

ASSA

ASEAN Social Security Association

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NEWS VOL.31



**INDUSTRIAL
REVOLUTION 4.0**

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ASSA CHAIRMAN'S STATEMENT

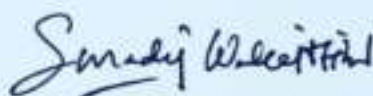
Welcome to the 35th ASSA Board Meeting in Vietnam. The moment has arrived once again for social security administrators in ASEAN to come together to discuss and exchange ideas and experiences on social security issues within the region and beyond.

This year marks the 20th year of ASSA since the idea emerged in Bali and the Memorandum of Agreement was signed in Bangkok. ASSA has come a long way, and there are many things we can celebrate. Information exchange, knowledge sharing, and learning from good practice have been key to the ASSA's success. The platform we have at ASSA is not limited to the annual forum, but contributes to the closer ties between member institutions. Tight collaboration within the region also means ASSA have the potential to be influential in other regional and international arenas.

The theme of the 35th ASSA provides us an important opportunity to address the grand challenges : Industry 4.0 and labour mobility in the region. These are issues that are known to us and many may have developed new solutions. It is then important to discuss how we can share these strategies and learn from others to best handle dynamic situations that may arise. The technology advances in this era has enabled high efficiency and cost-saving administration and customer service. It, however, presents both opportunities and challenges. Sufficient training and knowledge are needed; and they have to be coupled with responsibilities.

At the same time, the integrated regional economy has accelerated the movement of workers in the region, thereby raising the question whether current social security strategies are appropriately responding to this phenomenon. The past has demonstrated that ASEAN member countries have always been cooperative to address common concerns. I am therefore positive that these barriers can be overcome with our efforts and commitments.

Finally, I would like to express our gratitude to Vietnam for their dedicated efforts and warm hospitality in hosting the 35th ASSA Board Meeting and also to thank all member institutions for their contribution to the development of ASSA. With the continuation of cooperation between member organisations and the new chairmanship of Vietnam Social Security, I am confident that we can enhance our capacity to reach higher level of achievement.



(Mr. Suradej Waleeittikul)

Chairman

ASEAN Social Security Association

Secretary - General

Social Security Office, Thailand

ASSA SECRETARY-GENERAL'S STATEMENT

The year 2018 is a very special year for all of us. It is not just an annual meeting among ASSA member institutions but it also marks 20th year of ASSA since its creation in 1998. ASSA is the first regional social security forum and two main objectives were initially addressed. First, the forum was aimed to boost the role of ASEAN in the Asia-Pacific and in other social security forums by conveying regional visions and proposition. Second, it is for the social security administrators to have a meaningful regional cooperation through knowledge sharing and exchange of information.

To this end, twenty years of ASSA has been a great success in promoting close cooperation between social security institutions and the development of social security in the region. Its membership has grown to 20 organisations from 10 ASEAN member countries. Capacity and knowledge building have also been an important aspect of ASSA as we welcome the participation of experts from institutions in the Asia Pacific and beyond. Much of subsequent bilateral cooperation such as visits, technical meetings, consultations, and dialogues can be attributed to the platform that ASSA provides.

As global challenges have affected social security system in national, regional and international levels, ASSA has also initiated discussions in response to such changes. In the 34th ASSA Board Meeting held in Udon Thani, Thailand, we had the opportunity to address the growing challenge of demographic changes and how social security institutions may develop new solutions to respond effectively. Aging population has already caused implications and has begun to affect several other countries. The theme of the 35th ASSA Board Meeting this year - the 4th Industrial Revolution and the movement of workers in the region - agreed by all members to be is one of the deepening concerns for social security administrators.

Finally, I would like to express my sincere appreciation to all member institutions for their support and valuable cooperation. The past twenty years have shown that working collectively is very beneficial to the development of our organisations and the regional cooperation. As fresh challenges and difficulties emerge, I am convinced we will continue to support and learn from one another to overcome them.



(Mrs. Pornpun Suppanakorn)
Secretary - General
ASEAN Social Security Association
Adviser on Efficiency
Social Security Office, Thailand



SSO, THAILAND HOSTS THE 34th ASSA BOARD MEETING AT UDONTHANI PROVINCE

23 August 2017 : The Pre-ASSA Board Meeting Seminar themed "Ageing Society"

As a knowledge platform, the seminar was aimed at experience sharing and capacity building between social security administrators in South-East Asia. The meeting was aimed to contribute to informed policy-making and more efficient social security administration and services. The Pre-ASSA Board Meeting was held back-to-back with the ASSA Board Meeting. The participants consisted of over 400 delegates from social security institutions in the region and guest speakers who were academics and practitioners.



The opening ceremony of the event was chaired by the Labour Minister, General Sirichai Distakul (retired), who remarked that the accelerated pace of globalisation and demographic change became ones of the most serious challenges. In her reporting speech, the Permanent Secretary for Labour, ML Puntrik Smiti, highlighted the importance of the Pre-ASSA Board Meeting as a venue for strengthening technical cooperation and that the Social Security Office and the National Health Security Office were delighted to be the host.



The ASSA Board Meeting and the ASSA Secretariat Meeting convened later in the afternoon to promote the development of social security systems and the regional cooperation in all areas of social security.

24 August 2017 : The ASSA Board Meeting & Related Meetings

In the morning session, the ASSA Recognition Awards were given to its member institutions for their achievements in projects and innovation in a number of categories. This year, 16 institutions from 9 countries were recognised for their excellence. This was followed by the Good Practice presentations by 7 member institutions who shared examples of their well-accomplished policies and working methods. The ASSA Board Meeting and the ASSA Secretariat Meeting convened later in the afternoon to promote the development of social security systems and the regional cooperation in all areas of social security.



25 August 2017 : One-day study visit at Ban Chiang Museum, the Institute for Skill Development, the Sufficiency Economy Village, and OTOP Village of Ban Na Kha

The delegates went on a study visit to the Institute for Skill Development Udon Thani and learned how senior citizens were trained to learn new skills and competencies for part-time jobs. Among the skill development courses were making banana leaf tray, stringing jasmine flower, and making Thai traditional desserts. It was a showcase of how Thai elderly could learn and use their skills to make a living and help them lead healthier and happier lives. ASSA Secretariat Meeting convened later in the afternoon to promote the development of social security systems and the regional cooperation in all areas of social security.



