43RD ASSA BOARD MEETING SINGAPORE

สำนักงานประกันสังคม

VOLUNTARY SOCIAL SECURITY COVERAGE FOR INFORMAL WORKERS

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OUTLINE



- About SSO
- Voluntary Social Security Programme for Informal Workers
- Adapting Social Protection for a Changing World of Work
- The Path Forward

ABOUT SSO



ORGANIZATIONAL STRUCTURE



Governmental Departments

- Dept. of Employment
- Dept. of Skill Development
- Office of Permanent Secretary
- Dept. of Labour Protection & Welfare
- **Social Security Office (SSO)**

Public Organization

- Thailand Institute of Occupational Safety and Health

SOCIAL SECURITY LAWS



Social Security Fund (SSF)

Social Security Act, 1990
and its amendments, 1994, 1999, 2015
for Non-Work Related Benefits



Workers' Compensation Fund (WCF)

Workers' Compensation Act, 1994
and its amendment, 2018
for Work Related Compensation

SOCIAL SECURITY FUND

Employed persons in Thailand
40 million

19 million formal workers

21 million informal workers

24.82 million members under SS scheme

12.18 m
Mandatory

Insured Person Section 33

Enterprises with 1 and more employees

Source of fund



1.64 m
Voluntary #1

Insured Person Section 39

Extension scheme of the mandatory scheme, formerly mandatory members

Source of fund



10.98 m
Voluntary #2

Insured Person Section 40

Informal / self-employed workers

Source of fund



THAILAND'S THREE TYPES OF SS COVERAGE

Monthly contribution	Section 33 MANDATORY	Section 39 VOLUNTARY	Section 40 VOLUNTARY		
Insured persons	5% of wage maximum 850 THB (ceiling 17,500 THB)	432 THB	70 THB	100 THB	300 THB
Government subsidy	2.75%	- None -	**30 THB**	**50 THB**	**150 THB**
Employer	5% of wage maximum 850 THB (ceiling 17,500 THB)	- None -	- None -		
Benefits coverage	Sickness/injury Benefits/ Maternity/Invalidity/Death /Old Age (Pension or Lump sum)/ Child allowance/ Unemployment benefit Section 39 *No Unemployment benefit*		Sickness,injury Benefits/Invalidity/Death / Old Age (Lump sum)/Child allowance		

VOLUNTARY SOCIAL SECURITY PROGRAMME FOR INFORMAL WORKERS



ELIGIBLE APPLICANTS



15 → 65



Having Thai nationality

age: above 15 years old but
not more than 65 years old

Holding a non-Thai
identification card of which the
first digit is
0 or 6 or 7



INELIGIBLE APPLICANTS



Insured person under
section 33 or 39

Government officials or
state enterprise employment





A person with an intellectual
disability or with limited of
legal capacity

Holding a non-Thai
identification card of which
the first and second digits
are 0



SOCIAL SECURITY PROTECTION FOR INSURED PERSON SECTION 40

	1 — 70 Baht/Month	2 — 100 Baht/Month	3 — 300 Baht/Month
1. Injury/Sickness (compensation)	●	●	●
2. Invalidity (compensation)	●	●	●
3. Death	●	●	●
4. Old-age lump sum		●	●
5. Child allowance			●
Members (as of June 2026)	2.71 m	0.7 m	1.26 m



Note Medical Treatment Excluded: Already covered by the National Health Security Office (Universal Health Care)
Old-age pension is managed by National Savings Fund, Ministry of Finance

INCREASING BENEFITS

		Previous Benefits	Current Benefits (effective on 1 Jan 2026)
1. **Sickness / Injury Benefits** (loss of income compensation)	**op 1,2**	Outpatient (+ medical certificate) **50฿ / time (3 time/year)**	• Upgraded to **200฿** / time (Max 3 times/year) • **Cover all options**
	op 3	⊗	
	All Options	Sick leave ≥ **3** days 200฿ / day	Sick leave ≥ 1 day 200 ฿ / day
2. Dangerous communicable diseases (COVID-19) (loss of income compensation)	**All Options**	• Outpatient ≥ 3 days rest : 200฿ / day • **Invalid Certificate:** **① Clinic** **② Pharmacy** **③ Disease Control Officer**	• Outpatient ≥ 3 days rest : 200฿/day • **Valid Certificates** (26 Mar 20 - 30 Sep 22) **① Clinic** **② Pharmacy** **③ Disease Control Officer**
3. Invalidity (loss of income compensation)	**All Options** (payment period)	**Payment period** • Option 1 & 2 : 15 yrs • Option 3 : Lifetime **Compensation** 500-1,000฿ / month	Lifetime coverage for all options Increased compensation • **Option 1 & 2 : 1,000-2,000฿ / month** • **Option 3 : 1,500-3,000฿ / month**

INCREASING BENEFITS

		Current Benefits (effective on 1 Jan 2026)	
Monthly Child allowance	**op 1,2**	✕	✕
	op 3	For each child is granted • from birth up to **6 years** old (2 children at a time) • **200 ฿/ person/ month**	For each child is granted • from birth up to **7 years old** (2 children at a time) • **300 ฿/ person/ month**
Old Age	**All Options**	In case of death Distributed automatically in equal shares among spouse, parents, and children or to the person designated in writing by the insured person	In case of death • **Priority Allocation**: Paid directly to the designated beneficiary named in writing. • **If no beneficiary is specified**, the gratuity shall be equally distributed among spouse, parents, and children.

