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ASSA Chairwoman's Statement



My dear ASSA colleagues,

An eventful year has nearly passed since our 35th ASSA Board Meeting, but traces of the sweet memories and savors from our "Rendezvous in Autumn 2018" in the beautiful coastal city of Nha Trang in Viet Nam surely still remain. We invite you to join us in reminiscing the fond memories and the friendly faces from our 35th ASSA Board Meeting in Viet Nam in 2018 through the pictographs and articles in this special ASSA News, and look forward to the 36th ASSA Board Meeting in Brunei Darussalam this 2019 with a new mental posture, join hands to reinforce our ASSA Home to be increasingly resilient and developed for a bright future, and for sustainable social security for all people in the ASEAN Community.

Looking through our journey of development over the past 20 years, we are proud to see ASSA's main goals, spirit and creeds- set out since 1998- have continued to be cherished and endorsed: "to promote the development of social security in the region in consonance with the aspirations, laws and regulations of member countries", helping to promote social advancement and equality, and the development of each member country. The ASSA Joint Statement concluded at 35th ASSA Board Meeting and then the ASSA Action Plan at the initiative of Viet Nam Social Security – ASSA Chairmanship for 2018-2019 are indicative of the high commitment and consensus that we share in ASSA's goal and vision. They are also proof of the strength and effectiveness of our intra-bloc cooperation, and our desire to connect and expand cooperation with the global social security community. The Workshop on "Good Governance for Better Social Security Services" recently organized by Viet Nam Social Security this July in Ho Chi Minh City saw the participation of the majority of ASSA member organizations, and many renowned international speakers from the International Social Security Association (ISSA), the World Bank (WB), International Labor Organization

(ILO)... This is animated and credible proof of the appropriate development pathway that we have set for our Association.

Faced with challenges resulting from the 4th Industrial Revolution, globalization and the free flow of labor today, turning challenges into opportunities requires each of us to unceasingly innovate, take long-term views and approaches to maximally utilize the strengths of each member in terms of know-how, skills, experience, and technology. We also will need to increase connectivity and cooperation with each other to create synergy for the Association to contribute positively, substantively, and effectively to the development of the ASEAN Community. In that spirit, and as Chair of ASSA, I have full confidence and trust that ASSA 36 in Brunei under the theme "ICT: Empowering innovative social security" will build on and further develop the foundations, ideas that we have discussed at ASSA 35 in Viet Nam last year. The posture and optics of ASSA today should be of an organization in its 20s, full of energy and passion that will open up the door of a future of development and success for each member organization, for the whole Association, and in turn, contribute to nurturing and developing an ASEAN social security community that is united, resilient, developed, consensus-based for the benefit of our people, for peace, stability and prosperity in the region.

A handwritten signature in black ink, appearing to read 'Nguyen Thi Minh'.

DR. NGUYEN THI MINH
ASSA Chairwoman
Vice Minister, Director General
Viet Nam Social Security

Thông điệp của Chủ tịch ASSA

Các bạn thành viên ASSA thân mến!

Gần một năm sắp trôi qua với đầy ắp các sự kiện từ Hội nghị ASSA 35 nhưng dư âm và dư vị ngọt ngào từ cuộc “Gặp gỡ mùa thu 2018” tại thành phố biển Nha Trang xinh đẹp của Việt Nam chắc hẳn vẫn còn đọng mãi trong tâm trí của mỗi chúng ta. Mời Quý vị và các bạn chúng ta cùng ôn lại những kỷ niệm đẹp và gặp lại những gương mặt thân quen trong ngày hội ASSA 35– Việt Nam 2018 qua những hình ảnh, bài viết trong Bản tin này và hướng tới ASSA 36 – Brunei 2019 với một tâm thế mới, cùng chung tay góp sức xây dựng ngôi nhà ASSA ngày càng vững mạnh và phát triển vì một tương lai tươi sáng và an sinh xã hội bền vững cho mọi người dân trong Cộng đồng ASEAN.

Nhìn suốt chặng đường phát triển 20 năm qua, chúng ta tự hào nhận thấy những mục tiêu, tinh thần và tư tưởng chủ đạo của ASSA đặt ra từ khi thành lập năm 1998 đến nay luôn được giữ vững và phát huy, đó là: tăng cường hợp tác an sinh xã hội trong khu vực, phù hợp với nguyện vọng và luật pháp của các quốc gia thành viên, góp phần thực hiện tiến bộ, công bằng xã hội và thúc đẩy phát triển của mỗi quốc gia. Tuyên bố chung được ký kết tại Hội nghị ASSA 35 và tiếp đó là Kế hoạch hành động ASSA được thông qua theo sáng kiến đề xuất của Bảo hiểm xã hội Việt Nam, Chủ tịch ASSA nhiệm kỳ 2018–2019 thể hiện sự cam kết và đồng thuận cao của tất cả chúng ta về sứ mệnh và tầm nhìn của ASSA, chứng tỏ sự lớn mạnh và hiệu quả hợp tác nội khối cùng với mong muốn kết nối và mở rộng quan hệ hợp tác với cộng đồng an sinh xã hội thế giới. Hội thảo quốc tế với chủ đề Quản trị tốt nhằm cung cấp dịch vụ an sinh xã hội tốt hơn” do Bảo hiểm xã hội Việt Nam vừa tổ chức tại thành phố Hồ Chí Minh tháng 7/2019 có sự tham dự của hầu hết các tổ chức thành viên ASSA và nhiều diễn giả uy tín quốc tế đến từ Hiệp hội an sinh xã hội thế giới (ISSA), Ngân hàng thế giới (WB), Tổ chức Lao động quốc tế (ILO)... chính là minh chứng sinh động và đầy tính

thuyết phục cho định hướng phát triển đúng đắn của Hiệp hội chúng ta.