34th ASSA BOARD MEETING IN UDONTHANI PROVINCE



The Opening
Ceremony on
23th Aug 2017

From Left to right : Mr.Chayawut Jarndorn - Udon Thani Governor / Atty. Emmanuel F.Dooc - ASSA Chairman Philippines / Dr.Joachim Breuer - ISSA President / General Sirichai Distakul - Minister of Labour / M.L.Punthik Smith - Permanent Secretary of the Labour Ministry / Mr.Suradej Walestittikul - Secretary, General of the SSO / Dr.Chuchai Sornchumni - Deputy Secretary General of the NISO



Group photo of executives from Ministry of Labour, ASSA member institutions, guest speakers and distinguished delegates during the Opening Ceremony



General Sirichai Distakul - Minister of Labour had a discussion with ASSA Chairman and guest speakers



Participants from ASSA member institutions attending the opening ceremony



**Pre-ASSA
Board
Meeting
Seminar**



**ASSA
Recognition
Awards were
presented to
ASSA member
institutions**





**34th ASSA
Board Meeting
on 24th Aug
2018**



**Hand
Over**



Hand Over : Mr.Donc handovers ASSA Chairmanship to Mr. Waloeittikul, Ms. May and Ms. Supponakorn at the handover ceremony of ASSA Secretary-General





Group photo of executives from Ministry of Labour, ASSA member institutions, guest speakers and distinguished delegates during the Opening Ceremony

Study
visit
on
25th Aug
2018





Cultural Night



ASSA delegates enjoy a variety of cultural dances alongside Thai dancers and performers



TAP Mobile App

THE Employee Trust Fund (TAP) officially launched its mobile application 'TAP Brunei' on 5 May 2018. It was part of the TAP's initiatives to enhance its services for the members and employers.

The application would increase public awareness, especially for TAP members, on the importance of early retirement planning which is in line with the TAP mission in assisting members to save and optimise their retirement savings.

Online users and members of TAP may use the application to obtain information on different types of withdrawal schemes, as well as other services or facilities related to the members' savings.

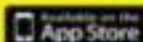
TAP online service e-Amanah handbook and the Contribution Rate handbook can also be downloaded without having to visit TAP counters. The 'TAP Brunei' mobile application is now available for download through the App Store for iOS users, and Google PlayStore for Android users.

The application is available in both Malay and English. One of the features is the Contribution Calculator which is particularly useful for employers to efficiently compute the contribution amount and minimise inaccuracies. With the introduction of this mobile app, it is hoped that the latest platform will be an essential tool in enhancing the business environments and realizing one of TAP's strategic goals in continuous efforts to developed convenience for the employers and members.



WELCOME... TO

TABUNG AMANAH PEKERJA OFFICIAL MOBILE APP!



The Right Benefit Provision at the Right Time



The Right Benefit Provision

When a military or a police officer family loses a loved one, National Fund for Veterans (NFV) is there to provide assistance and aid to the survivor and dependent children. This support includes the benefit meaning to compensate for such things as the loss of guidance and companionship; it is an essential financial support that can help to ease the immediate financial pressure that may result from the sudden death of a spouse or parent.

Survivor benefits provided by NFV consist of :

- Death Benefit to cover burial expenses and
- An insurance plan that will pay your surviving spouse a monthly payment in annuity to help make up for the loss of the retirement income.

The Right Time

The loss of the family wage earner can be devastating both emotionally and financially. This is why NFV is always determined to establish a system capable of handling less bureaucratic procedures and improving the effectiveness and efficiency of the benefits delivery mechanism.

Following the accomplishment of the cooperation with Cambodia Veteran Association (CVA), it allows us to process and deliver the benefits significantly faster, which results in the tremendous increase of the overall satisfaction of the beneficiaries. We consistently strive to make sure that the benefits must be delivered promptly at the right time; during the time when financial support is needed most in order for the family to organize the traditional funeral ceremony which is very costly and crucial in Cambodia.

THE ANNUAL MEETING ON THE TEN-YEAR ACHIEVEMENTS (2008-2017) AND THE ACTION PLANS 2018 OF THE NATIONAL SOCIAL SECURITY FUND At Phnom Penh Hotel, 06 March 2018



INTRODUCTION

On 06 March 2018 at Phnom Penh Hotel, the National Social Security Fund convened the meeting on Ten-Year Achievements (2008-2017) and The Action Plans 2018 of the National Social Security Fund presided over by H.E. Ouk Samvithyea, Delegate of the Royal Government in charge as Director of NSSF and participated by representatives of the ministries, institutions, organizations, and relevant development partners.

OPENING SESSION

First of all, H.E. Ouk Samvithyea expressed his Profound thanks to the representatives of ministries, institutions, organizations, and other relevant development partners for taking valuable time to join the meeting on Ten-Year Achievements (2008-2017) and the Action Plans 2018 of the National Social Security Fund. Then, His Excellency mentioned that with 10 years, NSSF has attained numerous proud achievements. On this occasion, His Excellency also told the meeting that the NSSF officials and staff consider themselves to be public service provider with friendliness, high responsibility, professional conscience, and high code of ethics in a bid to get achievements for the organization and ministry in line with the Rectangular Strategy-Phase III for Growth, Employment, Equity, and Efficiency, Rectangle 4, Angle 3 "*Development of Social Protection System*" of the Royal Government of the 5th legislature of the National Assembly.

The purpose of this Ten-Year Achievements (2008-2017) meeting is to disseminate the main achievements in 2017 to ministries, institutions, organizations, and other relevant development partners because these achievements will become effective tools for measuring, controlling, and evaluating the implementation of social security schemes as well as reaching to address challenges together for designing the action plans 2018 to better for implementing. His Excellency added that

this meeting has two main objectives: (1) to disseminate information involved with public services after NSSF has launched Health Care Scheme for public employees since January 2018; (2) to allow the public and private administrative technicians to meet each other to discuss and seek the potential collective inputs with a view to promoting social service provision to our people; therefore, NSSF invited all relevant institutions to take part in this meeting.

Visibly, Social Security Schemes for Persons Defined by the Provisions of the Labour Law was launched in 2002 and the National Social Security Fund was established in 2007 by implementing Occupational Risk Scheme in 2008, Health Care Scheme in 2016, and Pension Scheme in 2019. With 10 years (2008-2017), the National Social Security Fund attained the following achievements:

1. Implementation of Social Security Schemes for Persons Defined by the Provisions of the Labour Law (2008-2017)

- Occupational Risk Scheme: NSSF registered 10,849 enterprises with 1,435,316 workers (868,186 females). The NSSF member received benefits in total amounted to 427 Billion Riels.
- NSSF signed agreement on Occupational Risk Scheme with 122 health facilities: 04 national hospitals, 72 referral hospitals, 33 health centers, and 13 health facilities.
- Health Care Scheme: NSSF has renewed registration of 3,271 enterprises with 1,121,409 workers. The NSSF member received benefits in total amounted to 173 Billion Riels.
- NSSF signed agreement on Health Care Scheme with 1,295 health facilities: 04 national hospitals, 72 referral hospitals, 33 health centers, and 13 health facilities.
- Pension Scheme will be launched in 2019.

2. Implementation of Social Security Schemes for Public Employees, Former Civil Servants, and Veterans

- Health Care Scheme for public employees, former civil servants, and veterans shall have been launched in 2018. Until now, there are 1,204 officials accessed medical care services including maternity according to the data of health facility signed agreement with NSSF.
- Occupational Risk Scheme for public employees is currently being prepared and studied the legal instruments in a bid to reach the possibility designing for launching in 2019.

3. Implementation of Health Care Scheme through Health Equity Fund for Informal Workers and Provisions of Additional Allowance for Female Worker when Deliver a baby

- NSSF has registered 21,376 enterprises with 184,436 workers (27,665 female) in Health Care Scheme through health equity fund system.
- Provision of additional allowance for informal and formal female worker when deliver a baby shall be performed from 01 January 2018 onwards.



