

ASSA

ASEAN Social Security Association



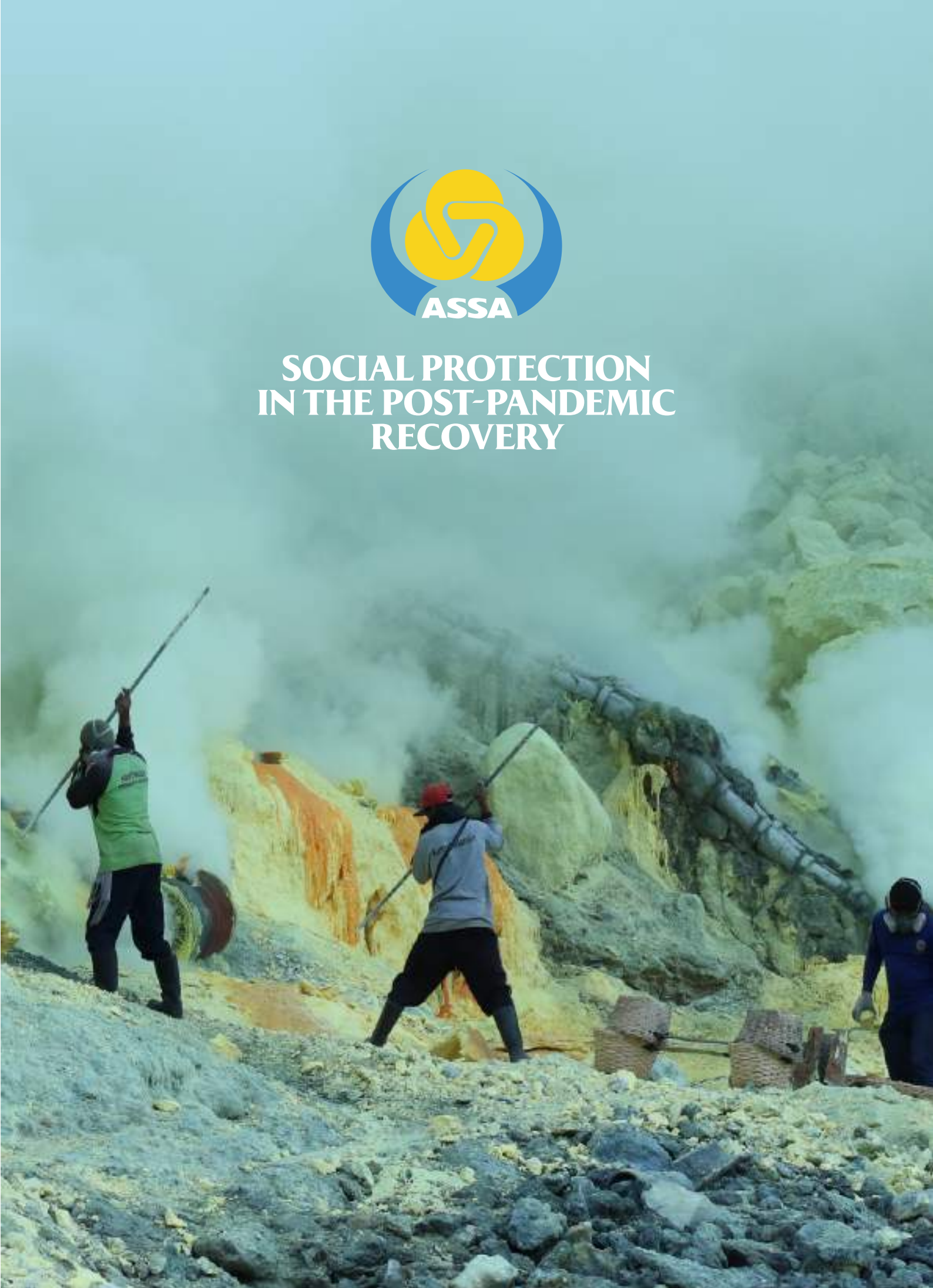
2022
VOLUME NO. 35

SOCIAL PROTECTION IN THE POST- PANDEMIC RECOVERY





SOCIAL PROTECTION IN THE POST-PANDEMIC RECOVERY



INDEX

01 CHAIRMAN'S STATEMENT

ASSA SECRETARY GENERAL'S STATEMENT 02

03 ASSA INTERNATIONAL WEBINAR

ASSA HIGH LEVEL MEETING 05

BRUNEL DARUSSALAM

08 EMPLOYEE TRUST FUND (ETF) ETF introduces Skim Persaraan Kebangsaan (SPK)

CAMBODIA

11 NATIONAL SOCIAL ASSISTANCE FUND (NSAF) Empowering Maternal and Infant Welfare Through Cash Transfer Programme

14 NATIONAL SOCIAL SECURITY FUND (NSSF) Social Security System in Cambodia for Post-Pandemic Recovery

INDONESIA

16 BPJS KESEHATAN The Future with Growing Premium Collectability: "A Success Story of BPJS Kesehatan"

22 BPJS KETENAGAKERJAAN Positive Performance Report, BPJS Ketenagaker- jaan Maintains the Auditor's Unqualified Opinion in 2021

LAO PDR

25 LAO SOCIAL SECURITY ORGANIZATION (LSSO) ETF introduces Skim Persaraan Kebangsaan (SPK)

MALAYSIA

THE EMPLOYEES PROVIDENT FUND (EPF) 28 Rebuilding Retirement Income Security in The Post-Pandemic World: The Case of Malaysia

PHILIPPINES

EMPLOYEES' COMPENSATION COMMISSION (ECC) 30 ECC delivers much-needed assistance to Filipino workers amidst pandemic

GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS) 32 GSIS Champions Total Customer Experience in The New Normal

HOME DEVELOPMENT MUTUAL FUND (HDMF) 33 Pag-IBIG Fund Launches Its Official Mobile App

SINGAPORE

CENTRAL PROVIDENT FUND BOARD (CPF Board) 38 GovCash: Solving Last Mile Challenges Paying to Unbanked Citizens

THAILAND

NATIONAL HEALTH SECURITY OFFICE (NHSO) 40 A Partnership Between Thailand and Japan for Moving the World Towards Universal Health Coverage (UHC) to Promote Health Protection in the Post Pandemic Recovery

SOCIAL SECURITY OFFICE (SSO) 43 Innovation Development to Expand Digital Services of Social Security Office

VIET NAM

VIET NAM SOCIAL SECURITY (VSS) 45 Viet Nam Social Security – accurate – transparent payments using Unemployment Insurance Fund to support workers and reduce contribution for enterprises help strengthening confidence on unemployment insurance policy.

CHAIRMAN'S STATEMENT

ANGGORO EKO CAHYO
ASSA Chairman of 2021-2022

*President Director of
BPJS Ketenagakerjaan, Indonesia*

Dear ASSA Colleagues,

The emergence and spread of the novel coronavirus (Covid-19) is not merely a public health emergency. Today, governments and international organizations are taking swift action to alleviate the economic and social consequences of COVID-19. Social security is a crucial component of this solution.

The pandemic has underlined the critical need for ASSA Members to continue building modern, more comprehensive, and shock-responsive social protection systems. The design and implementation of social protection systems need to be refined and adapted to communities or countries based on different socio-economic characteristics and other interrelated factors that shape needs, opportunities, and outcomes. Thanks to different socio-economic characteristics and other factors contribute to different results.

As part of the High-level Meeting on Social Protection in the Post-pandemic Recovery that took place in Bali from 13th to July 15th, 2022, we were shown some exposure to exemplary practices from ASSA members. This demonstrated that the institutions responsible for social security in each country are taking proactive measures to address the issues that have arisen due to the COVID-19 pandemic. The ASSA Members have introduced many innovations to improve benefits and services. These operational and service delivery adjustments have enabled the implementation of emergency response measures and the continued delivery of social security benefits.

For instance, in February 2021, Indonesia through BPJS Ketenagakerjaan and the Ministry of Manpower introduced the Unemployment Benefits Programme (JKP/Jaminan Kehilangan Pekerjaan) for workers who were members of the country's healthcare and pension schemes. Unemployed were eligible to receive cash stipends for up to six months, skills training, and career assistance with access to job markets. This programme has contributed to maintaining the laid-off workers' standard of living due to the pandemic as well as re-activating them in the labour market. In addition, the Indonesian government has distributed an annual incentive programme (BSU/ Bantuan Subsidi Upah) for low-income workers starting in 2020. Social security payment relaxation for

employers has also been implemented in 2020 to help maintain the production rate and reduce the number of laid-off workers.

In Malaysia, in response to the number of members who file social security claims, the Social Security Organisation (PERKESO) employees carrying out essential operations were divided into two teams that were rotated weekly to manage claims and other daily operations. Moreover, PERKESO established a Pandemic Management Committee to discuss and decide on issues related to COVID-19. Meanwhile, Thailand extended financial protection to nationals as well as foreign residents for COVID-19 health expenses by granting access to the Universal Coverage for Emergency Patients (UCEP). This measure enables patients to seek treatment at their nearest private or state hospital, free of charge.

Furthermore, social protection policies that assist the economically disadvantaged and socially vulnerable will become even more crucial if we discuss the possibility of a recovery after the pandemic. In order to form a post-pandemic social protection system that is both resilient and sustainable, strategic innovation, continuous learning, and the sharing of experiences will be vital components. For this reason, I hope that, through ASSA Newsletter vol.35, ASSA members can learn from each other about the experience of handling the Covid-19 pandemic for social security.

In this opportunity, I greatly appreciate all the ASSA Members involved in finishing the ASSA Newsletter vol.35, "Social Protection in the Post-Pandemic Recovery," and supporting the implementation of the annual ASSA Board Meeting, which this year hosted by Lao PDR. After all, the collaboration from all the parties who worked tirelessly has enabled the achievement of this critical goal.



ASSA SECRETARY GENERAL'S STATEMENT

INDRAJID NURMUKTI

ASSA Secretary General of 2021-2022

*Head of Inter-Institutional Affairs of
BPJS Ketenagakerjaan, Indonesia*

Warm greetings from Indonesia,

Social protection is essential to the development process, poverty alleviation, and the reduction of economic inequities in a country. Social security is expected to prevent risks experienced by a country's population to avoid prolonged misery, increase the ability of poor and vulnerable groups to face socioeconomic inequities, and provide opportunities for a good standard of living.

Strengthening the social security system is one way of delivering social protection. In certain circumstances, social security is a form of risk reduction for the community. Although it is still in its early stages, social security is constantly confronted with new challenges, particularly in this uncertain environment. Uncertainty in the economy is a situation that needs anticipation, and it must be handled through adaptation and innovation.

Social security has extensive effects on our lives, and these implications are augmented by the socioeconomic forces constantly reshaping our environment. Social security planning is more critical than ever because of increased life expectancy and rising population growth. In light of these developments, the ASEAN Social Security Association (ASSA) was formed to provide a forum for member institutions to exchange views and experiences on social security issues. As a non-governmental organization, ASSA works to advance the region's social security through its member nations' ambitions, laws, and regulations.

To implement social security schemes comprehensively and increase coverage, the ASSA member institutions approved raising the theme "Social Protection in the Post-Pandemic Recovery" to share experiences, information, and best practices on social security following the spirit and aspirations of ASSA.

One of the measures to preserve and boost economic activity is to conduct business and office tasks online. Increasingly, technology and the digital world are regarded as indispensable. The same holds for social protection, especially for social security organizations that must innovate to protect society in unpredictable economic situations and adapt to give social protection benefits through digital means.

In recent years, ASSA members have collaborated to realize the organization's goals. The advancement of social security through various media platforms, both online and offline. I also believe ASSA will be able to exchange and collaborate more efficiently in the future to handle the ever-changing issues.

Lastly, I look forward to working with you to advance ASSA's goals to become a significant regional firm among social security organizations.





“BPJS KETENAGAKERJAAN AS ASSA SECRETARIAT HOLDS INTERNATIONAL WEBINAR DISCUSSING DIGITALIZATION AND ECONOMIC UNCERTAINTY DUE TO PANDEMIC”

JAKARTA, 2021. The prolonged Covid-19 pandemic has been one of the triggers for the emergence of global economic uncertainty. In addition, the rapid development of digital technology is also a challenge for most institutions worldwide, including social security providers. This is what underlies BPJS Ketenagakerjaan to hold an International Webinar themed Social Protection in the Face of Digitalization and Economic Uncertainty. This webinar was held to celebrate the 44th Anniversary of BPJS Ketenagakerjaan and a series of the 38th ASEAN Social Security Association (ASSA) Board Meeting.

The activity was officially opened by the President Director

of BPJS Ketenagakerjaan, Anggoro Eko Cahyo, and the Acting Director General of NSSF Cambodia as The Chairman of ASSA 2020-2021, H.E. Heng Sophannarith.

In his remarks, Anggoro said that the wave of digital transformation during the COVID-19 pandemic should not be seen as a threat but as an opportunity to advance social protection to a better level.

“Technology also plays an important role in improving social protection. The use of information technology in social protection can provide wider benefits for a country’s economy. In addition, it provides convenience, faster services, and better security



for beneficiaries and the community,” said Anggoro.

On the same occasion, Heng Sophannarith, in his speech, appreciated BPJS Ketenagakerjaan for hosting the ASSA Board Meeting and holding international webinars related to social security. In line with Anggoro, he also revealed that using digital technology can increase the effectiveness and scope of economic growth and people’s welfare. Digitization plays an essential role in social security, including meeting the needs of participants when making claims, paying contributions and when they need the latest information related to social security. In addition, technology can also improve the quality and management of data.

Through this webinar and Board Meeting, he also hopes to become a space to share knowledge and experiences from implementing social security amid the industrial revolution era 4.0 and after the Covid-19 pandemic.

