRCC) in Barangay Cuyambay, Tanay, Rizal. This initiative, decades in the making, is now coming to fruition in fulfillment of President Ferdinand R. Marcos Jr.'s Labor Day directive on May 1, 2024.

On April 14, 2025, ECC and the Department of Human Settlements and Urban Development (DHSUD) signed a Memorandum of Agreement (MOA) to finalize technical plans and bidding requirements for the facility. Under the leadership of Department of Labor and Employment Secretary and ECC Chairperson Bienvenido Laguesma, and DHSUD Secretary Jose Rizalino Acuzar, the WRCC will become the country's first national rehabilitation hub for workers with work-related disabilities.

“This project reflects our duty to pursue a holistic approach to recovery of our workers. More than just compensation, we are building a place of healing, rehabilitation, and hope,” Secretary Laguesma emphasized during the signing ceremony.

Envisioned as the country's first dedicated rehabilitation hub for persons with work-related disability (PWRD), the WRCC will offer a comprehensive suite of services: medical and psychological rehabilitation, prosthetics and assistive technology, livelihood and skills training, and transitional housing in partnership with DHSUD's 4PH Program. Complementary facilities such as a hostel, training and convention centers, sports arena, and commercial spaces are also part of the plan. This strengthens ECC's commitment not only to respond to work-related contingencies, but also to restore dignity and empower recovery of affected workers.

Further reinforcing this initiative, ECC also joined forces with the Professional Regulation Commission (PRC) to

ensure that the WRCC complies with the highest industry standards.

On August 15, 2025, a MOA was signed in Pampanga by DOLE Secretary Laguesma and PRC Chairperson Charito Zamora, represented by Assistant Commissioner Lord Louis Valera, with DOLE Undersecretary Felipe Egargo Jr. and ECC Executive Director Kaima Via Velasquez as witnesses.

Under the agreement, PRC's Professional Regulatory Boards will provide expert support in reviewing architectural and engineering plans, detailed design drawings, and technical specifications. They will also assist ECC's Bids and Awards Committee by serving on the Design and Build Committee and the Special Technical Working Group—ensuring that the project adheres to building codes, regulatory requirements, and quality benchmarks.

This project, first conceptualized in 1979 under Letter of Instruction No. 856, is finally taking shape. Once completed, the WRCC will stand as a symbol of ECC's commitment to comprehensive rehabilitation and dignified recovery for Filipino workers.

Changing Lives through the DM-RTWAP

The ECC's Disability Management – Return to Work Assistance Program (DM-RTWAP) is an integrated rehabilitation initiative designed to help workers who have suffered work-related contingencies rebuild their lives and return to meaningful employment. The program provides a full spectrum of support—ranging from medical and surgical care to therapy, psychological services, assistive devices, and job reintegration strategies. Just as importantly, it engages employers to ensure that returning employees are given proper duties and a safe, supportive work environment.

In just two years of implementation, the DM-RTWAP has already supported a significant number of workers in their journey back to employment. Many have fully resumed their duties, some are still in the process of recovery, while others have been placed on modified assignments suited to their condition. Notably, the program has maintained a strong track record of reintegration, with the vast majority of participants successfully returning to work and no cases of unsuccessful outcomes recorded to date.

Among the most compelling testaments to ECC's mission under the DM-RTWAP is the story of Joshua Ordonio, a siomai factory worker. Joshua had an unfortunate accident at work that resulted in the loss of his right hand. Despite this life-changing event, he found renewed hope through ECC's DM-RTWAP. With the help of his agency, Ordonio was able to claim ₱50,000 in SSS and Employees' Compensation (EC) disability benefits. ECC also enrolled him in therapy sessions, provided a ₱60,000 prosthesis, and awarded him a ₱20,000 starter kit for his rice retailing business after he attended an ECC-facilitated livelihood seminar.

Today, Ordonio has successfully returned to work at the same dimsum siomai factory, now assigned to lighter duties but receiving the same salary. At the same time, his rice retailing business continues to grow under the management of his wife—giving their family a steady and sustainable source of income. All of these were made possible through ECC's DM-RTWAP, which supports workers with disabilities in regaining both livelihood and confidence.

Core Services, Stronger Support

While advancing landmark projects, ECC remained steadfast in its primary duty of providing timely and effective benefits under the Employees' Compensation Program (ECP). As of March 2025, the agency disbursed over ₱455 million in compensation claims, covering:

- Death and Pension: 50,337 claims, ₱305.5 million
- Disability: 6,253 claims, ₱75.1 million
- Sickness: 5,851 claims, ₱65.4 million
- Medical Services: 389 claims, ₱5.7 million
- Funeral and Rehabilitation Services: ₱4 million

According to the latest data, the State Insurance Fund has reached a total reserve of over 59 billion pesos. Projections show that the ECP-SIF Fund Life under GSIS could extend beyond the year 2121, while that of the SSS could last beyond 2086. These figures serve as strong evidence of ECC's long-term sustainability and its continued capacity to support PWRDs.

These figures underscore ECC's continuous efforts to streamline processes, reduce turnaround times, and ensure that workers receive the support they are entitled to without delay.

Job Fair Opens Doors to New Opportunities

Equally significant was ECC's commitment to connect Persons with Disabilities (PWDs) and PWRDs to inclusive employment opportunities. This was showcased during the Career Orientation and Job Fair held on August 5, 2025 at Ichikawa Hall, Occupational Safety and Health Center, Quezon City, as part of the 2025 National Disability Rights Week (NDRW) celebration.

With the theme "*Innovation for Inclusion: Building Inclusive Communities Together*," the event brought together inclusive employers such as BPI, Rebisco, Multirich, SPI Corp., Southern Summit Life Insurance Agency, and Starworks Integrated Services. Participants not only gained access to immediate job opportunities, with some already hired, but also benefited from a mental health talk by psychologist Dr. Mary May Malabanan Fernando and an interactive dialogue with ECC's Work Contingency Prevention and Rehabilitation Division.

The job fair served as a clear reminder that ECC's rehabilitation programs go beyond therapy and livelihood kits. They create tangible pathways for reintegration into the workforce, empowering beneficiaries to rebuild their lives with dignity and purpose.

Ways Forward

As ECC steps into its next chapter, it remains anchored in its vision to be a leading institution for social protection among Filipino workers, particularly those who suffered work-related contingencies.

Whether through the soon-to-be established WRCC, transformative rehabilitation programs like DM-RTWAP, inclusive employment initiatives such as the NDRW Job Fair, or the efficient delivery of EC benefits, ECC in 2025 embodies a unified mission: to protect, empower, and uplift workers in their time of need. For 50 years, ECC has stood as a guardian of workers' rights and welfare. Today, it moves forward with a renewed purpose to embrace not just compensation, but complete rehabilitation, inclusion, and transformation for every Filipino worker.

GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

Building an Inclusive Future for Public Service and Social Protection Through Innovation and Partnership

As the Government Service Insurance System (GSIS) marks its 88th anniversary, it celebrates a journey of service that has spanned generations—protecting, supporting, and uplifting the lives of government workers and pensioners across the Philippines. For nearly nine decades, GSIS has stood as a cornerstone of financial security for public servants.

This milestone is not just a celebration of longevity, but a reaffirmation of purpose: to deliver "*Ginhawa for All*" (Relief for All)—comfort, stability, and well-being for members at every stage of life. Through policy reforms, innovative loan programs, inclusive insurance coverage, and accelerated digital transformation, GSIS continues to redefine how a public institution can lead with compassion and efficiency.

In 2024, GSIS achieved one of its strongest financial performances to date, recording a ₱135.7 billion net income, a 21% increase from the previous year. Its total assets grew to ₱1.83 trillion, driven by prudent investments and operational excellence. These results have fortified the Fund's life until 2058, ensuring continued protection for future generations.

This year's theme, "*Basta Sama-Sama, Tuloy-Tuloy ang Ginhawa*" (Together, We Sustain Progress), embodies progress that is best achieved through unity and shared action. From expanding digital access and affordable housing to strengthening social protection, every milestone is a testament to the power of collaboration in advancing public welfare.

Empowering Members Through Innovation

Innovation remains central to GSIS's mission. The GSIS Touch mobile app continues to redefine public service delivery, giving members and pensioners access to key services through a single, secure digital platform.

With facial authentication technology, members can now apply for loans without branch visits or one-time passwords—just a quick face scan for instant, secure verification. By early 2025, over 3.8 million loans had been processed through the app, which now serves 1.7 million active users, representing two-thirds of the GSIS membership.

To ensure inclusivity, GSIS has also established Digital Business Centers nationwide—self-service hubs that enable members to apply for loans, file claims, and complete the Annual Pensioners' Information Revalidation (APIR). With 40 centers already operational, even members with limited digital access can experience efficient, technology-driven service.

Behind these innovations lies a commitment to sustainability and trust. The Enterprise Architecture Project—GSIS's comprehensive digital governance framework—strengthens data security, enhances operational resilience, and prepares the institution for the evolving needs of its stakeholders.

For GSIS, digital transformation is not only about speed and convenience; it is about ensuring that every interaction reflects care, competence, and confidence.

GSIS President and General Manager Jose Arnulfo Veloso, together with Anti-Red Tape Authority Director General Ernesto Perez, spearheads the launch of one of the GSIS's Digital Business Centers.

Financial Relief Through the Ginhawa Max Loan Buyout Program

Recognizing the burden of high-interest debt among public workers, GSIS introduced the Ginhawa Max Loan Buyout Program, an initiative that allows members to fully pay off costly external loans and replace them with GSIS loans at significantly low interest rates of 6% per annum.

Members can borrow up to ₱5 million or 19 times their monthly salary, whichever is lower, with repayment terms of up to 10 years and no service fees.

The previous need for a memorandum of agreement (MOA) has been replaced by sending a letter of intent from agency heads or designated representatives for their personnel to apply. Applications can be conveniently scheduled through the GSIS Touch app, ensuring transparency and ease for all qualified members.

The Ginhawa Max is part of GSIS's Ginhawa Loan Bundle, which also includes Ginhawa Flex and Ginhawa Lite—a suite of loan products designed to provide responsive financial solutions for members and pensioners.

Home Ownership: Turning Dreams Into Reality

A home is more than just a shelter. It is security, comfort, and hope. Through its flagship housing programs, GSIS is making it possible for more members to move from renting to owning.

The Lease with Option to Buy (LWOB) program offers members the chance to lease a GSIS property with the option to own it later, without down payment, and through affordable installment plans. In 2025, LWOB was honored at the GovMedia Awards in Singapore as one of Asia's most innovative government housing initiatives.

With tools like the LWOB Dashboard and Map Locator, members can easily search available units across the country. As of May 15, 2025, the program has helped 3,360 families start their journey to homeownership, with properties valued at ₱2.84 billion.

Meanwhile, the Housing Accounts Restructuring and Condonation Program (HARCP) offers struggling borrowers a lifeline—reducing interest rates to 6%, extending repayment up to 10 years, granting a 50% interest discount for full settlement, and waiving all penalties and surcharges. A total of 1,618 borrowers have already benefited from HARCP, with P2.6 billion in penalties condoned and P175 million interest discounts granted.

Through these programs, GSIS safeguards the dignity of public servants by helping them secure not just a house, but a home they can truly call their own.

GSIS President and General Manager Jose Arnulfo Veloso awards land titles to beneficiaries from Cavite under its Pabahay sa Bagong Bayaning Manggagawa (PBBM) program to include the Lease with Option to Buy and Housing Accounts Restructuring and Condonation Program.

Protecting What Matters: Stronger Coverage, Greater Trust

As the Philippines' largest state insurer, GSIS continues to play a vital role in national resilience. In 2024, the GSIS generated ₱10.5 billion in non-life insurance premiums—surpassing its target by nearly 20%. This included coverage for over 132,000 school buildings under the National Indemnity Insurance Program, and personal accident insurance for Department of Education personnel.

To promote a culture of preparedness, GSIS launched the Seal of Protection Awards, recognizing local government units and national agencies that excel in asset protection and risk management.