4. Implementation Supports

To strengthen the above-mentioned works with high effectiveness, NSSF has focused mainly on preparation of policies and legal instruments which are reviewed, discussed, and approved by the NSSF Governing Body supported by both tutelary ministries. In the meantime, administration management, human resource training, development of information technology system, strengthening of internal audit, facilitation to address dispute or complaint of NSSF also practiced regularly by receiving the fruitful positive outcome.

Actually, the dissemination on Work Injury Prevention is also a point that NSSF has prepared annually

program on Work Injury Prevention by implementing continually to allow stakeholders, particularly employer, worker, and worker-transporting driver, to contribute to implement rigorously as well as disseminate in all aspects; it highlights that NSSF, ministries, and the Royal Government have been paying high attention to the wellbeing of workers.

legal instruments in a bid to reach the possibility designing for launching in 2019



PRESENTATION SESSION

Next, H.E. Ouk Samvithyea had a presentation on 10-Year Achievements (2008-2017) and the Action Plans 2018 of the National Social Security Fund by raising main points comprising ten-year achievements (2008-2017), challenges, and remedies (action plans).

Importantly, H.E. Ouk Samvithyea answered the questions and explained to all representatives of institutions. Furthermore, NSSF dealt with challenges and requests that are significant inputs for modifying and enhancing the implementation of NSSF more effectively as well as ensuring the service provision of social security schemes for workers with quality, punctuality, comprehensiveness, and right target in a bid to respond the socio-economic growth.



Memorandum of Understanding Signing Ceremony for Bank Service Consumption On Employment Injury Insurance between National Social Security Fund and ACLEDA Bank Plc

THE EXTENSION BRANCHES OFFICE IN PROVINCIAL

With the philosophy of next to door services and intimated operation between NSSFC and beneficiaries, amid of 2017, NSSFC was set up the branches office in provincial. The branch office setting is the continuous improvement performance to meet the need of beneficiaries in present and future. Through the branch office, we can performance in every function area with rapid, uncomplicated, transparency, effectiveness and efficiency. The branch office took a place as vitality affect to the prosperity of the organization.

Nowadays, NSSFC had setting the branches office in capital and all provincial around the country. The structure conceived as an extension of NSSFC. The branch office has its own legal personality which approved by Minister of Social Affairs, Veterans and Youth Rehabilitation. The branch of NSSFC is the physical environment which obligated to provide social security services to beneficiaries in their area.

With the result from the implementing of the branches office, we found the positive attitudes toward services of NSSFC. The productivities were increased smoothly with feasibility and accessibility. For improving more feasible services, next year, NSSFC will introduce the APP which eases the beneficiaries to get comprehensive products and connection directory.



COLOSSAL HEALTHY AEROBICS EVENT 18.8.18

In welcoming the Asian Games XVIII and commemorating the 50th Anniversary of BPJS Kesehatan, BPJS Kesehatan holds a Colossal Health Aerobics Event 18.8.18 on Sunday, July 29 2018 in the National Monument, Central Jakarta. A total of 18,818 people will attend the Colossal Healthy Aerobics Event 18.8.18. Vice President of the Republic of Indonesia along with other relevant stakeholders and work partners of BPJS Kesehatan will attend this event.



This Colossal Healthy Aerobics Event 18.8.18 is aimed to encourage participants of the National Health Insurance-Indonesian Health Card Program to exercise regularly and to live a healthy lifestyle. This event is hoped to be able to improve the health of and relationship with and between the participants. In 2017, IDR 18.4 trillion or around 21.8% of the total health service funds of BPJS Kesehatan was spent on catastrophic disease. Because of this BPJS Kesehatan focuses on making sure that people with no health problems remain that way through various promotional and preventive programs. For the people with risks of

catastrophic diseases such as diabetes mellitus and hypertension, the chronic disease management program (prolanis), which is a part of the promotional and preventive efforts of BPJS Kesehatan, is provided.

This Colossal Healthy Aerobics Event 18.8.18 is not only done in Monas, but also done simultaneously in all BPJS Kesehatan branch offices all over Indonesia. There is a total of 113,221 people participating in this aerobics event across 126 branch offices. This same aerobics is done each month by participants of the chronic disease management program (Prolanis) in each first level health facility.

BPJS Kesehatan hopes that through this Colossal Healthy Aerobics Event 18.8.18, participants can grow more aware of the importance of a healthy lifestyle as the correct solution for the increasingly expensive health service costs. In the aerobics activity, BPJS Kesehatan also promotes the premium payment, compliance movement and the Mobile JKN application.



"The Changing Face of the Future of Indonesia Social Security System"



On 5th of February 2018, BPJS Ketenagakerjaan has officially launched a strategic initiative to extending the social security coverage towards informal workers and small to medium sized enterprises, called PERISAI, which stands for Penggerak Jaminan Sosial Nasional (National Social Security Agent). PERISAI is an innovation designed to extend the scope of BPJS Ketenagakerjaan and provide reliable access for all Indonesia workers to social security.

The concept of PERISAI acquired from the Japanese ideas of Sharoushi and Jimmikumiai. It perfected their original ideas through the use of digital technology to allow for easy operational usage as well as to minimize the risk of fraud. The implementation of PERISAI is also supported by Indonesia banking industry to ensure that transactions run smoothly.

The technology means that agents can carry out the implementation of PERISAI and the recruitment of participants by simply using a mobile phone (mobile application). It also means that the agency can monitor the agents' work performance in real time. By the end of May 2018, 2172 BPJS Ketenagakerjaan PERISAI agent have successfully registered 173.362 workers, with the total of amount contribution around 6,5 billion Rupiah. In this sense, PERISAI had the potential to create new jobs and noted that the competitive capacities and competence of PERISAI human resources would be increased through training. The most competent of these agents will become experts in social security who can even become consultants and trainers for other agents. As a result, PERISAI will become an initiative that can help the public and ensure workers in all sectors get social security.

NSSF pursues to extend membership coverage

National Social Security Fund works hard to campaign social security scheme in various ways such as newspapers, radio, TV, billboard, brochures, posters, and social media. The NSSF officers have also organized on-site visits the workplaces to provide the social security information to the government agencies and enterprises and encouraging them to join the social security scheme. It is a very crucial issue to cover the employers, employees and self-employs with social security. The government of the Lao PDR has included the issue in the 8th Five-Year National Socio Economic Development Plan (2016-2020) to make health insurance coverage available to at least 80% of the population by 2020. In addition, NSSF has to set the goal of 45,000 new insured persons in the 2018 plan. In order to achieve that goal NSSF has to work in collaboration with and conduct various meetings with concerned parties.

On March 20, 2018 in Vientiane Capital, the National Social Security Fund held a tripartite meeting with Lao National Chamber of Commerce and Industry, Lao Federation of Trade Unions, Labor Protection Department and Social Security Department of Ministry of Labor and Social Welfare aiming to discuss and exchange ideas of their collaboration in extending social security coverage to all target groups as prescribed on the law. The meeting

focused on the identify workable measures for increasing the number of insured persons as well as reaching the goals set in the NSSF's 2018 plan and the government's master plan on health insurance. The meeting also provided the opportunity for the participants to discuss and share ideas particularly on the planning to push the target groups to join the social security scheme.

