

Chairman's Statement



Nowadays, ASEAN becomes one of the most interesting region by economic growth and its competency to be the hub of Asia. More and more investment in our region has inevitably turned us into common sharing of human resources that might be inadequate for such this growth. Strengthening social security system has been of common interest.

Since we established ASSA in 1998, we have come a long way toward the success in social security system development for their citizens among our region, ASEAN. Even ASSA has not yet covered all 10 ASEAN countries, not too soon the rest will eventually develop their own system and join the others as the global trend of health security scheme is likely to be a government-insured system.

In the past years, the remarkable work of ASSA has gained interest from non-member countries, particularly Mongolia and Korea, for the prospect of experience sharing among network and development of the system. They might, one day, become one of ASSA members and we are going to be appreciated as we are looking to broaden our network beyond the geographic barriers.

The vigorous participation from members of ASSA and their effort in sustaining the system is the key of this success. The governments have to retain its willingness to ensure that everyone can access their social security entirely. Besides, the enhanced role of ASSA and its public awareness are also an important key to sustain this network as well as to become the top regional network collaboration organization.

Finally, I would like to express my gratitude to all members of ASSA that gave me an opportunity to work for ASSA as a chairman. This memorable experience will be kept in my highest appreciation and hope that ASSA will continue developing to be better and better for the ultimate goal of human's well-being.

Dr. Winai Sawasdivorn
Chairman, ASEAN Social Security Association
Secretary General,
National Health Security Office, Thailand

Secretary-General's Statement



Through the global movement, social security scheme has been such a dynamic movement for many countries, both developed and developing countries. It can be said that ASEAN itself puts effort to expand the social security coverage for its entire population, emphasizing on "Human Security" which includes both health and finance. The meeting of ASEAN ministers of health, recently, can assure us that our region members will reciprocally work to achieve the ultimate goal of "Healthy People, Healthy Region" soon in the near future. Hence, ASSA has to work closely to each other to develop the system that suits each country's background and practical enough to serve their citizens. Eventually, the gap of difference among the citizens and countries will be less different between the rich and the poor, in terms of social health security.

To make ASSA achieve its objectives, the joint learning network among our countries is one big approach toward the road of success. The joint learning network of ASSA has been a huge push to all ASSA members for developing their system and human resources by sharing experiences among us all.

For the past year, it has been my honor to work for ASSA as a secretary general. I would like to thank everyone for contributing your valuable time and efforts to make this regional collaboration network smoothly run into the right direction. This on-going process of social security development could be metaphor into an unfinished road - the more we put our efforts on, the better and further we are.

Dr. Jadej Thammatacharee
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Retirement and Financial Planning Education in Pre-Marital Course



Permanent Secretary at the Ministry of Religious Affairs, Hj Md Mahdi delivering a speech at the launching of the added content to the pre-marital course at Seri Begawan Religious Teachers College University.

In efforts to raise awareness about Employees Trust Fund (TAP) Scheme and the importance of Financial Planning to TAP members through road show, The Employees Trust Fund had recently reached another milestone with announcement of the inclusion of TAP and Financial Planning talks into the pre-marital course for Muslims in the country. This is made possible through the co-operation between TAP and Family Advice Service Section at the Syariah Department, Ministry of Religious Affairs of Brunei Darussalam.

Permanent Secretary at the Ministry of Religious Affairs, Hj Md Mahdi Pehin Orang Kaya Di-Gadong Seri Diraja Dato Laila Utama Hj Abdul Rahman officiated the launching ceremony which was held on Thursday 1st July 2010 at Seri Begawan Religious Teachers College University.

The premarital course is compulsory for Muslims. Previously, the course covers topics on health, reproduction, and other related marital issues. Now, with TAP new initiative will include a talk on retirement and financial planning.

The role of the pre-marital course is to help prospective couples equip themselves with knowledge of married life, in order to prepare themselves to face and solve any problems associated with the household during their marriage according to Islamic perspectives.