The webinar, which 1,800 participants from various countries attended, was divided into 2-panel discussion sessions. Each discussed issues related to “Covid-19 and Economic Uncertainties:

Impact and Policy Responses” with the Director of Population and Social Security at the Ministry of National Development Planning.

Meanwhile, session 2 discussed “Digital Solutions for Social Protection” with the Director of Social Security Development as the resource person from the International Social Security Association (ISSA), CPF Board Singapore, SOCSO Malaysia, and BPJS Ketenagakerjaan.

Besides webinars and the ASSA Board Meeting series, BPJS Ketenagakerjaan also received the ASSA leadership relay for 2021-2022. In addition, ASSA also appreciates several institutions that have succeeded in making the best innovations in implementing social security in their countries.

“I hope we can gain a comprehensive understanding of the current state of workers in a global context. I believe the lessons and experiences discussed in this webinar can inspire us to advance social security in every country to improve the protection and welfare of workers,” concluded Anggoro.





“DISCUSSING THE STRENGTHENING OF POST-PANDEMIC SOCIAL SECURITY, ASSA SECRETARIAT HOLDS ASSA HIGH-LEVEL MEETING”

BALI, 2022. For more than two years, all countries have been fighting against the spread of Covid-19. Although the current condition is starting to improve, the prolonged pandemic has affected various sectors, including the social protection system in each country. ASEAN Social Security Association (ASSA) Secretariat holds High-Level Meetings with the theme “Social Protection in the Post-Pandemic Recovery.” Through the offline event in Bali on July 13-15, ASSA Secretariat wants to provide space for all social security providers in Southeast Asia to share experiences and best practices in implementing social security programs, mainly related to increasing participation after the Covid-19 pandemic.

It is an honor because 52 delegates from 9 countries can attend this activity.

Anggoro Eko Cahyo, the Chairman of ASSA for the period 2021-2022, explained that innovation is the key for an institution to survive in a pandemic. In addition, an open mindset is also needed to turn risks into opportunities that can be utilized to achieve the goals of service improvement and membership expansion.

“I believe that some of us have valuable lessons to share about how to get through a pandemic situation and what to do next in a post-pandemic situation. Therefore, we are here together to share knowledge, learn from each other and strengthen ties to

face the uncertain situation ahead,” said Anggoro.

In Indonesia, the Covid-19 pandemic has brought about several changes in the labor sector, starting with a shift in the structure of workers from the formal sector to the informal sector. This is triggered by the increase in unemployment due to the Termination of Employment. Indirectly, this phenomenon causes workers to withdraw their Old Age Security balance. According to BPJS Ketenagakerjaan data, Gen-Z & Millennials are the most prominent groups that make Old Age Security withdrawals, which is 75 percent. So it can be said that millennial workers are most affected by this crisis. The restrictions on social mobility implemented by the government have also changed people’s behavior to use digital technology more in their daily lives.

To answer these various challenges, Anggoro explained that BPJS Ketenagakerjaan has two effective strategies: implementing digital services by utilizing electronic know your customer (e-KYC) technology embedded in the Jamsostek Mobile (JMO) application. This innovation is proven to increase the speed of the claim process from what initially took 10-15 days to only 10-15 minutes. The ease of this service has ultimately pushed the number of claims through online channels to 76 percent.

Meanwhile, to increase the scope of participation, BPJS Ketenagakerjaan takes the opportunity from the increasing number of workers in the informal sector by cooperating with fintech, e-commerce, and banking to provide convenience through expanding registration channels and paying dues. In addition, in 2022, BPJS Ketenagakerjaan is also developing a new agency scheme called Indonesian Social Security Driver. These two innovations have successfully increased participant acquisition almost three times compared to the previous year.

Furthermore, Anggoro also mentioned the condition of Indone-

sian Migrant Workers, who are also quite affected by the Covid-19 pandemic. But behind that, BPJAMSOSTEK continues to strive to provide the best service, one of which is by collaborating with the Social Security Organization (SOCSO) of Malaysia to ensure the sustainability of the employment social security participation of Indonesian Migrant Workers in destination countries, especially Malaysia.

On this occasion, several delegates also shared strategies successfully implemented in their respective countries. One of them is the CEO of the Social Security Organization (SOCSO) Malaysia, Dato’ Sri Dr. Mohammed Azman. He also shared his experience bringing the institution he led to a pandemic. He explained that the strategy adopted by SOCSO was to implement the Wage Subsidy Program to help workers and, at the same time, reduce the burden on employers so that indirectly this was expected to reduce the number of layoffs. In addition, SOCSO also increases benefits for job seekers by increasing the period of providing unemployment benefits from 6 months to 9 months. Meanwhile, in the post-pandemic recovery stage, SOCSO focuses on job creation by opening a job search portal called MYFutureJobs. This strategy has proven to contribute to reducing Malaysia’s unemployment.

While closing the entire series of events, Anggoro invited all ASSA members to increase collaboration to form a connected and comprehensive social security ecosystem for everyone.

“Hopefully, with this meeting, we can gain a comprehensive understanding of the conditions of workers in post-pandemic situations. I hope the various experiences and solutions discussed here can inspire us to improve the quality of social security in each country so that we can realize the protection and welfare of workers globally,” concluded Anggoro.





**BRUNEI
DARUSSALAM**

ETF INTRODUCES SKIM PERSARAAN KEBANGSAAN (SPK)



Employee Trust Fund (ETF) Brunei has introduced a new and improved pension scheme called the Skim Persaraan Kebangsaan (SPK) that will replace the current Tabung Amanah Pekerja (TAP) and Supplemental Contributory Pension (SCP) schemes.

On 24 February 2022, His Majesty Sultan Haji Hassanal Bolkiyah Mu'izzaddin Waddaulah ibni Al-Marhum Sultan Haji Omar 'Ali Saifuddien Sa'adul Khairi Waddien, Sultan and Yang Di-Pertuan of Brunei Darussalam announced that the study on reforming the current pension system made by the Ministry of Finance and Economy in collaboration with ETF has completed with its full implementation expected to begin in 2023.

SPK is a mixture of two retirement concepts or also known as a hybrid scheme between the concept of Defined Contribution (DC) currently like TAP & SCP and the Concept of Defined Benefit (DB) like the Government Pension Service. SPK focuses on ensuring the adequacy of savings for retirement and the sustainability of every Member's savings to fund their retirement needs. The main objective of this scheme is to strengthen the social security system at retirement taking into consideration various factors and challenges that are being faced such as:

- Adequacy of retirement income - Using Income Replacement Rate (IRR) method to provide better retirement income for Members, especially the low-income earners.
- Increased life expectancy - The retirement income will be paid as a lifetime annuity payout which protects against longevity risk (increasing life expectancy).
- Withdrawal Needs - Under SPK, withdrawals are more flexible and can be used to cater for pre-retirement needs.
- Dependent Welfare - Coverage for dependents is extended to provide protection before and after retirement.
- Inclusiveness - It is a more inclusive scheme that covers for all types of employment (Formal and Informal sector workers).

Member Account

Employee's contributions made from the salary are payable to the Member Account including any Voluntary contributions either from Employers or the Employee. The Member Account is intended for pre-retirement withdrawals.

Members are allowed to make withdrawals from the Member Account for various purposes before retirement such as for Housing; Next of Kin, Terminal Illness, Incapacitation and Renouncing of citizenship. At the same time, this account also allows age withdrawals at ages 45, 50, 55 and 60 years old for any purpose.

Retirement Account

All Employers' contributions are pooled into the Retirement Account. This Retirement Account is intended for Member's retirement. When the Member retires at 60 years old, they will receive Annuity payments up to lifetime. The amount of Annuity payment takes into account several factors such as:

- The minimum monthly annuity amount is based on the Average Household Expenditure in Brunei. This minimum amount will be reviewed from time to time when needed.
- Secondly, the Income replacement Rate (IRR).
- Thirdly, the minimum annuity is inflation adjusted which ensures that the retirement income is not affected by rising cost of living.
- The average salary which is calculated from when the Member starts working until their retirement.



SPK Structure

Member
Contribution

Employer
Contribution

Member
Account

Retirement
Account

■ Lastly is work productivity. This is how many months the Member have actively contributed into the scheme. This also includes Employees working in the private sector, with the Government or the Informal sector.

The dependents of the SPK Member are also protected with Derivative Benefit upon death of the Member any time before the age of 75 years old.

Self-Employed

Self-Employed Members can participate in the SPK and will receive the same retirement annuity payment benefits and Derivative benefits as Employees in the formal sector if they meet the requirements set out in the SPK. Self-Employed Members are required to contribute between BND17.50 to BND40 to be eligible to receive an additional contribution or Match-up from His Majesty's Government of BND17.50 per month.

Contribution Rate

There is no change in the contribution rate of 8.5 percent for Employee's mandatory contribution rate. On the other hand, the Employer mandatory contribution rate is revised as follows:

- For salary BND500 and below, minimum contribution of BND57.50;
- For salary BND500.01 to BND1,500, the contribution rate is updated to 10.5 percent;
- For salary BND1,500.01 up to BND2,800, the contribution rate is updated to 9.5 percent; and
- For salary BND2,800.01 and above the contribution remained at 8.5 percent with no capping.

ETF is currently and actively in socializing to the Members as well as Employers on the new scheme to ensure that all Members are prepared and understands the new changes to the scheme. The implementation of this scheme is intended to address the main challenges of retirement, and to provide a sustainable and inclusive retirement for every working citizen in Brunei Darussalam.



CAMBODIA



SOCIAL SECURITY SYSTEM IN CAMBODIA FOR POST-PANDEMIC RECOVERY



Over the last two decades, under the roof of full peace and stability, the Royal Government of Cambodia (RGC) has introduced and implemented a series of Rectangular Strategies and key reform programs, as well as substantially increased the public expenditure, aimed at promoting economic and social development nationwide.

As a result, Cambodia has achieved high-growth, significantly contributing to job creation, poverty reduction, and especially the improvement of people's livelihoods. However, since 2020, the world has experienced a catastrophic phenomenon, namely the COVID-19 crisis, causing unprecedented repercussions on both public health and socio-economic development. For the past two years, this crisis has claimed millions of lives, sent the global economy plunging into recession, and posed challenges upon the path for the long-term development in national, regional and global settings.

With a significant progress made in the production and world-

wide distribution of COVID-19 vaccines, most countries have considered vaccination as the key strategy for resuming socio-economic activities and promoting economic recovery. Nonetheless, the coronavirus continues actively evolving into many new variants that are highly transmissible and can severely jeopardize public health. This would prolong the COVID-19 crisis along with high uncertainty. Therefore, the process of socio-economic recovery must inevitably take place in the context of living with COVID-19 in a new normal.

As far as Cambodia is concerned, in 2020, the national economy experienced unprecedented negative growth as key growth-

CAMBODIA



driving sectors, including tourism and other supporting sectors such as garments, construction and real estate, plummeted. In fact, Cambodia's economy could have experienced a more severe recession, without relentless implementation of prompt and effective intervention measures by the RGC. These interventions, on the one hand, are aiming to maintain the lives of our people, and on the other hand, helps to ensure that hard-hit private businesses stay afloat. Meanwhile, the RGC also continues containing the spread of COVID-19, especially through the implementation of the vaccination strategy, based on pragmatic, sensible, but firm and flexible principles. As a result, the RGC has achieved high vaccination rates for the population compared to other countries regionally and globally, which is an important foundation towards achieving **"herd immunity"** in the country while the infection rate, hospitalization rate and death toll have dropped noticeably in recent weeks. On this basis, the RGC has recently adopted **"Strategy on Living in a New Normal in the Context of COVID-19"**, with the prospect of strong recovery from the COVID-19 crisis and returning to the path of sustainable growth and development.

At the same time, the RGC is also formulating the strategy and

package of policy measures to revive and stimulate Cambodia's economic growth, as well as capitalize on emerging opportunities from the crisis, by mainly focusing on reforming and addressing key challenges for the immediate and medium-terms, aiming to enhance the investment climate and promote the ease of doing businesses. In this regard, the RGC firmly believes that the **"Strategic Framework and Programs for Economic Recovery in the Context of Living with the COVID-19 in a New Normal 2021-2023"**, which has now been adopted, will serve as a roadmap and an effective catalyst for revitalizing the potentials of Cambodia's economic growth drivers, as well as for capitalizing on emerging opportunities in line with regional and global trends, promoting sustainable growth with greater diversification, and building socio-economic resilience.

Meanwhile, this socio-economic crisis has reflected the necessity of social protection systems in contributing to eradicating the negative impact and ensuring the stability of people's livelihoods. To support and stabilize people's livelihoods during the COVID-19 crisis, in the spirit of **"Do not let any Cambodian starve to death"**, the RGC has made good efforts to control the COVID-19 situation and maintain the socio-economic stability





through the implementation of social protection programs as a safety net. With the prolongation of the COVID-19 crisis, the RGC will continue to implement the Cash for Work and Cash Transfer to poor and vulnerable families and strengthen access to social protection and expand the coverage to other groups of people both in formal and informal economies. Nevertheless, the growing inequality and poverty from this crisis requires development of stronger social protection programs, both in terms of reachability and scalability. At the same time, special social assistance programs implemented in the time of crisis must be phased out and replaced by sustainable programs for poor and vulnerable people in an affordable budget level.

As a way forward, the RGC will strive to harmonize and modernize social protection systems, by taking into account the sustainability of resources and practical needs, particularly, financing mechanisms, improvement of the efficiency of program implementation, improvement of identification processes of poor and vulnerable populations, digitalization of the allowance providing system, as well as harmonization and integration of various social assistance programs, including: (1) Cash Transfer Program for pregnant women and children under the age of living in poor and vulnerable households, (2) expansion of the coverage of scholarship and school feeding programs using community-based agricultural products, (3) development of appropriate vocational training for youths from poor households to create access to

skills and careers, (4) preparation for the implementation of the Social Security Schemes for Persons Defined by the Provisions of the Labour Law, (5) expanding the coverage of the Cash Transfer Programs to disable and poor people in communities, and (6) expansion of the coverage of health care scheme, and so on.