Trước những thách thức do tác động lan tỏa từ cuộc Cách mạng công nghiệp 4.0, quá trình toàn cầu hóa và tự do dịch chuyển lao động hiện nay, để chuyển hóa thách thức thành cơ hội đòi hỏi mỗi chúng ta phải không ngừng đổi mới sáng tạo, có tầm nhìn dài hạn nhằm phát huy tối đa thế mạnh về kiến thức, kỹ năng, kinh nghiệm và công nghệ của từng thành viên; tăng cường liên kết và hợp tác lẫn nhau tạo nên sức mạnh cộng hưởng của Hiệp hội để đóng góp tích cực, thực chất và hiệu quả vào tiến trình phát triển chung của Cộng đồng ASEAN. Trên tinh thần đó và trên cương vị Chủ tịch ASSA, tôi hoàn toàn tin tưởng và hy vọng Hội nghị ASSA 36 sắp tới tổ chức tại Brunei với chủ đề “Công nghệ thông tin và Truyền thông: Trao quyền đổi mới an sinh xã hội” sẽ là sự tiếp nối, kế thừa và phát triển những nội dung và hiện thực hóa những ý tưởng mà chúng ta đã bàn thảo tại Hội nghị ASSA 35–Việt Nam 2018 với tâm thế và hình ảnh của một ASSA tuổi 20 tràn đầy năng lượng và nhiệt huyết đang mở ra cánh cửa tương lai cho phát triển và thành công của mỗi tổ chức thành viên cũng như cả Hiệp hội, góp phần vun đắp và xây dựng cộng đồng an sinh xã hội ASEAN đoàn kết, vững mạnh, đồng thuận, phát triển, vì lợi ích của người dân, vì hòa bình, ổn định và thịnh vượng trong khu vực.



TS. NGUYỄN THỊ MINH
Chủ tịch ASSA
Thứ trưởng, Tổng Giám đốc
Bảo hiểm xã hội Việt Nam

35th ASSA Board

in Nha Trang, Viet Nam, 18 - 20 September 2018



Keynote Address by H.E Mr. Vu Duc Dam, Deputy Prime Minister of the Government of Viet Nam



*Opening Remarks by Dr. Nguyen Thi Minh,
Vice Minister, VSS Director General*



The delegates attending the ASSA Board Meeting

Meeting



The 35th ASSA Board Meeting Opening Ceremony



On behalf of VSS, Mr. Tran Dinh Lieu, VSS Deputy Director General received the ASSA Recognition Award



Good Practices session to share experience of policy implementation



The panelists discussing at Pre-ASSA Board Meeting Seminar



Newly appointed ASSA Chairwoman, Dr. Nguyen Thi Minh and ASSA Secretary General, Mr Dao Viet Anh at the 35th ASSA Board Meeting



Dr. Suradej Waleeittikul, ASSA Chairman handovered the ASSA Emblem to newly appointed ASSA Chairwoman



The Signing of ASSA Joint Statement



Musical performance



The ASSA Chairman delivered a speech at the 20th Anniversary of the ASSA's Establishment



Press release after the meeting



Delegates networking during the tea break



celebrating the 20th Anniversary of the ASSA's Establishment



Farewell Dinner hosted by VSS

Workshop

“Good governance for better social security services”

in Ho Chi Minh City, Viet Nam 17 July 2019

AN INTERNATIONAL WORKSHOP THEMED “GOOD GOVERNANCE FOR BETTER SOCIAL SECURITY SERVICES” WAS HELD IN HO CHI MINH CITY ON JULY 17 BY THE VIETNAM SOCIAL SECURITY (VSS), WHICH ALSO HOLDS THE CHAIR OF THE ASEAN SOCIAL SECURITY ASSOCIATION (ASSA) FOR 2018-2019.

This was an important event among activities of the ASSA’s action plan, approved at this association’s 35th Board Meeting in Vietnam in 2018, and on the threshold of the country’s ASEAN Chairmanship next year.

Giving an overview of good governance, Ortiz D. Maribel, an expert from the International Social Security Association (ISSA), said governance is the way in which authorities perform their tasks to achieve targets.

There are several principles that must be ensured in governance, namely transparency, responsibility, forecasting, connection among parties concerned and dynamism. These are the factors that social security organisations need to have to improve their governance efficiency; create positive, effective and more equal changes; and become trustworthy partners of clients and participants.

She suggested social security organisations set up targets, standards and

scores to assess their performance. In particular, they should devise mechanisms to encourage staff members to improve their knowledge and sense of responsibility in regards to the organisations’ activities.

Echoing the view on the need for good governance, World Bank expert Philip O’Keefe said governance efficiency can be evaluated via client satisfaction. To win over clients, managers should be dynamic and actively interact with their clients.

He cited the results of a survey of 6,000 managers as showing that among the decisive factors for the success of efficiency improvement, managers’ interaction was mentioned three times more frequently than others. However, managers can’t interact with clients on their own, especially managers of social security organisations whose targeted group is big. Therefore, managers need to know clients’ demands, their organisations’ structure and staff’s skills to make changes to satisfy clients.