In reference to the financial aspect of the course, it was hoped that the information provided will increase awareness of the importance of planning and financial management.

During the ceremony, a brief summary of pension schemes were given by TAP of which includes the current withdrawal schemes as well as the Supplemental Contributory Pension; a recently established annuity scheme. This was then followed by another talk by TAP's Certified Financial Planner that brought forward on the importance of financial planning.

In Brunei, one of the common causes of divorce is financial problem. With women having longer life expectancy but more men involving the labour market, hence, it is vital that couples plan well for their future and ensure that they will retire comfortably.

SSO Laos receives VSS high-ranking delegation



Mr. Khamphuang Inthaseng received a courtesy visit of high ranking delegation of the Vietnam Social Security led by Vice Minister, VSS General Director, Mr. Le Bach Hong during 20-23 June 2010.

At the amicable talks, Mr. Khamphuang Inthaseng praised and highly valued the visit to SSO Laos of the VSS high ranking delegation as a big contribution to further



strengthening the traditional special friendship relations and all round co-operation between the two organizations. He also believed that the bilateral cooperation between two organizations would build up an in-depth dimension. During the visit, the delegation called on H.E. Bounkhong Lasoukan Vice-Minister of Labour and Social Welfare, Chairman of SSO Board of Directors and they'd also visited the State Authority Social Security of Lao.

SSO has officially opened new branch office in the southern part of Laos



SSO Laos opened another new branch office in Champasak Province which located in the southern part of Laos on 16 June 2010. The opening ceremony was chaired by H.E. Bounkhong Lasoukan vice-minister of Labour and Social Welfare, chairman of SSO Board of Directors and H.E. Savang Syhavong Deputy Governor as a representative of the Champasak Provincial Governor and witnessed by many other stake holders.

On the occasion of the inauguration ceremony, Mr. Khamphuang Inthaseng, General Director of SSO Laos, announced that this branch was one among fourth branch



offices in Laos and SSO commits to gradually expand branch network covering all provinces of Laos in the near future.

On the same day, SSO also held the signing ceremony between SSO and Champasak Provincial Hospital aimed at providing health care services through capitation payment mechanism to insured persons in the province. The ceremony was witnessed by H.E Bounkhong Lasoukan Vice minister of Labour and social welfare and H.E Savang Syhavong Deputy Provincial Governor of Champasak Province and other parties involved.



EPF launched Retire Happy Seminar

The Employees Provident Fund (EPF) in collaboration with the Financial Planning Association of Malaysia (FPAM) had launched an education programme themed 'Retire Happy' to alert Malaysians, especially EPF members, on the importance of planning for their retirement.

The first leg which kicked-off on 8 June 2010 at EPF Headquarters in Kuala Lumpur was attended by almost 160 EPF members.

The half-day programme began with an opening session by the EPF titled '*EPF - Towards a Sustainable Retirement*', presented by Mr. R. Vijaya Kumar, Head of EPF Strategic Operations, which covers the importance of contributing to the EPF and how EPF savings can assist members in financing their retirement.

This was followed by a talk on the psychological aspect of retirement titled '*Retirement- It's Only the Beginning!*' which was presented by renowned speaker, Professor Dr. Low Wah Yun of the Faculty of Medicine, University of Malaya. The programme concluded with a talk on the financial aspects of retirement titled '*Achieving Financial Security for Golden Years*' by an experienced speaker from the industry, Ms. Grace Chan.

The majority of members who participated in this seminar expressed their appreciation to the EPF and FPAM for organising such a beneficial programme especially for those who are on the verge of retiring. From the seminar, pertinent information on retirement planning was able to be shared among the participants which would help them to better prepare for their retirement days ahead.

The second session of the 'Retire Happy' Seminar was held in July 2010.



EPF Assembles Renowned Speakers for Seminar On Social Security

In light of the recent global economic developments and spiral changes in living standards, the Employees Provident Fund (EPF) has taken a proactive role in addressing issues concerning Social Security by assembling local and international experts in the field of social security during a two-day seminar held in Kuala Lumpur from 13 to 14 July 2010.