Looking ahead, GSIS is partnering with the Japan International Cooperation Agency (JICA) to launch an AI-powered General Insurance Information System, enabling real-time, paperless transactions for policy applications, endorsements, and claims—further modernizing public sector insurance services.

GSIS President and General Manager Jose Arnulfo Veloso signs a Technical Cooperation Project (TCP) agreement with Mr. Sakamoto Takema of the Japan International Cooperation Agency (JICA). This collaboration aims to strengthen the country's public insurance system, enhancing the Philippines' ability to recover swiftly and build greater resilience against natural calamities.

Leading Beyond Borders: GSIS as ASSA Chair

On November 26, 2024, GSIS President and General Manager Jose Arnulfo Veloso took on a historic role as Chairman of the ASEAN Social Security Association (ASSA). This milestone positions GSIS as a key player in shaping regional strategies for inclusive, sustainable, and technology-driven social protection.

Malaysia's Employees Provident Fund CEO Ahmad Zulqarnain Onn (left) officially hands over the ASSA chairmanship to GSIS President and General Manager Jose Arnulfo Veloso during the 41st ASSA Meetings in November 2024.

Together, the ten-member ASSA group holds a combined asset base of USD 1.3 trillion, a formidable force for regional development.

Under GSIS's leadership, digital transformation, climate action, and cross-border cooperation have become key pillars of progress. On March 21, 2025, ASSA members signed a sustainability pledge in El Nido, Palawan, committing to social inclusion, environmental stewardship, and economic resilience.

This symbolic act signals a new chapter where social security institutions serve not just as financial stewards, but as agents of change across Southeast Asia.

41st ASSA Chairman Jose Arnulfo Veloso signs the historic ASSA Sustainability Pledge in Palawan together with other leaders from ASSA member -institutions. The signing is a step towards integrating sustainability into social security systems across the region and collective commitment of social security organizations to drive inclusive growth and climate action.

A Shared Future of *Ginhawa*

As GSIS celebrates its 88th year, it looks forward to a future defined by innovation, inclusivity, and integrity. Through regional cooperation under ASSA, GSIS remains committed to building social protection systems that are future-ready, people-centered, and anchored on shared prosperity—ensuring that "*Ginhawa for All*" extends beyond borders, uplifting lives across the ASEAN community.

HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG FUND)

Pag-IBIG Fund's Online Public Auction: Making Affordable Homes Accessible Online

Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta leads the launch of the Online Public Auction (OPA).

For decades, the Home Development Mutual Fund, more popularly known as Pag-IBIG Fund, has always been committed to helping Filipinos acquire homes that they can call their own.

One of the agency's patronized housing programs is the Pag-IBIG Acquired Assets, where foreclosed properties are sold at auction at a discount. This enables members to have an alternative option to own a home at a much lower price.

In the third quarter of 2024 Consumer Expectation Survey conducted by the Bangko Sentral ng Pilipinas, consumers showed a pessimistic view on buying big-ticket items, which includes house and/or lot during the period. More than half of the respondent households (53.8%) intended to purchase real property if prices range from P450,000 and below.

Consistent with its aim to ensure that Filipino workers have access to affordable homes, the Pag-IBIG Fund launched the Online Public Auction (OPA). This digital platform modernizes the traditional bidding process by allowing users to complete transactions online. No need to attend physical bidding events, fill out thick stacks of documents, and line up at Pag-IBIG branches.

From Manual Bidding to Digital Transformation

Pag-IBIG Fund had long conducted manual public auctions to dispose of its acquired assets. These auctions were often held in branch offices, where buyers would personally submit sealed bids. While effective, the system had its limitations.

Attendance was constrained to those who could be physically present, and the reliance on paper-based submissions often slowed down the process.

Recognizing these gaps, Pag-IBIG began developing a web-based auction system as part of its broader digitalization strategy. The agency had already modernized other services such as Virtual Pag-IBIG for online savings, loans, and payments, and the auction platform was a logical next step.

The Launch of the Online Public Auction

On November 15, 2024, Pag-IBIG formally announced the launch of OPA, a digital platform where buyers could view property listings and place bids remotely.

The OPA allows buyers to register online, secure a Buyer ID, browse through Pag-IBIG's extensive property inventory, and place bids—all from a computer or smartphone. The platform features an intuitive "Add to Cart" option, enabling users to bid on multiple properties in a single transaction.

"We are in the digital age. The OPA is part of our continued commitment to harness technology, with the ultimate objective of helping the Filipino worker achieve their dream of homeownership," said Pag-IBIG Fund CEO Marilene Acosta. "By bringing the auction process online, we are not only making it more convenient and accessible but also ensuring greater transparency and fairness for all our members."

Transitioning from Manual to Digital

The migration from manual to online auctions was gradual to allow buyers time to adjust. Pag-IBIG continued to accept physical bid submissions until December 31, 2024. Beginning in January 2025, however, the OPA became the exclusive channel for bids in the First and Second Public Auctions. By May 13, 2025, the system was further expanded to include Negotiated Sales, specifically for retail and individual buyers.

This phased approach ensured that no group of buyers was left behind. For first-time participants unfamiliar with digital bidding, Pag-IBIG Fund provided a step-by-step guide on the website.

How the Online Public Auction Works

The OPA is designed for both Pag-IBIG members and non-members, making it as inclusive as possible. To participate, individuals need only to register and provide basic documents such as a valid government ID, an active mobile number, and a working email address.

Those who plan to finance their purchases through Pag-IBIG housing loans must meet additional conditions: at least 24 months of membership savings (which may be paid in a lump sum), not exceeding 65 years old at the time of application, and a clean loan record. Borrowers with existing loans must also ensure that their accounts are updated.

Once registered, buyers can explore Pag-IBIG's listings of foreclosed assets. These properties range from small residential lots to house-and-lot packages and condominium units. Each listing includes essential details such as location, lot size, floor area, and minimum bid price.

Bidding is straightforward. Buyers add their chosen properties to a virtual cart and submit their offers before the deadline. Importantly, all bids are final—no changes or cancellations are allowed once submitted, a safeguard that preserves fairness and orderliness in the auction process.

Payment options are flexible. Buyers may pay in cash within 30 days, opt for short-term installment plans of up to 12 months, or avail themselves of long-term financing for up to 30 years through Pag-IBIG housing loans.

Why the OPA matters

The Online Public Auction represents more than just a technological upgrade. It is a step toward greater accessibility, efficiency, and transparency in government service. By eliminating geographic and logistical barriers, the OPA enables more Filipinos to participate in property acquisition.

For buyers, the platform means convenience and cost savings. There is no need to travel, wait in line, and manually submit required documents.

For Pag-IBIG Fund, the introduction of the OPA transformed its operation into a faster and more transparent workflow. Before the shift to digital, Pag-IBIG Fund employees had to go through time-consuming steps during every manual public auction. Although the system was thorough, it was also resource intensive. Pag-IBIG Fund recognized that it could be improved.

With OPA, repetitive manual tasks were eliminated. For instance, instead of manually opening and sorting envelopes, employees now access bid submissions directly through the OPA platform.

OPA has reduced processing time, improved transparency, and enabled Pag-IBIG Fund to serve more buyers in less time—all while upholding fairness in the bidding process.

Through its recent innovations, Pag-IBIG Fund continues to harness technology to enhance its processes and elevate the quality of its services. OPA represents not only the modernization of a traditional process but also a genuine effort to meet Filipinos wherever they are.

With OPA, Pag-IBIG Fund aims to continuously remain a reliable partner of Filipinos in achieving their dreams of homeownership. Driven by excellence and innovation, Pag-IBIG Fund will remain committed in ensuring that more Filipino workers have access to affordable and quality home — always delivering “Tapat na Serbisyo, Mula sa Puso.”

PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH)

The PhilHealth Annual Accomplishment Report: A Year of Transformative Reforms and Milestone Achievements (2025)

The year 2025 marks a pivotal chapter in the history of the Philippine Health Insurance Corporation (PhilHealth) as it celebrates its 30th year anniversary. As the nation continues its journey toward universal health coverage, this year's accomplishments stand as a testament to the unwavering commitment of the Philippine government, PhilHealth's leadership, and its dedicated workforce to build a more equitable, accessible, and financially sustainable healthcare system for all Filipinos. The milestones achieved in 2025 are not merely statistics, but tangible results of a systemic transformation aimed at bridging the gap between healthcare aspiration and reality, ensuring that no Filipino is left behind.

This report outlines the institutional highlights, transformative reforms, significant milestones, and key initiatives implemented throughout the year. It chronicles a period of aggressive digitalization, expanded and improved benefit packages, strengthened governance, and a renewed focus on primary care—all designed to align PhilHealth's operations with the full spirit and mandate of the Universal Health Care (UHC) Act.

Milestones: Measuring Our Progress

The year 2025 saw the achievement of several key milestones that directly impacted the lives of millions of Filipinos. These accomplishments demonstrate the tangible results of PhilHealth's strategic initiatives.

- **Expanded Benefit Coverage:** The President, in his State of the Nation Address, highlighted the significant expansion of PhilHealth's benefit packages. This year's highlights included:

  - **First in Asia: Severe Acute Malnutrition Package:** In a landmark move, PhilHealth became the first social health insurance institution in Asia to launch a dedicated benefit package for Severe Acute Malnutrition. This new package covers the full spectrum of care, from inpatient treatment to outpatient follow-up, ensuring that the most vulnerable children receive the necessary nutritional support and medical interventions to recover and thrive.

  - **Comprehensive Dialysis Coverage for All:** The annual coverage for hemodialysis sessions was permanently increased from 90 to 156 sessions, making a full year of life-sustaining treatment effectively free for Stage 5 chronic kidney disease patients.

  - **Heart Care for All:** A dedicated benefit package for coronary artery bypass surgery and treatment for acute myocardial infarction was launched, providing financial relief for thousands of families facing catastrophic heart disease.

  - **Comprehensive Cancer Screening:** New packages for cancer screening were introduced, including mammograms and breast ultrasound, emphasizing early detection and preventive care.

  - **Oral Health Services:** The new preventive oral health services package was fully rolled out, covering services like dental check-ups, oral prophylaxis, and fluoride treatments, which is a critical step in addressing a long-neglected area of public health.

- **Nationwide Konsulta+ Rollout:** The PhilHealth Konsulta with Sustainable Development Goals (SDG) Package, also known as Konsulta+, achieved a major milestone by expanding its coverage to include outpatient benefits for mental health, tuberculosis, and HIV/AIDS. With over 80% of LGUs now having an accredited Konsulta+ provider network, millions of members gained access to free annual check-ups, primary care consults, and essential laboratory tests, fulfilling the UHC Act's promise of a strong primary care foundation.

- **Accelerated Claims Processing:** The new eClaims system, coupled with the Electronic Statement of Account requirement for all health facilities, drastically reduced claims processing backlogs. The average claims processing time was brought down to a record low of 23 days, from a previous average of over 60-90 days, restoring confidence among both members and providers in the efficiency of the PhilHealth system. A full claims amnesty program was also successfully concluded, clearing the backlog of denied claims dating back to 2018.

Reforms: Driving a New Healthcare Paradigm

The reforms implemented in 2025 were foundational, re-engineering the very mechanisms by which PhilHealth delivers on its promise of universal health coverage. These changes moved beyond incremental improvements, creating a new paradigm for health financing and service delivery.

- **Transition to Prospective Payment Mechanisms:** A major legislative and operational reform was the full-scale pilot implementation of prospective, performance-based payment mechanisms for Health Care Provider Networks. The old "fee-for-service" model was gradually phased out in key UHC Integration Sites, replaced by a global budget system for contracted networks.

  This monumental shift incentivized healthcare providers to focus on preventive care, better patient outcomes, and cost-efficiency rather than the volume of services. The success of this pilot, which demonstrated a significant reduction in unnecessary diagnostics and hospital readmissions, paved the way for nationwide implementation in the coming years.