Visibly, for the implementation of social security schemes, the National Social Security Fund (NSSF) of the Ministry of Labour and Vocational Training (MLVT) is the public entity that is responsible for implementing social security schemes on Occupational Risk, Health Care, Pension, and Unemployment. Currently, NSSF has launched social security schemes on Occupational Risk and Health Care for the public and private sectors. However, this coverage is not comprehensive. Hence, NSSF is collaborating with the relevant ministries/institutions to find the effective tools for registering all employees of companies, enterprises, and SMEs. More significantly, NSSF is preparing legal instruments to expand its coverage to the self-employed towards the Universal Health Coverage (UHC) and with the aim of promoting welfare and livelihood of all citizens by ensuring that no one is left behind.

With a view to ensuring income security and poverty eradication for the old-age persons, the RGC issued the Sub-Decree No. 32 SD.E dated 4 March 2021 concerning the Social Security Scheme on Pension for Persons Defined by the Provisions of the Labour Law. Based on the actual socio-economic situation, the Ministry of Labour and Vocational Training (MLVT) and the Ministry of Economy and Finance (MEF) has recently issued the Inter-Ministerial Prakas No. 165/22 PrK.NSSF dated 28 June 2022 on the Implementation of Social Security Scheme on Pension for Persons Defined by the Provisions of the Labour Law from 1 July 2022 onwards, but the date of contribution payment of Mandatory and Voluntary Pension Schemes is from 1 October 2022 onwards. In the present, NSSF has just completed its nationwide 90-day communication campaign in a bid to raise awareness of the NSSF member and the public about the implementation and benefits of social security scheme on Pension.

In conclusion, the social security system for post-pandemic recovery significantly contributes to promoting the socio-economy and welfare, ensuring income security and financial stability, and eradicating poverty.





EMPOWERING MATERNAL AND INFANT WELFARE THROUGH CASH TRANSFER PROGRAMME

Life is difficult in the current economic climate, but thanks to this cash transfer programme, I am able to handle my pregnancy much more than I did before. This money would allow me to buy rice, fish, and meat without having to forgo other necessities.” Mao Sreyleak from Prek Ho District, Kandal Province, Cambodia, spoke about the positive effects of the Cash Transfer Programme for Pregnant Women and Children under Two on her family.

Sreyleak, a mother of four who is expecting her fifth child in five months, spoke with tears in her eyes as she expressed her confidence and appreciation in the Government of Cambodia’s commitment to providing for and protecting her child. As a breadwinner without stable employment, Sreyleak would move from job to job, performing whatever type of work there is, from dishwashing to construction work to various labor tasks, etc. She has no savings and hence must always rely on her day-to-day earnings. Because of this, the circumstances surrounding her pregnancy are quite challenging, and it is likely that she will be unable to provide adequate nourishment or care for the infant and herself as a pregnant woman.

Nevertheless, with the cash transfer assistance, she would be incentivized to take care of her infant and herself throughout the pregnancy. Beyond that, she would no longer be forced to pick between nourishing meals for herself and her infant kid, and other basic needs for her other four children.

“Pregnancy experience is not the same for everyone”

Sreyleak stated that while many viewed the news of pregnancy as a moment of joy in their lives, this was not the case for everyone. She was stunned and partially afraid to discover she was pregnant. Her primary concern was how she would be able to provide for the upbringing of a fifth kid in the current economic condition, given that she already had four children residing in the house. However, this disheartening thought was later mitigated by one significant piece of information regarding the cash transfer, and how the government plays a crucial role in lessening the difficulties created by her pregnancy.

Unexpectedly, she was visited one day by a local commune administrative official who informed her of the cash transfer program and how her IDPoor, which she acquired in 2020, could assist her in obtaining the benefit. She then commuted to her local commune to inquire about the registration process and cash distribution mechanism.

After the registration at her local commune, she subsequently

visited the Prek Ho Health Center, where she was examined, encouraged to adhere to nutritional guidelines, and provided with information on the center’s other critical services. This visit would also aid in early detection and timely treatment, prior to the onset of malnutrition or the development of long-term, major issues.



Under the program, she would receive financial assistance in three stages. In the initial phase of the initiative, Sreyleak is obligated to attend antenatal care sessions a total of four times, for each time she will receive a monetary incentive of 40,000 riel (\$10US). A one-time payment of 200,000 riel (\$50US) will be made in the second stage to her after she gives birth in a health facility. In the final stage, she will receive 40,000 riel (\$10US) for each post-delivery checkup for both the mother and the baby, for a maximum of ten appointments.

Since June 2019, the Royal Government of Cambodia has announced its nationwide Cash Transfer Programme for Pregnant Women and Children under two, in an effort to minimize malnutrition and enhance maternal and infant welfare while tackling malnutrition of children from low-income families. It is intended to encourage pregnant women and mothers to seek out health care services that will assist them in taking care of themselves throughout pregnancy.

As of September 2022, the total number of recipients of the programme was 284,116 (including 117,315 pregnant women and 105,801 children under the age of 2), with a total budget spent of \$20US million. The programme is currently administered by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY).

This initiative is a continuation of the Royal Government of Cambodia’s commitment to achieving universal health coverage (UHC) and expanding social protection, through social assistance for poverty reduction, and expanding equitable access to high-quality services for maternal, newborn, and child health.



INDONESIA



BPJS Kesehatan
Badan Penyelenggara Jaminan Sosial

THE FUTURE WITH GROWING PREMIUM COLLECTABILITY A SUCCESS STORY OF BPJS KESEHATAN

Nancy Oktario Pratama

BPJS Kesehatan, nancy@bpjs-kesehatan.go.id,

Pati, Indonesia

BPJS Kesehatan, oktario.pratama@bpjs-kesehatan.go.id, Jakarta, Indonesia

ABSTRACT

The challenge in maintaining the sustainability of the JKN program lies in how BPJS Kesehatan can optimize its premium collection. This research, predicated on a case study design, aims to determine how BPJS Kesehatan has implemented its strategy and succeeded in increasing the collectability of premiums from 94.8% in 2019 to 97.0% in 2021, even after the premium hike policy and the damaging impact of COVID-19 crisis. This study uses in-depth interviews with BPJS Kesehatan middle managers who are influential in making strategic decisions. In addition, this study is also based on a literature review and publication of BPJS Kesehatan audit reports. The results of this study revealed that the strategic initiatives implemented by BPJS Kesehatan, such as

the relaxation policy, embracing multiple digital platforms, and investing in human resources through JKN cadres, have led to an increase in premium collectability.

Introduction

Many countries have seen Social Health Insurance as a protection against financial and health burdens. By publishing Law No. 40 of 2004 and Law No. 24 of 2011, Indonesia started a new chapter of healthcare reform toward universal health coverage (UHC). The National Health Insurance Scheme (*Jaminan Kesehatan Nasional* or JKN) was launched three years afterward, and BPJS Kesehatan was mandated as the program's social security agency. In August 2022, JKN covered 243.282.029

people, or about 88.35% of Indonesia's population (BPJS Kesehatan, 2022).

Since its launch, BPJS Kesehatan has undergone several improvements in managing the JKN program. These include enhanced regulations, more effective and well-defined information management systems, highly innovative public services, better-calculated premiums, and utilizing modern technology efficiently. However, as Wang et al. (2020) mentioned in their study, the COVID-19 economic crash negatively impacted the insurance business. BPJS Kesehatan faced challenges, such as developing a new strategy for its sustainability and maintaining the level of JKN premium collectability.

Before the COVID-19 pandemic outbreak, the government of Indonesia had admitted that BPJS Kesehatan failed to collect adequate premiums to maintain the JKN program operating smoothly. JKN enrollees are not paying the monthly premiums before becoming sick. Meanwhile, the amount of premiums paid regularly by enrollees is lower than the amount required to sustain the program (Manafe & Yasmin, 2019). Surveys conducted on 1,709 informal sector workers in 2016 found that they stopped paying the JKN premium mainly because of costly premium fees, uncertain income, and changing needs (Muttaqien et al., 2021). Based on a recently published study using a primary data survey from June 2015 to February 2017, the increase in premium fees is negatively correlated with regular JKN premium payments (Nurhasana et al., 2022). The sustainability of the JKN program heavily relies on its premium revenue. The negligence of paying the premium regularly and the lapse of membership caused difficulty for BPJS Kesehatan in delivering its services.

In the same year as the COVID-19 outbreak, the Indonesian government adjusted JKN's premiums by enacting Presidential Regulation Number 64 of 2020 on The Second Amendment of Presidential Regulation Number 82 of 2018 on Health Insurance. First-tier enrollees must pay a monthly premium of Rp 150,000, and Rp 100,000 for the second-tier enrollees. Meanwhile, subsidized JKN enrollees (*Penerima Bantuan Iuran or PBI*) and third-tier enrollees pay Rp 42,000 (Rp 25,500 is paid by the self-enrolled participants, and the government pays the rest). Starting January 2021, the amount that third-tier enrollees must pay is raised to Rp 35,000, and the government subsidizes Rp 7,000. Premiums for wage-earning employment enrollees were modified at 5% of their salary, with Rp 12 million as the wage ceiling from which premiums are deducted. BPJS Kesehatan must take quick, resolute, and effective measures to mitigate the risk during the coronavirus crisis and the hike of JKN premiums so as not to affect premium collectability.

The ability to pay (ATP) and willingness to pay (WTP) JKN premiums influence equity, health financing, and utilization of healthcare services which assist the enrollment of more people in the JKN program (Syakhila et al., 2021). The ATP and WTP

value of an individual or a community is inextricably linked to the factors that affect it: education, knowledge, occupation, income, expenses, motivation, information about JKN, the premium amount, availability of premium payment locations, the distance to premium payment locations, travel time to premium payment locations, the number of family members, perceptions of health service quality, and catastrophic illness history (Hidayanti et al., 2021).

The adjustment of JKN premiums and the unprecedented COVID-19 economic crisis have caused a polemic within the community. The unemployment rate increased substantially, thus reducing people's incomes and affecting the community's ability and willingness to pay higher JKN premiums (Dewiyani et al., 2021). A study run from August to December 2020 shows that 45.8% of JKN enrollees could not bear the monthly premiums; meanwhile, 71.9% of JKN enrollees were unwilling to pay after the premium hikes in the first year of the pandemic (Agustina et al., 2021). Despite all the findings, this paper learns that the 2020 JKN earned premium was increased by 25.14% compared to 2019, and the 2021 JKN earned premium was increased by 2.83% compared to last year based on BPJS Kesehatan's audited financial statements of the respective year. The premium collectability rate keeps improving from 2019, 2020, to 2021, which is 94.8%, 95.8%, and 97%, consecutively. This information provides evidence of BPJS Kesehatan's effective strategies to maintain sustainability through the economic crash.

Although BPJS Kesehatan has been recognized for its good management practice, its past efforts to increase premium collectability remain undocumented. This study aims to shed light on BPJS Kesehatan's management practice of premium collectability strategy to adapt to the COVID-19 era and is also among the first to use this approach as a case study for health insurance evaluation. While scholars have worked on health insurance loss analysis and COVID-19 effects on the insurance market, this paper emphasizes BPJS Kesehatan's strategies for sustainability. This study intends to contribute to health insurance research literature and provides practical advice to Indonesian health insurance practitioners with its results.

It should be noted that this paper solely discusses BPJS Kesehatan's countermeasures to improve JKN premium collectability during 2020-2021. Whether the policies remain, were prolonged, or modified remains for future studies.

Literature Review

This section highlights several works of literature that support the understanding of this paper.

2.1 Health Insurance Premium

The health insurance premium is the fee that must be expended to put numerous health activities required by individuals,



families, groups, and communities to attain health coverage. The health insurance premium must be solid, stable, and sustainable to ensure adequate, equal, efficient, and effective health financing (Djojosoedarso, 2003). The definition of the premium refers to the following two perspectives:

Health service providers, the funds to carry out health efforts through investment and operational funds.

Health consumers, the upfront fees paid for having health coverage made on behalf of an individual or their families who have used a health service or potentially use it in the future.

2.2 Premium Revenue, Earned Premium, and Premium Collectability

BPJS Kesehatan defines premium revenue as the funds that must be acquired based on the number of registered JKN enrollees (on an accrual basis) and earned premium as the funds that have been received physically as premium payment from JKN enrollees, employers, and the government. Premium collectability signifies the company's ability to collect dues so that the funds received physically are equal to those that should be acquired with the formula shown in equation (1).

A higher premium collectability rate means that BPJS Kesehatan will have sufficient funds to pay for the service benefits. The idle ones can be managed in the form of investment instruments to ensure the sustainability of benefit payments in the long term (H. E. Kusumowardhani, personal communication, July 5, 2022).

2.3 Behavioral Changes in Insurance Customers

Research in 2020 showed five COVID-19-driven major trends as potential catalysts for change in the insurance industry (Puttaiah et al., 2020). Increased digital adoption, changes in mobility patterns, changes in purchasing behavior, increased health awareness, and changes in interpersonal behavior are likely to impact JKN enrollees' willingness to pay monthly premiums and affects premium collectability.

2.4 ATP and WTP Theory

ATP and WTP are widely used economic theories for health-care evaluation. Over the last few years, ATP and WTP theories have roots in developing countries' social health insurance studies. ATP is the money people can pay for the health service or program they receive. There are eight determinants affecting ATP: occupation, income, expenses, total household members, the income of each household member, home ownership, vehicle ownership, and health savings (Fauziyyah, 2016).

