

Work Injury Scheme Experience from Cambodia

1. Cambodia profile
2. Legal Instruments
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5. Evaluation

1.Cambodia Country Profile

Official language	Khmer
Area	181,035 Km ²
Capital	Phnom Penh
Currency	Riel (average exchange rate USD1=4.045)
Calling code	+855
Internet country code TLD	.kh
Population	13,395,682 (census20 08) (14.7 m estimated 2013)
Population growth	1.54% (census20 08)
Population density	75persons/Km ² (census20 08)
Labour force	7.7 m (socio-economic survey 2010)
Unemployment rate	0.3% (socio-economic survey 2010)
GDP growth rate	7.2% (2012), 7.6% (est. 2013)
GDP per capita	USD973 (2012), USD1,036 (est.2013)
GDP	USD 14,054m (2012), USD 15,191m (est.2013)

2. Legal Instruments

Constitution

Labor Law

Social Security Law

Royal Decree

Governmental Regulations (Sub-decree)

Ministerial Regulations (Prakas)



The Constitution



Law (Act) : Labor Law / Social Security Law



Royal Decree



Governmental Regulations (Sub-decree)



Ministerial Regulations (Prakas)

3. STRATEGIES

Rectangular Strategies(Phases: I, II, III)

National Social Protection for the Poor and
Vulnerable (2011-2015)

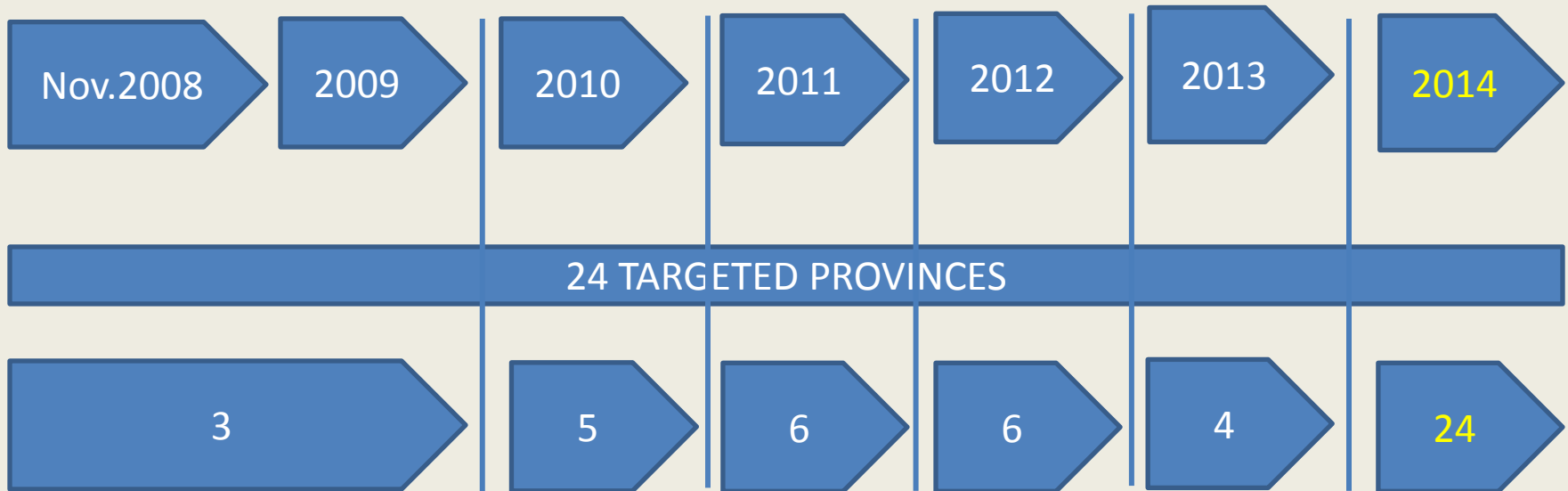
Financial Sector Development Strategy (2011-
2020)

Strategic Plan for Labor Sector Development
(2014-2018)

Strategic Plan for the Development of Social
Security Sector (2014-2020)