O’Keefe also mentioned technology, noting that when services are provided online, the community becomes more cohesive and demand for more channels to access online social security services or other services also increases. Therefore, technological changes require social security organisations to make changes and improve themselves to better serve clients.

According to head of the National ASEAN 2020 Secretariat Nguyen Viet Dung, the social security system of ASEAN is entering a new development period with challenges posed by globalisation, the Fourth Industrial Revolution (Industry 4.0) and the free movement of skilled labour in the region.

“To turn challenges into opportunities, ASSA needs to adopt a creative



approach with a long-term vision to bring into play experience and technology of its member organisations, while connecting effectively to capitalise on the strength of the whole association for sustainable social security for all people in the ASEAN Community,” he said.

At the workshop, Azirruan Bin Arifin from the Social Security Organisation of Malaysia said there are some similarities between corporate governance and social security governance. The important thing is the culture of an organisation, not only how to achieve its targets. Good governance also requires good personnel and policies.

On the concentration of information into the national insurance database to improve governance, Deputy Director of the VSS’s IT Centre Nguyen Hoang Phuong said this is a focal task for VSS leaders. About 4.7 million paper dossiers of social insurance participants have been digitalised into 25 million e-pages so

far to serve activities of social security agencies. In the past, it could take local VSS units weeks to search for and handle dossiers, but now they only need seconds.

IT use has helped reduce paper dossiers considerably, he said, adding that in 2018, the information system for health insurance eligibility verification received more than 160 million e-dossiers seeking medical examination and treatment payments. The sector’s e-portal also received nearly 50 million dossiers of all types.

At the event, participants discussed good governance for better social security services, Industry 4.0’s impact on good governance, IT application to the provision of occupational accident insurance benefits, Industry 4.0 and the national database, Japan’s system for drug price management, management of drug prices in negotiations, and solutions for pharmaceutical management through concentrated ten-

dering and drug price negotiations.

In his concluding speech, VSS Deputy Director General and ASSA Secretary General for 2018- 2019 Dao Viet Anh highly valued the participation of Vietnamese and foreign experts at the workshop. Their suggestions will help improve governance efficiency and standardise social security services provided for people in ASSA member countries.

He said that following this workshop, there will be an array of events to promote awareness and change governance methods to ensure people and businesses’ satisfaction. The VSS, along with other regional social security organisations, has been working on this issue.

“We can hope that the social security system of ASEAN will become an advanced governance system in the world in the near future,” Anh added. □





In its continuous commitment in providing excellent services, on 19 June 2019, Employee Trust Fund (TAP) introduced "TAP Membantu" which literally means "TAP Assist". This added value service aimed to enhance accessibility to members who have limited ability and those with special needs.

To ensure safety and convenience of members including those who

TAP Membantu

require wheelchair services as well as the hearing or visually impaired, TAP Membantu initiative also provides a special counter for them. Currently, this special counter service is only available at Headquarter, PGGMB Building Bandar Seri Begawan and Belait Branch.

To better communicate with visually or hearing impaired members, TAP has designated staff with abilities to communicate using sign language to assist the members.

Members with mobility impairments and have difficulty visiting any of TAP counters either due to illness or incapacitation/disability may contact TAP to make arrangements to enable TAP representatives to visit members for any TAP matters. To make an appointment, the public may contact TAP Call Centre or via e-mail. This service is hoped to ease and further enhance TAP engagements with members who require special service assistance. □

TAP Special Needs Handbook



Since 2012, the Employee Trust Fund (TAP) took the initiative to recruit individuals with special needs into its workforce. Presently, they have demonstrated good work performance and able to compete comparably with other staff. Their achievements are not only limited at the workplace but also had represented Brunei Darussalam at international level through involvement in international sports scene for special athlete.

In light of recruitment, many may have overlooked the potential of individuals with Special Needs. A positive work environment as well as open-minded and well-trained colleagues, these individuals have been able to adapt and integrate seamlessly into the TAP Workforce. With suitable and proper training, they are proven to be highly productive and capable at work. These individuals should be given the opportunities to contribute towards the development of organizations as well as the country.

In ensuring these groups are able to participate in the economic development of the country, all parties involved must work together hand in hand towards achieving this goal. Cooperation in accommodating these groups of people into the society and work environment is the key to preventing segregation and ensuring success of achieving the target for Brunei's Vision 2035.

These individuals are also active in educating the public in learning sign languages. Hence, Special Needs Handbook was successfully produced by TAP in July 2018 which was also published in conjunction with TAP 25th Anniversary. The handbook consists of information based on TAP's experience mainly on the recruitment process, assistance at work and career development for these individuals. It is hope that it will help potential employers as well as to widen employment opportunities for individual with special needs towards improving the well-being and standard of living.

The handbook was officially distributed to all Government Ministries and GLCs in Brunei Darussalam in January 2019. Soft-copy of the handbook (using QR code) was also shared with the public through publication in local newspaper on 26th January 2019. □



National Fund for Veterans New Leadership

MR. HONG HEAN WAS APPOINTED AS AN EXECUTIVE DIRECTOR BY THE PRIME MINISTER OF CAMBODIA IN MARCH 2019. HIS PIONEERING WORK IN THE FIELD OF SOCIAL WORK AND SOCIAL SECURITY DATED BACK TO 1986 WHEN HE STARTED WORKING FOR MINISTRY OF SOCIAL AFFAIRS, VETERANS AND YOUTH REHABILITATION; HE THEN SERVED AS A DEPUTY EXECUTIVE DIRECTOR FOR NATIONAL FUND FOR VETERANS SINCE ITS ESTABLISHMENT IN 2010.