Importantly, the meeting agreed to set up a multilateral collaboration framework as follow:

- The Lao Federation of Trade Unions has a plan to inspect the enterprises on the social security compliance which is a way to push them to join the social security scheme, and the NSSF will provide information on the representatives target groups and representatives participating in the activities.
- The Lao National Chamber of Commerce and Industry is ready to support the enterprises data and work with NSSF in both central and provincial levels.
- The Labor Protection Department of Ministry of Labor and Social Welfare is committed to cooperate with NSSF to develop an inspection plan and MOU enterprise inspection and conduct the social security training for inspectors.
- NSSF shall collect the issues concerning social security implementation to share with parties concerned in dealing with problem solving.



THE EPF MOBILE APPLICATIONS

In recent years, the EPF members' demographic has changed along with a larger number of Gen Y employees entering the workforce. A distinctive feature of this generation is their enthusiastic adoption of IT. This generation is not just IT savvy, but expects to be able to conduct their transactions with service providers 'on the go', via their mobiles.

Driven by wider adoption of smartphones in terms of usage as well as the growing number of mobile applications, the EPF has embarked on a journey towards digital transformation with the launch of two mobile applications, namely i-Akaun (for members) and e-Caruman (for employers) in 2014 and 2016 respectively. The mobile applications are one of EPF's flagship projects that reflect the organisation's commitment to meet higher customer expectations in service delivery and for the EPF to stay relevant in the changing times.

The i-Akaun mobile application enables EPF members to keep track of their contributions, retrieve statements, view latest nomination record and check account transactions online at their fingertips. In 2018, the mobile application has been enhanced to make it more attractive and interactive. The enhancements include new interface features to the EPF account

statement, push notifications, secured inbox messaging and access to selected product information.

The introduction of the mobile application was in tandem with the decrease in the number of members visiting EPF branches to do simple things such as printing out the EPF statement. The mobile app has been well received by EPF members and this is evident from the number of registrations for i-Akaun which has increased 40 per cent to 4.70 million from 3.36 million in the previous year.

For employers, the e-Caruman mobile application enables employers to submit their monthly contribution details and make EPF contribution payments via their phones. It is a user-friendly and secured facility that helps employers save time and enhance operational efficiency as submissions and payments can be conducted anytime, anywhere. With e-Caruman, employers can ensure accuracy of their contribution details and prompt crediting of contributions into their employees' account. In 2017, 99 per cent of Form A submissions were done online and approximately 60 percent of contributions conducted via the e-Payment system.

DOWNLOAD NOW

i-AKAUN
(MEMBERS)

Download the latest i-AKAUN mobile app for fast and easy access to your EPF account.



Now, transact anytime with new features:

- View account statement
- Check nomination record
- Withdrawal request
- Latest information
- Contact nearest EPF office
- e-Pay

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KWSP EPF

THE IMPLEMENTATION OF EMPLOYMENT INSURANCE SYSTEM AND EXTENDING PROTECTION TO SELF-EMPLOYMENT SECTOR IN MALAYSIA



“Change is the only constant in life”, a quote by Heraclitus, a Greek philosopher of the late 6th century BCE. It may sound cliché and it is centuries-old, but its applicability is timeless, even in today’s era of Fourth Industrial Revolution. Fourth Industrial Revolution, or simply Industry 4.0 has enormous potential to reshape the labour market landscape and global economic growth. Even though it improves the productivity and quality of all-encompassing industries, rapid technologies advances and introduction of automation may displace the existing workforce. According to an estimate by the World Economic Forum¹, Industry 4.0 could lead to a net employment impact of more than 5.1 million jobs lost to disruptive labour market changes over the 2015–2020 period. Meanwhile, Khazanah Research Institute² estimated more than half of all current jobs in Malaysia are at high risk of being affected by automation in the next one to two decades.



The emergence of Industry 4.0 is one the factors that led the Government to introduce Employment Insurance System (EIS) for the private sector in Malaysia. The EIS aims to provide immediate financial assistance to workers who suffered from loss of employment so that they can sustain themselves and their family. The affected workers will be personally assisted to find new and suitable employment through a myriad of active labour market programmes. This includes job search, career counselling and job matching as well as reskilling and upskilling training programmes.

The Social Security Organization has been entrusted to implement the EIS which has commenced since January 2018 with the collection of contributions from employers and employees. The 0.4% contribution rate, shared equally by employers and employees, is the lowest in the world. The Employment Insurance System Act 2017 stipulates a minimum requirement of 12 months before a worker is eligible to claim for benefits, therefore, payment of financial benefits is expected to begin in January 2019. As an interim measure, the Government has allocated RM 182 million to SOCSO as an interim assistance to workers who lose their jobs in 2018.

Surely, there will be winners and losers in the workforce due to the impacts of Industry 4.0. The implementation of the EIS is fundamental in tackling the uncertainty of future job market in a way that it helps those who are unable to make the towards more productive and better employment opportunities. From time to time, there will be “changes” – as the quote in the first paragraph goes – to the

¹ A WEF study comprises of the Association of Southeast Asian Nations (ASEAN), Australia, Brazil, China, France, Germany, the Gulf Cooperation Council (GCC), India, Italy, Japan, Mexico, South Africa, Turkey, the United Kingdom and the United States

² The Times They Are A-Changing: Technology, Employment, and the Malaysian Economy

implementation of the EIS to ensure its relevance in the dynamic labour market and agile workforce of the future.

Some people enjoy working for themselves and some dream of starting their own business. Greater access to internet is making it easy for people to work from home, working on free-lance basis or become entrepreneurs.

Being your own boss or running your own business can be very rewarding. However, there are challenges and risks that come with being self-employed. There are financial as well as emotional risks. Besides balancing the loss and profit account as well as paying tax, the self-employed is also responsible for their own healthcare. This is where the Self-Employment Social Security Scheme comes into the picture. The Scheme provides a safety net for the self-employed in the event of accidents or mishaps during work-related activities.



The implementation of the Self-Employed Employment Injury Scheme is an initiative to extend the coverage of social security to the self-employed, in line with the recommendations in the International Labour Organization (ILO) Social Security (Minimum Standards) Convention, 1952 (No. 102). Malaysian Government, prompted by concerns towards social protection for the self-employed, decided to extend social security coverage to the informal sectors. The Self-Employment Social Security Act 2017 or Act 789 was approved by Parliament in April 2017.

Social Security Organisation enforces the Self Employment Social Security Act 2017 (Act 789) that contains Self-Employed Employment Injury Scheme for the self-employed. The Act, which took effect on 1 June 2017, is currently mandatory to all taxi drivers and e-hailing

services only. Self-Employed Employment Injury Scheme provides cash benefit to insured person who is injured due to accident during work-related activities and to their dependants if the accident involves death.



Since this scheme was implemented in June 2017, a total of 4,250 drivers have registered and contributed via online and over-the-counter. Nevertheless, the registration number is still low but SOCSO believes that more self-employed taxi drivers will come forward to register with the scheme when they understand the advantages of social protection offered under this scheme.