- **Reformed Contribution and Financial Policy:** In response to public and legislative discourse, PhilHealth worked closely with Congress to enact a more responsive and sustainable contribution policy. While the 2025 budget initially saw a removal of the government subsidy, PhilHealth's financial foresight and improved collection efficiency mitigated the impact.

  A landmark legislative measure was passed, earmarking a portion of the sin tax revenue directly back to PhilHealth for benefit enhancements, providing a stable and reliable source of funding independent of the General Appropriations Act. This reform, coupled with enhanced digital payment channels for businesses and individual members, stabilized the corporation's finances and reassured the public of its long-term viability.

- **Enhanced Anti-Fraud Framework:** In a decisive move to combat historical fraud and abuse, PhilHealth institutionalized a multi-pronged anti-fraud framework. This included the implementation of a

Time-Based One-Time Password authentication for all provider and member portal transactions, significantly bolstering data security. Furthermore, an automated claims processing system with integrated red-flagging algorithms was fully deployed. This system, powered by artificial intelligence, automatically detects suspicious billing patterns and triggers immediate investigation, reducing the turnaround time for fraud detection from months to minutes.

Key Initiatives: Paving the Way for the Future

Looking ahead, PhilHealth launched several key initiatives in 2025 designed to further strengthen the institution and expand its impact.

- **The "RISE 30 Mission" Roadmap:** In celebration of PhilHealth's 30th anniversary, the corporation launched "RISE 30", a strategic roadmap to guide its future initiatives. This mission consolidates and accelerates all ongoing reforms, aiming to transform PhilHealth into a more responsive, efficient, and sustainable organization. Key to this roadmap is the commitment to continually expand benefits, enhance governance, and empower members through digital platforms. The "RISE 30" mission provides a cohesive framework for all PhilHealth's programs, ensuring that every initiative contributes to the corporation's long-term vision of providing genuine financial protection for all Filipinos.

- **The "YAKAP" (Yaman ng Kalusugan Program Para Malayo sa Sakit) Program:** This flagship program, announced by President Ferdinand "Bongbong" R. Marcos Jr., consolidates all PhilHealth's expanded primary care benefits under one cohesive brand. The YAKAP program is not just a package of benefits but a strategic initiative to re-orient the public's perception of healthcare from a curative to a preventive mindset. It is supported by a nationwide communication campaign to encourage Filipinos to avail of free check-ups and screenings before an illness becomes critical.

Partner Commendations

The significant progress made by PhilHealth in 2025 was made possible through strong and collaborative partnerships with government agencies, health facilities, and other key stakeholders. The following are highlights of the positive feedback and commendations received from our partners:

- **Governance Commission for GOCCs (GCG):** The GCG affirmed its support for PhilHealth's major organizational revamp.

A representative from the GCG stated, “The centralization of key administrative functions and the creation of new offices, like the Benefit Payment Appeals Office, represent a crucial step toward building a more efficient and accountable PhilHealth. These reforms will address long-standing operational challenges and ensure the agency is well-equipped to fulfill its mandate under the UHC Act.”

- **Department of Labor and Employment (DOLE):** Upon signing a Memorandum of Agreement to promote the PhilHealth YAKAP program, the Labor Secretary commended the initiative’s focus on workers’ welfare. He noted, “This partnership enhances workers’ access to crucial primary care benefits. The PhilHealth YAKAP program is a vital tool for promoting prevention and early disease detection, which will help curb financial hardship for our workforce.”

- **St. Elizabeth Hospital, Inc. (SEHI):** After partnering with PhilHealth to provide enhanced cardiac care benefits in the region, a representative from SEHI praised the new agreement. “The collaboration with PhilHealth allows us to reduce out-of-pocket expenses for our patients and ensures they have access to quality, life-saving cardiac services,” the representative said. “The ‘No Balance Billing’ policy in this partnership is a significant step towards a more inclusive and responsive healthcare system.”

Conclusion

The year 2025 has been a year of unprecedented change and profound progress for PhilHealth. The institutional highlights, transformative reforms, and key initiatives detailed in this report are not just isolated achievements; they are interconnected components of a single, overarching strategy: to fully realize the promise of the Universal Health Care Act. Through a commitment to good governance, strategic digitalization, and a relentless focus on improving member benefits under the new “RISE 30” roadmap, PhilHealth has successfully navigated a complex landscape of challenges and emerged as a more resilient, responsive, and reliable institution.

As we move forward, the corporation remains steadfast in its mission to protect every Filipino against financial hardship from illness, ensuring a healthier and more prosperous nation for generations to come. The work is far from over, but the foundation built in 2025 has laid the groundwork for a future where quality healthcare is a right, not a privilege.

SOCIAL SECURITY SYSTEM (SSS)

SSS Celebrates Breakthroughs: Excellence, Innovation, and Reforms

In September 2025, the Social Security System (SSS) launched its landmark Pension Reform Program, aligned with the directive of President Ferdinand R. Marcos Jr. Backed by comprehensive actuarial studies, the program introduces a historic three-year pension increase for all SSS pensioners—the first multi-year adjustment in the institution's 68-year history.

President Marcos Jr. led the ceremonial launch of the program in the same month, joined by Secretary of Labor and Employment Bienvenido E. Laguesma, SSS President and Chief Executive Officer Robert Joseph M. De Claro, members of the Social Security Commission (SSC), SSS executives, employees, and guests. The event also honored pensioner representatives, who received symbolic tokens from the President to mark the beginning of the reform initiative during the 68th SSS Anniversary celebration.

SSS also unveiled its innovative LoanLite program, a micro-lending initiative powered by Union Bank of the Philippines. Designed to provide accessible, secure, and affordable credit to millions of SSS members, this program aims to protect individuals from the risks of predatory lending.

In October 2025, SSS introduced the EMV-equipped MySSS Card, in collaboration with Rizal Commercial Banking Corporation (RCBC) as the first partner bank. Replacing the UMID card, the new card serves as a debit card linked to a savings account, enabling secure access to benefits, loans, and daily transactions. It can be used for shopping, transport, and online purchases. Additional partner banks will be added soon.


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Communication
2025–28
ISSA CERTIFICATE OF EXCELLENCE
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EXCELLENCE IN SOCIAL SECURITY
MPUR 2025
–3 October 2025
KWSP
The Social Security System (SSS) was honored with the ISSA Certificate of Excellence for successfully implementing the **ISSA Guidelines on Communication by Social Security Administrations**, marking a milestone as the first Philippine institution and third in Asia to achieve this distinction.
Sigurado ang Bukas


SINGAPORE
Jewel Changi Airport

CENTRAL PROVIDENT FUND BOARD (CPFB)

Evolving with Singapore's Needs: Key CPF Policy Changes and Enhancements

In 2025, the Central Provident Fund (CPF) Board introduced several significant enhancements to improve retirement adequacy for Singaporeans. These changes focus on optimizing retirement savings, expanding support for different worker groups, and making financial planning more accessible, representing a comprehensive approach to retirement planning and social security.

Greater Flexibility to Increase Retirement Income

Starting 1 January 2025, the Enhanced Retirement Sum has been increased from 1.5 times to two times the Full Retirement Sum. This allows CPF members aged 55 and above to top up their Retirement Account to the current year's Enhanced Retirement Sum limit, earning higher interest on their savings and enjoy CPF LIFE monthly payouts. Members turning 55 years old in 2025 who have raised the Enhanced Retirement Sum may receive monthly payouts of up to SGD $3,300 (~USD $2,600) for life–up from about $2,500 (~USD $1,950) in monthly payouts under the previous Enhanced Retirement Sum.

The Enhanced Retirement Sum will continue to be adjusted annually, giving members the opportunity to make additional top-ups each year to further boost their retirement payouts.

Stronger Protections for Platform Workers

Recognizing the growing role of Platform Workers and the vulnerabilities they face, the landmark Platform Workers Bill was passed in in 2024 and took effect on 1 January 2025. Previously classified as self-employed and only required to contribute to their MediSave Account, Platform Workers born on or after 1 January 1995 are now automatically included in CPF contributions to their Ordinary, Special, and MediSave Accounts, to help them build housing and retirement adequacy comparable to employees with similar earnings.

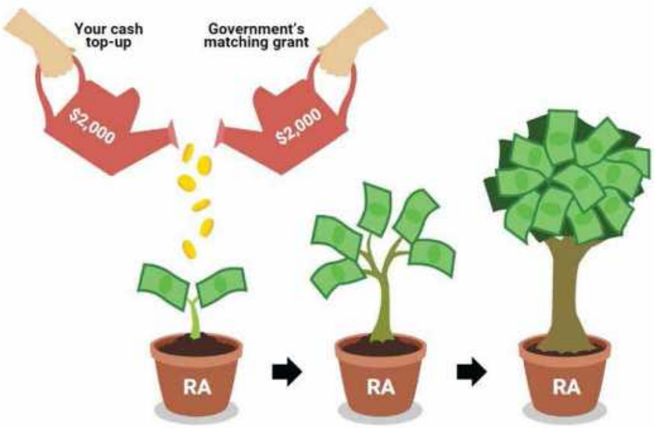
Older Platform Workers born before 1 January 1995 may opt in voluntarily, with early participation encouraged to maximize compound interest benefits. Those who choose not to opt in will still be required to make CPF MediSave contributions but will not receive the Platform Operators' share of CPF contributions.

The implementation of CPF contributions for Platform Workers follows a gradual approach, with contribution rates increasing over a five-year period. To provide support for lower-income Platform Workers as they transition to increased CPF contribution rates, they would be eligible for the Platform Workers CPF Transition Support. This scheme covers 100% of eligible Platform Workers' increased CPF contributions to minimize the impact on their take-home earnings through monthly cash support to offset their additional CPF contributions to Ordinary and Special Accounts. This means that eligible Platform Workers will effectively not bear any cost from the increased CPF contributions in 2025, as the government will fully subsidise the increase.

Enhanced Support for Lower-Income Members

The Matched Retirement Savings Scheme, launched in 2021, was designed to help senior Singapore citizens with lower retirement savings build up more savings and boost their monthly payouts in retirement. For eligible members aged 55 to 70, the government would match every dollar of cash top-ups made to the Retirement Account, up to SGD $600 (~USD $470) per year for each member. In 2024, more than 103,000 members received a total of SGD $61 million (~USD $48 million) in matching grants, with nine in 10 members receiving the maximum annual matching grant of SGD $600.

Starting 1 January 2025, the Matched Retirement Savings Scheme was further enhanced with the removal of the age cap of 70 and an increase in the matching grant to SGD $2,000 (~USD $1,600) per year, subject to a lifetime cap of SGD $20,000 (~USD $16,000) per eligible member. These improvements have substantially expanded the scheme's reach from 395,000 eligible members in 2024 to more than 740,000 in 2025.



Easier Financial Planning with "PLAN with CPF"

CPF Board launched the 'PLAN with CPF', (www.cpf.gov.sg/PLANwithCPF), a comprehensive digital guidance platform to make financial planning more accessible for Singaporeans throughout their lives. The initiative demonstrates CPF Board's commitment to supporting members across various life stages, from career beginnings to retirement planning.

The platform features a personalized dashboard that offers an integrated suite of planning tools and resources. Members can easily access CPF Planners and tools such as: the Retirement Payout Planner, Home Purchase Planner, and Health Insurance Planner, helping members optimize savings, budget for housing, and assess insurance affordability. Beyond these tools, the platform provides curated educational resources tailored to different life stages and financial planning needs. It also includes a financial fitness questionnaire, developed in partnership with MoneySense, allowing members to assess their overall financial health beyond CPF savings.

The central hub empowers members to track their financial planning progress, identify next steps, access various planning tools and educational materials, and make informed decisions about growing and using their CPF savings to meet their financial goals across different life milestones.

Seven Decades of Social Security, Singapore-Style

As CPF Board marks its 70th anniversary in 2025, these enhancements reflect the evolution of Singapore's social security system from a basic retirement savings scheme in 1955 to today's comprehensive social security system that supports financial security in retirement. As Singapore's workforce transforms and social needs evolve, CPF Board's adaptability ensures it remains a cornerstone of Singapore's social security landscape for generations to come. To commemorate this milestone, a commemorative book documenting the organization's seven-decade evolution through perspectives from Ministers, leadership, staff, and members was launched and is available at cpf.gov.sg/cpf70fullbook.