WTP is the enrollees' willingness to pay for their health efforts (Sihaloho, 2015). Factors related to WTP are income level, health services quality, apprehension about health insurance, education level, and the total number of household members (Hardika

& Purwanti, 2021). Community participation in paying health insurance premiums is reflected by their ability and willingness to make payments (Hildayanti et al., 2021; Kusuma, 2021).

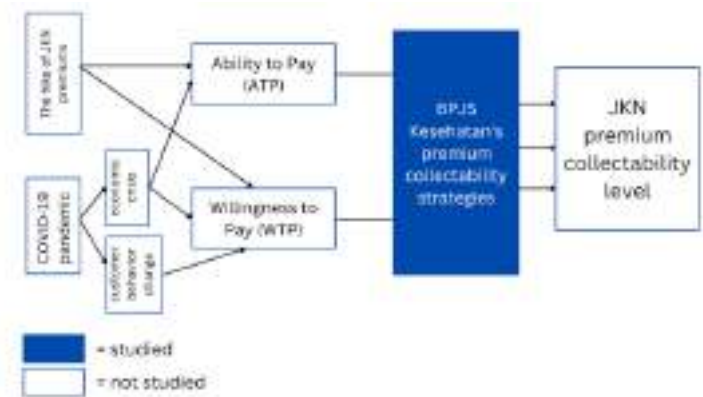


Figure 1. Simplified Schematic Figure of The Impact of The Constructs Involved in The Study on JKN Premium Collectability

3. Research Methodology

The research method employed in this study is a qualitative design emphasizing a top-bottom approach to focus on the success of the premium collectability growth due to a desire for deeper insights. As top executives tend to look outward, middle managers play an active role in strategy formulation and spend considerable time aligning different functions with the strategic goals of large organizations. These roles position middle managers as the hub for the flow of information up, down, and throughout the organization (Kaiser et al., 2011). Based on the article, this study's inclusion criteria were middle managers working in BPJS Kesehatan at the contribution management department. Middle managers involved in this study were selected for their knowledge and experience with BPJS Kesehatan's premium collecting issues.

A qualitative approach was chosen for this study based on the problems studied. Mapping BPJS Kesehatan's strategies to raise its health premium collectability in response to COVID-19 requires several actual and conceptual field data. In addition, the qualitative approach is more sensitive and adaptable to influences and changing situations encountered during the research (Sugiyono, 2019).

Data and information were collected through direct interviews with two BPJS Kesehatan analysts of the informal sector and government beneficiaries' contribution management and analysis documentation related to BPJS Kesehatan's premium collecting strategy. Two types of data were used in this study. The authors obtained primary data through interviews with informants relevant to the management strategy for improving BPJS Kesehatan's premium collectability. In contrast, secondary data are documents, records, archives, reports, and related articles.

Result analysis was conducted using content analysis, and efforts were made to review organization records to find supporting data. The study results were considered to be validated through triangulation. The data is then presented in tables and narrative text, with a final summary.

4. Results and Discussion

BPJS Kesehatan's strategies and efforts in raising the JKN premium collectability rate have seen a notable development in the most recent three years (2019-2021), as shown in Table 1 in trillion Indonesia Rupiahs and represented graphically in Figure 2.

Table 1. BPJS Kesehatan's Premium Collectability for the Last Three Years

Year	Premium Revenue	Earned Premium	Unearned Premium	Premium Collectability
2019	111,754.163	105,977.577	5,776.587	94.8%
2020	139,852.375	133,943.283	5,909.092	95.8%
2021	143,805.332	139,552.754	4,252.578	97.0%

It is observed that BPJS Kesehatan is advancing with growing revenue, and it came up with a satisfactory premium collectability rate compared to the previous year. Looking several years into the future and planning accordingly has been the fundamental strength of the organization. So, whatever strategy they take, relaxation policy, digitalization, or cadre training, has a clear vision of the future.

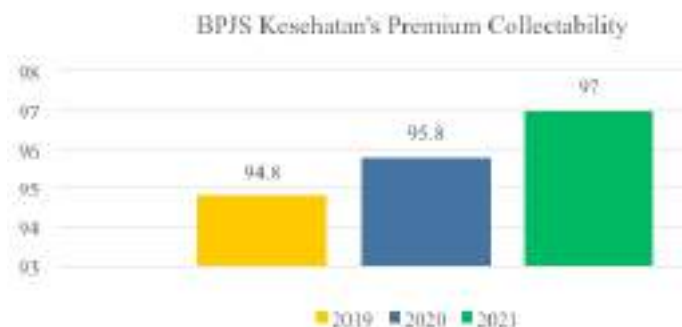


Figure 2. BPJS Kesehatan's Premium Collectability 2019-2021 Chart

4.1 Relaxation Policy

Relaxation must be conducted to cope with enrollees' ability to pay during the COVID-19 pandemic. After the government of Indonesia announced drastic JKN premium hikes, BPJS Kesehatan followed by launching the PRAKTIS program as a commitment to improving the quality of services while simultaneously providing effortless administrative services for JKN enrollees. PRAKTIS is an acronym of *Perubahan Kelas Tidak Sulit*, or literally "changing JKN's tier is not difficult." Any JKN enrollee registered before January 1, 2020, can lower their tier according to their ability to pay without needing to wait a year after enrollment, and so does enrollees with the lapsed program to avoid more enormous premium arrears. Those with premium arrears can participate in the REHAB (*Rencana Pembayaran Iuran Bertahap*/Gradual Premium Payment Plan) program, which allows JKN enrollees with more

than three months of arrears to make payments in installments.

PRAKTIS and REHAB programs can be accessed through BPJS Kesehatan's digital service (mobile application) and call center. By relaxing its policy, BPJS Kesehatan hopes adjustments to JKN premiums will not decrease the enrollees' sense of responsibility to pay their monthly premiums regularly. Enrollees who want to join the relaxation programs must set up auto-debit premium payments to ensure premium collectability.

4.2 Going Digital

BPJS Kesehatan pursues collaboration models to adopt new insurance technologies with a combination of internal innovation and partnering with startups. By 2021, BPJS Kesehatan had several platforms connecting the organization and healthcare facilities with the JKN enrollees. These platforms ensure Indonesian citizens get any administrative service online, from new enrollment and data modification to premium payment. Last year, the Whatsapp platform called "Pandawa" had 4.3 million utilization, the call center platform "Care Center 165" had 1.9 million utilization, and the mobile application "Mobile JKN" had the most usage of 17.4 million.

Besides providing online administrative services, BPJS Kesehatan integrates health functions and a communication channel for primary healthcare facilities with JKN enrollees into the Mobile JKN application. JKN enrollees can see which hospital has empty beds, register on the online queue for a doctor visit, and have teleconsultation with the primary healthcare facilities' physicians via mobile JKN. 20,894 primary healthcare facilities gave teleconsultation via Mobile JKN, with 12.8 million utilization in 2021.

To assist any JKN enrollee in paying the monthly premium regularly, BPJS Kesehatan has increased access to the premium payment. There were 694,731 payment channels in 2020, but they multiplied to 696,569 in 2021. These include local government-owned (BUMD) and private banks, retail networks, traditional outlets, and e-commerce to facilitate any JKN enrollee from Indonesia's diverse population. Investing in multiple digital platforms enables a company to serve numerous markets all at the same time. This will provide personalized experiences to customers and bring more meaningful customer engagement.

4.3 Investing in Human Resources Through JKN Cadres

An organization must find enough human resources with the right skills to meet increasing demand. BPJS Kesehatan collaborates with numerous cadres all around Indonesia to assist in premium collecting without adding expenditure. These cadres are local people tasked with collecting 12 to 24 months of premium arrears from their respective fostered enrollees. They are not given any salaries but performance-based incentives, as shown in Table 2.

Table 2. JKN Cadre's Incentive Formula

Premium Arrear	Incentive	Formula
12-15 months	7%	7% * premium amount collected
16-19 months	10%	10% * premium amount collected
20-24 months	15%	15% * premium amount collected

As a disease outbreak response in 2020-2021, JKN cadres are allowed and facilitated to collect premium arrears via online means, such as texts, chats, and phone calls. They are required to submit any screenshot of their online engagement to claim incentives. This helps them to meet the target without risking themselves with the COVID-19 infection spread.

In line with the results of this study, several types of research have been done to address the favorable impacts of relaxation policy implementation in banking (Karim, 2021) and small and medium enterprise (SME) sectors (Setyowati, 2021). A relaxation policy decreases gross and net profit margins but improves company and SME performance (Reftiana et al., 2020). BPJS Kesehatan needs to conduct these relaxation programs to manage the hampered ATP of JKN enrollees. These programs allow the insureds to select a more efficient tier based on their current abilities to pay and grant relief for enrollees who have more than three months of premium arrears to pay in installments. BPJS Kesehatan exerts effort to increase the regularity of payments from the relaxation policy participants by requiring them to set up an auto-debit payment.

From the perspective of the insured, insurance customer expectations have changed. They are looking for an insurance company that offers a faster and more convenient digital experience. They desire to connect with their insurers anytime, anywhere. Because of the COVID-19 disruptions and global digitalization, insurers have been looking for different ways to reach consumers through digital means. Businesses are expected to acquire customers and provide services through chat, text, websites, voice-controlled assistants, and mobile applications (Pisoni, 2021). Over the last few years, with the fast growth of digitalization and fintech, online insurance marketing operations can reasonably offset the damaging effect of the pandemic-induced lockdown (Wang et al., 2020).

Based on the recommendations of previous studies, BPJS Kesehatan should invest more in human resources by optimizing the JKN cadres' premium collecting strategies (Ardica & Samsir, 2020; Heldiyani, 2018; Shaliha, 2018). The success rate of collecting premiums via telecollecting was relatively low, particularly on 12-month arrears and above, which made them the JKN cadres' target. Thirty percent of sales are generated with the help of cadres in the public sector general insurance companies

in India (Forker et al., 2017). Changes in mobility patterns due to work-from-home and lockdown policies also open more opportunities for JKN cadres to meet these people with arrears at their respective homes.

As a result of the analysis, taking force majeure clauses in the COVID-19 crisis into consideration, the relaxation policy, digitalization, and investment in adding a workforce with performance-based incentives are currently needed in the Indonesian health insurance system. Improving the health insurance premium collectability level is not only on the financial aspect but also includes the expected permanence of habit changes in the COVID-19 era.

5. Conclusion

Through three strategic initiatives implemented during the 2020-2021 period, BPJS Kesehatan could significantly increase its premium collectability even during the COVID-19 pandemic and after the premium hike policy. Based on interviews with internal BPJS Kesehatan middle managers, strategic initiatives such as policy relaxation, the use of digital technology, and optimizing JKN cadres have contributed to the collectability of premiums. BPJS Kesehatan implements policy relaxation through the PRAKTIS and REHAB programs, setting an auto-debit payment as their requirement. Going digital is implemented by utilizing digital applications such as Mobile JKN and expanding contribution payment channels. The organization is implementing online premium collecting by hiring JKN cadres with performance incentives and adjusting the incentive formula obtained by them. Through these strategies, during 2020-2021, the collectability rate of premiums has increased from 94.8% to 97.0%.

In conclusion, the strategies that need to be discussed and reviewed when improving revenue through premium collectability in health insurance industries were analyzed, focusing on the issues of BPJS Kesehatan. It isn't easy to ascertain the degree of impact of each strategy on the ATP and WTP values of JKN enrollees, thus improving the premium collectability level. Therefore, there is a need for additional research on measuring their significance, and it is difficult to completely rule out the issue of discretionary decision-making by management. More diverse policy implications can be presented if historical considerations and comparisons of the causes are conducted.

Acknowledgments

We express our gratitude to Ruth Lam Dorma Nurhayati Munthe and Wawan, who give us insights on premium collectability strategies. We also want to acknowledge the contributions of Chandra Nurcahyo, Ayatullah Marhamah Firisqillah Pomalingo, Dany Saputro, Helty Endrasari Kusumowardhani, Badru Zaman, A. A. Gede Dalem Pradnyana Putra, Muhammad Alfian, and Abdul Jalil for their expertise and helpful suggestions. This paper benefits from two anonymous reviewers' comments and the authors thank them for their valuable feedback.