As a new executive director, Mr. Hong Hean is determined to pursue 3 goals focusing on:

1. Public Trust

We seek to improve customer satisfaction in the pursuit to build excellent public trust. This commitment has led to our innovation on the “Semi-monthly Benefits Disbursement”. The overall achievement is based on the

principle of “Right Benefit Provision at the Right Time” which led to an overall fulfillment of customers’ needs.

2. Partnership

We embrace opportunities in further partnership with other stakeholders. Our past MoU and partnerships have yielded tremendous success and led to various milestones for NFV, and we are committed to seek further connection and partnership in the future.

3. Reform

Critical juncture in our economic transition motivates NFV to pursue the need for reform for further comprehensive and sustainable pension design.

All in all, these will edge us to a betterment of veterans in Cambodia complying to our core vision which is to enhance the living conditions of the veterans and their family members by providing them with emotional and material support to help them lead stable lives in accordance to the nation economic growth. □





Health Care for Civil Servants and former Civil Servants



Early of 2018, the Royal Government of Cambodia was started to carry out the social health insurance for civil servants and former civil servants such as retiree and invalid. The social health insurance was initiated under the Social Protection Policy Framework 2016-2025. The scheme was operated under the collaboration between the National Social Security Fund for Civil Servants (NSSFC) and National Social Security Fund (NSSF). NSSF is a sole public operator for social health insurance.

Nowadays, there are about 265,000 of civil servants and former civil servants under cover of the social health insurance scheme. Within the scheme, civil servants and former civil servants require to paid contribution 1% (50% by the government and 50% by beneficiaries) of their salary or pension. In the initial stage, the government assured to paid all contributions. The entirely expenditure of social health insurance for civil servants and former civil servants is the amount around USD 5.8 million annum. Otherwise, NSSFC is studying the affordability and urging

to providing health care for the dependent of civil servants and former civil servants.

With health care scheme, the beneficiaries can access all public health facilities and private health facilities which has contracted with NSSF. Even though, it has exemption on some services and diseases but the benefits package is still comprehensive for beneficiaries. Civil servants and former civil servants are pleasant and express highly gratitude to the government for pressing the scheme implementing. □



The Paritrana Award of BPJS Ketenagakerjaan



Jakarta, July 3th, 2019. The Paritrana Award event reverberated after the assessment process involving the Provincial Government, Companies and SMEs were completed in early 2019 ago. This year, Paritrana Award 2018 was proffered by the Indonesian Vice President, M. Jusuf Kalla, at the Vice Presidential Palace, Jakarta. This event had decided the best nominees and winners from various categories contested, particularly 45 participants who succeeded in defeating other competitors.

This is an appreciation from BPJS Ketenagakerjaan with the Coordinating Ministry of Human Development and Culture of the Republic of Indonesia to local governments and companies, which throughout 2018 fully supported the implementation of social security for workers in their respective regions.

The assessment process starts at the regional level by the Regional

Assessment Team, which consists of the Provincial Secretary, Head of the Provincial Level Central Bureau of Statistics, Head of the Department of Labor at the provincial level, Head of Department responsible for MSMEs at the provincial level, Employers' Association at the provincial level, United Workers, and teams from the BPJS Employment Regional Office. The assessment team is an independent team responsible for ensuring the quality of the winners based on the results of the assessment.

"This year, 33 Provincial Governments, 105 District Governments, 89 Large Scale Companies and 80 Middle Scale Companies and 33 SMEs (Small and Micro Enterprises) participated to win the Paritrana Award," said Agus Susanto, President Director of BPJS Ketenagakerjaan

The Paritrana Award is an initiation from the Government of the Republic of Indonesia through the

Coordinating Ministry for Human Development and Culture with BPJS Ketenagakerjaan since 2017. The aim is to give awards to provincial and district or city governments and business entities that are considered to have implemented adequately social security for workers.

The Provincial Government of Central Java, South Sumatra and Bangka Belitung succeeded to become the winner of the Paritrana Award for the category of Provincial Government. For the category of Regency / City Government achieved by the City of Bitung, Tanjung Pinang, and Makassar. Besides the Regional Government category, there are three winners in the category of Large Companies and Medium Enterprises, and also 33 winners for the Micro Small Business category. The Central Java Provincial Government and PT Chevron Pacific Indonesia enhanced the winners of the Paritrana Award 2 years in a row. □



The Government of Lao P.D.R has amended the Social Security Law

After the law on Social Security No 34/NA had been adopted by the National Assembly in November 2013, Ministry of Labor and Social Welfare established the National Social Security Fund (NSSF) by merging social security system for public sector called State Authority Social Security (SASS) and a scheme for Private Sector called Social Security Organization (SSO) in order to integrate and harmonize the administration of social security system. The law came into force on the 1st October 2014 and it encouraged the implementation of the system country wide and gradually improvement. However, in practice there were still some inconsistencies in compliance with the Law, therefore, the Ministry of Labor and Social Welfare proposed for the amendment and conducted studies with the concerned parties as to gathering advices for the amendment and submitted to the government and National Assembly for consideration. In June 2018, The National Assembly meeting approved in principle the amended version of the Law and it was revised by the Standing Committee of the National Assembly and adopted it by the end of 2018. The new amended law comes into effect on 1st May 2019.