The seminar, attended by more than 100 participants, had expert speakers from Malaysia, Singapore, the United States, and New Zealand discussing and exchanging ideas on the latest viewpoints on the subject of social security including enhancing the social safety net for senior citizens.

At the opening ceremony, Tan Sri Samsudin Osman, Chairman of the EPF said that the seminar was organised at an opportune time as the Malaysian Government views the issues concerning social security very seriously and is therefore, committed to making tangible and practical progress as far as social safety net for the people is concerned. This is of paramount importance especially since Malaysia is expected to become an ageing nation in 10 to 15 years time. As such, there is a need for experts in the social security field around the globe to meet, discuss and share new ideas and experiences on social security matters.

Among the topics of discussion during the seminar are *Multi-Pillar Pension System: Objective and Challenges; Malaysia's Pension System from Multi-Pillar Perspective; Current Status and Issues; The Impact of Financial Crisis on Defined Benefit and Defined Contribution Plans; Demand and Supply of Private Pensions; Annuity and Longevity Risk; The Role of Insurance and Recommendations; and Financial Wellbeing of Older Persons in Peninsular Malaysia.*

This seminar on social security is part of a series of efforts by the EPF in enhancing the social security practice in the country. Earlier in March this year, the Fund had jointly hosted a social security technical seminar on Innovation, Change Management and Risk Management with the International Social Security Association (ISSA) in Kuala Lumpur.



SOC SO MALAYSIA - Your Social Security Protection

Social Security Organisation (SOC SO) Malaysia was established in 1971 to implement, administer and enforce the Employees' Social Security Act, 1969. With 46 branches throughout Malaysia, SOC SO facilitates the provision of information and processing of claims by employees. SOC SO has insured universal coverage of employees through the principle of cooperation with employees and employers.

Two types of schemes are being administered by SOC SO, namely the Employment Injury Insurance Scheme, and Invalidity Pension Scheme. The Employment Injury Insurance Scheme protects workers from occupational disaster including occupational diseases and accidents while on the way to work while Invalidity Pension Scheme provides 24 hour coverage to workers against invalidity due to any cause not connected with his employment.

The Employment Injury Insurance Scheme provides protection to employees who suffer from accidents arising from work. Employment injury means personal injury to an employee caused by an accident or occupational disease arising out of and in the course of employment in an industry to which this act applies. While the benefits provided under this scheme are Medical Benefit, Temporary Disablement Benefit, Permanent Disablement Benefit, Constant Attendance Allowance, Dependant's Benefit, Funeral Benefit, Rehabilitation Benefit and Education Benefit.

As for Invalidity Pension Scheme, the benefits provided are Invalidity Pension, Invalidity Grant, Constant Attendance Allowance, Survivor's Pension, Funeral Benefit, Rehabilitation Benefit and Education Benefit. Invalidity, defined as a serious disablement or morbid condition of a permanent nature that is either incurable or not likely to be cured, as a result of which an employee is unable to earn at least 1/3 of what a normal able person could earn. Some of the chronic ailments or diseases that could be considered for invalidity are heart attack, renal or kidney failure, cancer, mental illness and chronic asthma.

The Invalidity Pension provides 24 hour coverage to an employee against invalidity due to any cause not connected with his employment. The pension will be paid

for as long as the employee suffers from invalidity or until he dies, whichever is earlier. If the employee dies while receiving invalidity pension, the pension will be converted to survivor's pension irrespective of his/her age at that time. An employee is eligible to

receive the invalidity grant if he has been certified to be suffering from invalidity by the Medical Board or the Appellate Medical Board, but is not eligible to receive Invalidity Pension as he does not fulfill any of the qualifying contribution conditions. The payment of this grant is made in form of a one-time lump sum payment.