References

- Agustina, D., Kusuma, A. R., & Siregar, P. A. (2021). Analisis Kemampuan dan Kemauan Pasien PBPU Membayar luran Jaminan Kesehatan Nasional. *Window of Health: Jurnal Kesehatan*, 4(3), 238-247.
- Ardica, A. (2020). Analisis Strategi Peningkatan Pengumpulan luran Pada BPJS Kesehatan Kantor Cabang Pekanbaru. *Jurnal Tepak Manajemen Bisnis*, 12(2), 238-248.
- BPJS Kesehatan. (2022, October 02). *Peserta Program JKN*. <https://bpjs-kesehatan.go.id/bpjs/>
- BPJS Kesehatan. (2022, July 10). *Laporan Keuangan*. <https://www.bpjs-kesehatan.go.id/bpjs/arsip/categories/Mzg/laporan-keuangan>
- Dewiyani, A. A. I. C., Fadila, R., & Ardhiasti, A. (2021). *Ability dan Willingness to Pay luran Jaminan Kesehatan Nasional Pada Pekerja Informal di Kota Malang*. Politeknik Kesehatan Kemenkes Malang. <https://ejournal.sumselprov.go.id/ppptk/article/view/470>
- Djojosoedarso, S. (2003). *Prinsip-prinsip Manajemen Risiko dan Asuransi Edisi Revisi*. Salemba Empat.
- Fauziyyah, I. (2016). *Analisis ATP (Ability to Pay) dan WTP (Willingness to Pay) Terhadap Keputusan Penentuan Kelas luran Jaminan Kesehatan Pada Sopir Angkot di Kota Semarang* [Undergraduate thesis, Universitas Negeri Semarang]. Unnes Repository. <http://lib.unnes.ac.id/28136/>
- Forker, L. B., Senthilkumar, S. A., Rai, B., & Gunasekaran, A. (2017). Role of Development Officers in the Marketing of Public Sector Health Insurance Policies in India. *International Journal of Business Innovation and Research*, 14(1), 39-58.
- Hardika, C. P. & Purwanti, E. Y. (2021). Analisis Willingness to Pay Terhadap luran BPJS Kesehatan Pada Pekerja Sektor Informal di Kota Semarang. *Diponegoro Journal of Economics*, 9(3), 131-143.
- Heldiyani, R. F. (2018). *Implementasi Kegiatan Tele Collecting Terhadap Peserta Mandiri Dalam Membayar Tunggalan luran di Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan Kantor Cabang Tangerang Tahun 2018* [Undergraduate Thesis, Universitas Indonesia]. Lib UI. <https://lib.ui.ac.id/detail?id=20474441&lokasi=lokal>
- Hildayanti, A. N., Batara, A. S., & Alwi, M. K. (2021). Determinan Ability to Pay dan Willingness to Pay luran Peserta Mandiri BPJS Kesehatan di Kecamatan Takabonerate (Studi Kasus di Kabupaten Kepulauan Selayar). *PROMOTIF: Jurnal Kesehatan Masyarakat*, 11(1), 30-37.
- Kaiser, R. B., Craig, S. B., Overfield, D. V., & Yarborough, P. (2011). Differences in Managerial Jobs at the Bottom, Middle, and Top: A Review of Empirical Research. *The Psychologist-Manager Journal*, 14, 76-91.
- Karim, A. (2021). Implementasi Kebijakan Restrukturisasi/Relaksasi Kredit bagi Debitur Terdampak Pandemi COVID-19 dan Akibat Hukumnya bagi Kreditur Terdampak Pandemi COVID-19 di Sektor Perbankan. *Supremasi Hukum: Jurnal Kajian Ilmu Hukum*, 10(2), 211-236.
- Kusuma, A. R. (2021). *Analisis Kemampuan dan Kemauan Membayar luran Pasien PBPU Jaminan Kesehatan Nasional di RSU Sufina Aziz Medan* [Undergraduate Thesis, Universitas Islam Negeri Sumatera Utara]. UINSU Repository. <http://repository.uinsu.ac.id/id/eprint/11897>
- Manafe, D. & Yasmin, N. (2019, August 26). *Bitter Pill to Swallow: Should BPJS Kesehatan Increase Premium to Cover Deficit?* Jakarta Globe. <https://jakarta-globe.id/context/bitter-pill-to-swallow-should-bpjs-kesehatan-increase-premium-to-cover-deficit/>
- Muttaqien, M., Setiyaningsih, H., Aristianti, V., Coleman, H. L. S., Hidayat, M. S., Dhanalvin, E., Siregar, D. R., Mukti, A. G., & Kok, M. O. (2021). Why did Informal Sector Workers Stop Paying for Health Insurance in Indonesia? Exploring Enrollees' Ability and Willingness to Pay. *PLoS ONE*, 16(6). <https://doi.org/10.1371/journal.pone.0252708>
- Nurhasana, R., Hidayat, B., Pujiyanto, Ratih, S. P., Hartono, R. K., & Dartanto, T. (2022). The Sustainability of Premium Payment of National Health Insurance's Self-Enrolled Members in Jakarta Greater Area. *Journal of Public Health Research*, 11:2392. <https://doi.org/10.4081/JPHR.2021.2392>
- Pisoni, G. (2021). Going Digital: Case Study of an Italian Insurance Company. *Journal of Business Strategy*, 42(2), 106-115.
- Puttaiah, M. H., Raverkar, A. K., & Avramakis E. (2020). *All Change: How COVID-19 is Transforming Consumer Behavior*. Swiss Re Institute. <https://www.swissre.com/institute/research/topics-and-risk-dialogues/health-and-longevity/covid-19-consumer-behaviour.html>
- Reftiana, A., Septianing, T., Ardinna, V. B., & Lisdiyanti, V. (2020). Analisis Implementasi Kebijakan Relaksasi Kredit Pada Masa Pandemi COVID-19 di PT. Bank Rakyat Indonesia (Persero) TBK. *Jurnal Kompetitif Bisnis Edisi COVID-19*, 1(1), 88-97.
- Setyowati, E. (2021). Implementasi Kebijakan Relaksasi Kredit Usaha Rakyat Bagi UMKM Bidang Event Organizer di Kota Semarang. *Jurnal Syntax Transformation*, 2(9), 1259-1267.
- Shaliha, N. (2018). *Implementasi Program Kader Jaminan Kesehatan Nasional-Kartu Indonesia Sehat (JKN-KIS) di Badan Penyelenggara Jaminan Sosial Kesehatan Kantor Cabang Depok Tahun 2018* [Undergraduate Thesis, Universitas Indonesia]. Lib UI. <https://lib.ui.ac.id/detail?id=20473056&lokasi=lokal>
- Sihaloho, E. N. (2015). *Determinan Kemauan Membayar luran Peserta Jaminan Kesehatan Nasional Mandiri di Wilayah Kerja Dinas Kesehatan Kota Semarang* [Undergraduate thesis, Universitas Negeri Semarang]. UNNES Repository. <http://lib.unnes.ac.id/23494/>
- Sugiyono. (2019). *Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&D dan Penelitian Pendidikan*. Alfabeta.
- Syakhila, I., Nurgahayu, & Sulaeman, U. (2021). Faktor yang Berhubungan Dengan ATP dan WTP Dengan Penentuan Keputusan Kelas luran BPJS Kesehatan. *Window of Public Health Journal*, 1(5), 427-436.
- Wang, Y., Zhang D., & Wang, X. (2020). How Does COVID-19 Affect China's Insurance Market. *Emerging Markets Finance and Trade*, 56(10), 2350-2362. <https://doi.org/10.1080/1540496X.2020.1791074>



POSITIVE PERFORMANCE REPORT, BPJS KETENAGAKERJAAN MAINTAINS THE AUDITOR'S UNQUALIFIED OPINION IN 2021

Jakarta, 2022. Along with improving the Covid-19 pandemic in Indonesia, the government's efforts to restore the nation's economy are ongoing. In 2021, BPJS Ketenagakerjaan achieved a positive performance by exceeding the goal of adding 19.7 million new participants or reaching 106% of the predetermined goal.

Using the Jamsostek Mobile (JMO) application, BPJS Ketenagakerjaan is also able to reduce the time required to process Old-Age Security claims from an average of 10 to 15 days to just 15 minutes. These outstanding accomplishments are detailed in the Financial Statements and Program Management Reports, officially released by the Board of Directors and Board of Commissioners on Thursday (28/4). This submission to the public is carried out early as a form of transparency and compliance with applicable regulations.

BPJS Ketenagakerjaan Financial Report audited by Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan (part of RSM's global network) was awarded the Unqualified Opinion for the umpteenth time. The Program Management Reports for Employment Injury Security, Death Security, Old-Age

Security, Pension Security, and Unemployment Security have been declared compliant with the presentation criteria outlined in Presidential Regulation No. 108 of 2013.

"This demonstrates our dedication to clean, transparent, and responsible fund management. This Unqualified Opinion criterion demonstrates that our financial management adheres to applicable financial accounting standards," said the President Director of BPJS Ketenagakerjaan Anggoro Eko Cahyo.

Anggoro explained in his presentation that the total assets of the Social Security Fund managed by BPJS Ketenagakerjaan increased by 26% year-over-year to Rp551.78 trillion. Even though the number of claims increased by 17% in 2021, DJS continued to grow due to the DJS Asset Investment Fund. Compared to the

INDONESIA



previous year, it has increased by 14%, and investment returns have increased by 10%. Including the Agency's Assets from BPJS Ketenagakerjaan totaling Rp16.15 trillion, BPJS Ketenagakerjaan will have managed assets totaling Rp567.93 trillion by the end of 2021.

In terms of payment of benefits to participants, during 2021, BPJS Ketenagakerjaan has succeeded in paying claims or guarantees of Rp. 42.78 trillion to 3 million participants. The number of claim payments increased from the previous year due to the pandemic's impact, which resulted in soaring death rates and layoffs. In addition, with the Minister of Manpower Regulation Number 5 of 2021, BPJS Ketenagakerjaan began providing educational scholarship benefits of up to Rp. 174 million for two children of participants died or suffered permanent total disability due to work-related accidents.

Until the end of 2021, BPJS Ketenagakerjaan will have 50.92 million registered workers, of which 30.66 million will be active participants, with total contributions of 80.15 trillion rupiahs. Thus, it can assert that it can pay all claim payments in 2021 using only contributions received. Anggoro believes that this achievement can become an important asset for BPJS Ketenagakerjaan to achieve universal coverage, especially with direct support from the president through Presidential Instruction Number 2 of 2021. "Although in 2021 BPJS Ketenagakerjaan will face many challenges, we will continue to strive for the best performance so that the DJS Financial Soundness level is in the very healthy and safe category," Anggoro added.

To respond to the changes in environmental conditions due to the pandemic and various other challenges ahead, BPJS Ketenagakerjaan launched various service innovations in 2021,

including improving the digital Old-Age Security claim process, known as the Service Without Physical Contact (Lapak Asik), and establishing the Jamsostek Mobile (JMO) application. The application, which 10 million users have downloaded, is one solution for increasing service capacity to participants, particularly during the pandemic, which restricts social mobility. With the JMO, participants can file claims more quickly and with a more significant number of features.

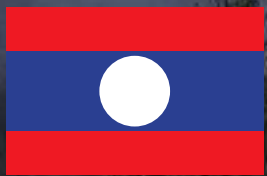
The simplification of procedures and claim requirements carried out by BPJS Ketenagakerjaan was able to reduce the waiting period for Old Age Security claims from an average of 8 days to an average of 1.05 and increase the success rate of Old Age Security claims from 55% in January to 95% at the end of 2021. The participants chose online channels, as evidenced by the increased use of JMO and Lapak Asik from 36% to 76%.

In addition, in 2021, BPJS Ketenagakerjaan again won the government's trust to become a data provider partner in the distribution of Wage Subsidy Assistance (BSU). The assistance provided to workers affected by the Covid-19 pandemic was successfully distributed to 8.9 million workers who are also BPJS Ketenagakerjaan participants.

Anggoro concluded his presentation by stating that in 2022, BPJS Ketenagakerjaan would focus on implementing several strategic initiatives, including the Job Loss Security program. In addition to implementing BPJS Ketenagakerjaan sharia services across Indonesia, the program's benefits are already being felt by workers.

"We thank all stakeholders for their support throughout 2021. We hope to maintain this positive synergy so that the welfare of all Indonesian workers can be realized as soon as possible," Anggoro concluded.





LAO PDR



THE LAUNCH OF ADVANCING SOCIAL PROTECTION AND LABOUR RIGHTS FOR COFFEE AND TEA FARMERS (SOLAR)

Workers in Lao People's Democratic Republic's coffee and tea sectors are set to benefit from better access to social protection and improved occupational safety and health following the launch of a new International Labour Organization (ILO) initiative funded by the European Union (EU).

The "Reducing vulnerability in Lao People's Democratic Republic: Advancing Social Protection and Labour Rights and Entitlements in the Coffee and Tea sectors of Lao People's Democratic Republic (SOLAR)" project was launched on 28 April 2022 in Vientiane by representatives of the Ministry of Labour and Social Welfare (MOLSW) together with the Lao National Chamber of Commerce and Industry (LNCCI), Lao Federation of Trade Unions (LFTU), ILO and EU.

The project will focus its activities on three districts of the Bolaven Plateau region, well known for its production and export of high-quality coffee and tea. However, the workers are mostly dependent on informal and seasonal employment. They usually lack proper employment contracts and social security coverage and have been known to experience labour rights violations, violence

and sexual harassment. Often workers suffer from accidents and diseases due to heavy lifting, unsafe use of machinery, snake and insect bites, and exposure to pesticides.

Activities will help workers – especially informal and women workers – gain access to the National Social Security Fund and improved occupational safety and health. Awareness will be raised among workers and their representatives and the capacity of civil society and other grassroots stakeholders enhanced. The project also aims to strengthen collective mechanisms for workers to share their problems and concerns and equip them to better realize their labour rights.

Addressing the event, Mr Padeumphone Sonthany, Vice Minister of Labour and Social Welfare said, "The project will help us to ensure that the benefits of growth in the Lao coffee and tea



sectors also translate into improved working conditions and better lives for people in the Bolaven Plateau. Social protection is important as all workers have the right to safe and decent working conditions. We will work with tripartite partners and grassroots organizations to improve our services and ensure that workers can access them widely.”

Mr Graeme Buckley, ILO Country Director for Thailand, Cambodia and Lao People’s Democratic Republic said, “A unique aspect of this project is that we will be working with partners ranging from government ministries to grassroots organizations to reach the coffee and tea workers. We can link policy interventions with on-the-ground support and by providing training to workers’ groups, greatly reduce their vulnerability.”

The EU-funded project will work with the government (Lao Social Security Organization and the Ministry of Labour and Social Welfare at central, provincial and district levels), workers’ organizations (Lao Federation of Trade Unions, Lao Women’s Union, informal workers and smallholder farmers), and employers’ organizations (Lao National Chamber of Commerce and Industry, Lao

Coffee Association, and the newly-formed Tea Association).

It is jointly implemented by ILO and Oxfam together with local authorities and grassroots organizations. These organizations will be supported through training, dialogue and technical assistance in areas such as women workers’ rights, social protection, occupational safety and health and labour rights to develop their capacities and assist their engagement with workers.