The new law made some significant amendments including the changes of provision on some benefits that had substantial impact on the sustainability of the social security fund such as old age pension, loss of working capacity benefits and funeral grant. The amended law also stipulated the improvement of the organization including the members of the Board of Directors has been

changed and consist of those who are key decision makers from each party. The organization structure will be also changed it subjected to integrate the administration bodies amongst NSSF and Social Security Department into the National Social Security Organization in order to empower the Organization in the implementation and dealing with other stakeholders. □



Belanjawanku, a reference budget guide for Malaysians

Prudent financial management plays a vital role in addressing a person's quality of life and fulfilling one's financial needs in different life stages such as marriage, family protection, the education of children, and for unexpected events (death or illness). In preparing to manage such situations, individuals need to make informed financial decisions, requiring a level of financial literacy that many do not possess. This is clear from the result of the S&P Global Financial Literacy Survey where Malaysia's financial literacy level stood at only 36%.

As part of the efforts to raise the financial literacy level, the Employees Provident Fund of Malaysia (EPF) in collaboration with the Social Wellbeing Research Centre (SWRC) of University of Malaya, have released a reference budget and expenditure guide entitled *Belanjawanku*, a useful tool in helping individuals and families to make the right spending choices.

In a nutshell, *Belanjawanku* provides a comprehensive guide for individuals and families to plan for their personal and family expenditure. It is intended to guide Malaysian households on the minimum expenditure they should spend a month to have an acceptable standard of living.

The guide serves as a practical reference and foundation for money

management by providing a comprehensive overview of the expenditure needed for basic necessities (housing, transportation, food, and utilities), social participation, recommended savings, loan repayment, and emergencies. It was compiled based on actual spending patterns of urban households in the Klang Valley region of Malaysia.

It is also essential to note that *Belanjawanku* is not a prescription or a "standard" that one has to follow. Rather it is a guide for basic expenditure. Those who are financially better off can afford to spend more to fund a higher standard of living.

The *Belanjawanku* project was commissioned by the EPF as part of its financial literacy programme and is flexible enough to be utilised for multiple purposes and people from all walks of life. For the EPF, the guide has been adopted by the EPF's Retirement Advisory Service (RAS) to provide EPF members financial guidance and advice, complementing what is a flagship EPF service. The RAS service is an initiative by the

EPF to provide personalised financial advice, particularly on retirement planning, to members of the public. It aims to raise financial literacy and help Malaysians understand the available options to sustain their retirement.

For policymakers and researchers, *Belanjawanku* can be used as a reference to measure the effectiveness of policy changes (such as the minimum wage and social benefits), and assess the impact of outside events on living standards. For the general public, *Belanjawanku* would be useful as a guide for financial planning and budgeting, and for companies, it provides a benchmark for salaries.

Given the variety of uses, *Belanjawanku* is a valuable addition to the tools available to inform policymakers, NGOs, companies, and Malaysians at large, in making their financial and policy decisions. Moving forward, *Belanjawanku* will be expanded to other states in the country, and will also be revised on a yearly basis. □



Recommended Minimum Monthly Expenditure for Different Households



LABOUR DAY RUN AND RIDE 2019:

A Healthy lifestyle initiative

Labour Day Run and Ride 2019, organised by Social Security Organization (SOCSO), was successfully held on 28 April 2019 at Dataran Putrajaya. The event has been held for 5 consecutive years. Some 9,000 people, comprising local and foreign participants, took part in this event that featured 5km and 10km run as well as 20km and 40km ride, embracing the important component of physical activity of healthy lifestyle.

Held in conjunction with the national celebration of Labour Day on 1 May every year, this year's event was even more special with the collaboration with Department of Safety and Health (DOSH) to celebrate The World Day of Safety and Health at Work with the theme, "Safety and Health and Future of Work".

The annual event, which has been run-

ning since 2015 to promote healthy lifestyle among Malaysians especially employees, is considered as one of the main elements of Workplace Health Promotion Program (WHP). WHP, introduced by SOCSO in 2017 to companies in Malaysia, aims to promote healthy lifestyle among employees. Healthy employees are undeniably valuable assets for sustainable productivity of an organization or company.

Based on the National Health and Morbidity Survey (NHMS) 2015 by Ministry of Health (MOH), estimating of 73% of total deaths in Malaysia were due to the non-communicable diseases (NCDs). The alarming rate of NCDs among employees lead SOCSO to initiate proactive approach among employees by introducing SOCSO Health Screening Program (HSP) in 2013.

According to SOCSO statistics, in 2018, a total of 22,276 SOCSO's insured persons were reported to be invalid or died due to NCDs which brings to an average of 61 cases had been reported every day. Claimants for the invalidity pension scheme and survivors' pension due to NCDs had continued to increase.

From 2010 till 2018, the number of invalidity pension and survivor's pension due to NCDs had increased beyond 50%, requiring SOCSO to initiate even greater effort to promote healthy lifestyle so that employees would remain healthy and productive. Eventually, healthy employees contribute tremendous responsibility to create stable, prosperous society and optimum level of productivity. □

SOCSCO launches EIS benefit portal

SOCSCO envisages becoming an outstanding leader in social security by 2020. To achieve our mission of improving social well-being, we provide social security protection to employees and their dependants as well as increase awareness of occupational safety and health. As part of our efforts, the Employment Insurance System (EIS) was introduced on 1 January 2018 to protect employees who lose their jobs. As specified in the Employment Insurance System Act 2017 (otherwise known as Act 800), benefits will be paid to employees who fulfil the definition of Loss of Employment (LOE) (Section 30), have been paying contributions for at least 12 months (Section 32), and agree to other terms and conditions (Section 44).