As for Survivor's Pension, it is payable to the dependants of an employee who dies irrespective of the cause of death, in any of the following situations: while an employee is receiving Invalidity Pension irrespective of his age, or when an employee has not attained age 55 but has met either the full qualifying condition or reduced qualifying condition. The full qualifying condition or reduced qualifying condition for Survivor's Pension Benefit claims is the same as the qualifying contribution conditions for Invalidity Pension.

With the availability of local human resources, the welfare and safety of the workers are best safeguarded by our social safety net particularly by SOC SO. SOC SO has also been recognized as the frontline of public agency and efforts are being implemented to ensure that the service delivery and customer satisfaction are being given the top priority.

To be in par with other top social security organization throughout the world, SOC SO supports the International Labour Organisation (ILO) mission of having a standard, just and equal distribution of social protection to the public. The latest scheme that is currently in the pipeline is the Relief Fund for Loss of Employment. By the implementation of effective social safety net, it will increase participation of all communities together to contribute and benefit national development.



SSS launches salary loan release program with Land Bank



The SSS has embarked on what it calls the “SSS Salary Loan Releases Through the Bank Program” in partnership with the Land Bank, which will allow members the option to withdraw their salary loan proceeds through the bank’s alternative facilities, in addition to receiving them via customary checks sent by mail, a top official said.

“Land Bank is our first partner under the program. Similar tie-ups with other banks are in the pipeline to allow more members to benefit from it,” PCEO Neri said.

PCEO Neri and Land Bank President & CEO Gilda Pico on May 19 signed the memorandum of agreement to implement the program in the coming weeks, during ceremonies at the SSS corporate headquarters in Diliman, Quezon City.

He said guidelines were being prepared for crediting the loan proceeds to a member’s individual savings account, to be withdrawn by passbook, ATM card, or Land Bank-issued cash cards. The new scheme would provide members a safe, convenient and cost-efficient way to get their salary loans by electronic means, thus avoiding the hassles of encashing checks and problems such as mailing delays or missent checks.

SSS will shoulder the cost of issuing the cash cards, which give members access to their funds even outside banking hours, through ATM systems of Land Bank, Expressnet, Megalink and Bancnet here and abroad.

Land Bank cash cards can also be used as debit cards through over 10,000 accredited merchants under the Express Payment System.

SSS has released a total of P18.25 billion for salary loans in 2009, while releases for the first quarter of 2010 amounted to P2.54 billion.

RP Portugal finalizes proposed agreement on social security



Delegations from the Philippines and Portugal, in a second meeting held on May 26-28 in Lisbon, have finalized and initialed the proposed social security agreement between their countries.

The RP delegation was composed of RP Ambassador to Portugal Teresita V.G. Barsana as head of delegation; Social Security Commission Commissioner Jose Sonny G. Matula; and SSS officials namely: Senior Vice President Judy Frances A. See as chief negotiator and International Affairs Department Head Atty. Roberto B. Bautista, who provided the technical expertise at the negotiations.

Both sides, after review and analysis, finalized the proposed Agreement, which contains salient features common to international social security agreements, such as equality of treatment for each country’s nationals; totalization of insurance periods; export of benefits; and mutual administrative

SSS launches new Text-SSS Service

The SSS started on March 8 its new Text-SSS, an information service system that allows members to inquire, via cellular phone text messages, on their number of contributions, loan eligibility and loan balance. Members can simply text the word “SSS” and send to 2910 or 2600 to register and get their PIN. The new Text-SSS facility is being implemented in partnership with EGG and Sybase Solutions Corporation, as an alternative means for members to obtain faster information about their SSS



25th Asean Social Security Association Board Meeting





CPF Board's Approach to Enforcement & Recovery



The Central Provident Fund (CPF) is a fully-funded, defined contribution social security scheme where both employers and employees have to make monthly contributions into the employees' (CPF members) individual accounts. Today, CPF Board administers a comprehensive national social security savings scheme with \$166.8 billion for 3.3 million CPF members to meet their retirement, housing and healthcare needs.