The project is supported by the European Union and responds to the EU objectives of supporting responsible businesses and decent work in supply chains. Ms Ina Marčiulionytė, EU Ambassador to Lao People’s Democratic Republic expressed appreciation for the “fruitful collaboration established between the EU, ILO and the Ministry of Labour and Social Welfare”, and highlighted “the added value of this new intervention that would complement the ongoing European engagement in agriculture, forestry and nutrition, as well as the EU support to fair trade to Europe”.

The event was followed by the first Project Advisory Committee meeting with the participation of representatives from the target provinces of Champasak, Sekong and Salavan.





MALAYSIA

REBUILDING RETIREMENT INCOME SECURITY IN THE POST-PANDEMIC WORLD: THE CASE OF MALAYSIA

Jarren Tam Keat Wen¹
Nor Iskandar Md Nor¹
Employees Provident Fund Malaysia

The year 2022 encapsulates the pursuit of socioeconomic recovery in light of the pandemic's devastating impact on everyday life. Malaysia transitioned to the endemic phase in April 2022 and has steadily moved towards normalcy with better performances in key economic indicators, such as employment, GDP growth, and labour productivity. Nevertheless, the pandemic has left its mark on the economy and the social protection system, with vulnerable groups such as those of lower socioeconomic status suffering a harsher impact to their livelihood than the rest.

The Government of Malaysia has introduced several initiatives to overcome the economic and social disruptions caused by the pandemic on households and individuals. Among the most important are credit moratoria on mortgages, direct cash assistance, wage subsidies, subsidies for essential goods, and social protection for the gig economy workforce. In addition, challenged by the limited fiscal space in financing social assistance programmes, the Malaysian government has also allowed individuals to tap into their retirement savings under the Employees Provident Fund (EPF) through several COVID-19-related withdrawal initiatives, namely, i-Lestari, i-Sinar, i-Citra, and Special Withdrawal.

The i-Lestari withdrawal initiative was introduced in April 2020, during the early phase of the first lockdown, to allow EPF members to access their savings in EPF Account 2 (i.e., Pre-retirement Account). The initiative benefited 5.3 million members, who took out a total of MYR 20.8 billion. Owing to the increasing pressure induced by the continuous lockdowns in 2020, the i-Sinar withdrawal initiative was subsequently rolled out at the end of 2020, giving EPF members access to their savings in the previously untouchable EPF Account 1 (i.e., Retirement Account). A total of MYR 58.7 billion was disbursed, benefiting 6.6 million EPF members.

By September 2021, the previous withdrawals were seemingly insufficient to help people through the pandemic, leading to the introduction of i-Citra withdrawal initiative. Under this initiative,

EPF members were allowed to tap into their Pre-retirement Account and Retirement Account savings (if the former had insufficient balance), and 5.2 million members made withdrawals amounting to MYR 21.4 billion. As Malaysia transitioned towards the endemic phase, the government introduced Special Withdrawal, yet another initiative to enable EPF members to access their savings on similar terms to i-Citra. A total of MYR 44.6 billion was disbursed to 6.0 million members under this initiative. Altogether, 8 million EPF members made early withdrawals totalling MYR 145.5 billion through the COVID-19-linked initiatives.

The COVID-19-related withdrawals have left a significant impact on retirement income security in Malaysia, as a large portion of working-age population in Malaysia rely on EPF savings as their sole retirement income source. Following those withdrawals, the number of EPF members with less than MYR 10,000 in their accounts stood at 6.6 million, or 52% out of 12.8 million members under 55 years. Additionally, 3.2 million members have less than MYR 1,000 in their accounts. To remedy the savings depletion, EPF members who made withdrawals are required to have all their future contributions allocated to the Retirement Account until the total amount withdrawn is replenished.

While Malaysia's post-pandemic recovery continues, the pandemic has unearthed deep structural issues surrounding the prevailing social protection framework in the country. Critical issues include fragmented and overlapping programmes, gaps in overall coverage, the lack of comprehensive coverage to address socioeconomic vulnerabilities, and fiscal challenges. Implementing reforms to narrow these gaps is vital since they affect a sizeable proportion of the population, particularly the vulnerable groups. In addition to addressing the social protection gaps through coverage extension and benefits enhancement, simplifying administrative procedures and enhancing access to services are key to encourage enrolment and compliance. The Government should also take this opportunity to establish a social protection floor with universal access and basic protection for all. In complex, fast-moving, and unpredictable crises like COVID-19, universalism is preferable to targeted approaches. This is especially true where the targeting capacity is more limited and a large proportion of the population is vulnerable.

¹ The views and opinions expressed in this article are those of the authors and do not necessarily reflect the official policy or position of Employees Provident Fund Malaysia.



PHILIPPINES



The Employees' Compensation Commission Governing Board, chaired by Labor Secretary Bienvenido Laguesma, leads the discussion of policies designed to make the EC Program better and more responsive to the needs of the Filipino workers during its regular monthly board meeting on August 12, 2022, held at Quezon City, Philippines.

ECC DELIVERS MUCH-NEEDED ASSISTANCE TO FILIPINO WORKERS AMIDST PANDEMIC

The Employees' Compensation Commission (ECC) continues to provide benefits and services under the Employees Compensation (EC) Program to Filipino workers who have experienced work-related illness, injury, or death.

During the pandemic, the ECC stood firm in the face of adversity, providing quality services and benefits to its clients, as it had in previous years.

In 2021 up to March 2022, the ECC paid a total of P3.12 billion to 464,090 claims through its implementing agencies, the Social

Security System (SSS) for private sector workers and the Government Service Insurance System (GSIS) for government employees. Of these claims, a total of P623.59 million were provided to 117,746 claims due to work-related CoVID-19.

Moreover, a total of P541,714,000.00 of one-time EC Financial Assistance were granted to 27,087 qualified EC pensioners who received at least one month of EC pension between the period of January 2020 to May 2021.

Former Executive Director Stella Zipagan-Banawis welcomes one of ECC's prosthetic hand recipients, Marilyn Clarino, during her visit to the office for the prosthesis' awarding on 21 July 2022.





The ECC also reaffirmed its commitment to empower persons with work-related disabilities (PWRDs) and assist them in responding to the pandemic's crisis through the Katulong at Gabay sa Manggagawang may Kapansanan or KaGabay Program.

From January to June 2022, 111 PWRDs had already received starter kits from the ECC totaling P2.22 million. Furthermore, a total of 61 PWRDs underwent physical/occupational therapy sessions, while 25 PWRDs were afforded rehabilitation appliances/prosthesis and 66 availed entrepreneurial and skills training.

In addition, 82 PWRDs that received starter kits last year and were able to sustain their livelihood initiatives for at least three months rather than one year due to the financial challenges caused by the pandemic received complementary kits worth P820,000.00.

Apart from these, the ECC also continued to strengthen its Quick Response Program (QRP), which provides immediate assistance to workers and their families in the event of work related

sickness, injury, or death in the form of psychosocial support and cash assistance of P10,000 for workers with approved EC sickness or disability claims at the Systems or P15,000 for beneficiaries of deceased members with approved EC death claims.

To date, cash assistance benefits totaling more than P218 million have been paid to 21,785 workers and/or their beneficiaries whose contingency is COVID-19.

The strong and healthy status of the State Insurance Fund gives the ECC more reasons to push for more benefits, better services and other much-needed assistance for the PWRDs as its total assets now amount to P81.237 billion as of March 2022.

All of these and other ECC efforts would not be possible without the strong support of the ECC Governing Board, officials, and staff, including those working in the ECC's 14 Regional Extension Units across the country.

FORMER OPERATOR WHO HAD WORK-RELATED CARPAL TUNNEL SYNDROME, RECEIVED FOOD AND DRINK SUPPLEMENTS BUSINESS FROM ECC

“The benefits provided by the ECC have been a great help to our family. We are able to cover our daily expenses through EC livelihood assistance. Free physical therapy sessions also helped ease the pain in my hands.

Thank you, ECC!

LOVELY SUPREMO
EC Livelihood Assistance Beneficiary

ecc.gov.ph facebook.com/ecc.official info@ecc.gov.ph 8899-4251

PRIVATE SECTOR EMPLOYEE, WHO CONTRACTED COVID-19 DUE TO WORK, GRANTED P10,000.00 CASH ASSISTANCE AT ECC

“On behalf of all the staff who received support or assistance from your prestigious institution, we would like to show our sincerest thanks to all of you. Your support to all healthcare workers who are risking their lives during this pandemic period is much appreciated by all. Please continue to support all the healthcare organizations, government and/or private institutions.

RWIN CHRISTOPHER S. SAYETANG
Lead Development Coordinator/Quality Assurance Coordinator/Quality Management Representative, St. Paul Hospital of Taguig, Inc., EC Cash Assistance Beneficiary

ecc.gov.ph facebook.com/ecc.official info@ecc.gov.ph 8899-4251



PAG-IBIG FUND LAUNCHES ITS OFFICIAL MOBILE APP



Pag-IBIG Fund, the Philippines' leading provident savings institution and single-largest source of shelter financing has launched its official mobile application – the Virtual Pag-IBIG Mobile App. The mobile app is part of the agency's efforts to make social services more accessible and available to Filipinos, as the country continues its recovery from the effects of the global pandemic.

Using digital technology to bring its services closer to its members, Pag-IBIG Fund developed the mobile app to allow members to view their Pag-IBIG Savings and annual dividends, as well as confirm their savings remitted and loan payments made through all payment channels. The Virtual Pag-IBIG mobile app also allows members to manage their loans and view their loan balances and due dates. The mobile app can be accessed by members using their Virtual Pag-IBIG accounts to ensure data protection and security.

Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta stated that members can expect more services to be made available via the Virtual Pag-IBIG Mobile App over the coming weeks. These services include online application for housing and cash loans, as well as online payments.

"We are very happy that since its launch last August, over 325,000 members have already downloaded the Virtual Pag-IBIG Mobile App. This means that we have provided yet another channel in bringing our services closer to our members. And, just like our online service facility, we shall continuously develop our mobile app so that it can provide all our members another safe, convenient and secure means of accessing their Pag-IBIG benefits, 24/7, wherever they are in the world. With the Virtual Pag-IBIG Mobile App, we are truly bringing Pag-IBIG Fund's services to the palm of our members' hands," Acosta said.



GSIS CHAMPIONS TOTAL CUSTOMER EXPERIENCE IN THE NEW NORMAL

The Government Service Insurance System (GSIS) has reached new heights in the new normal by swiftly adapting to the restrictions and adjustments due to the pandemic and passionately pursuing innovations to redefine total customer experience and help the public weather the post-pandemic times.

Through the initiatives and measures that were implemented at the first signs of the COVID-19 outbreak and throughout the pandemic, GSIS was able to stay the course and continue championing excellent customer experience by bringing *ginhawa* (relief) for all.

Unveiled new corporate brand

GSIS virtually unveiled its new branding campaign dubbed *Ginhawa for All* (GFAL) in November 2021. It is aimed at making GSIS products and services more accessible and convenient for its stakeholders.

At the core of the rebranding program are the three GFAL bundles namely GFAL Active, GFAL Grand, and GFAL Plus. The information on benefits and services and application forms for members, pensioners, and other stakeholders are grouped according to bundle to make it simpler, clearer, and more accessible for them.

GFAL Active covers the wide array of social security benefits, loan privileges, and non-life insurance products for active GSIS members. GFAL Grand, the second GFAL package, is composed

of various benefits and services available to pensioners. The third bundle, named GFAL Plus, puts together the different products and services for former GSIS members, immediate families of active members, and non-life insurance policyholders.

GFAL also represents the pension fund's innovations during the pandemic. Contactless filing of claims and benefits was adopted through the GSIS Touch mobile app; email; postal mail or delivery courier; or drop boxes in GSIS offices. The GSIS Touch mobile app was launched to provide GSIS members and pensioners safe, accessible, and convenient ways to transact with the state pension fund. Three *Ginhawa* loan programs were launched, namely: the GSIS Multi-Purpose Loan Plus, a program that waives charges on all in-default loans; the GSIS Computer Loan that offered P30,000 assistance to purchase a computer; and the GSIS Financial Assistance Loan-Educational Loan, a study-now-pay-later program for kin of members. The corporate website (www.gsis.gov.ph) was revitalized to make it simpler and easier to navigate.

Improved loan products

To address the impact of the ongoing COVID-19 pandemic to its stakeholders, GSIS enhanced the features of its loans programs and extended their implementation.

GSIS offered the Multi-purpose Loan (MPL) Plus in April 2022. Under MPL Plus, the credit limit has been raised to P5 million from P3 million; maximum payment term was extended from



10
years to pay na!
Tuloy ang ginhawa.

**GSIS
MULTIPURPOSE
LOAN PLUS**

Pay up to **10** years
Borrow up to P5,000,000.00
Lower interest rate of 7% per annum

Pay all your loans with MPL Plus!
*Terms and conditions apply

GSIS
gfa
ginsamang
for all

seven to 10 years; and the borrowers' eligibility requirements were relaxed. Previously, members with arrears in their GSIS Financial Assistance Loan and housing loan were not qualified to avail of MPL. Now, under MPL Plus, they are allowed to apply, but their GSIS Financial Assistance Loan arrears will be deducted from their loan proceeds.

When Palawan and Regions 6 (Western Visayas), 7 (Central Visayas), 8 (Eastern Visayas), 10 (Northern Mindanao), and 13 (Caraga) were declared under a state of calamity due to typhoon 'Odette' in December 2021, GSIS immediately offered the Enhanced Emergency Loan to its members and pensioners in those six areas. This year, in March, GSIS opened the same loan window to affected members and pensioners in Davao del Norte province and the municipality of Montevista in Davao de Oro. Said areas were declared under a state of calamity due to massive flooding brought by continuous heavy rains, resulting to damages in houses, crops, properties, critical facilities, and infrastructures. Meanwhile, the emergency loan was opened to nearly 7,000 members and pensioners in Abra due to the 7.3-magnitude earthquake in July.