January 2019 was a crucial time for the EIS as Insured Persons who lost their jobs became eligible to

claim full-fledged benefits such as the Job Search Allowance (JSA), the Early Re-Employment Allowance (ERA), the Reduced Income Allowance (RIA), the Training Fee (TF), and the Training Allowance (TA), for the first time. As of 10 May 2019, the EIS has received a total of 16,501 benefit applications. Of these, 12,088 cases were approved after fulfilling conditions specified in Sections 30 and 32 of Act 800.

To process benefit applications more efficiently, SOCSO developed the Employment Insurance System Benefits Portal that went live on 1 January 2019. The portal, which can be accessed at <https://eis.perkeso.gov.my/eis-portal/insured/login>, enables Insured Persons to apply for benefits and check the status of their applications without having to personally go to SOCSO office.

To start the application process, Insured Persons key in their identification number on the portal to determine their eligibility based on age and whether their company is registered with the EIS. If they are indeed eligible, they are required to complete the SIPF 1 Form and upload mandatory documents such as a copy of their IC, termination letter, bank account statement and pay slips from the last 6 months. After these steps are completed, they will receive a login ID that allows them to check the status of their application.

SOCSCO gives careful thought to each of the many applications we receive. This also applies to situations where we receive a large influx of new applications—for example, a downsizing company will lay off its employees en masse. Therefore, to ease the strain on our counter staff, benefit applicants are encouraged to apply online instead of visiting SOCSO offices. □



Self-employed SSS members now covered under the EC Program

LABOR AND EMPLOYMENT SECRETARY AND ECC CHAIRPERSON SILVESTRE H. BELLO III RECENTLY ANNOUNCED THAT THE BENEFITS AND SERVICES OF THE EMPLOYEES' COMPENSATION PROGRAM (ECP) HAVE BEEN EXTENDED TO SELF-EMPLOYED COMPULSORY MEMBERS OF THE SOCIAL SECURITY SYSTEM (SSS).

"We recognize that most self-employed members of the SSS are also workers who need to be protected in time of work-connected sickness, injuries, or death. Since the creation of the ECC in 1975, the EC Program has been limited only to workers in the formal economy, so it's high time to expand the coverage of the program, for after all, they are likewise considered as part of our workforce," Bello said.

A report from ECC Executive Director Stella Banawis to the DOLE Secretary mentioned that under the EC Program, a self-employed member of the SSS will receive loss of income benefits, medical benefits, carer's allowance, and rehabilitation services, in the event of work-related sickness or injuries.

Rehabilitation services under the EC Program involve the provision of remedial treatment, entrepreneurial or vocational assessment and training. These services are designed to meet the individual needs of each person with a work-related disability (PWRD) to restore him to suitable employment and develop his mental, vocational, or social potential.

If the worker died because of work-related sickness or injury, his or her beneficiaries would receive death pension and funeral benefits.

According to Bello, a self-employed worker is one engaged in any trade or business or occupation, who has no employer other than him or herself, and derives an income of at least Php2,000 a month from his or her physical and mental efforts, and who is not over 60 years of age, during the time of initial coverage.

The following are considered as self-employed individuals who are entitled to avail of the benefits of the EC Program;

- Self-employed professionals who have their own business offices;
- Partners, single proprietors of businesses, and Directors or Trustees of the Board of corporations duly registered with appropriate government agencies;
- Actors, directors, scriptwriters, and news correspondents who do not fall within the definition of the term 'employee' in Section 8(D) of the SS Law;
- Professional athletes, coaches, trainers, jockeys, individual farmers, and fisher folks;
- Workers in the informal sector such as market and ambulant vendors, transport workers, and those similarly situated;
- Contractual and job order personnel engaged by the government through a Contract of Service and who are not covered under the GSIS Law; and,

● Any other self-employed as determined by the Social Security Commission is subject for compulsory coverage, if for initial membership.

As of March 2018, there are about 36.3 million workers registered under the SSS. About 12.4 percent of the registered members of the SSS or 4.5 million are self-employed workers. On the other hand, the 2018 PSA Labor Force Survey indicates that 11.07 million or 26.9 percent of the total working population of the country are self-employed without any paid employee.

To be covered under the EC Program, self-employed workers shall register for SSS membership at the nearest SSS branch. Their coverage under the EC Program will start as soon as they pay their first EC contribution.

The amount of EC contribution that they will pay will depend on the corresponding monthly salary credit of the amount of earnings that they will declare at the time of registration. Self-employed members will pay Php10 per month if they have a monthly salary credit (MSC) of Php14,500 or below, and Php30 per month if they have a MSC of Php15,000 and above.

Self-employed members may avail of simultaneous benefits under the EC program and the SSS for the same contingency, provided that they are qualified to get the benefits under each program.

"With this development, the ECP will be able to serve more Filipino workers," Banawis said. □



GSIS income jumps fourfold YOY in the 1st quarter

PHILIPPINES' STATE-RUN GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS) RECORDED A QUADRUPLE INCREASE IN NET INCOME FOR THE FIRST QUARTER, YEAR-ON-YEAR. THE FIRST QUARTER NET INCOME INCREASED BY \$571.67 MILLION, FROM \$174.49 MILLION LAST YEAR TO \$746.15 MILLION THIS YEAR.