THAILAND
The Grand Palace

NATIONAL HEALTH SECURITY OFFICE (NHSO)

Thailand Launches '30-Baht Healthcare Anywhere' Scheme, with Plan to Expand Elderly care and Local Jobs

Thailand has launched an ambitious expansion of its Universal Coverage Scheme, introducing nationwide "30-baht healthcare anywhere" access and deploying more than 18,000 professional caregivers in a sweeping response to the nation's rapidly aging population.

Officially launched by Public Health Minister Somsak Thepsuthin on August 26, the initiative represents the most significant reform to Thailand's healthcare system since the original 30-baht scheme was introduced in 2002. The expanded program removes geographical restrictions that previously confined patients to specific facilities, allowing them to receive treatment at any participating healthcare institution nationwide.

Dual Focus on Access and Aging

"The initiative not only covers healthcare services nationwide but also aims to strengthen healthcare systems for the elderly and bedridden patients," Minister Somsak said during the launch. "The goal is to improve their quality of life through care provided by caregivers for dependent persons. At the same time, the program creates jobs and stimulates the grassroots economy."

The new phase of the Universal Coverage Scheme builds upon Prime Minister Paetongtarn Shinawatra's earlier announcement that all patients could access healthcare anywhere in the country under the universal scheme. Operational since January 1, the enhanced program introduces a comprehensive long-term care strategy tailored to Thailand's demographic shift toward an aging society.

With more than 20% of Thailand's population projected to be over 60 by the end of the decade, the country is moving swiftly toward becoming a fully aged society. According to the World Health Organization, a nation qualifies as "aged" when more than 14% of its population is 65 or older—a threshold Thailand is rapidly approaching.

Massive Investment in Community Care

To strengthen long-term care nationwide, the government has allocated 1.1 billion baht to the National Health Security Office (NHSO). The funding enables collaboration with local authorities—including subdistrict administrations, municipalities, Pattaya City, and the Bangkok Metropolitan Administration—to recruit over 18,000 trained caregivers serving more than 100,000 dependent persons.

"Besides receiving wages, they will become part of the care system for dependent persons, helping to strengthen and enhance the efficiency of community healthcare across the country," Minister Somsak explained, adding that the government plans to continue expanding caregiver recruitment in future phases.

The program addresses a critical gap in Thailand's healthcare infrastructure, where formal long-term care services have traditionally been limited, forcing families to provide care independently or rely on informal arrangements.

Professional Training Standards

NHSO Secretary-General Dr. Jadej Thammatacharee outlined the program's emphasis on quality assurance, explaining: "This project's goal is to provide remuneration for caregivers of dependent persons in communities. This not only creates jobs but also improves the quality of care."

All caregivers will undergo standardized training developed in collaboration with the Department of Learning Promotion.

The curriculum includes elderly care techniques, community health integration, emergency response, and professional ethics.

"Every caregiver will receive quality and standardized training to ensure proper caregiving," Dr. Jadej noted, emphasizing that the program includes ongoing training, research, and academic services related to elderly and dependent care.

Early Implementation Success

Initial response to the program has exceeded expectations, with more than 6,000 people across the country already applying to join the caregiver program. The Department of Local Administration Promotion has begun recruitment and deployment in multiple regions.

The initiative represents a significant shift toward community-based care models, moving away from institutional care toward services that allow elderly and dependent individuals to remain in familiar environments while receiving professional support.

Economic and Social Impact

Beyond strengthening healthcare delivery, the initiative aims to stimulate local economies by creating formal employment opportunities, particularly in rural and underserved areas. The new caregiving positions provide sustainable income streams while addressing critical social needs.

Meanwhile, the "healthcare anywhere" component reduces travel burdens and associated costs for patients—especially those in remote communities who previously faced obstacles accessing specialized or urban-based care.

Future Expansion Plans

The caregiver program is the first phase of a broader effort to develop Thailand's long-term care infrastructure. Dr. Jadej expressed confidence in its continued success: "With strong cooperation, we believe that this policy will achieve its goals for the benefit of the people."

The initiative is already being closely watched by regional policymakers as a potential model for sustainable healthcare in aging societies. Its success could shape similar reforms across Southeast Asia as countries confront shared challenges of demographic transition and healthcare accessibility.

As Thailand advances this ambitious reform, it is setting a new benchmark for people-centered healthcare, demonstrating how integrated policy, local collaboration, and innovation can work together to secure the well-being of citizens across generations.

สำนักงานประกันสังคม

SOCIAL SECURITY OFFICE (SSO)

Development of Social Security Benefits

Over the past decade, Thai society has undergone rapid structural changes, which had a widespread impact on the quality of life and well-being of the population. The labor force, as the principal driver of national development, has been particularly affected by these dynamics. Key challenges include transition towards aging society, the expansion of informal employment, and the rise of digital platform work. These challenges not only affect the labor system but also pose significant policy concerns for the Social Security Office (SSO), which bears the responsibility of ensuring equitable and non-discriminatory social protection for all workers.

In response, the SSO has undertaken continuous policy reforms and operational adjustment, emphasizing both Social Security Fund and Workmen's Compensation Fund, to ensure coverage for all mandatory and voluntary insured persons under Sections 33, 39, and 40 of the Social Security Act 1990. Such measures are designed to address challenges in a tangible way, promote sustainable quality of life, and provide long-term social security for all insured persons

Social Security Fund (SSF)

The SSF provides protection against seven non-work-related contingencies: sickness or injury, maternity, invalidity, death, child allowance, old age, and unemployment. Currently (2024 to July 2025), the SSO has enhanced three social security benefit provisions in three areas: injury or sickness, child allowance, and unemployment due to dismissal. These benefits enable insured persons to access medical services more comprehensively and effectively, while also serving as a crucial mechanism to reduce financial burdens and to strengthen income security in uncertain situations, thereby ensuring that insured persons can maintain stability in their lives and recover efficiently from crises.

1. **Enhancement of child allowance:** SSO raised the monthly child allowance from 800 THB to 1,000 THB effective 1 January 2025, benefiting over 1.2 million children of insured persons.

   This adjustment aims to reduce childcare expenses and provide a better quality of life for young children. Under this measure, insured persons under Sections 33 and 39 who have children from birth to six years old are entitled to receive monthly child allowance of 1,000 THB per child for up to three children at a time.

2. **Enhancement of unemployment benefit due to dismissal:** SSO has raised the unemployment benefit in case of dismissal. The benefit has been raised from 50% to 60% of daily wages, payable for up to 180 days. As a result, the maximum monthly benefit increases from 7,500 to 9,000 baht per month. This measure took effect on 28 June 2025.

3. **Enhancement of sickness or injury benefits**

   a. **SSO Cancer Care Project:** The SSO has launched the "SSO Cancer Care" project to enhance medical services for insured persons diagnosed with cancer. The initiative enables insured persons to receive treatment at 91 accredited cancer-specialized hospitals with coverage that includes chemotherapy and high-cost targeted medicines.

      This ensures effective access to quality cancer treatment for insured persons. The project has been in effect since 19 February 2025, allowing insured persons with cancer to register for treatment via Line "SSO Cancer Care" without requiring a referral letter. To date, a total of 9,544 insured persons registered under the project.

   b. **Enhancing acces to stroke and cardiovascular disease treatments:** The SSO has expanded access to medical services for insured persons with stroke and cardiovascular diseases which are severe conditions requiring timely medical interventions. Under this measure, the insured persons are eligible to receive treatment at participating medical facilities that have signed memoranda of understanding with the SSO.

The network comprises of 40 hospitals for cardiovascular procedures and 12 hospitals for stroke interventions, without the requirement to use their designated social security hospital. The implementation period is from 1 April to 31 December 2025.

c. **Artificial eye implant surgery benefits (customized ocular prosthesis):** Insured persons with congenital ocular atrophy or permanent eye loss are entitled to artificial eye implant surgery to enhance self-confidence and support social reintegration. This project was initially implemented from 3 April 2024 to 4 April 2025, with 75 insured persons receiving the service. The benefit has been extended for an additional year, from 4 April 2025 to 3 April 2026.

d. **Robotic surgery coverage:** Guidelines and service fees have been established for the use of robotic-assisted surgery, which enhances surgical precision, minimizes tissue damage, and promotes faster recovery for patients. The benefits cover three medical conditions: carcinoma of the prostate gland, carcinoma of the rectum and anal canal and pancreatic tumors or inflammation. Insured persons may receive treatment under specified conditions at designated medical facilities. This measure has been effective since 10 June 2025.

Workers' Compensation Fund (WCF)

The SSO has revised the criteria and scope of medical benefits under the WCF with the goal of enhancing protection and security for employees to ensure effective and comprehensive medical treatment.

The revision increases the maximum amount of medical expenses for which employers are responsible, reflecting current economic conditions and rising medical costs. Previously, employers were responsible for actual necessary medical expenses up to a maximum of 50,000 THB. The new regulation increases this to actual necessary expenses up to 65,000 THB, with an additional allowance of up to 100,000 THB, totaling 165,000 THB.

Moreover, the definitions of occupational injury or sickness have been broadened to ensure more comprehensive coverage, allowing employees to receive appropriate treatment and quality care in the event of work-related injury or sickness. These amendments have been in effect since 25 April 2024.


VIETNAM
Fansipan Mountain

VIET NAM SOCIAL SECURITY (VSS)

Successful Achievements and Outcomes in Administrative Procedure Reform of VSS

Since 2024, Viet Nam Social Security (VSS) has prioritized administrative procedure reform with a strong commitment to people-centered services. The overarching goal is to enhance convenience, transparency, and satisfaction for citizens and businesses by simplifying processes, applying information technology, and providing effective and convenient online public services for citizens and businesses. These reforms have significantly improved the delivery of social, health, and unemployment insurance policies.

Achievements

VSS has restructured its operational processes to simplify documentary requirements, shorten processing times, and provide online public services. Key examples include: renewal of household health insurance cards; renewal of household health insurance cards with reduced premiums; registration and continuation of voluntary social insurance; and issuance of health insurance cards for those who only participate in health insurance via the National Public Service Portal.

VSS has also revised, supplemented and developed comprehensive administrative procedures for collecting, resolving and paying social insurance, unemployment insurance and health insurance benefits towards modernizations, application of information technology, and ensure that 100% online procedures, faster and more accurately carried out.

In line with the Government's Resolution No. 68/NQ-CP dated May 12, 2020, VSS reviews and proposes plans to reduce and simplify administrative procedures related to business activities of citizens and enterprises. VSS has consistently reviewed and reduced the number of administrative procedures from 115 procedures in 2012 to just 25 procedures in 2021. Since 2024, VSS has further streamlined operations by reducing the number of forms by 24%, data fields by 29%, process steps by 12%, and required documents by 49%.

Over the years, VSS has strongly promoted application of information technology in administrative procedure reform.

Diversifying methods for submitting dossiers and retrieving results:

Citizens and businesses can now transact in-person at VSS's one-stop shops, online via electronic transactions, public postal services (with subsidized fees for organizations), or at provincial-level Public Administration Service Centers and district-level Administrative Procedure Reception and Results Departments. This variety of submission and retrieval options, along with the push for electronic transactions, supports the goal of reducing travel and waiting times, cutting costs for citizens and businesses, and minimizing backlogs at VSS offices. It also reduces the pressure on its one-stop shops and ensures transparency in all regulations regarding documents and procedures.

Centralized Social Insurance Management Software:

By implementing centralized, national-level software, VSS has ensured accurate and timely processing of social insurance benefits. This system makes it easier to monitor participation contribution's history and has helped prevent fraud, particularly in cases of sickness, maternity, work-related accidents, occupational diseases, and unemployment benefits.

Modernized Payment Methods:

Payment methods have also been reformed for a safer, more accurate, and faster payments for social and unemployment benefits. While monthly pensions and allowances are still paid through postal services, most other benefits are now transferred directly to personal bank accounts.