Employers are responsible for collecting the employees' share of the CPF contributions and paying it promptly together with their share to CPF Board every month. Hence, employers' compliance is critical in ensuring that employees are accumulating savings regularly for their retirement, housing and healthcare needs. The Board has, therefore, put in place an effective enforcement and recovery framework to ensure compliance and swift recovery of CPF arrears¹. This comprises the following:

1. Late Payment Detection System
2. Complaint System
3. Survey Programme

(1) Late Payment Detection System

With the aid of a finely tuned detection system, the Board can detect defaulting employers early. Employers who fail to pay CPF contributions by the 14th of the following month would receive a letter of notification. If employers fail to pay up within 7 days of the letter, they would receive a Notice to Attend Court. If employers still fail to pay before the court hearing, they would need to attend court. If convicted, the employers would be fined for the offence and ordered by the court to pay the CPF arrears.

If an employer is in default of the Court order, the Board would apply to the Court for the Board to seize and execute an auction sale of the employer's assets. If the amount obtained from the sale of assets is insufficient, further recovery actions will be taken, such as prosecuting the company's directors or referring the sole-proprietor and partners back to court for review. Bankruptcy or winding up proceedings may also be instituted as a last resort against the employers.

Speedy enforcement actions are taken so that employers will accord high priority to pay CPF contributions,

compared to other obligations. In addition, penalties are imposed on employers to discourage them from paying late or delaying payments further after the grace period.

Employees whose contributions are not paid, are informed of the non-payment and kept updated of the Board's recovery actions at regular intervals. They are also encouraged to check their Statement of Account anytime, anywhere through the Board's CPF online services and to report to the Board if their CPF contributions have not been paid correctly.

Over the last 10 years, numerous efforts have been made to tighten the enforcement and recovery process. In 2008, the Board has further shortened the detection time by almost a week and this has further helped to maintain the employers' default rate at a very low level of 0.51%², despite the economic downturn.

(2) Complaint System

CPF Board makes it easy and convenient for employees to lodge complaints against their employers for any omission or under payment of CPF by providing several channels for them to do so. Employees may visit the CPF service centres, submit complaints online through CPF website or write to the Board. Employees are allowed to remain anonymous should they be fearful of losing their jobs as a result of their complaints. The Board would investigate every complaint and initiate prosecution action against errant employers who fail to make payment correctly for the employees. Similarly, whistle blowers are encouraged to report any non compliance of CPF Act to the Board.

(3) Survey Programme

CPF Board also takes proactive steps to ensure employers are paying CPF correctly. This is done through the Board's survey programme.

The Board adopts a targeted approach where efforts are intensified to conduct audits on industries with high CPF default rates. If errors are detected, employers are requested to perform rectification for all their employees. The employers would submit the rectification details to the Board's officers for verification. The Board's officers may then conduct site visits and interview the employees to validate the employers' submissions. The Board would, however, not hesitate to prosecute any recalcitrant employer who failed to comply with CPF Act.

¹ CPF arrears include CPF contributions, late payment interest and composition amount (if any).

² As at December 2009



The Board's survey programme also involves engaging principals³ and other relevant agencies and authorities to obtain information for checking on specific employer groups. Briefings are conducted, for example, to principals advising them to include compliance to CPF Act in their contracts with contractors. They are also encouraged to check that their contractors pay CPF contributions for their employees.

Conclusion

While the Board empathizes with employers who may face financial or business difficulties, in dealing with errant employers, it is necessary to strike a balance as the employees would need CPF savings for their housing and healthcare in addition to saving for their retirement. Because of the balanced approach taken, many of the Board's

enforcement and recovery officers have actually received compliments from employers in the course of their duties. In fact, the results of the Employer Services Survey which CPF Board conducts annually have shown that employers' satisfaction with the Board's services has improved from 97.8% in 2007 to 98.3% in 2009.

Effective enforcement and recovery, tempered with excellent service and understanding, is the winning formula for keeping CPF arrears to the minimum and maintaining a high compliance rate.