STEPS OF ACTION

EMPLEMENTING FOR EMPLOYERS OF 8 EMPLOYEES AND MORE



4.PROCESS

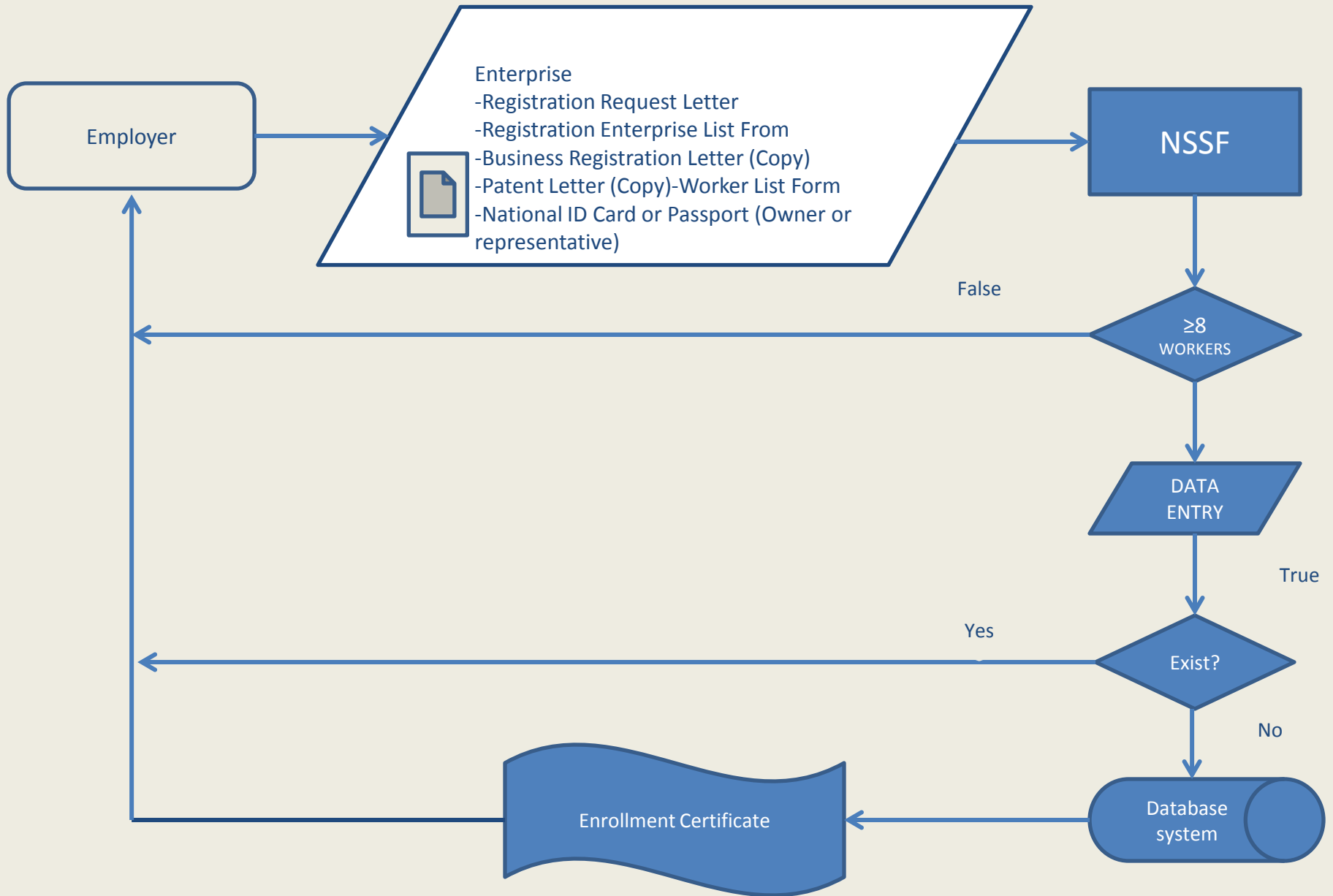
Employer and Employee Enrollments

Contribution Collection

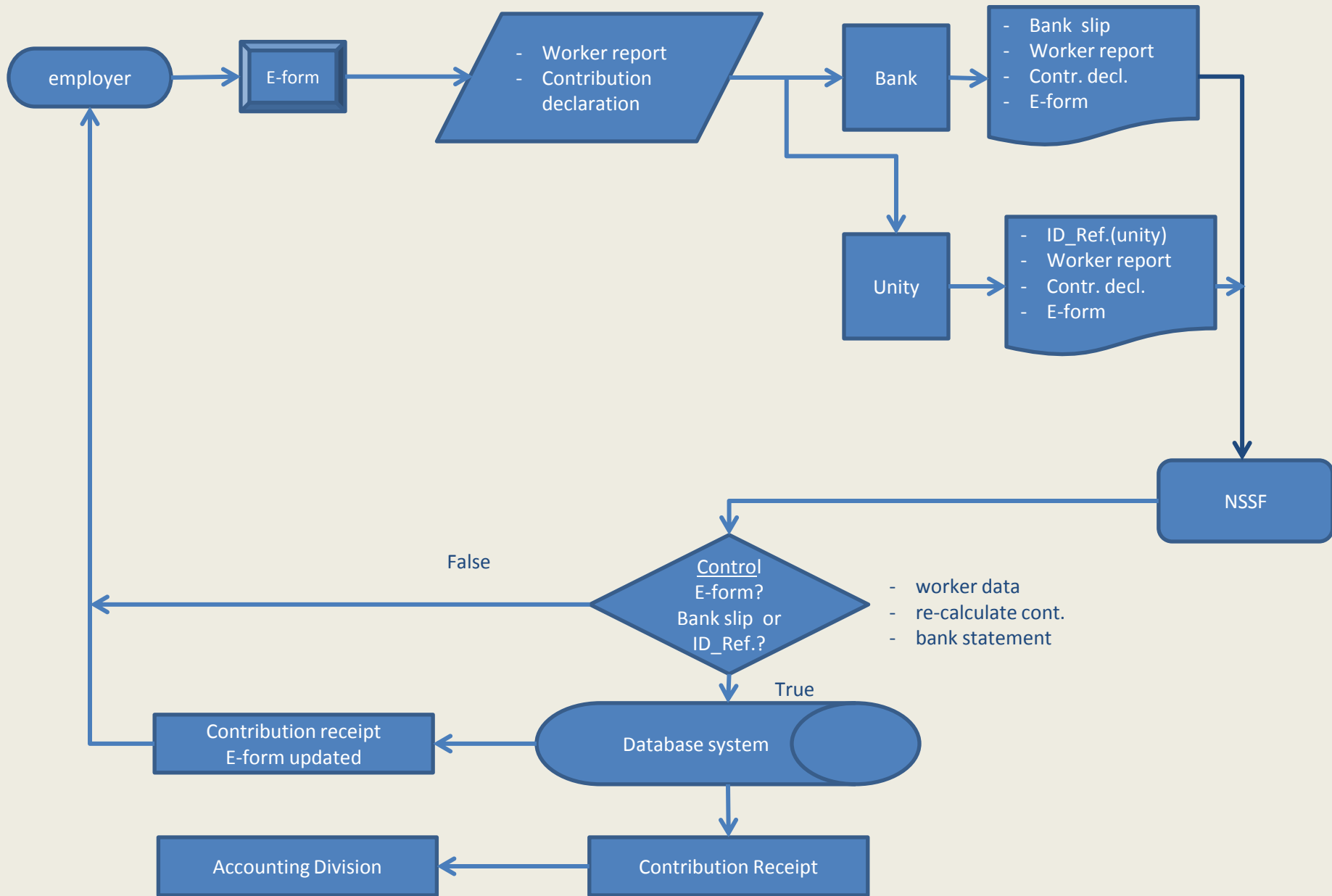
Work Injury Benefits

Enforcement

EMPLOYER ENROLLMENT



WORKER ENROLLMENT & CONTRIBUTION COLLECTION



NSSF coverage, in June 2014

Workers insured in Dec 2013: 879,184

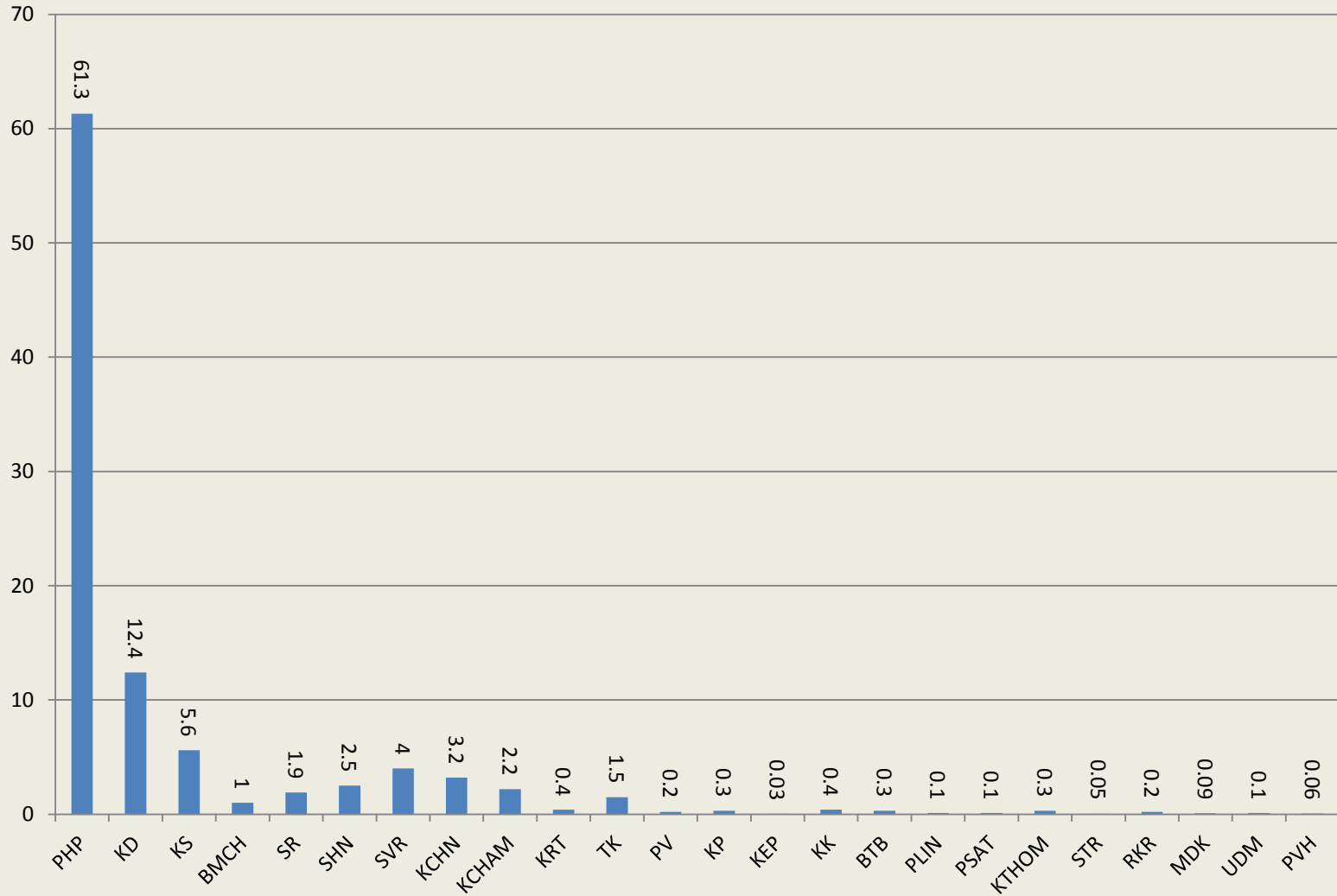
Workers insured in Jun. 2014: **970,616**

Estimated number of workers in registered enterprises with 8+ workers: 756,606

(Source: Establishment Survey, NIS, 2011)

Coverage Rate ~ **128%**

DISTRIBUTION OF INSURED BY PROVINCES (%)



Work Injury Benefits

1. Medical care (no limited)
2. Daily allowance (for temporary disability)
3. Lump sum (for permanent disability $<20\%$)
4. Pension (for permanent disability $\geq 20\%$)
5. Funeral grant (≈ 1000 USD)
6. Survivor pension (husband or wife, children, aged parents)
7. Rehabilitation services

Benefit Claim Process

1. Benefits in kind:

- Health facilities contracted with NSSF claim monthly for reimbursement of medical care service costs,