In 2022, about 61% of urban beneficiaries received their social insurance and unemployment benefits this way, surpassing the target set by the Prime Minister's Decision No. 1813/QD-TTg. Key figures include 42% for monthly pension and social insurance allowance payments; 92% for lump-sum social insurance payments; and 96% for unemployment benefits. Since August 1, 2024, VSS has implemented direct bank transfers for monthly pensions and social insurance allowances in 38 provinces and cities. Following Document No. 3830/BHXH-TCKT issued on October 22, 2024, this initiative expanded nationwide in November 2024, where approximately 78% of urban recipients now receiving social and unemployment insurance benefits via their personal bank accounts.

VssID – Digital Social Security Application:

VSS consistently focuses on upgrading and improving the VssID - Digital Social Security application, which allows users to manage and monitor their participation and benefits; and access public services conveniently and remotely. By the end of 2024, more than 37 million individual electronic transaction accounts had been approved nationwide forVssID use.

With the cooperation and support of the Ministry of Public Security, VSS has integrated its data with the Viet Nam digital identification (VNeID) application. This includes integrating social insurance books into the VNeID app; integrating VNeID accounts with VssID, giving people more options for accessing information, using their health insurance cards, and performing online public services for individuals on the VssID app; and upgrading the VSS Public Service Portal to include a login feature using VNeID accounts, making it even easier for individuals to access and manage their insurance benefits.

Digital Signatures for all Employees:

To support secure and efficient operations, 100% of VSS's civil servants, public employees, and workers have been issued digital signatures.

Challenges and Limitations

Despite these advancements, challenges remain. Electronic transaction rates among individuals and several businesses are still below VSS's goals due to several difficulties and limitations, such as:

- Several private enterprises and small, family-owned businesses with few employees or infrequent monthly changes in their workforce face financial difficulties in acquiring digital signatures, so they have little interest in electronic transactions.

- The public has limited access to information, low technical proficiency, and a lack of proper equipment for using information technology.

- Many people are used to conducting in-person transactions at social security offices, which keeps individual electronic transaction rate low.
- Non-cash payments face challenges, including limited infrastructure from payment service providers (ATMs often malfunction and service has not reached deep or remote areas) and high bank account fees.

- Data connection and sharing between social security databases and other specialized databases remains slow, making it difficult to restructure operational procedures and provide public services in the social insurance sector.

Solutions for Future Administrative Reform in Social Insurance

Looking ahead, VSS will continue to implement legal documents related to administrative procedures in the field of social insurance, simplify administrative procedures, and strengthen the application of information technology.

Communication efforts will be expanded to inform people of their entitlements and benefits of electronic transactions. VSS also aims to enhance digital transformation by completing and connecting specialized data systems on social insurance with other databases, and finalizing the national database on insurance; upgrade and improve VSS's operational software to meet business and management requirements; digitize records and the results of administrative procedure settlement, and promote the nationwide payment of pensions and social insurance allowances through non-cash methods.

The Year THAT WAS

41ST ASSA CONFERENCE, BOARD AND SECRETARIAT MEETINGS

Social security leaders from 10 ASEAN nations gathered for the 41st ASSA Conference on November 2024, underscoring their growing influence in global capital markets and shared commitment to stronger social protection systems. Hosted by the Philippine Social Security Association with support from GSIS and SSS, the two-day summit marked the Philippines' first hosting in eight years and set the stage for the country's assumption of the ASSA chairmanship.


41st ASEAN SOCIAL SECURITY ASSOCIATION (ASSA)
CONFERENCE, BOARD, AND SECRETARIAT MEETINGS
25 - 27 NOVEMBER 2024


ASSA


41st
ASSA Meetings


Proposal A:
ASSA MEMBERSHIP
CRITERIA


Age Group (in years)
ASSA Meetings


ASSA Meetings


ASSA Meetings


OARD, AND SECRETARIAT
25 - 27 NOVEMBER


ASSA Meetings


41st ASEAN SOCIAL SECURITY ASSOCIATION (ASSA)
CONFERENCE, BOARD, AND SECRETARIAT MEETINGS

ASSA SUSTAINABILITY PLEDGE SUMMIT

Leaders of ASSA member institutions signed the first-ever ASSA Sustainability Pledge, affirming their commitment to environmental stewardship, social inclusion, and sustainable governance. The signing, held during the ASSA Sustainability Summit hosted by the GSIS on March, marked a historic step toward uniting social security institutions across Southeast Asia in advancing people, prosperity, and the planet.











The ASSA
Sustainability
Summit
The ASSA Way: People, Prosperity, and Planet


PREPARATION 42ND ASSA CONFERENCE, BOARD AND SECRETARIAT MEETINGS

The GSIS convened a pre-planning session in preparation for the 42nd ASSA Conference to be held on November 4–5 in Brunei Darussalam. Discussions centered on the forthcoming turnover of the ASSA chairmanship from GSIS to Brunei and on sustaining the strong coordination and programs initiated during the Philippines' leadership.

2025 ASSA RECOGNITION *Awards*

ABOUT THE PLAQUE

For the 2025 ASSA Awards, the trophy design is inspired by a bundle of rice stalks that form the letters ASSA and its *Baybayin equivalent on the right. Rice, a staple food crop across ASEAN countries, is a symbol of fertility, prosperity, and blessings. It serves as a metaphor for security, representing sustenance and survival. The tied rice stalks embody unity, collective effort, and the strength of community.**

The back of the trophy features sculpted hands and a bird. The hands, positioned one on top of the other, symbolize work, action, and gestures of support and balance. They represent the foundation of progress through collaboration.

Above the hands, a bird takes flight. Birds are often symbols of hope, transformation, and new beginnings. In this context, the bird signifies the exchange of information, the sharing of best practices, and collaborative research among ASEAN nations. It embodies freedom, growth, and opportunities that arise from shared knowledge.

**Baybayin is an old Filipino writing system primarily used in the northern Philippines during the precolonial period.*

LIST OF AWARDEES

Country	Institution	Award
Brunei Darussalam	Employee Trust Fund / Tabung Amanah Pekerja (TAP)	Financial Literacy Recognition Award
Cambodia	National Social Assistance Fund (NSAF)	Innovation Recognition Award
Cambodia	National Social Security Fund (NSSF)	Innovation Recognition Award
Indonesia	Indonesia Social Security Administering Body for Health (BPJS Kesehatan)	Information Technology Recognition Award
Indonesia	Social Security Agency for Employment (BPJS Ketenagakerjaan)	Continuous Improvement Recognition Award
Lao PDR	Lao Social Security Organization (LSSO)	Information Technology Recognition Award
Malaysia	Employees Provident Fund (EPF)	Transformation Recognition Award
Malaysia	Kumpulan Wang Persaraan (Diperbadankan; KWAP)	Sustainability Recognition Award
Malaysia	Pertubuhan Keselamatan Sosial (PERKESO)	Continuous Improvement Recognition Award
Myanmar	Social Security Board (SSB)	Customer Service Recognition Award
Philippines	Employees' Compensation Commission (ECC)	Strategic Communication Recognition Award
Philippines	Government Service Insurance System (GSIS)	Sustainability Recognition Award
Philippines	Home Development Mutual Fund (Pag-IBIG Fund)	Investment Governance Recognition Award
Philippines	Philippine Health Insurance Corporation (PhilHealth)	Strategic Communication Recognition Award
Philippines	Social Security System (SSS)	Insurance Coverage Recognition Award
Singapore	Central Provident Fund Board (CPFB)	Strategic Communication Recognition Award
Thailand	National Health Security Office (NHSO)	Continuous Improvement Recognition Award
Thailand	Social Security Office (SSO)	Innovation Recognition Award
Vietnam	Viet Nam Social Security (VSS)	Transformation Recognition Award

2025 ASSA RECOGNITION Awards
Financial Literacy

BRUNEI

Employee Trust Fund/Tabung Amanah Pekerja (TAP)

Retirement Planning Certification Programme (RPCP)

TAP$^{\text{CERT}}$ is a comprehensive certification program that ensures all our financial practitioners meet the highest standards of safety, professionalism, and ethical conduct. By obtaining TAP$^{\text{CERT}}$, practitioners demonstrate their commitment to these values, fostering a trustworthy and reliable community, and promoting financial literacy in retirement planning for the wider community.

RPCP is the first of its kind in Brunei. It formalizes professional accreditation for retirement planning specifically in the context of SPK. It is a good practice that may be adopted across the region.

By expanding the number of accredited professionals, the program not only strengthens public confidence in retirement planning advice but also supports broader financial literacy efforts. In doing so, it opens additional and trusted channels through which the public can access accurate, consistent, and reliable guidance—particularly in preparing for retirement.

CAMBODIA

NATIONAL SOCIAL ASSISTANCE FUND

National Social Assistance Fund (NSAF)

The Cambodia Family Package Scholarship: Expanding Human Capital Through Integrated Education Assistance

The Cambodia Family Package Scholarship is one of five sub-programs under the Family Package, which includes:

- Cash Transfer Program for Pregnant Women and Children Under 2 Years Old
- Scholarship Program for Poor Students in Primary and Secondary Education
- Cash Transfer Program for People with Disabilities
- Cash Transfer Program for the Elderly
- Cash Transfer Program for People Living with HIV and AIDS

Scholarship Benefit Levels

Students from poor households holding equity cards receive the following educational stipends 12 times per year:

- Primary school: 20,000 Riels/month
- Lower secondary school: 20,000 Riels/month
- Upper secondary school: 30,000 Riels/month

Operational Design

- Eligibility: Verified via IDPoor and school enrollment
- Registration: Coordinated at the school level and verified by commune/sangkat offices

- Updates: Required at school transition points (Grade 6 to 7 and Grade 9 to 10)
- Delivery: Payments transferred through designated financial service providers using the equity card as account identifier

Case Management and Dropout Monitoring

- Monthly monitoring of school attendance is integrated into the Family Package MIS.
- Commune officers and school program officers coordinate with school principals and community actors to follow up on dropouts or absenteeism.

Digital Transition and Expansion Readiness

- The scholarship program is fully embedded in the Family Package MIS.
- Automatic suspension and reactivation processes ensure transparency and benefit integrity.

The system is adaptable for future expansions including linkage to vocational training support or remedial learning services.

This program introduces a transformative innovation in education-linked social assistance, addressing core structural barriers to educational attainment for children in poor families. Key achievements include:

- **Lifecycle-Based Support:** Supports education continuity through a seamless benefit transfer from primary to secondary and high school levels

- **Integrated Delivery Chain:** Operates under a unified payment and registration system based on equity cards, school certification, and commune verification, improving targeting and administrative efficiency
- **Human Capital Investment:** Designed to eliminate early school dropout and reinforce Cambodia's strategy to promote inclusive and sustainable development
- **Cross-Sector Coordination:** Operationally linked to schools, commune offices, and financial service providers to ensure a robust and accountable delivery mechanism
- **Real-Time Update Mechanism:** Ensures continuity of support by requiring household updates upon school level transition, monitored at school and commune level

This program deserves recognition as a replicable model for other ASSA countries working to embed education-focused conditional transfers into broader social protection frameworks.

CAMBODIA

National Social Security Fund (NSSF)

Online Benefit Claim through NSSF Member App

The project has enabled members to file benefit claims online without visiting NSSF offices, thereby increasing efficiency, accessibility, and transparency of claim processing. It has reduced administrative bottlenecks while enhancing service quality, and positioned NSSF as a regional leader in social security digitalization, demonstrating its commitment to innovation, inclusiveness, and sustainability in service delivery.

The online facility features:

- **Innovation in Service Delivery** – Leveraging mobile technology to provide convenient, efficient, and member-friendly services;
- **Alignment with National and Regional Goals** – Supporting government strategies for digital transformation, social protection expansion, and sustainable development;
- **Improved Member Experience** – Offering a user-friendly, transparent, and secure process for claim submission, reducing administrative burdens for both members and NSSF; and
- **Operational Efficiency** – Streamlining internal processes, ensuring faster claim processing, and minimizing manual paperwork.