The increase in GSIS's net income was driven by the rise in stock market values, the increase in interest income, and the increase in premium contributions.

"We are happy to share this good news with our members and pensioners. Our 82nd anniversary celebration in May was made more

meaningful knowing that we have fulfilled our commitment to become good stewards of the fund," GSIS President and General Manager (PGM) Jesus Clint Aranas said.

The increase in net income is due to the rise in the market valuation of financial assets.

Contributing to this increase is GSIS' public equities portfolio which accounts for about 20% of total assets since the PSE index increased by 6% to 7,920.93 compared to last year's ending level.

The remaining increase in net income is brought about by the increase in interest income due to GSIS' new loan programs (such as the GSIS Financial Assistance Loan

(GFAL) for personnel of the Department of Education and the GSIS Enhanced Consolidated Salary Loan Plus for members), and the rise in premium contributions due to the increase in active membership from 1.7 million last year to 1.8 million this year. As a result, revenue from premium contributions has grown by 7% for the first quarter, year-on-year.

The total assets ending first quarter 2019 has reached \$23.1 billion, which is 6% or \$1.4 billion higher than the end of first quarter 2018.

"We hope that we have set the tone for a productive year ahead. Our members' and pensioners' trust will be our inspiration to do better," GSIS PGM Aranas said. □

*GSIS head office
in Pasay City,
Philippines*



GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS) TOP EXEC:

“We are here to bring our services closer to our members and pensioners”



PGM Aranas (r) in a dialogue with GSIS stakeholders

THIS WAS THE STATEMENT OF GSIS PRESIDENT AND GENERAL MANAGER (PGM) JESUS CLINT ARANAS BEFORE A CROWD OF MORE THAN 200 ATTENDEES, INCLUDING MEMBERS, PENSIONERS, AND HEADS OF TEACHERS' AND RETIREES' ORGANIZATIONS IN BACOLOD CITY.

PGM Aranas said that the GSIS Board and Management will hold more and frequent dialogues with stakeholders “to personally listen to their issues and concerns, which can serve as inputs for enhancing programs and improving service delivery”.

Since 2017, GSIS has implemented several programs to ensure greater sustainability of the fund. These include the restoration of the Annual Pensioners' Information Revalidation (APIR), the GSIS Financial Assistance

Loan (GFAL), the Program for Restructuring and Repayment of Debts (PRRD) for inactive members, and a condonation program for housing.

“Collectively, these programs aim to plug pension overpayments, refinance the loans of active members with private lending institutions through lower interest rate and longer repayment terms, and provide a mechanism for members, including those who are already retired, to settle their outstanding loan obligations through penalty condonation”, PGM Aranas said.

He explained that “as administrators of our members' savings, we are duty-bound to ensure that GSIS funds are healthy that the present and the future generations of our members can receive their benefits as and when they fall due”.

PGM Aranas urged members with out-

standing loans to take advantage of these programs. “When you retire, you will receive your benefit in full and truly enjoy your retirement”.

He underscored that GSIS is reaching out to members to help settle their loans, particularly those with private lending institutions.

“Through GFAL, you can borrow up to half a million pesos at 6% interest rate and repayment period of six years. This will help ease your burden in paying your loans, and because of lower rate, your net income will be bigger”.

GFAL was recently expanded to cover non-DepEd personnel, recognizing that all members should enjoy the same privileges from GSIS for the sake of equality and fairness.

“The same loan privilege should also offered to the remaining 49% of our members across the country,” PGM Aranas said. □



SOCIAL SECURITY SYSTEM

A Reinvigorated

AFTER MORE THAN TWO DECADES, THE SOCIAL SECURITY SYSTEM (SSS) OF THE PHILIPPINES NOW HAS A NEW CHARTER- THE SS ACT OF 2018, OTHERWISE KNOWN AS REPUBLIC ACT (RA) NO. 11199.

Signed by Philippine President Rodrigo R. Duterte on February 20, 2019, the new law, officially called, "An Act Rationalizing and Expanding the Powers and Duties of the Social Security Commission (SSC) to Ensure the Long-Term Viability of the SSS," repealed RA No. 1161, as amended by RA No. 8282 or the SS Act of 1997.

The new charter mainly aims to strengthen the 62-year-old pension fund by according the SSC, its policy-making body, more autonomy in decision-making and fiscal management, as well as enhancing its investment capabilities, statutory investment limits, and cumulative ceilings to generate better income for the benefit of its members and pensioners.

Amid rapid demographic and socio-economic changes in society, RA No. 11199 sets in motion the increased responsiveness and efficiency of the institution through its hallmark provisions that include: (a) the grant of unemployment or involuntary separation benefits for the first time in this country; (b) the mandatory coverage of Overseas Filipino Workers (OFWs); (c) the condonation of penalties on delinquent contributions; (d) the establishment of a mandatory Provident Fund (PF) exclusive to SSS mem-

bers; and (e) the legislated adjustments in membership premium and monthly salary credits (MSC).

Unemployment Insurance

Under the revised SS Law, members will enjoy an additional benefit from the previous six types-sickness, maternity, disability, retirement, funeral, and death-with the introduction of unemployment insurance also known as involuntary separation benefit.

All qualified covered employees, who may suffer from involuntary separation from work, including house helpers and OFWs, will be protected from sudden loss of income through cash payments from SSS equivalent to half of their average MSC for two months. The unemployment insurance, however, may be availed only once every three years.