Offered new housing programs

To help ease financial challenges amid the continuing global health crisis, GSIS introduced viable housing programs for members and non-members.

Launched in July 2021, the Lease with Option to Buy program gives informal occupants the opportunity to legitimize their stay



**Relax sa
GSIS Touch
GSIS MOBILE APP**

WHAT YOU NEED, WHEN YOU NEED IT.

Members Records	APIR Schedule
Loan Details and Application	Citizen's Charter
Claims Records and Application	Branch Locator
Pension Records	GSIS News

TO REGISTER:
 Step 1: **OPEN** an account with your Birthdate, and BP number
 Step 2: **ENCODE** the OTP (OneTime Pin) that will be sent to your registered mobile number*
 Step 3: **CREATE** your username and password

UPDATING YOUR INFORMATION
 *If your number is not registered, you may update it via:
 1. GWAPS Kiosk
 2. AAO (Authorized Agency Officer)
 3. GSIS Branch

**All you need in a touch!
Download now!**

QR codes for Google Play and App Store.

in GSIS properties by renting the housing unit with an option to buy it anytime during the one-year lease agreement. Vacant properties may also be leased to other interested parties. A prospective lessee must be a Filipino citizen who is legally authorized to enter into an agreement and with regular source of income.

GSIS also launched a housing account restructuring and condonation program, which grants full condonation of accrued penalties and surcharges on all housing loan accounts. Under full payment option, GSIS will give an additional 50 percent discount on accrued interest. A rate of 6 percent interest per annum compounded annually is imposed on the restructured balance, payment of which may be extended until age 70. This latest housing restructuring program applies to past due accounts as



well as up-to-date housing loan accounts.

Monthly amortizations of the restructured balance may be settled through payroll deduction; direct payment; post-dated checks; or via GSIS's external payment service providers Land Bank of the Philippines (LANDBANK), Union Bank of the Philippines (UnionBank), and Bayad (formerly Bayad Center) centers.

Along with the the Lease with Option to Buy and the housing account restructuring and condonation programs, GSIS also offers a more affordable mode of payment for its investment properties retail units to include in-house financing (IHF) and acceptance of letter of guarantee. This is in addition to sale of GSIS properties through cash basis.

For cash sale, the bidder must fully settle the balance within 30 calendar days. In case of IHF, the loanable amount is set at an amount where the monthly amortization will not exceed 35% of the gross monthly income of the borrower. The 10% down payment will be settled within six months and the 90% balance will be paid monthly through payroll deduction, direct payment, or via GSIS's payment service providers.

Introduced alternative payment solutions

To further strengthen its loan collection efficiency and reduce the number of past due rates, GSIS partnered with its servicing banks, LANDBANK and UnionBank, Bayad, and M. Lhuillier. All provide safe, secure and convenient alternative loan payment

options. GSIS borrowers may pay their loans in advance, or settle accounts that are underpaid, delayed, and unpaid, through these channels.

Active and inactive members, as well as pensioners, may pay their loan balances in more than 3,000 Bayad outlets across the country. In September, GSIS partnered with M. Lhuillier, thereby increasing GSIS's payment collection sites to 5,600. Moreover, GSIS is currently accepting members' loan payments online through UnionBank's online app and LANDBANK's Link.BizPortal.

Helped members maximize their benefits

To help members secure their privileges and hard-earned benefits, GSIS offered penalty condonation to government agencies that are settling their unpaid premiums.

To avail of penalty waiver, agencies need to enter into a memorandum of agreement (MoA) with GSIS. They can get 20-40 percent condonation on the penalties of their outstanding premium obligations, depending on their arrears. An additional 10 percent condonation will be given if at least 20 percent of the total obligation is paid prior to execution of the MoA or 5 percent additional condonation if at least 15 percent is paid. A maximum of 60 percent condonation may be granted, subject to approval.

The penalty condonation was first implemented in 2016 and revised in 2021.

PHILIPPINES



Enhanced service accessibility

The pandemic brought to fore the need for GSIS to provide greater accessibility and connectivity to its members, pensioners, other clients, and the public. To protect them from the virus, the online versions of the GSIS Guide to Transactions and Processes (GTAP) was launched in October 2019; the GSIS Touch was made available in October 2020 and its enhanced version, in October 2021.

GTAP is the first electronic and online Citizen's Charter (guide to basic frontline and other services) in the Philippine government. GTAP is now available in the GSIS website and the GSIS Touch mobile app. Instead of reading GSIS's charter from a tarpaulin, members may access information on GSIS services; step-by-step process, eligibility and requirements; and GSIS personnel accountable using their tablet, personal computers, or mobile phone. GTAP is also compliant with Republic Act No. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018.

GSIS Touch, a mobile app that provides members and pensioners instant access to their GSIS records using their mobile phones, was also upgraded. Active members may now generate tentative computations of their loan and claim benefits, as well as submit their loan and claim applications. They may also view their membership and insurance policy records; keep track of their premium remittances and loan payments; and check their dividends. Pensioners may already request their interview schedule for the Annual Pensioners Information Revalidation at their convenience through the app. Aside from this, they may view their monthly pension records and loan payments. The app also now recognizes fingerprint or facial image for login of users using smartphones with biometrics capability or feature.

Corporate social responsibility

Moreover, the pension fund sustained its various corporate social responsibility programs by adopting quarantine shelters for COVID-19 cases, adopting low-income schools, and providing subsidy to college student-dependents to qualified applicants.

Through the Adopt-a-LIGTAS-COVID Center, GSIS granted



Php500,000 financial assistance each, totaling Php13.5 million, to 27 identified local government units nationwide from 2020 to 2021. The financial aid is given for the purchase of quarantine center requirements such as patient care equipment, hygiene kits, handwashing facilities, oxygen support and maintenance, medication, and other requirements.

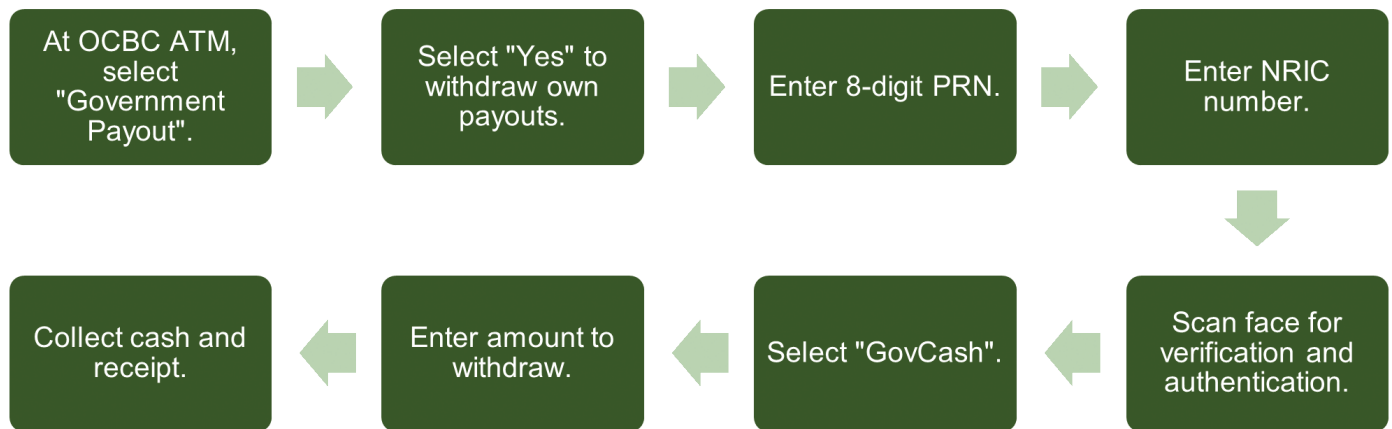
Through the Adopt-a-School program of the Department of Education, GSIS supported select schools in the form of technology and assistive learning devices, infrastructure, physical facilities, and furniture. For 2022, the amount of the assistance package per beneficiary was augmented from Php300,000 to Php400,000. Since 2014, a total of 85 schools have benefitted from the program.

The GSIS Educational Subsidy Program, on other hand, is a Php10,000-financial assistance granted to each student-dependent of qualified GSIS members per academic year. A total of 10,000 slots are given every year.



SINGAPORE

SINGAPORE



GOVCASH: SOLVING LAST MILE CHALLENGES PAYING TO UNBANKED CITIZENS

As an integral part of Singapore's social security system, the Central Provident Fund Board (CPF) ensures many Government grants and social transfers are promptly and accurately disbursed to citizens.

Citizens who do not have bank accounts typically rely on cheques to receive Government payouts. However, the process of issuance, encashment and tracking of cheques is onerous, and one that banks are increasingly keen to discontinue, given the rising adoption of digital banking.

In a collaboration between the public and private sectors, the CPF Board innovated with the Smart Nation and Digital Government Office (SNDGO), the Government Technology Agency (GovTech) and OCBC Bank to develop GovCash, a first-in-Government cheque replacement solution that disburses monies to unbanked citizens digitally and securely. Waiting time such as mailers and queuing at bank counters are also eliminated, allowing these citizens to receive Government grants more quickly and conveniently.

How GovCash works

GovCash leverages technology to make it easy for citizens to withdraw their Government grants in cash. By simply using a unique Payment Reference Number (PRN), National Registration Identity Card (NRIC) number and Singpass facial verification technology, citizens can make withdrawals at OCBC ATMs any

time without the need for a bank account or a smartphone.

Citizens can make transfers from GovCash to their bank accounts if they subsequently have one. They can also use the scan-and-pay function found in the LifeSG mobile application to make digital payments to merchants.

An Inclusive, Viable and Sustainable Solution

More than 3,000 Workfare Income Supplement (WIS) grant recipients and 31,000 Goods and Services Tax Voucher (GSTV) – Cash recipients who do not have bank accounts have benefitted from GovCash since its launch in November 2021. The CPF Board aims to progressively implement GovCash across more Government schemes and up to 40,000 Singaporeans will be spared from queuing at bank branches to encash some 500,000 cheques annually.

This also makes GovCash a sustainable solution that supports the Singapore Green Plan 2030, a national agenda on sustainable development. It is also a viable Whole-of-Government solution for any public agency that needs to issue cheques to citizens.

Taking only nine months from ideation to launch, GovCash is a real example the public and private sectors combining their skills and technologies to build a lasting solution benefiting citizens.

¹ The LifeSG mobile application is developed by GovTech and provides Singapore citizens with quick and easy access to over 100 digital government services. Citizens can view personalised information such as benefits received from the government and receive instant updates and important reminders such as tax filing and passport renewal. Visit lifego.sg for more information.

² The Workfare Income Supplement (WIS) encourages eligible workers to work and build up their CPF savings for retirement, housing and healthcare needs, by supplementing their income and retirement savings through cash payments and CPF contributions. Visit workfare.gov.sg for more information.

³ The Goods and Services Tax Voucher (GSTV) is a permanent scheme to help lower- and middle-income Singaporean households with their expenses, in particular what they pay in GST. Visit gstvoucher.gov.sg for more information.

⁴ The Smart Nation and Digital Government Office (SNDGO) plans and prioritises key Smart Nation projects and drives the digital transformation of the Singapore Government. Visit smartnation.gov.sg for more information.

⁵ The Government Technology Agency (GovTech) is the implementing agency of SNDGO. It develops digital products, manages technology across government agencies and oversees the cybersecurity and governance of government digital initiatives. Visit tech.gov.sg for more information.

⁶ OCBC Bank is the longest established Singapore bank and now the second largest financial services group in Southeast Asia by assets. It is also one of the world's most highly-rated banks, with A+1 by Moody's and AA- by both Fitch and S&P, and consistently ranked among the World's Top 50 Safest Banks by Global Finance. Visit ocbc.com.sg for more information.

⁷ Singpass is every Singapore resident's trusted digital identity for easy and secure access to over 2,000 government and private sector services online and in-person. Users can log in to digital services, prove their identity over counters, digitally sign documents etc. with Singpass. Visit singpass.gov.sg for more information.



THAILAND



A PARTNERSHIP BETWEEN THAILAND AND JAPAN FOR MOVING THE WORLD TOWARDS UNIVERSAL HEALTH COVERAGE (UHC) TO PROMOTE HEALTH PROTECTION IN THE POST PANDEMIC RECOVERY

Thailand and Japan achieved universal health coverage (UHC) in 2002 and 1961, respectively, providing nearly the entire population of each country with access to health services, regardless of income status. Japan and Thailand gained a global reputation for successfully achieving and sustaining UHC for many decades. The two countries have worked extensively on global health issues, both at regional and international levels. They have used their wealth of experience in various issues such as provider payment mechanisms, strategic purchasing, and governance of purchasing for the benefit of many developing countries desiring to move toward UHC. Currently, the two countries are focusing on various sustainability challenges posed by

In January 2016 Thailand's National Health Security Office (NHSO) and Ministry of Public Health (MOPH) together with the Japan International Cooperation Agency (JICA) launched 'the Partnership Project for Global Health and Universal Health Coverage' or 'GLO+UHC'. The project aimed to promote and support global health and universal health coverage in ASEAN countries and beyond demographic and epidemiological transitions.

The governments of Thailand and Japan thus started this partnership cooperation with overall goal on UHC and global health are strengthened, also used to support other countries. Propose of the project to capacity on UHC implementation in particular health financing and health workforce and global health of Thai-



land and other countries are strengthened. The project has aims to improve Thailand's UHC operation, provide technical support to ASEAN and other countries in Asia and Africa towards achieving UHC and promote UHC at the global level.