INDONESIA

Indonesia Social Security Administering Body for Health (BPJS Kesehatan)

Digital Health Screening to Expand Risk Detection of Chronic Diseases in Indonesia

The number of Indonesia's social security for health (JKN) members diagnosed with chronic diseases is rising. An innovative approach to prevention through early detection is needed. However, delivering early detection to JKN members nationwide posed significant challenges. To address this, Indonesia Social Security Administering Body for Health (BPJS Kesehatan) developed digital health screening, allowing members to complete a questionnaire through various digital platforms.

Since its inception in 2021, digital health screening has led to an increase in the detection of JKN members at risk of chronic diseases. In 2021, 2.2 million JKN members underwent screening, and the number surged to 39.7 million in 2023, with 80 percent receiving follow-up care from primary care doctors. Notably, this initiative resulted in potential cost savings of US$10 million in 2023.

Digital health screening has significantly enhanced early detection and widened access to preventive measures. However, it encountered challenges related to the commitment of health facilities to follow up with their patients. Efforts for further improvement are ongoing to address these challenges and ensure the continued success of the program.

The following are the significant results and evaluation for the policy:

- In 2021, 2.2 million JKN members underwent screening. The following year, the number increased significantly to 15 million, and by 2023, it surged to 33.7 million. As of April 2024, over 20 million JKN members have already been screened, constituting 60 percent of the target for the year.
- Primary care doctors followed up with 80 percent of the JKN members who had been screened.
- In 2021 and 2022, 60 percent and 70 percent of JKN members who underwent screening received follow-up care from primary care doctors. In 2023, out of the 33.7 million JKN members screened, 80 percent were further consulted and examined by primary care doctors. Among these, over 9 million JKN members were identified as having potential risks of chronic diseases, with 12 percent diagnosed with diabetes and another 12 percent diagnosed with hypertension.
- The potential cost savings amounted to US$10 million in the year 2023.

The potential cost savings in 2023 surpassed those of 2021 and 2022. In 2021 and 2022, the potential cost savings amounted to USD$7 million and US$8 million, respectively. These savings were calculated based on the increase in JKN members being monitored through the disease management program, thereby reducing referrals to hospitals.

INDONESIA

BPJS Ketenagakerjaan

Social Security Agency for Employment (BPJS Ketenagakerjaan)

Annual Business Plan and Budget (RKAT) as a Continuous Improvement Engine: Eliminating Waste, Shifting Mindsets

The Annual Business Plan and Budget (RKAT) has evolved into a strategic engine for continuous improvement, transforming financial governance within BPJS Ketenagakerjaan. Through structured reforms, ranging from quarterly budget freezes, performance-based shifting, unit cost controls, and the recent integration of Risk-Based Budgeting (RBB), RKAT has shifted institutional behavior from reactive budgeting to proactive, data-driven planning.

Over time, this transformation has successfully eliminated inefficiencies, reduced wasteful spending, and cultivated a culture of discipline and accountability across the organization. Measurable outcomes such as reduced shifting transactions, improved pacing, and enhanced execution quality reflect the tangible impact of this iterative improvement cycle.

In alignment with the theme “Annual Business Plan and Budget (RKAT) as a Continuous Improvement Engine: Eliminating Waste, Shifting Mindsets”, the initiative exemplifies how long-term, adaptive planning mechanisms can drive not just operational excellence, but also strategic resilience. RKAT is no longer just a budgeting tool, it is a living system of governance that ensures alignment, performance, and sustained impact.

Rather than relying on one-time reforms, RKAT is structured as an adaptive cycle that enables the organization to consistently identify root causes of budgetary inefficiencies, such as year-end budget bunching, cost-output imbalances, and execution delays; and to implement targeted and incremental corrections over time.

Since its inception, RKAT has evolved through a series of measurable and replicable steps: quarterly budget freeze mechanisms to mitigate spending spikes, performance-based budget shifting to align resources with impact, and the integration of unit cost analysis to sharpen decision-making. These mechanisms are not standalone innovations, but parts of a unified system that is reviewed, adjusted, and improved every year.

The initiative has not only improved cost efficiency and the distribution of budget execution but has also shifted organizational behavior, instilling a culture of discipline, data-driven planning, and outcome-oriented execution. RKAT now operates as a built-in feedback engine that strengthens institutional resilience and accountability, making it a benchmark of how social security institutions can embed continuous improvement into core financial processes.

LAO PDR

Lao Social Security Organization (LSSO)

Digital Transformation of Social Security Services: Empowering the Insured in Lao PDR through Innovative API and Mobile Application

The Lao Social Security Organization (LSSO) has initiated and developed a significant digital transformation project to elevate social security services in Lao PDR. This project consists of two main components: the creation of a robust API (application programming interface) ecosystem and the development of a modern, user-friendly mobile application. This innovation has transformed how the insured interact with the social security system, creating transparency, convenience, and empowering them with comprehensive self-service access to information and services. It not only improves the internal efficiency of the LSSO but also establishes a critical digital infrastructure to support the future expansion of the social security system.

The transformation has created a wide-ranging positive impact such as: convenience, transparency, control, data accuracy and service excellence.

Here are reasons for its recognition:

1. Building the API Ecosystem - The Digital Backbone

LSSO has built a suite of APIs that act as a digital bridge, connecting its system with various partners and enabling seamless services.

- **National-Level Collaboration and Data Integration**
  - Connected with Lao KYC for identity verification via OTP, ensuring maximum security
  - Integrated with the Labour Market Information (LMI) database to automatically issue labor registration numbers

- Linked with the TaxRIS database for transparent verification of tax payments and social security contributions
- Connected to the National Enterprise Database to facilitate online registration for new enterprises and their employees
- Integrated with the Health Insurance database, allowing the insured to check their eligibility and treatment history.

- **Modern and Inclusive Payment Channels**
  - Developed APIs to support contribution payments for voluntary members through the counters and mobile apps of leading banks (BCEL, Lao-Viet Bank, and others)
  - Enabled payments via the eWallets of various telecommunication companies, increasing convenience and accessibility for everyone

- **Empowering the Insured with Comprehensive Data**
  - APIs display information on benefits, contribution history, short-term and long-term benefit payment history, as well as personal data changes for the insured, their spouse, and children.

- **Tools for Future Planning**
  - APIs for simulating both short-term and long-term benefit calculations, helping the insured to plan their finances effectively

2. LSSO Mobile Application - Services at Your Fingertips

It leveraged the power of APIs to create a user-friendly mobile application, available for download on both the Apple Store and Play Store.

- **Comprehensive Self-Service Features**
  - Check Information: View eligibility status, contribution history, benefit records, treatment history, and personal data anytime, anywhere.
  - Pay Contributions: Voluntary members can pay their contributions directly through the app.
  - Simulate Benefits: Estimate various types of benefits independently.
  - Track Status: Follow the processing status of benefit claims.
  - Information Hub: Receive instant news, announcements, and new regulations from the LSSO.

The API and Mobile Application development project by the LSSO is more than just a technological implementation. It is a commitment to building a strong, modern, and people-centric social security system.

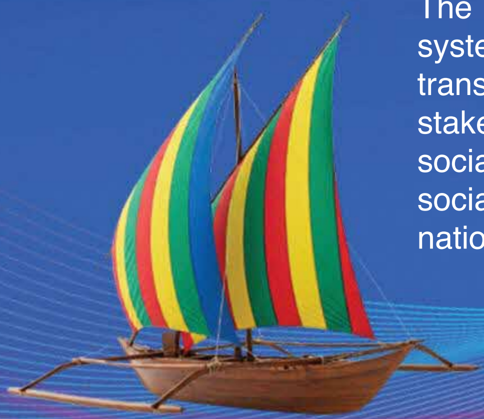
MALAYSIA

Employees Provident Fund (EPF)

Extension of EPF Coverage to Non-Malaysian Citizen Workers in Malaysia

The Employees Provident Fund (EPF) of Malaysia undertook transformative legislative amendments in 2025 to extend mandatory social security coverage to all non-Malaysian workers employed in the nation's formal sector, taking effect in October 2025. Historically, EPF's participation for these workers was only voluntary, resulting in significant gaps in retirement savings and social protection for a group integral to Malaysia's workforce. Under its new policy, both employers and non-Malaysian employees are now required to contribute 2% each of the employees' monthly wages to the retirement fund, offering structured and reliable long-term savings, an approach that upholds fairness, dignity, and non-discrimination.

This initiative marks a major leap forward in national social security policy. It emerged from thorough stakeholder engagement, advanced system modernization, and meticulous coordination across government bodies to ensure institutional readiness and a smooth transition. By closing longstanding coverage gaps, the reform brings around 2.3 million additional workers into the fold of regulated social protection, aligning national policy with international labor standards and sustainable development goals. The reform likewise allows for convenient registration through EPF's digital platforms, simplifying compliance for both employers and foreign workers.



The project stands out for fundamentally improving the system's inclusivity, effectiveness, and resilience. By translating policy into practice under a complex, multi-stakeholder environment, it establishes a benchmark for social security transformation in the ASEAN region, making social protection truly accessible for all, regardless of nationality.

MALAYSIA

Kumpulan Wang Persaraan (Diperbadankan; KWAP)

KWAP Sustainability and Impact Agenda

Kumpulan Wang Persaraan (KWAP) launched the Sustainability and Impact Agenda to advance climate resilience and environmental stewardship in its investments and operations. KWAP integrates sustainability through five concrete pledges: advocating social programs for pensioners, driving circular economy campaigns, forging powerful ESG partnerships, committing to a Net Zero investment portfolio by 2050, and strengthening transparency with global best practices.

KWAP deserves recognition for it transforms pension fund management by embedding sustainability at its core—impacting society, the environment, and national economic growth. Its initiatives span green investments, carbon offset collaborations, waste reduction programs, and financial inclusion, demonstrating measurable decarbonization and community benefits. As a signatory to the UN Principles for Responsible Investment and a prominent supporter of Malaysia's Net Zero goals, KWAP sets benchmarks for responsible institutional investing. By mobilizing capital toward climate-aligned projects and fostering collective climate action, KWAP catalyzes systemic change, making sustainability a foundation for pension funds to follow.

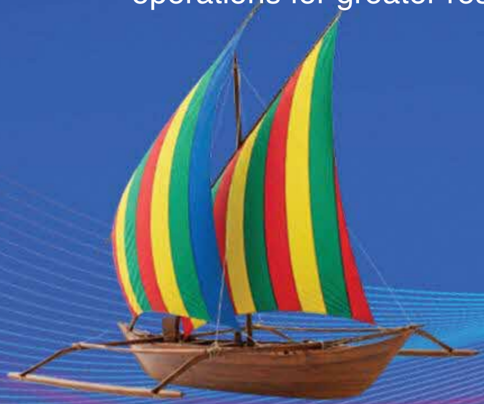
MALAYSIA

Pertubuhan Keselamatan Sosial (PERKESO)

Data-Driven Governance for Sustainable Social Protection

The Pertubuhan Kesalamatan Sosial (PERKESO)'s project "Data-Driven Governance for Sustainable Social Protection" centers on the Risk Management and Financial Sustainability Committee (RMFSC), which drives continuous improvement by systematically identifying, analyzing, and resolving operational and financial issues through evidence-based decision-making and cross-divisional collaboration. The RMFSC has implemented targeted enhancements, such as improving data accuracy for causes of invalidity, automating contributor registration for unemployment protection, and strengthening the contributor-recipient balance for voluntary schemes. These incremental improvements have led to more reliable reporting, better policy formulation, and enhanced long-term sustainability of PERKESO's social protection programs.

Thanks to this continuous improvement framework, PERKESO exemplifies a structured, ongoing process of organizational learning and adaptation. The RMFSC's approach ensures that improvements are not isolated fixes but are embedded into governance, fostering accountability and sustained impact. The model is replicable and scalable, making it a forward-looking example of how social security institutions can continuously refine their operations for greater resilience and effectiveness.