CPF Board Turns 55!



Guest of Honour, Mr Gan Kim Yong, Minister for Manpower placing his golden egg in the nest



Minister Gan launching the new e-portal initiative - My Golden Egg



Minister Gan, Chairman & CEO of CPF Board, celebrating with CPF members whose birthdays fall on 1 July



Full-house attendance at the Celebrating 55! seminars



A virtual team renewing the audience with classics

As part of CPF Board's 55th birthday celebration, around 5,000 CPF members attended seminars on retirement planning at the Suntec Singapore International Convention and Exhibition Centre on 26 and 27 June. At the Celebrating 55! seminars, speakers shared with members what will happen to their CPF savings when they reach 55, the new CPF LIFE scheme and investing in their golden years.

To commemorate CPF Board's 55th anniversary, participants and staff spent some time thinking about their retirement wishes and penned them down on eggs. In all, close to 6,000 eggs were collected to form the Biggest Retirement Nest of Eggs, setting an entry in the Singapore Book of Records.

To allow CPF members who were not at the seminars to also think about achieving their retirement wishes, the Guest of Honour, Mr Gan Kim Yong, Minister for Manpower, also launched the 6-month "My Golden Egg" initiative at the event, where members could submit their retirement wishes at the CPF website. The "My Golden Egg" campaign aims to create greater awareness amongst the public about the importance of retirement planning.

The CPF system has worked well over the last five and a half decades, enabling Singaporeans to save for retirement. The CPF Board will continue to enhance CPF to tackle the challenges posed by our ageing population so that Singaporeans can enjoy their golden years.

THE CENTRAL PROVIDENT FUND (CPF) - CORNERSTONE OF SINGAPORE'S SOCIAL SECURITY

On 1 July, CPF Board turned 55 years old. Since 1955, CPF has been a key pillar of Singapore's social security system, helping Singaporeans save for their retirement, own homes, and afford good quality healthcare. Over the past 55 years, CPF has evolved from a simple savings scheme into the comprehensive social security system it is today.

To meet evolving needs arising from changing demographics and economic conditions, the CPF has undergone major reforms over the years, such as the introduction of the Minimum Sum Scheme in 1987 and the CPF Retuning Exercise in 2003. More recently, the 2007 CPF Reforms introduced key changes to help members save more, improve returns on their CPF savings and make their savings last for as long as they live through CPF LIFE.

³ Organisations that outsourced certain work functions to third party contractors

The Comptroller General's Department



The Comptroller General's Department (CGD), which is under the Finance Ministry (MoF) of Thailand, is established on 7th October 1890. This department is one of the major central agencies that monitors, regulates and administers public spending to achieve an optimum effectiveness and fiscal sustainability. The CGD oversees and controls public expenditure in order to ensure that all government agencies comply with the entire rules and regulations related to public finances; and to supply fiscal information, analysis and advice to ministerial top management and other policy-setting bodies.

This department, furthermore, is responsible for improving government salary structure and pension system, managing welfares and remunerations which Thai government provides to its officers as fringe benefits with the aim of support their living and compensate their low-income received when compared with employees in private sector. The government personnel gain generous benefits; consists of child educational benefit, employment injury benefit, housing allowance, death allowance, and the last but not least, medical benefit.

Child educational benefit:

Government provides this benefit to support education of officers' children. The first three children who are not older than twenty five years of age are eligible for this benefit, under criteria and specific rate which are determined by CGD.

Employment injury benefit:

The government personnel who get accidents or illness that related to their work are entitled to this benefit.

Housing allowance:

Money paid for rent or buy accommodation, under criteria and specific rate which are determined by CGD.

Death allowance:

Amount of money will be paid to the relatives of the deceased officer.