FUTURE DEVELOPMENT PLANS

		PRESENT	FUTURE
Injury / Sickness 	All Options	• Accept claims based on order issued by physician of a public hospital or a medical facility licensed to admit inpatients.	• Accept claims based on order issued by physician of a public hospital, a medical facility licensed to admit inpatients, a medical facility for outpatient only, or a foreign medical facility.
			• Insured persons diagnosed with a dangerous communicable disease and medically advised to stop working for at least one day
 **Maternity** (Loss of income compensation)	Option 1 & 2		• Receive loss of income compensation of 1,000 THB/month for 3 months.
	Option 3		• Receive loss of income compensation of 3,000 THB/month for 3 months.
Old Age 	All Options	• Insured persons aged 60 are eligible for the old-age lump sum benefit only after terminating their insured status.	• Insured persons aged 60 may choose to receive the old-age lump sum benefit while continuing their insured status.
Receive a 10% discount on Section 40 contributions by making a single and advance payment covering 12 months.			

EASY TO ACCESS

SECTION 40 REGISTRATION CHANNELS

IN PERSON *at* Social Security Office

ONLINE : WWW.SSO.GO.TH

CONTRIBUTION PAYMENT CHANNELS

BANKS / BANK ACCOUNTS

MOBILE APPLICATIONS

QR CODE CROSS-BANK BILL PAYMENT

PAYMENT COUNTERS / SERVICE POINTS

BENEFIT CLAIM SUBMISSION CHANNELS

In person / Authorized representative *at any* **Social Security Office nationwide**

Send a claim document by mail

submit via electronic system (e-self service) **www.sso.go.th**

APPLICATION FOR INSURED PERSONS

SSO PLUS MOBILE APPLICATION

Contributions can be paid for the current month and up to 12 months in advance.



The beneficiary will receive transfer of benefits via "PromptPay"

PromptPay : Thailand's national electronic payment system that allows users to transfer money using a mobile phone number or Citizen ID instead of traditional bank account numbers.

STRATEGIES TO EXPAND SOCIAL SECURITY COVERAGE FOR INFORMAL WORKERS



EASY ACCESS

Various Channels for registration, contribution payments, receive benefits

- **Easy access, everywhere**
  Mobile App (SSO & govn't App), e-Self Service, 7-Eleven, counter services, mobile SSO units, etc.
- **Fast, direct payouts**
  PromptPay-linked transfers via National ID or mobile number.

Measures

FINANCIAL INCENTIVES

- **Flexible contribution tiers and benefit packages**
- **Government co-contribution**

Option 1	Option 2	Option 3
IP 70	IP 100	IP 300
Gov't 30	Gov't 50	Gov't 150



STRONG NETWORK

20,000 + volunteers nationwide

- **Collaboration** among government agencies, private sector, workers' organizations, and civil society.
- **Utilizing hubs** like community, temples and schools/ factory serves as an outreach strategy.



Continuously enhancing benefits

INTEGRATED COOPERATION TO EXPAND COVERAGE UNDER SECTION 40











COUNTRYWIDE NETWORK
24,920 volunteers

สำนักงานประกันสังคม

สสส ThaiHealth

LINEMAN

Grab

ADAPTING SOCIAL PROTECTION FOR A CHANGING WORLD OF WORK



ADAPTING SOCIAL PROTECTION FOR A CHANGING WORLD OF WORK



Home-Based Workers



Agricultural Workers



Domestic Workers

Not all workers are covered by the mandatory

as the world of work changes, section 40 provides a pathway for these workers to access Social protection



Section 40 plays an important role in Extending social protection to all workers
- informal workers , self-employed workers , non-standard forms of work , platform workers





Social protection for both formal and informal workers under contributory system
Support S coverage expansion

THE PATH FORWARD



THE PATH FORWARD (SOCIAL SECURITY SYSTEM)

Plan for Voluntary Programme under Section 40



Extend eligible medical facilities :
Clinic & overseas medical facilities



Introducing maternity benefit :

- *At least 28 wks pregnant.*
- *Contributions : 12 mths within 24 months preceding the month of childbirth.*
- *Benefit is payable for up to 3 months based on selected options.*



More Flexible:
Members may choose to claim the lump sum at age 60 while remaining in the system.

*Receive a **10% discount** on Section 40 contributions by making a single and advance payment covering 12 months (up to 5 years)*

Social Security Coverage Expansion

Beyond platform work, the SSO is extending mandatory coverage (Section 33) to specific groups of workers.

Seasonal Workers
Agriculture, forestry, livestock

Domestic Workers
Employed by individuals for non-business purposes

Street Food & Market Vendors' Employees
Workers of vendors at street food stalls and markets

SUMMARY

SSO

Prioritize on

- Target Group Expansion
- Benefit Enhancements
- Operational & Service Excellence
- Strengthen our networks

Challenges

- The world of work rapidly changes
- The growth of non-standard form of work
- Cross Agency Integration - Complex Data Synergy
- Technology Accessibility

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คุ้มครองทุกวัย ใส่ใจทุกคน

THANK YOU

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