MYANMAR

Social Security Board (SSB)

Earthquake Recovery Programme for Insured Workers under the Social Security Scheme

The Social Security Board (SSB) of Myanmar's Earthquake Recovery Programme for Insured Workers under the Social Security Scheme in response to the devastating 7.7 magnitude Mandalay earthquake in March 2025, which affected large regions and caused severe losses for workers and businesses. The project's core objective was to restore the social and economic well-being of insured workers impacted by the disaster, delivering timely medical care and financial support, particularly a family assistance benefit equal to 40% of monthly wages funded by the Health and Social Care Fund. SSB ensured rapid response by assembling skilled staff, organizing a dedicated committee, conducting needs assessments, and establishing strict guidelines to avoid fraud and guarantee that aid reached affected individuals. Applications and payouts leveraged digital processes for transparency and efficiency, resulting in over 50,407 insured workers receiving more than 4.28 billion MMK in benefits by July 2025.

The entry is a strong candidate for the ASSA Customer Service Recognition Award as it exemplifies outstanding disaster-response service delivery. SSB's proactive measures, flexible program design, and commitment to inclusivity ensured swift, equitable aid for vulnerable workers, setting a benchmark for public sector customer care in crisis situations. The project's data-driven, transparent approach and effective coordination with stakeholders contributed to economic resilience and poverty reduction, underscoring SSB's motto: "One for All, All for One."

PHILIPPINES

Employees’ Compensation Commission

ECC Seminars Revamped

The Employees’ Compensation Commission (ECC) employs a multifaceted approach to information dissemination, combining in-person seminars, online platforms, and media presence.

ECC seminars are the cornerstone of outreach, offering interactive, personalized service and on-site accessibility for various stakeholders. The ECC organizes several types of seminars:

A. Employees’ Compensation Program (ECP) Seminars and Trainings

1. **ECC Organized and Cost-Shared Seminars (ECC OCSS)**
These seminars are organized by the Information and Public Assistance Division (IPAD), often in collaboration with other agencies. They can be held in person or via Zoom. Before the seminars, participants watch a series of curated videos on women’s rights and violence against women, recommended by the Philippine Women’s Commission. This serves as an introductory and awareness-building segment.

Key components include:

a. **ECP Advocacy Seminar and Consultation:** Designed to reach grassroots communities and workers in the informal sector, including those in Geographically Isolated and Disadvantaged Areas (GIDAs). Senior ECC officials lead these seminars to empower participants to share information about ECP.

b. **Barangay Advocacy Seminars:** Focused on engaging barangay officials, small business owners, drivers, vendors, and other community members, including those in work-from-home setups. These seminars feature discussions on Republic Act No. 9262 (Anti-Violence Against Women and Children Act).

2. **ECC Requested On-Site Seminars (ROSS)**
These seminars are conducted at the request of private companies or public agencies, either face-to-face or online.

3. **Online Public Assistance Program (EC OPA)**
Using platforms like Zoom, the EC OPA allows clients to get real-time answers to ECP-related questions from an IPAD information officer.

B. Digital and Media Communication
The ECC has enhanced its digital presence to broaden its reach and engagement.

1. **Social Media Presence**
With over 600,000 followers on Facebook and increasing engagement on YouTube and Instagram, the ECC actively uses social media to connect with a wider audience. The Facebook page's messaging feature is used for efficient client communication.

2. **Teleradio Reach**
The ECC airs the #ECCWorkRelated program and has secured 20 radio slots, ensuring widespread coverage of ECP information.

3. **EC Podcast**
The ECC posts regular podcasts on Facebook and YouTube, providing an additional accessible platform for ECP information.

4. **Website Chatbot**
The ECC website now features a chatbot, offering immediate answers to clients' inquiries.

Since 2013, the ECC's strategic communication plan has effectively informed the public about the ECP. As of September 2025, the ECC conducted 403 seminars, reaching 17,513 participants from 9,438 companies nationwide.

By blending traditional outreach methods with modern digital tools, the ECC ensures that all Filipino workers, especially those in remote and informal sectors, have access to vital information on the ECP.

PHILIPPINES

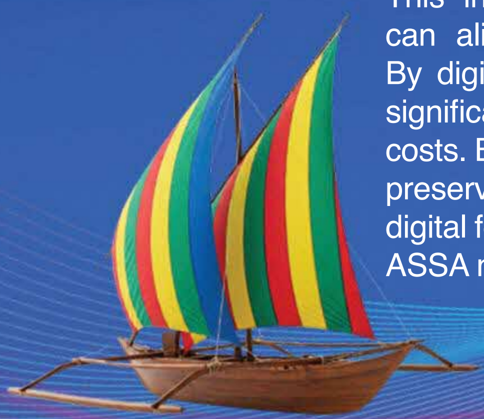
Government Service Insurance System (GSIS)

Digitalization of Quality, Information Security, and Records Management System

GSIS began its digitization journey in 2013 by converting physical records into digital form, laying out the groundwork for a modernized approach to information management. In 2014, the introduction of the Records Management System provided a structured method to manage these assets, ensuring greater efficiency and accountability. To enhance confidentiality, integrity, and availability, GSIS completed a major migration of records from a legacy system to OnBase by December 2024, successfully transferring 79,184,712 records, or 39 terabytes of data.

In 2024, GSIS also successfully digitalized its Quality Management System and Information Security Management System, eliminating the reliance on voluminous printed manuals. This transition provided secure, role-based digital access for employees, reducing costs, minimizing environmental impact, and improving compliance with international standards. By integrating critical systems into a unified digital framework, GSIS streamlined workflows and reinforced information security.

The 2024 digitalization initiatives mark a significant milestone in GSIS's decade-long transformation, driving improvements in governance, sustainability, and operational resilience. More than a technological upgrade, these efforts reflect GSIS's commitment to efficiency, accountability, and environmental stewardship, setting a benchmark for pension and insurance institutions in the region.



This initiative illustrates how a pension and insurance institution can align operational excellence with global sustainability goals. By digitizing systems and migrating over 79 million records, GSIS significantly reduced paper consumption, energy usage, and storage costs. Beyond environmental benefits, this transformation ensures the preservation of critical institutional knowledge in a secure, accessible digital format, making GSIS a model of sustainability and resilience for ASSA members navigating climate risks.

PHILIPPINES

Home Development Mutual Fund (Pag-IBIG Fund)

Pag-IBIG Fund Online Public Auction: Bridging Filipinos to Affordable Homes

Home Development Mutual Fund (Pag-IBIG Fund), the Philippines' largest home financing provider since 1980, serves over 16 million members with a mission to make homeownership accessible to all Filipinos. One of its key programs, Pag-IBIG Acquired Assets, sells foreclosed properties at discounted prices through public auctions, offering an affordable housing alternative.

In late 2024, Pag-IBIG launched the Online Public Auction (OPA), a digital platform that enables users to complete the entire bidding process online. From registering for a Buyer ID to browsing property listings and submitting bids, everything can now be done via smartphone or computer.

By mid-2025, just six months after full implementation, OPA processed 61,899 offers, a 64% increase from the previous year, when bids were still submitted manually. The number of registrants grew by 189%, from 16,479 to 47,582. This digital shift helped Pag-IBIG achieve ₱58.13 billion in housing loans and ₱28.04 billion in net income in just the first half of 2025. It also contributed to the Fund reaching ₱1.14 trillion in total assets—a milestone for any Philippine government agency.

The OPA has also earned notable accolades: Merit Award – Technology Development (in February 2025) by the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) for technology development; Outstanding Digital Campaign Award – Website of the Year (in December 2024) by the Presidential Communications Office for its nationwide impact, besting all government agencies; and Gold Stevie Award for its breakthrough technological innovation.

OPA has modernized the bidding process and reinforced Pag-IBIG Fund's reputation as a digitally mature and financially sound public institution committed to delivering "*Tapat na Serbisyo, Mula sa Puso*" (Honest Service from the Heart). It ensures that, even in a digital age, no Filipino is left behind in the dream of homeownership.

PHILIPPINES

PhilHealth
Your Partner in Health

Philippine Health Insurance Corporation (PhilHealth)

"Alagang PhilHealth" Program of Region III: Moving Stories of Life, Health Care, and Inspiration

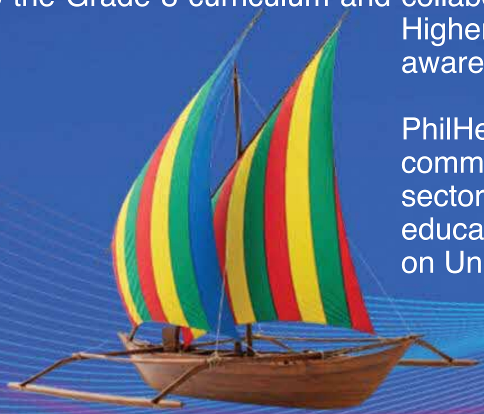
"Alagang PhilHealth" is the media program launched by Philippine Health Insurance Corporation (PhilHealth) Region III in 2020, initially as "Ikaw, Ako, at ang PhilHealth," and later evolved into "PhilHealth para sa Lahat" in 2023. By 2024, it adopted the nationwide title "Alagang PhilHealth", reaching audiences nationwide, and even abroad through platforms such Facebook Live, radio, local television, and short videos. The program serves over 16 million Filipinos and aims to expand awareness of PhilHealth's services, rights, and benefits.

The program's digital reach grew significantly in 2024, with the introduction of PhilHealth D.R.I.P. (Dinig, Ramdam, Insurance, Proteksyon), a new television and Facebook Live segment. The show offers interactive discussions on benefits and services, personal stories, and health tips, engaging viewers nationwide. The pilot episode reached 975,000 views, with thousands of interactions.

In 2024, Alagang PhilHealth featured stories from diverse members—persons with disability, overseas Filipino workers, senior citizens—and highlighted partnerships with key institutions including the Department of Social Welfare and Development, Department of Health, and local health offices. The program covered critical topics, including mental health, cancer care, outpatient services, and universal health care.

PhilHealth Region III's comprehensive communication efforts ensure continuous engagement and education. By mid-2025, the program achieved substantial growth, with 10 local television episodes aired on CLTV 36 and 1,000,000 views on digital platforms. The integration of PhilHealth Learners' Material into the Grade 8 curriculum and collaborations with the Department of Education and Commission on Higher Education further extended its reach, promoting health care awareness in schools.

PhilHealth Region III has become a national leader in strategic communication through consistent media programming and cross-sector partnerships. Its "Alagang PhilHealth" continues to drive education, transparency, and accessibility in health care, with a focus on Universal Health Care for all Filipinos.



PHILIPPINES

Social Security System (SSS)

Contribution Subsidy Provider

The Contribution Subsidy Provider Program (CSPP) is an innovative initiative by the Social Security System (SSS) designed to foster sustainable partnerships with private organizations, government institutions, and philanthropic individuals. This program subsidizes the contributions of self-employed workers, land-based Overseas Filipino Workers (OFWs), and voluntary members, extending social protection to workers often excluded from traditional coverage.

The informal sector has long faced challenges in accessing social security, primarily due to the irregular income patterns of workers such as farmers, fisherfolk, vendors, drivers, and freelancers. Without consistent contributions, these workers risk losing eligibility for benefits and loans, leaving them financially unprotected during times of sickness, maternity, unemployment, disability, or old age.

The CSPP offers an innovative and practical solution by allowing third parties to bridge this contribution gap. By reducing financial barriers and ensuring continuity of membership, the program helps more workers maintain active SSS coverage, enabling them to access crucial safety nets.

The program's process is straightforward and transparent:

- Interested partners can enroll online via the Coverage and Collection Partner (CCP) portal on the SSS website, submit an Online Certification with Undertaking, or formalize participation through a Memorandum of Agreement.
- Contribution Subsidy Providers (CSPs) must obtain the consent of Contribution Subsidy Recipients (CSRs), who provide their Social Security Number and full name to access the subsidy.
- A minimum subsidy of six consecutive months ensures the continuity of coverage.
- The arrangement does not create an employer-employee relationship, in line with the Social Security Act of 2018 (Republic Act No. 11199).