Medical benefit:

This benefit which is called the Civil Servant Medical Benefit Scheme (CSMBS) is one of three major health insurance schemes in Thailand. The CSMBS covers eligible persons includes

- Civil servants
- Permanent government employees
- Pensioners who used to work as civil servant
- Dependents of the three mention above; consist of parents, spouse and the first three children

The CSMBS beneficiaries can be reimbursed costs after they received health care services both in-patient (IP) and out-patient (OP) cases from hospitals, mostly are public. The benefit package, nevertheless, merely covers expenditure of curative care; it does not include the expenses that spent on beauty treatments, pregnancy test, doctor fee, and indirect expenses e.g. transportation cost.

According to a retrospective payment on a fee-for-service basis, the CSMBS expenditure has incessantly increased over time. The CGD has attempted to set a number of regulations and measures, and adjust some administra-

tive processes in order to monitor and control the cost. One of the main instruments is an introduction of Diagnosis Related Groups (DRGs) model to reimburse cost of IP care in 2002. Nevertheless, the CGD still paid as the hospitals charged in the first pace during the first 5 years, the scheme has adopted the full DRGs system in practice since July 2007.

After adoption of DRGs system, the CGD can control IP expenditure while there is no effect to quality of treatment. The IP outlay slightly increased during the fiscal year 2006-2008 and showed a reduction in 2009. These were about 15.1, 15.6, 16.1 and 15.8 billion baht respectively. The OP expenditure, however, become a major problem of the CSMBS. The OP cost has still risen dramatically overtime; it soared from 21.9 billion baht in 2006 to 45.0 billion baht in 2009, and about 80 percent of this cost is spent on medicine expense. There are many factors that drive the OP expenditure but the main reasons are the disbursement which is on fee-for-service basis, and irrational use of medicines.

At this time, the CGD has attempted to control the CSMBS expenditure, focusing on the OP outlay. The main method is supporting the rational use of drugs by setting some regulations or measurements to control a usage, especially costly medicine groups. The CGD, furthermore, expect to promote efficiency resource utilization by moving to prospective payment in the future.

SSO joins hands with Ministry of Finance and Ministry of Commerce to provide e- starting business



Thailand is regarded as one of a country with industrial resources; therefore, many businessmen are interested in investment. However, entrepreneurs who wish to manage on business registration are not convenient to receive services due to the complexities of such business registration with relevant organizations. In this connection, to make it more convenient for businessmen, several organizations try to facilitate them. The Social Security Office is one of the organizations who would like to facilitate the employer registration. Then, the SSO, in cooperation with the Revenue Department, Ministry of Finance and Department of Business Development, Ministry of Commerce, launched the project on e - Starting Business for the development of data connection system among three organizations. The services are provided by the concept of “one start one stop service”, using single point, single form and single document for business registration number, taxpayer identification number and the account number of employers. Therefore, this project can assist

the enterprises to receive convenient services and increase capabilities of business at the beginning stage.

The services will be provided for enterprises located only in Bangkok from 6 October 2010, the services will be available at the Bureau of Business Registration, the Bureau of Business Registration Area 1 (Pinklao), the Bureau of Business Registration Area 2 (Pahonyothin), the Bureau of Business Registration Area 3 (Ratchada), the Bureau of Business Registration Area 4 (Silom), the Bureau of Business Registration Area 5 (Srinakarin). Then the services will be extended throughout the country from 1 October 2010.

The ultimate benefits of this project do not only stimulate the economy in the country but also increase employment which will bring about the economic growth in Thailand as well.

Five-Year Health Security Road Map - Participation & Decentralization



The National Health Security Office (NHSO) is drafting a new five-year strategic plan for operating the national health security system from 2012 to 2016, focusing on improving public access to and the quality of the universal health care scheme and promoting public participation and power decentralization in the health care system.

The NHSO will encourage all health partners to take part in brainstorming sessions required for the drafting of the new plan that is expected to be completed and submitted to the cabinet by the end of this year.

Dr Winai Sawasdivorn, the NHSO secretary-general, said the office was in the process of drafting the new universal health care road map, or the five-year strategic plan (2012 - 2016) of the health security system.