The contribution to the Self-Employed Employment Injury Scheme is on annual basis, with four options of insurable earnings, which start from a minimum RM 1,050 insurable earnings with a contribution of RM 157.20 per year and a maximum of RM 3,950 insurable earnings with a contribution of RM 592.80 per year.



So far, we have received 20 claims under the Self-Employed Employment Injury Scheme and certified as employment injuries, including a case involving work-related death. From these cases, the insured self-employed have received benefits under the Scheme such as Medical Benefit, Temporary Disablement Benefit, Permanent Disablement Benefit and Dependents' Benefit.

SSB is target to get coverage for all labourers in the country

Social Security Board of Myanmar (SSB) is target to get coverage for all labourers in the country. To reach the goal, now SSB is generating many reforms such as administrative sector, legal, information technology and Medicare. As you all known, Myanmar is opening a new door for democratization kept the dictatorship behind. To comply with the system SSB has to adjust its old mechanism time to time by advising social safety experts from domestic and abroad with helping of International Labor Organization (ILO). At present, SSB is implementing four reforms for the sakes of the insured workers and also to support the development of the State's economy through the increase of production to enjoy more security in social life and health care of workers who are major productive force of the State. The four reforms are:

Administrative Sector Reform

Social Security Head Office shares the power by allowing the decision making to Divisional level office, township level office and worker hospital in order to get quick win, easy and smoothness for insured person. The Medical Board helps meeting four times a month for reimbursement. Now, it takes less than a month for reimbursement. The ways for claiming benefits and steps for verification as insured establishment was reduced according to the guiding of the government.

Legal Reform

SSB implemented the new 2012, Social Security Law at April 1, 2014. ILO pointed out the 2102, Social Security Law that there is still room for improvement to be in line with the international norms. For example, article 35.(a) and (b) is granting the employer and employee to retreat their contribution. And article 62.(a) and (b) is allowing the survivor to get lump sum or installment instead of pension. SSB intend to reduce the threshold of employee for the establishment is at least five workers to be in the scheme. We are trying her best for legal reform to be harmonious with international practice.

Information Technology Reform

Myanmar is quite behind in Asia in terms of IT. The procedure and mechanism are running manually which take much time and effort when the others in modern technologies. So, SSB is implementing Management Information System with ILO's experts. The IT capacity building for the staffs are running with the tight schedule guiding by experts.

Medical Reform

Myanmar had kept a commitment to reach the perfect scheme of Universal Health Care (UHC) in 2030. SSB is one of the stakeholders to fulfill the commitment of the State. If SSB earns more insured population, the state can reduce her burden to pursue UHC. Even SSB have 3 hospitals and more than 100 dispensaries is now actively implement provider purchaser split with capitation payment system in order to accomplish the perfect Social Security like other countries.



ECC set to implement increase in ECP benefits

The Employees' Compensation Commission (ECC) is all set to implement the increase of its benefits under the Employees' Compensation Program (ECP) after President Rodrigo Duterte signed Executive Order No. 54 increasing the Temporary Total Disability (TTD), Permanent Partial Disability (PPD), Permanent Total Disability (PTD) benefits, carer's allowance and reimbursement rates for professional fees of physicians and physical therapy sessions of persons with work-related disabilities (PWRDs).

Department of Labor and Employment Secretary and ECC Chairperson Silvestre H. Bello III said that this new EO is in line with the Employees' Compensation Commission's mandate to enhance and upgrade the benefits employees' may avail if they suffer from work-related contingencies.

Under the new EO, ECC will grant a Php 1,150 increase in EC monthly disability of all EC permanent disability pensioners and qualified beneficiaries in the private sector effective January 2017.

Carer's allowance both in the public and private sector will also be increased from Php 575.00 to Php 1,000.00 per month.

Other increase of benefits includes the amount of EC Temporary Total Disability or sickness benefits from a minimum daily income benefit of Php 10.00 to Php 110.00 and from a maximum daily income benefit of Php 200.00 to Php 480.00. The amount of reimbursement for physical therapy sessions under the EC medical benefits in the private sector is now increased from Php 65.00 per session to a maximum of Php 500.00 per session.

Meanwhile, reimbursement rates for professional fees of physicians under the EC medical benefits in the private

sector has also been increased from Php 100 for a general practitioner (GP) and Php 150 for a specialist during the initial visit to Php 400 per day for a GP and Php 600 for a specialist during the daily ward visits and a maximum of Php 1600 for a GP and Php 2400 for a specialist per confinement. For ICU/CCU Ward, rates per day for a GP is Php 800 and Php 1200 for a specialist, and a maximum of Php 3200 for a GP and Php 4800 for a specialist per confinement.

Out-patient consultation fee is now Php 400 for a GP and Php 600 for a specialist; consultation fee for routine pre-procedure and medical evaluation is now Php 800 for a GP and Php 1200 for a specialist; and Php 1200 for a GP and Php 1400 for a specialist for pre-procedure medical evaluation with medical indication; and Php 1200 for a GP and Php 1400 for a specialist during intra-operative monitoring.

"The increase was based on the actuarial study conducted by the SSS and GSIS, ECC's administering agencies. Based on the study, the State Insurance Fund (SIF) can finance the increases without affecting the stability of the SIF and without requiring additional contributions. The SIF is sourced from the contributions paid by the government and private employers to finance the services and programs of ECC for Filipino workers who suffers from work related sickness, injury or death. The fund life of the SIF in the private sector is beyond 2080, while that in the public sector is 2067 even with the increased benefits," said ECC Executive Director Stella Z. Banawis.

"The signing of the EO is a great news for all Filipino workers. We, in the ECC will continue to look for ways on how we can further improve the program in the coming years," Banawis added.



Pres. Duterte witnesses signing of GSIS, DepEd pact to finance public school teachers' loans from private lenders



President Rodrigo Duterte witnessed last April 16 the signing of a project of the Government Service Insurance System (GSIS) that will facilitate the payment of loans of public school teachers and other personnel of the Department of Education (DepEd) from private lending institutions (PLIs) through a loan facility from GSIS.

GSIS President and General Manager Jesus Clint Aranas and DepEd Secretary Leonor Briones signed the agreement in Malacañang.

"We don't want DepEd employees to sink deep into debt, so we have proposed a better way for them to manage their finances. The borrowers will pay back the loan to GSIS at easy and affordable terms," Aranas said.

He added that having several loans weakens the employees' capability to settle their obligations, which include payment of their loans to GSIS.

"Payment of their GSIS loans usually take a back seat. If the practice continues, their future GSIS benefits are bound to suffer," Aranas added.

The project likewise reinforces the issuance of DepEd Order (DO) No. 38 on July 31, 2017 and DO No. 55 on October 26, 2017 reiterating that DepEd shall accord first preference to payment of their social security contributions to GSIS, Home Development

Mutual Fund (PAG-IBIG), and PhilHealth, and their taxes to Bureau of Internal Revenue, in deducting payments from the salaries of its personnel.

Active regular members with outstanding loans from DepEd-accredited PLIs may apply for the GSIS Financial Assistance Loan (GFAL) if their employment status is

permanent; have paid premiums for the last three years; are not on leave of absence without pay; have no due and demandable GSIS loan; and have no pending administrative or criminal case.