The GLO+UHC has 3 outputs, as follow.

Output 1 : Experiences on UHC are learnt and shared between Thailand and Japan to contribute to improving the UHC in both countries.

Output 2 : Capacity development for UHC implementation in other countries is organized and promoted, based on, but not limited to, good practice collected from output 1.

Output 3 : Practical practices and lessons learnt in UHC implementation collected through output 1 and 2 are shared and/or promoted at the national, regional and global level. Jointly move the agreed priority health issues, especially UHC, to the global agenda and build capacity of Global Health, especially global health diplomacy.

The GLO+UHC Project has cooperation period, phase I : July

14, 2016 – July 13, 2020 and current implementing of phase II period is December 11, 2020 - December 10, 2023. In the past year and a half (2020-2022) amid the COVID-19 pandemic, the project keeps it alive and productive by 'new normal' approach to maintain project's work and network during the crisis. The Project conducted several online activities, technical workshops on health financing, strategic purchasing, health workforce, maternal and child health and UHC Policy Dialogue using Japan and Thailand's experiences for other countries in Asia and Africa. The 'new normal' approach led to continuing dialogue between the two countries as well as with participating countries. More importantly, Global Health and UHC Resource Centers have been institutionalized as the asset of the Project and aims to share and disseminate the knowledge. Learning materials including articles, books, videos, are readily available to anyone from all over the world. IHPP Resource Center covers the knowledge sharing of global health issues and UHC from a broad perspective, while NHSO Resource Center focuses more on the development of UHC, i.e., Universal Coverage Scheme (UCS) and its health financing system.

The Partnership Project for Global Health and Universal

Overview of the Partnership Project for Global Health and Universal Health Coverage



Overall Goal

Partnership between Thailand and Japan on UHC and global health are strengthened and used to support other countries.

Project Purpose

Capacity on UHC implementation in particular **health financing** and **health workforce** and global health of Thailand and other countries are strengthened.

Country

Thailand and Participating Countries

Implementing Organization

Ministry of Public Health, Thailand
National Health Security Office, Thailand
Japan International Cooperation Agency

Term of Cooperation

Phase 1: July 14, 2016 - July 13, 2020

Phase 2: Dec 11, 2020 - Dec 10, 2023

Output 1

Experiences on UHC are learnt and shared between Thailand and Japan to contribute to improving the UHC in both countries.

Output 2

Capacity development for UHC implementation and global health in other countries is organized.

Output 3

Practical practices and lessons learnt in UHC implementation and global health are shared and promoted at national, regional and global levels.



NHSO Resource Center

<https://eng.nhso.go.th/view/1/Home/EN-US>



IHPP Resource Center

<https://resourceihpp.com/site/home>

Health Coverage between Thailand and Japan is a good example of Triangular Cooperation in health system strengthening. The expectation of the Project has grown under the COVID-19 pandemic as the world has become more aware that UHC is essential for improving health emergency responsiveness and preparedness. On the other hand, negative impacts of COVID-19, such as travel restrictions and public health agencies being swamped with COVID-19 responses, have limited project activities. Nevertheless, the Project has been

moving forward with Thai and international partners. This paper aims to share our 'new normal' approach to maintain our work and network during the crisis

The GLO+UHC project lesson learnt is also applicable to other bilateral projects and multilateral projects in other countries. The experience sharing is useful to further promote a new level of south-south collaboration and networking which is striving towards strengthening UHC implementation around the world.



Contact Information

The Partnership Project for Global Health and Universal Health Coverage (GLO+UHC)



National Health Security Office, The Government Complex, Building B
120 Moo 3, Chaengwattana Rd., Lak Si District, Bangkok 10210 Thailand
e-mail: glouhc@jica-glouhc.org

website: <https://www.jica.go.jp/project/english/thailand/033/index.html>

facebook: <https://www.facebook.com/jica.glo.uhc.thailand>

INNOVATION DEVELOPMENT TO EXPAND DIGITAL SERVICES OF SOCIAL SECURITY OFFICE

The Social Security Office (SSO) has a major task to manage the Social Security Fund and Workers' Compensation Fund. It ensures life security and inclusive coverage to workers which follow an organization's vision as "Creating a Participative Labour Society which has Sustainable Social Security for All". The important tool to achieve the goal is adapting new technologies with organization procedures to respond to the customers' needs and in line with data protection standards.

In the digital era, digital technologies have played a significant role in every sector. Organizations have used the advantages of technology to increase their efficiency, capability as well as responding to clients' needs. Also individuals have been affected by digital technology as a tool that makes life more convenient such as digital communication channels or access to public services.

Over the past years, the SSO has realized the importance of increasing its capacity and services led by technology. The SSO has developed communication channels through various online channels such as website, mobile application, Line application, Facebook, Twitter, Youtube and a chatbot. Furthermore, services have been transformed from offline to online. As an example the initial service called "e-Service" which allows employers to submit contribution data and employee's employment status. Also, for the Social Security Fund contribution payments, employers are provided with an online payment service named "e-Payment". For organization operations, the SSO has created an electronic employer folder system to reduce paper storage and to support the web application as a new operating system.

One of the aspects the SSO attaches great importance to is the usability of the platform. The SSO aims to provide digital services that are user-friendly, simple and easy to understand. Clients must be able to navigate the service easily, find the relevant information rapidly and submit applications smoothly. This is crucial because the SSO has to serve a broad audience and user-friendly design is the driving force behind innovation and service success.

When the world faced Covid-19, the pandemic affected the economy and society negatively. On the other hand, technology has been a key player and accelerated the transformation to digital workflows during the pandemic. In that time, the demand for unemployment benefit claims have increased substantially. Especially while social distancing was an important measure to fight the pandemic, unemployment benefit claims in case of force majeure due to suspension of business by government order increased. Therefore, the SSO has rapidly provided an electronic platform to handle millions of unemployment benefit claims digi-

tally. This allowed employees and employers to submit their applications more easily and sped up the access to benefits. As a result, this initiative allowed employees for the first time to claim benefits electronically.



Currently, the SSO has provided electronic claims under the Social Security Fund for two benefit categories. The first category is the unemployment benefit which is integrated with the Department of Employment. The second category is the dental benefit that is a part of the sickness benefit. The SSO has been developing our ICT system to extend online claims for three more benefits. These three categories are old-age benefit, maternity benefit and child allowance benefit. All these three benefits are part of the system named "e-Self Service". The additional three benefits are able to operate electronically by October 2022. For Compensation Fund, when an employee suffers harm or illness due to work, the employer, employee or eligible person can report through e-Compensate system.

As a result, after operating with digital technology, the customers are able to receive services from the SSO 24 hours, anywhere and anytime. Additionally, opportunity costs have been reduced such as time for visiting the office and transportation expenses. For the SSO staff, providing digital services reduces their number of tasks and improves the work efficiency. Also, it does no longer requires face-to-face services. For the SSO as a whole, providing services to its clients digitally allows to gain public trust. Additionally, it can potentially reduce overall costs.

In order to achieve digital transformation goal, the SSO has drafted a 5-year digital action plan for the years 2023 - 2027. The action plan is a framework to develop the ICT system itself and to integrate information with the relevant agencies as well as to become a fully technology-driven organization.



VIET NAM



VIET NAM SOCIAL SECURITY – ACCURATE – TRANSPARENT PAYMENTS USING UNEMPLOYMENT INSURANCE FUND TO SUPPORT WORKERS AND REDUCE CONTRIBUTION FOR ENTERPRISES HELP STRENGTHENING CONFIDENCE ON UNEMPLOYMENT INSURANCE POLICY

In the context of COVID-19 pandemic that has negative impacts on the socio-economic and all other activities of Vietnamese in general and of workers in general, it is necessary to promulgate timely support policies to help workers and employers effected by COVID-19 pandemic overcoming difficulties, stabilizing livelihood, restoring and maintaining manufacturing and business for enterprises that ultimately support the protection of work and income for workers.

As an Governmental Agency in charge of organizing and implementing social insurance (SI), health insurance (HI), unemployment insurance (UI) policies, Viet Nam Social Security (VSS) has proactively and coordinated with relevant ministries in proposing

and submitting policy proposals to the National Assembly, the Viet Nam Government and the Prime Minister to promulgate policies to help maintaining jobs by covering vocational training cost for enterprises, and supporting workers, reducing contributions for enterprises effected by COVID-19 pandemic using UI fund.

Taking advantage of its modern IT system, database and personal identification code of members, VSS has focused on mobilizing all available resources to effectively implement policies supports to workers and employers effected by COVID-19 pandemic using UI fund and ensuring the implementation is transparently, urgently, for the right beneficiaries and purpose, ensuring minimal business procedures, mainly process direct payment

VIET NAM



to personal account of workers. The implementation of policies is carry-out synchronously with several solutions in which focusing on information and public education for swift and comprehensive access of policies for workers and employers, in accompany with inspection, controlling and monitoring activities to timely detect duplicated or incorrect beneficiaries as well as reducing difficulties in the implementation process.

With the efforts, proactiveness of VSS, after only 3 months of implementation of the policies, as of 21 December 2021, VSS had made over 12.96 millions direct payments to workers amounting to over 30.80 trillion VND (1.2 billion USD) and in 2022 continued to support over 362 thousand workers amounting to 1.08 trillion VND. Thus, the total amount of support for workers from the UI fund by the end of September 2022 was 13.3 million employees amounting to 31.84 trillion VND (1.28 billion USD) with over 99% of workers receive money through their personal accounts. It can be seen that, the large scale support to workers by the Government, supports from the UI fund (equivalent to 1/3 of the total support packages of the Government) has partially compensated income loss and supported workers to overcome difficulties and stabilize livelihood during the Covid-19 pandemic.

Along with the drastic implementation of policies to support workers from UI fund, based on its UI database, VSS quickly determined the number of employers entitled for reduction of UI contributions for 12 months from October 1, 2021. As a result, by the end of September 2022, about 346.6 thousand enterprises with 12 millions workers, had their UI contribution reduced,

amounting for about 9,209 billion VND. (equivalent to 370.5 million USD).

In addition, the VSS has supported 38.87 billion VND (1.564 million USD) for vocational training for over 66 employers to organize training, retraining and improve skills of workers to maintain jobs.

Assessing the results of the implementation of the support package using UI fund for workers and enterprises, Mr. Nguyen The Manh, Director General of VSS, affirmed that the issuance of Resolutions to support workers and enterprises affected by the Covid-19 pandemic using UI fund has shown the right attention, leadership and direction of the Party, National Assembly and Government of Viet Nam in providing timely, direct and practical support to workers and enterprises participating UI scheme to overcome difficulties due to the Covid-19 pandemic. The quick, effective and timely implementation of this support package by the VSS has been well received and appreciated by workers, enterprises and society, highlighting VSS proactive, strong and responsible role, and its strong commitment in ensuring social security for UI participants in a particularly difficult and unprecedented context. The effective implementation of the support packages using UI fund has created consensus and contributed to strengthening the confidence of workers and enterprises on the UI policy, showing the benefits of participating in UI scheme - being a "support for workers in difficulty", strengthening the resilience of enterprises and thereby encouraging the participation in and abide UI policies, effectively contributing to the assurance of social security in Viet Nam.



DIRECTORY

BRUNEI DARUSSALAM

EMPLOYEE TRUST FUND BRUNEI (ETF)

Omar bin Mohd Dali

Managing Director

CAMBODIA

NATIONAL SOCIAL SECURITY FUND (NSSF)

H.E Dr. Heng Sophannarith

Acting Director General

NATIONAL SOCIAL ASSISTANCE FUND (NSAF)

H.E Chhour Sopannha

Director General

INDONESIA

BPJS KESEHATAN

Prof. dr. Ali Ghufon Mukti,

M.Sc., Ph.D, AAK

President Director

BPJS KETENAGAKERJAAN

Anggoro Eko Cahyo

President Director

LAO PDR

LAO SOCIAL SECURITY ORGANIZATION (LSSO)

Keo Chanthavixay

Director General

MALAYSIA

SOCIAL SECURITY ORGANISATION (SOCSO)

Dato' Sri Dr. Mohammed Azman Bin

Dato' Aziz Mohammed

Chief Executive Officer and Director

THE EMPLOYEES PROVIDENT FUND (EPF)

Datuk Seri Amir Hamzah

Chief Executive Office

KUMPULAN WANG PERSARAAN (KWAP)

Nik Amlizan Mohamed

Chief Executive Office

MYANMAR

SOCIAL SECURITY BOARD (SSB)

Zaw Zaw Oo

Director General

PHILIPPINES

EMPLOYEES' COMPENSATION COMMISSION (ECC)

Engr. Jose Maria S. Batino, CESO IV
Executive Director

GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

Jose Arnulfo Wick Veloso
President and General Manager

HOME DEVELOPMENT MUTUAL FUND (HDMF)

Marilena C. Acosta
Chief Executive Officer

PHILIPPINES HEALTH INSURANCE CORPORATION (PHILHEALTH)

**Bgen. Ricardo C. Morales, AFP
(RET) FICD**
President Chief Executive Officer

SOCIAL SECURITY SYSTEM (SSS)

Michael G. Regino
President and Chief Executive Officer

SINGAPORE

CENTRAL PROVIDENT FUND BOARD (CPF Board)

Augustin Lee
Chief Executive Officer

THAILAND

SOCIAL SECURITY OFFICE (SSO)

Boonsong Thapchaiyuth
Secretary General

NATIONAL SAVINGS FUND (NSF)

Charuluck Ruangsuwan
Secretary General

NATIONAL HEALTH SECURITY OFFICE (NHSO)

Dr. Jadej Thammatacharee
Secretary General

VIET NAM

VIET NAM SOCIAL SECURITY (VSS)

Nguyen The Manh
Director General



ASEAN Social Security Association (ASSA)

2022