The NHSO's vision for the future of the health security system is it will be the health security system of all people who live in Thailand. And the mission is to improve the quality of the health security system and ensure equal access to services provided under this health care system. In order to achieve that goal, the NHSO together with its health partners will put emphasis on managing the health care system to bridge the gap between the national health security scheme and the other health care schemes.

The key points pertinent to the determination of the strategies included:

- 1) Encouraging community participation especially the local administration organizations and professional and civic groups in managing the universal health care scheme in a way that supports the state mechanisms to promote happiness among health care service providers.
- 2) Decentralizing power of the NHSO to its regional offices, the local administration organizations, and other health organizations or networks.
- 3) Reducing differences among organizations that provide health care services, promoting hospitality in health care services, adjusting the provision of health care services to suit different health problems in different areas with different financial situations, and allowing co-payments where appropriate.
- 4) Managing the sub-funds all together, adopting the bulk purchase strategy, seeking more funding sources.

Vietnam Social Security delegation visits the Lao Social Security Organization



On 20 June 2010, a Vietnam Social Security (VSS) delegation led by H.E. Mr. Le Bach Hong, Vice Minister, Director General of Vietnam Social Security, arrived in Vientiane for an official visit to Lao PDR at the invitation of Mr. Khamphuang Inthaseng, Director General of Social Security Organization, Laos. The purpose of this visit is to strengthen the traditional friendship and close cooperative ties between the two systems.

At the meeting with Mr. Khamphuang Inthaseng and other SSO's senior officials, VSS delegates learned about the SSO development achievement in social insurance field. The two sides have discussed measures to boost cooperation. VSS delegates also shared experiences in implementing social insurance policy in Vietnam.

During this visit, H.E. Mr. Le Bach Hong held talks with H.E. Mr. Bounkhong Lasoukan and H.E. Mr. Laoly Vice, Ministers for Labour and Social Welfare. The two sides discussed issues related to social insurance in the both countries, cooperation activities and exchange specialists in the social insurance sector in the future.

The VSS delegation also visited the State Authority Social Security (SASS), a newly-formed agency under the Ministry of Labour and Social Welfare, which was established in 2008 with functions of providing social insurance benefits for civil servants.

Vietnam's Health Insurance Law: after 1 year coming into force



Upon the effectiveness of Health Insurance Law on the 1st July 2009, Vietnam Social Security actively coordinated with relevant ministries and governmental agencies to develop regulations and guidelines on the Law's implementation. Propaganda activities were carried out intensively. VSS requested its provincial offices to disseminate propaganda information to health care providers, employers and local communities highlighting the importance of health insurance policy, rights and responsibilities of insured people. VSS worked with accredited health care providers to ensure quality of services delivered to insured patients with slogan "Health Insurance: Quality of services & Patients' satisfaction"

VSS instructed provincial offices to issue HI cards for insured people in accordance with the Law ensuring the use of new HI cards nationwide from 1/1/2010.

VSS system has actively extending health insurance

coverage. After one year, the membership has been growing rapidly from around 40 millions to 53 millions accounting for 62 % of the population.

To ensure health care services for the HI members, VSS currently contracts with 2,176 health care providers nationwide including 1,900 public and 276 private ones.

For the first quarter of 2010, there were over 23 millions hospital visits using HI cards, 27% higher than the same period last year. Total cost for HI services exceed 3,900 billions VND, raising 36% compared of that in 2009. There are many high-cost medical treatments for serious diseases such as renal dialysis, cancer treatment, open heart surgery covered by the health insurance scheme.

However, the implementation of HI law is facing many difficulties such as the coverage expansion for children under 6 years old and the near-poor; poor quality of health care services provided by community primary care level; the overload in provincial and Central hospitals.

VSS has submitted a proposal to the Government in order to adjust hospital fees policy; to issue a Governmental Decree on administrative penalties in health insurance practice, to allocate appropriate Government budget for strengthening and improving the existing health care network, especially primary care facilities to decompress the overload situation in provincial and Central hospitals.

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