If a PLI has filed a case against members for nonpayment of obligations after GSIS loan payments have been prioritized by virtue of DO Nos. 38 and 55, such members are still eligible to apply for GFAL.

Qualified members may borrow up to Php 500,000, provided their take-home pay will not go lower than Php 5,000 after their monthly obligations have been deducted.

The loan is payable in monthly instalments for six years at 6 percent interest rate per annum computed in advance. Payments will be automatically deducted from the borrower's salary.

The application form and requirements will be made available to DepEd agencies where GFAL will be piloted by the first week of May this year.

Interested parties who have inquiries may visit the GSIS website, www.gsis.gov.ph, or Facebook account, @gsis.ph; email gsiscare@gsis.gov.ph; or call the GSIS Contact Center at 847-4747 or 1-800-8-847-4747 (for Globe [free with minimum Php 8.00 load] and TM subscribers) or 1-800-10-847-4747 (for Smart, Sun, and Talk 'N Text subscribers; Php8.00/call).

YOUR **PAG-IBIG FUND** AT YOUR SERVICE

**Pag-IBIG Fund
hits highest ever
performing loans
ratio of 90%**

**HIGHEST EVER
PERFORMING LOANS RATIO****90%****9/10
BORROWERS
ARE PAYING**

Pag-IBIG Fund reached a 90.12% performing loans ratio (PLR) in 2017, the agency's highest ever in its 37-year history. This feat was sustained in the first quarter of 2018 in which it recorded a 90.4% PLR.

The high PLR shows that nine out of 10 of Pag-IBIG Fund's housing borrowers regularly paid their monthly home loan amortizations, reinforcing the agency's sustainability.

"PLR is one of the barometers of Pag-IBIG Fund's sustainability. If our home loan borrowers regularly pay their monthly amortizations, our liquidity improves and we can plow the funds back to our housing portfolio so that more members, especially those with low income, can avail of home loan. This supports President Rodrigo Roa Duterte's social protection agenda. It also aligns with the main objective of BALAI Filipino (Building Adequate, Livable, Affordable,

Program - to provide decent shelter for every Filipino family," Housing and Urban Development Coordinating Council (HUDCC) and Pag-IBIG Fund Chairperson Eduardo D. del Rosario remarked.

Pag-IBIG Fund Chief Executive Officer (CEO) Acmad Rizaldy P. Moti said, "The high PLR, and conversely low non-performing loan interest rates. We appreciate our member-borrowers for being conscientious in meeting their Pag-IBIG obligations. Our PLR went up by 15% in five years, from 75% in 2012 to 90.12% in 2017, thereby significantly improving our collections through the years."

Pag-IBIG Fund generated P51.6 billion in housing collections in 2017, including collections from the sale of Real and Other Properties Acquired (ROPA) - an increase of 9% from the amount collected in 2016. This amount

for 2017 and the highest in the history of Pag-IBIG Fund.

"We will intensify our collection strategies in the coming years so that more will benefit, in turn, from our housing program," added Deputy CEO for Home Lending Operations Cluster Marlene C. Acosta.

To increase collections and improve its PLR, Pag-IBIG Fund outsourced its collection services by accrediting collection agencies starting 2013 and tele-collection companies beginning 2014.

Other factors that contributed to improved collections in 2017 were: regular sending of Monthly Billing Statement to home loan borrowers through outsourced service providers; providing additional payment facilities; enhancing the text blast which includes payment reference numbers with the amount and due date; email blast.

PhilHealth

Data-Driven Transformation with Business Intelligence

The need to harness the strategic value of data to effectively deliver PhilHealth's mandate, required innovative decision-support solutions across the information spectrum. As such, a strategic data-driven decision support approach was instituted via a 'single source of truth' as depicted.

The on-going transformation provides strategic & tactical dashboards with:

- Process changes including data management to standardize policies and procedures
- People changes to create and manpower capacity to sustain the transformation
- Technology changes to use of state-of-the-art analytics and cloud solutions to integrate and deliver PhilHealth data.

Significant gains including the following are now being realized continuously and fully by 2020 using a best-practice framework.

- Transformation of users into knowledge workers
- Comprehensive analysis of benefit and sustainability programs
- Replacing silos with consolidated view of core business processes
- Correlation of data with other government agencies
- Empowerment of users using world-class technologies
- Fraud detection using artificial intelligence

PhilHealth's data-driven transformation is key in delivering the strategic performance and citizen centric vision of the agency, while creating the necessary paradigm shift to change traditional information culture, processes, and technologies. Decision makers and knowledge workers now focus on actionable information using a common solution. Finally, the PhilHealth solution has been lauded as a highly innovative solution by other government agencies, and hence will



be a model to effect and sustain much-needed reforms across the government sector.

An effective decision support solution is vital for Phil Health to achieve its mandate of providing financial risk protection for its members in support of Universal Health Care. The data-driven transformation has improved the achievement of PhilHealth's mandate with unprecedented transparency. With on-going execution, majority of traditional barriers to efficiency, information accessibility, and collaboration are being broken down. As such, ground-breaking decisions and initiatives have started to take hold which are reshaping the decision-making culture across PhilHealth.

SSS takes three-pronged approach to boost collections

The Social Security System (SSS) of the Republic of the Philippines has adopted a three-pronged strategy towards collecting on the unpaid contribution delinquency of covered employers, which proved to be beneficial to the institution in terms of intensifying collection efforts and improving collection efficiency.

In the December 2017 report released by the Corporate Policy and Planning Department, the SSS has close to 965,000 registered employers, who are bound by law to provide social security protection to their employees. However, not all are complying with their statutory obligation under Republic Act 8282 also known as the Social Security Act of 1997, to enroll their workers for coverage and to regularly remit their contributions.

Geared towards the goal of safeguarding and protecting the rights of Filipino workers, the pension fund designed three interventions, namely: 1) the SSS "Oplan Tokhang" project, 2) the Run After Contribution Evaders (RACE) campaign, and 3) the progressive collection system of issuing Warrants of Distraint, Levy, and Garnishment (WDLG). All these actions aim to remind employers of their legal and moral responsibility to ensure social security protection of their employees.

Collection via Court Actions

In 2017, the SSS implemented its own version of "Oplan Tokhang" against non-compliant employers, whose unremitted payments have been plaguing the System's financial stability through the years.

Patterned after the Philippine National Police's anti-illegal drug campaign dubbed "Operation : Katok at Hangyo" (knock and plead), the SSS "Oplan Tokhang" serves as a stern warning and is intended to strike fear among employers who willfully violate the laws on mandatory payment of their employees' social security contributions.

Under the said program, collection of remittances from incorrigible delinquent employers will be made through court actions and will follow the judicial process of filing and prosecuting cases against

those who have not remitted what they have deducted and collected from the monthly pay of their workers.

Based on most recent data from the SSS Employer Delinquency Monitoring Department, owners and representatives of six companies with a total delinquency inclusive of penalties amounting to PhP 35.5 million or US\$ 696,078.43* have, so far, already been located and served arrest warrants. And here are some updates : the accused of two shipping companies escaped and evaded arrest; one already paid in full his obligations amounting to PhP 1.8 million or US\$ 35,294.12*; two have posted bail but still have pending criminal cases in court; while among the nine representatives of a certain security services company, only two began serving their sentences because the remaining have still eluded arrest.