- For the victims who got medical treatment from a non-contracted health facilities, they shall claim for reimbursement from NSSF after the period of treatment

2. Cash Benefits

- All cash benefits such as daily allowance, permanent disability lump sum, pension, funeral grants, survivors 'benefit, the insured persons or their representatives shall claim directly to NSSF

WORK INJURY?

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graph TD; A[WORK INJURY?] --> B[Workplace Accident]; A --> C[Commuting Accident]; A --> D[Occupational diseases];
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Workplace
Accident

Commuting
Accident

Occupational
diseases

ENFORCEMENT

Social Security
Inspection

Inspectors

WI
Investigation

Legal Affairs

5.Evaluation: Experience and Practice

- Political commitment
- Legal instruments
- Strategic plan of implementation
- International cooperation/International experience
- Capacity building: Training along with work, internal and external short-term course, staff instruction,...
- Staff recruitment and promotion: being able to recruit staff by itself (no interfered), incentive policy, internal by-law.
- Working with no-benefit from employer side or others
- Design complaint system (hard & soft system)
- Frequently organize the meeting between health providers and users (worker unions, employer association)
- Use banking system from the starting point.

CHALLENGES

- For Cambodia, the scheme is a new one (esp. Cambodian employers)
- Avoid to comply with the law
- Complaints about provider services
- Complaints about late reimbursement of benefit in cash
- Employees still not know how to access to get benefits
- Less information from employee side
- Late notify to the organization about accident
- Lack of marriage certificate

Resolution

- Policy campaign both employer and employee side
- Periodically check up to the work place (number of worker, salary...)
- Meet together between workers, employers and health providers frequently
- Enhancing benefit process
- Enhancing dissemination of how to access to get benefit directly to workers

THANK YOU