Through this framework, the CSPP not only extends social security protection to more Filipinos but also strengthens collaboration across sectors, aiming for inclusive coverage.

The CSPP builds on earlier initiatives dating back to 2012 when SSS first partnered with national agencies to subsidize farmers' contributions. While these efforts yielded modest results, the program officially launched in November 2022 has proven to be a game-changer.

In just two years, the CSPP has scaled rapidly and demonstrated its capacity to sustain partnerships and deliver significant impact. It not only safeguards the welfare of workers but also embodies the Filipino value of bayanihan (communal unity), formalizing it into a nationwide mechanism for social solidarity.

In 2023, 34 partners contributed ₱11.75 million, and by 2024 the number of CSPs surged to 3,977, with collections reaching ₱146.96 million. As of July 2025, 4,265 CSPs have contributed ₱159.85 million, directly benefiting 3,548 workers.

Beyond financial metrics, the CSPP channels the collective goodwill of Filipinos into an impactful system. It strengthens community bonds by allowing corporations to enhance their corporate social responsibility efforts; local government units to extend social protection to community workers, such as health workers and nutrition scholars; religious and civic groups to support their volunteers and members; and individuals to directly contribute to the welfare of others.

The CSPP is a replicable model for other ASEAN countries facing similar challenges in expanding social protection coverage. Its success lies in its innovative approach, inclusivity, and sustainability.

SINGAPORE

Central Provident Fund Board (CPFB)

CPF Volunteering Mobile App

The Central Provident Fund Board (CPFB) of Singapore developed the CPF Volunteering Mobile App to build a community of engaged volunteers through a gamified and personalized volunteering experience. Launched initially in 2021 to support the Community Paying it Forward movement, the app empowers volunteers to share CPF information, participate in feedback sessions, and co-create new services. After identifying usability and engagement challenges with the initial off-the-shelf app, CPFB revamped it in July 2023 with a user-friendly design focused on intuitive navigation, personalized content aligned with volunteer motivations, and gamification elements. These include missions with clear objectives, leaderboards, a points system redeemable for rewards, virtual badges, and an interactive dashboard showing volunteer impact. Artificial Intelligence integration ensures safe and positive in-app interactions, while guest mode expands CPF awareness beyond volunteers.

The app's success is evident with a sevenfold increase in active volunteers and significant growth in engagement metrics such as mission completions and quiz attempts. The mobile app exemplifies innovative, multi-channel communication that actively involves the community in CPF's mission, strengthens volunteer affinity, and enhances public awareness. It is recognized under Strategic Communication for pushing boundaries in volunteer engagement through technology, personalized experiences, and sustained motivation that drive impactful community participation.

2025 ASSA RECOGNITION Awards

Continuous Improvement

THAILAND

NHSO
National Health Security Office

National Health Security Office (NHSO)

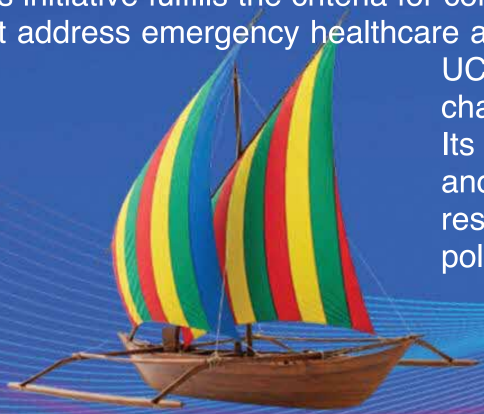
From “30-Baht Treats All Diseases” to “UCS Anywhere” Advancing Health System Responsiveness to People’s Needs

The National Health Security Office (NHSO) of Thailand has masterfully demonstrated its commitment to continuous improvement by evolving its landmark Universal Coverage Scheme (UCS). What began as the “30-Baht Treats All Diseases” policy has been transformed into the “UCS Anywhere” initiative, a project that systematically addresses the changing needs of its citizens.

This initiative is not a single innovation, but a series of deliberate enhancements. Recognizing challenges such as hospital overcrowding, administrative barriers, and inequities, the NHSO introduced phased reforms. These included “OP Anywhere” (freedom to access primary care beyond designated units), “IP Anywhere” (inpatient care without referral), and “Cancer Anywhere” (nationwide cancer care access, supported by digital systems). Each step was a calculated improvement, building upon the last.

The culmination, “UCS Anywhere,” integrates these policies, allowing seamless access to care with just a national ID card. By engaging in a never-ending effort to refine its services, eliminating root problems, and integrating digital solutions, the NHSO has achieved measurable results. Waiting times have been cut by over 50%, patient costs have been significantly reduced, and thousands of new providers have been enlisted. This journey from a foundational policy to a digitally integrated, equitable system is a true model of continuous improvement in public service.

This initiative fulfills the criteria for continuous improvement through systematic, multi-year reforms that address emergency healthcare and societal needs. NHSO’s efforts have adapted the original UCS to fit demographic changes, digital disruptions, and challenges, eliminating root causes of inefficiency and inequity. Its phased, learning-based approach, multi-sector collaboration, and measurable results demonstrate commitment to inclusivity, resilience, and service quality, making it a model for sustained policy evolution in public health insurance.



THAILAND

Social Security Office (SSO)

SSO Digital Service Development

1. **The e-Self Service system** of the Social Security Fund allows insured persons to transact online 24 hours a day, reducing the need to travel to the SSO. The system operates as follows:

   Registration and Access
   Individuals who are interested in becoming insured may register through the website www.sso.go.th or the ThaiD application.

   Claiming Benefits
   Insured persons may claim for various benefits by selecting the appropriate menu option, entering their personal information, and uploading the required documents. They may also choose their preferred method of payment, either through a PromptPay account or a savings bank account.

   Transaction Status Verification
   Insured persons may search for past transactions by entering the transaction date and type of social security benefit. This allows them to check the progress of their benefit claims.

2. **The Worker's Compensation Fund Platform (WCF Platform)** allows users to proceed by selecting their user type, registering into the system, choosing the Workmen's Compensation Fund, selecting the desired service module, and accepting the terms and conditions. Within each service module, personal information and relevant documents are uploaded. The submitted information is then processed by the SSO or the relevant medical facility.

   The SSO Digital Service Development Project reflects the SSO's commitment to driving public service delivery into the digital era. It focuses on developing a digital platform that comprehensively covers all service processes, ensuring effective access to public services and addressing the needs of insured persons. In 2024, the project was further developed and continuously enhanced, enabling the system to handle a large volume of transactions with stability and efficiency. It has significantly strengthened the service capacity of both the SSF and the WCF under the administration of the SSO. This project comprises two electronic systems, namely:

- **SSF e-Self Service System**

  The e-Self Service System is an electronic platform developed to enhance services for insured persons and employers. It enables users to access various services of the SSF anytime and anywhere, thereby enhancing service efficiency, reducing administrative procedures, minimizing the need for in-person visits, and shortening transaction time with the SSO.

  The system is being continuously developed since 2020 to serve employers who collect contributions from insured person under Section 33[1]. Employers may submit contribution forms, notify changes in information, and pay contributions electronically through the SSO website (www.sso.go.th). Continuous development and campaigns have been carried out to encourage employers to pay contributions via this electronic system. As of December 2024, electronic submission of contributions represent 91.40% of the overall submissions, while 72.45% of all contribution payments were completed via electronic channels.

  For self-employed workers, including insured persons under Section 39[2] and Section 40[3], the SSO provides multiple channels for contribution payments through various mobile applications, such as online banking, Shopee Pay, etc. Contribution payment via these online platforms has been steadily increase. In 2024, the contribution payment rates through these channels reached 95.53% for insured persons.

  In 2022, the SSO enabled electronic claims for four types of benefits: old-age, unemployment, child allowance, and maternity. By 2024, the system

expanded to cover all seven types of benefits including non-work related injury or sickness, invalidity, and death. The service was also expanded to cover all target groups, enabling insured persons. In addition, the SSO introduced benefit payment through "PromptPay" accounts to provide greater convenience and speed, while reducing SSO's transfer fee.

In 2024, it was found that the usage of the e-Self Service system for benefit claims reached 89.46% of submissions through all channels, up from 59.55% in 2023. The top benefit types claimed via the system were maternity benefits 92.83%, dental benefits 90.19%, and child allowance 87.74%.

In addition, the use of PromptPay accounts enabled the SSO to reduce transfer fees amounting to over 63 million baht, based on almost 14 million transactions processed via this approach.

The SSO has also launched the "SSO+" mobile application, providing an additional convenient channel to access comprehensive services. From 2023 to present, the application has been downloaded 11.4 million times, reflecting widespread public engagement with the platform.

The above implementation demonstrates SSO's role in advancing public service operations toward a tangible digital system—effectively, comprehensively, and in response to the needs of insured persons in a modern and inclusive way.

- **The Worker's Compensation Fund Platform (WCF Platform)**

The electronic system of the WCF has been providing services to employers and employees since 2020. Back then, the system operated as separate modules, comprising e-Compensate (the system for reporting work-related accidents), e-Wage (the wage reporting system), and e-Contribution (the contribution submission system).

Subsequently, in 2023, a unified platform integrating all electronic systems of the WCF was developed under the name "WCF Platform." The platform enhances the efficiency and convenience of services for both employers and employees.

In 2024, the WCF Platform was further developed to operate in a fully integrated manner, consolidating all systems into a single platform. It covers the entire process, from reporting work-related accidents and processing benefit claims to the rehabilitation of insured persons.

A comparison of system usage between 2020 and 2024 shows a significant increase in utilization from .015 percent to 52.69 percent for e-Compensate and from 38.10 percent to 81.54 percent for e-Wage.

The development of SSF electronic systems reflects significant enhancement in service delivery and response to user needs. The 2024 survey on overall satisfaction with information technology reported a high satisfaction rate of 87.67%, with the SSF achieving 87.70% and the WCF 85.79%.

VIETNAM

Viet Nam Social Security (VSS)

Implementation of Interlinked Administrative Procedures

On June 10, 2024, the Vietnam government issued Decree No. 63/2024/ND-CP, which regulates the electronic implementation of two interlinked administrative procedure groups: birth registration, permanent residency registration, issuance of health insurance cards for children under 6 years old; and death registration, permanent residency deregistration, and funeral and survivor benefits settlement. Under this decree, Viet Nam Social Security (VSS) is tasked with issuing health insurance cards for children under 6 and settling funeral and survivor benefits.

In implementing the decree, VSS was assigned the following responsibilities, in addition to receiving, processing, and returning results for administrative procedures as outlined by the application files, processing timelines, and result delivery:

1. Ensuring that the VSS information system operates effectively, with seamless connectivity to the interlinked public service software. This includes synchronizing the reception and processing status of application files and results with the interlinked public service software.

2. Supporting the technical infrastructure for connecting and sharing electronic birth and death certificate data between healthcare facilities and the interlinked public service software. This will continue until the Ministry of Health completes its industry database. The task also involves sharing electronic birth and death certificate information, as well as data from the two interlinked administrative procedures, with the healthcare industry database.

3. Guiding and directing social security offices at all levels to receive, process, and return results for the interlinked administrative procedures, while coordinating with local state agencies in processing these procedures.

To effectively carry out these tasks, VSS promptly issued a Decision regulating the process for implementing the two interlinked electronic administrative procedure groups under its authority. The timely, unified, and compliant nationwide implementation of the two interlinked administrative procedures by VSS has yielded practical benefits, specifically:

For citizens: By performing the interlinked procedures online, citizens are required to declare their information only once to complete three administrative procedures. This reduces the number of required documents, shortens processing time, simplifies procedures, and cuts down on travel time.

For state management agencies: The interlinking of the two procedure groups reduces the costs of printing application files and results, shortens document circulation time, prevents information discrepancies and fraudulent applications, simplifies administrative procedures, and improves the quality of services provided by state administrative agencies to the public.

EDITORIAL TEAM

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