RACE Campaign

Also part of SSS' efforts against delinquent employers is the RACE campaign that focuses mainly on the conduct of mapping operations as well as the posting of Show-Cause Orders among establishments in public work environments.



CPF Retirement Planning Service Online

What happens when I reach 55?

A Retirement Account (RA) is created with savings from your Special Account (SA) and Ordinary Account (OA). Your Medisave Account (MA) savings remains untouched.

Before 55: OA, SA, MA
After 55: RA, OA, SA, MA

Will I be able to withdraw cash?

At age 55, you can withdraw at least \$5,000 from your SA and OA, if both accounts add up to \$5,000 or more.

RA, OA, SA, MA

What about my payments using CPF?

If you need to make payments using your CPF savings after age 55, you should consider the options available to you and take action before you reach age 55.

Housing, Education, Investment, Home Protection Scheme, Dependents' Protection Scheme

Possible options before reaching age 55:
☐ Reserve your OA savings for housing loans.
☐ Long-term payment of housing loans using OA savings.
☐ Look for alternative funding.

What happens to my payouts?

You can receive lifelong monthly payouts based on the Retirement Sum (RS) you set aside in your RA.

Retirement Sum (RS) set aside at age 55
 Estimated lifelong monthly payout from age 55
 If you wish to have higher payouts: Increased Payout \$1,000, \$1,000
 If you do not wish to property or choose not to plan your property: Full Payout \$1,000, \$1,000
 If you own a property and choose to plan your property: Full Payout \$1,000, \$1,000

CPF RETIREMENT PLANNING

Understand what happens to your CPF accounts when you reach age 55

Click Here

CRPS pamphlet sent to CPF members when they are reaching 55 years old

In 2015, the Central Provident Fund Board (CPF Board) launched the CPF Retirement Planning Service (CRPS) – a targeted outreach initiative to provide personalised services to educate CPF members turning 55 on retirement matters, especially on the changes that will impact them when they turn 55 years old.

Eligible CPF members would receive an invitation letter and/or a pamphlet to a one-on-one consultation session with CPF officers upon their 54th birthday.

During the CRPS session, CPF officers use infographics generated by an intranet application using the members' own account information to explain the relevant CPF policies and options available to them when they turn age 55. This personalised guidance service enables members to better plan for their retirement.



Infographics generated by CRPS session.

The CRPS initiative was well received by members. Over 95% of members who attended the service indicated that they would recommend it to their family and friends.

Making CRPS digital

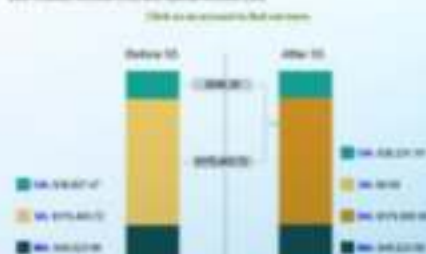
In line with the CPF Board's intent to transform itself into a digital organisation, the CRPS was further enhanced in 2018 with the launch of CRPS Online. CRPS Online provides an additional channel for members to access their personalised CRPS infographics anytime, anywhere via a digital platform. The CRPS Online adopts a Responsive Web Design (RWD) to ensure a consistent user experience across different devices.

To ensure that members can easily understand the content presented to them, the infographics in this platform contain elements such as:

- Clickable links within the infographics to provide further explanations on an item (e.g. clicking on the Retirement Account to find out how it is created at 55 years old)
- Dynamic charts (e.g. illustrating the transfer of monies from the Special and/or Ordinary Accounts to the newly created Retirement Account at age 55)

WHAT HAPPENS WHEN YOU TURN 55?

After you turn age 55, a Retirement Account (RA) will be created for you using savings from your Ordinary Account (OA) and Special Account (SA).



Clickable links for members to learn more.



Dynamic charts to show members how monies are moved

Enhancing service with CRPS Online

Having a channel where members can self-serve allows the Board to meet the growing demand for CRPS in an effective and efficient way.

Although the CRPS Online is relatively new, members have found it useful and feedback has been positive.

I found it very useful, especially how much CPF rebates I would expect. This would help me plan my financing towards the mortgage for my home.

Ms. S. L. Y. member

I think it will be very useful to me. I am the type who prefer to navigate and self-serve the information. This will be the better option for me than to visit the service centre.

Mr. L. C. P. member

Ms. S. L. Y. member

Very good, straightforward and easy to understand.

Ms. S. L. Y. member

Ms. S. L. Y. member

Verbatim feedback from CPF members on the CRPS Online service

In the longer term, CRPS Online will provide the foundation for the Board to build on its digitalisation efforts to target other member groups such as members buying a house for the first time.

The NHSO Board approved three new items of medicines and vaccine to include in UCS benefit package in fiscal year 2019



According to results from economics assessment, the National Health Security Board approves to add three items of medicines and vaccine to the Universal Coverage Scheme (UCS) benefit package started in fiscal year 2019. The items include Raltegravir medicine to prevent mother-to-child transmission of HIV, Bevacizumab medicine for Central retinal vein occlusion (CRVO), and Pentavalent Vaccines to prevent child infection from 5 life-threatening diseases, i.e., Diphtheria, Pertussis, Tetanus, Hepatitis B and Haemophilus influenzae type b (Hib).

The National Health Security Board chaired by Prof. Piyasakol Sakolsatayadorn, the public health minister approves to add three new items of medicines and

vaccine to the UCS benefit package started in fiscal year 2019 as proposed by the National Subcommittee on Drug System Development on July 2, 2018. The items include 1) Raltegravir medicine to expand preventing of mother-to-child transmission of HIV, 2) Bevacizumab medicine for Central retinal vein occlusion (CRVO), and 3) Pentavalent Vaccines to prevent child infection from 5 life-threatening diseases, i.e., Diphtheria, Pertussis, Tetanus, Hepatitis B and Hib.

For the Pentavalent Vaccines for children under 5 years of age, feasibility study shown that it is cost effective and helps increase quality of life with Incremental Cost Effectiveness Ratio (ICER) at THB 148.51 per dose (or about USD 4.5 per dose).

However, the price was dropped to only THB 47 per dose (or THB 141 per dose reduced) after bargaining by the price bargaining working group. With this bargained price, it will cost only THB 15.98 million (or about USD 0.5 million) for the three main public schemes, i.e., the CSMBS scheme for officers, the SSS scheme for formal private workers, and the UCS scheme for the informal workers and unemployed while it can reduce the number of patients and reduce treatment cost especially for the UCS up to THB 73.27 million per year (or about USD 2.22 million per year).

The introducing Raltegravir will increase efficiency in preventing mother-to-child transmission of HIV. It is expected that Raltegravir prescribed to 693 pregnancies of the UCS will reduce mother-to-child infection of HIV to only 27 cases or only 3.9% compare to 53 cases or 7.6% with the old prescriptions. With the cost of THB 6,792.80 - 10,189.20 per course per case, it will increase THB 5.12 - 7.47 million (or about USD 0.15 - 0.23 million) of budget per year.

For Bevacizumab to treat Central retinal vein occlusion (CRVO), there is about 10,800 cases prescribed with Bevacizumab annually based on prevalence of the disease. At the average of applying Bevacizumab four times per

case per year with the cost of THB 606.33 per dose or THB 2,425.32 per course, the average cost would be THB 26.19 million per year (or about USD 0.8 million per year).

However, the total budget under the UCS based on actual claims in the scheme would be increased only THB 4.49 - 20.17 million (or about USD 0.14 - 0.61 million) per year.

"Introducing the three items of medicines and vaccine in the fiscal year 2019 for the UCS scheme has to be approved by relevant National sub-committees, i.e., the National Subcommittee on disease prevention, the National Subcommittee on Drug System Development, the National Subcommittee on Drug System Development on defining type and scope of health service packages, and the National Subcommittee on defining UCS fund management under the National Health Security Board before proposed for the Board approval. Therefore, it is required to have feasibility studies not only in financing but also health quality and impacts as well as available health service provided by health facilities. Furthermore, the most important of relevant process is stakeholder participation to promote efficiency and sustainability of the UCS fund".



Thailand's Social Security : leaving no one behind in our economic growth and social development



The changing environment in today's world demand adaptation and new directions in social security. For instance, the creation of the ASEAN Economic Community to promote economic cooperation, among other things, has led to freer flow of labour across the region. Advances in technology are also affecting the traditional forms of work. A significant number of workers have already shifted to employment in the informal economy, which represents a large proportion of many ASEAN member countries' labour market.

These compel changes in social security to expand its coverage to all workers - workers in the formal employment, foreign workers, and formal workers in the rural areas. It is therefore imperative for the government to design policies that respond to the specific needs of the workers, to play a more active role in bringing workers under coverage, and to integrate digital technologies into the administration of the office.

In light of this, the Social Security Office (SSO) puts priority the extension of social security coverage to all categories of workers on the basis of equality of

treatment. The focus has been extending coverage to workers in the informal economy and the reinstatement of memberships for particular groups of former insured persons:

1. **Provision of coverage to workers in the formal economy : comprehensive, adequate, and equal** The number of insured persons working in formal enterprises has increased from 10.51 million in 2016 to 11.45 million in June 2018 - of which 0.49 million foreign workers increased to 1.16 million. The coverage is provided without distinction of nationality, sex, or religion. Every foreign insured person is entitled to rights and benefits identical to those of Thai employees.
2. **Extending of Social Security Coverage to Informal Workers** in order to attract more informal workers to voluntarily insure, the SSO works on implementing new scheme options for informal workers to be more financially secured and commits itself to increasing benefits akin to those in the formal economy.

Currently three options are available in the schemes since 1 May 2011. For Option 1, Insured persons contribute 70 baht a month and are entitled to cash benefits in the event of sickness, invalidity, and death. Those who have chosen Option 2 pay 100 baht per month for four branches of benefits - those from Option 1 plus old-age lump-sum. The latest scheme, Option 3, which has been introduced since 28 March 2018, offers one additional benefit for child allowance. Data shows the number of informal workers insured have increased from 2.24 million in 2016 to 2.57 million in June, 2018, amounting to an increase of 12.37 percent of the non-member informal workers.

3. Amending Legislation for Reinstatement of Membership of workers who had previously been insured under the mandatory scheme and then, due to leaving the formal employment, joined the voluntary scheme, but failed to contribute consistently and thus have lapsed membership. These workers, numbering 0.77 million, are now entitled to reactivate their rights since 20 April 2018 and it is expected that many will apply and reclaim their rights.

The SSO works to improve the standard of living and quality of life for all workers by providing coverage and



increase benefits. It also focuses on promoting technology and innovation in its administration for better services, easier accessibility and higher efficiency. This includes among other things the improvement of banking payments, service units, electronic services, e-registration via SSO website, and digital service platforms. With these goals and concrete actions, the SSO contributes to narrowing the inequality gap by providing social security which is equal, inclusive, and supportive for every group of workers, leaving no one behind in our economic growth and social development.



Social dialogue, an active mechanism to ensure workers' benefits



Vietnam Social Security (VSS) is the sole government agency in Viet Nam responsible for implementation of social insurance (SI), health insurance (HI) and unemployment insurance (UI) policies nationwide with the participation of 80.6 million people (85.8% of total population) in HI, 14.1 million (30% of total work force) in SI and over 11 million people in UI. VSS is aiming for universal health coverage and social insurance for all workers and striving towards a sustainable, modern and professional system that in line with the expectation of people and enterprises. To do so, various measures focusing on social dialogue at all level have been taken among related agencies.

At national level, the Social Affairs Committee of the Viet Nam National Assembly, has chaired and held dialogues with the Government and ministries to step by step improve and adjust the legal frameworks concerning the role of the Government, the rights and obligations of employers and workers.

For the Government part, dialogues on effective implementation of social security between the Government Office and ministries are held to ensure rights and obligations of workers and enterprises. The Prime Minister, together with Ministry of Labor, Invalids and Social Affairs, Ministry of Health, Provincial People's Committees, Trade Union also held meeting with workers to listen and resolve issues relating to HI, SI and UI payments and contributions as well as retraining and reallocating for workers in the context of the 4th industrial revolution.

As an implementing agency, VSS together with relevant ministries and other agencies, has implemented a number of measures not only to actively expand the SI coverage, targeting informal workers, but also improve the quality of its services.

Besides traditional communication channels (radio, television, leaflets, etc.), VSS is using social dialogue as a new approach to mobilize all social resources to for practical social security system development solutions.

In addition, VSS at the central and provincial level are actively building social dialogue plans in collaboration with

mass organizations such as trade unions, youth unions, women's unions, small and medium enterprises associations, cooperative unions, farmers' unions, representatives of employers (VCCI) to find a common voice in the implementation of social insurance policies.

In 2017, VSS has organized more than 14,000 consultation dialogues. At the central level, VSS, in collaboration with 15 ministries, committees, sectors and socio-political organizations has organized about 200 social dialogues with workers and enterprises to exchange and provide information on SI, HI and UI. At the local level, provincial social security offices have organized more than 13,800 social dialogues, seminars to update and equip knowledge on SI, HI and UI policies for workers, employers, agents, staffs, collaborators, health staff, labor union staff.. This has successfully reduced difficulties faced by VSS and helped strengthening workers and people's trust on SI, HI and UI policies.



This approach ensures the participation of both the political system and social organizations in the development and improvement of the social security system. It is also a practical way to ensure workers' rights and benefits, and a direct channel for VSS to improve the quality of its service and to collect information for the improvement of legal regulations. To successfully organizing social dialogue, VSS has carefully taken into account the following elements:

- Building detailed plans that include dialogue objectives, participants, time and place..
- Allowing reasonable time for employees to voice their concerns.
- Inviting knowledgeable experts to be able to thoroughly, accurately address the issues by workers.
- Encouraging democracy, honesty in dialogues between the authorities
- Ensuring a comprehensive post-dialogue mechanism so that the legitimate requirements of employees and stakeholders can be monitored and answered.

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