Some of the acceptable reasons for involuntary separation include the installation of labor-saving devices in the workplace, redundancy in job function, retrenchment or downsizing of the company, closure or cessation of operation, serious insult/inhuman treatment from the employer, economic downturn, and natural/human-induced disasters, among others.

Mandatory Coverage of OFWs

A big leap in SSS history, RA No. 11199 likewise provides protection for the growing number of Filipinos working abroad as it made mandatory the social security coverage of all land-based and sea-based OFWs, as defined under RA No. 10022 or the Migrant Workers and Overseas

Filipinos Act of 2019.

This shift on coverage from voluntary to compulsory basis would primarily secure the basic safety net of the country's so-called "modern-day heroes" in time of financial contingencies, and more importantly, build up their long-term savings for a more secure future whether they decide to return home or stay abroad for good upon retirement.

Moreover, regulatory government agencies shall ensure the mandatory coverage of OFWs through bilateral social security and labor agreements with OFW host countries to ensure that the employers of land-based OFWs, similar with principals of sea-based OFWs, pay the required contributions, which shall make the OFWs compulsorily covered employees.

Penalty Condonation

Further, the new SS Law lowered the penalty rate for late payment of employer contributions to two percent (2%) from the current three percent (3%) and more importantly, implemented a six-month contribution penalty condonation program (CPCP) for delinquent employers, effective March 2019.

Based on SSS Circular 2019-004, qualified employers under CPCP, are those who have not yet registered with SSS, those with pending or approved proposals under the existing Installment Payment Scheme Program, and those with pending or approved applications under the Program for Acceptance of Properties offered through dacion en pago.

Social Security System



Philippine President Rodrigo R. Duterte (seated, middle) pose with SSS and SSC officials (standing) after the ceremonial signing of RA 11199 or the Social Security Act of 2018 at the Malacanang Palace. Seated with President Duterte are (from left): Cabinet Secretary Karlo B. Nograles; House Speaker and former Philippine President Gloria Macapagal-Arroyo; Senate President Vicente Sotto III; and Executive Secretary Salvador Medialdia.

Adjustments in Contribution and MSC

The SS Act of 2018 is also expected to generate additional funding for the pension fund as it imposes the implementation of the gradual increase of monthly contributions from eleven percent (11%) to an additional one (1) percentage point starting on the year of implementation until it reaches fifteen percent (15%) in 2025, and the gradual adjustment of the minimum and maximum MSC.

Effective April 2019, the SSS contribution rate increased to twelve percent (12%), of which four percent (4%) is the employee share and eight percent (8%) is employer share; and is applied on the first 2,000.00 and only up to a maximum ₱ of ₱ 20,000.00 of an employee's monthly salary.

Based on SSS Actuarial and Risk Management Group's study, there will be an additional ₱31 billion in SSS contribution collections this year following the contribution rate hike and MSC adjustments. Hence, from the previous SSS actuarial life projection of up to 2032 two years ago, it is expected to be extended for 13 more years or to last until 2045.

With the enactment of RA No. 11199, SSS highlights the values of Work, Save, Invest, and Prosper, with hopes of instilling in all Filipinos a "savings-and-investing culture."

In the words of Senator Richard J. Gordon, principal author and sponsor of the SS Act of 2018, "RA No. 11199 does not promise an abundance of wealth, but to secure people in case they would encounter unwanted situations in their lives, through a lifeline that they themselves created through their contributions." □

Employers with pending cases before the SSC, the regular Courts, the Department of Justice or Office of the Prosecutor, including those against whom judgment has been rendered either by the SSC or the regular Courts but have not complied with the judgment can also apply for penalty condonation. In addition, those who settled all contribution before the effectivity of R.A. 11199 but with unpaid or partially paid penalties for late or nonremittance as well as those against whom a Warrant of Distraint/Levy/Garnishment (WDLG) or Encumbrance had been issued are also qualified to avail of the program.

The CPCP, which ends on September 6, 2019, not only covers delinquent company employers, but delinquent household employers as well.

Mandatory Provident Fund

Set to be established in 2021, the PF Benefit is also in addition to the medical and nonmedical benefits provided for by the law and shall be based on the individual member's Account Value.

Section 4.a.2 of the RA No. 11199 states that the mandatory PF consists of the contributions of employers and employees, self-employed individuals, OFWs, and voluntary-paying members, including a consideration of the existing Personal Equity and Saving Option (PESO) Fund and the OFW Flexi-Fund for SSS members.

Under this provision, members may contribute voluntarily in excess of the prescribed contribution rate and/or the maximum MSC.

New SSS PCEO eyes stronger pension fund



The Philippine Social Security System (SSS) has a new President and Chief Executive Officer (PCEO), in the person of Aurora C. Ignacio, 62, who was sworn into office on March 28, 2019. As SSS PCEO, Ignacio also serves as the Vice Chairperson of the Social Security Commission (SSC).

Prior to being appointed as PCEO, Ignacio was named as the first woman SSC Chairperson in September 2018, responsible for providing policy directions as well as monitoring and overseeing management actions. She likewise performed quasi-judicial functions in the SSC through decisions rendered in cases involving disputes on social security coverage, benefits, contributions, and penalties.

She previously served as Assistant Secretary for Special Projects under the Office of the Philippine President and was designated as the Focal Person for Anti-Illegal Drugs by virtue of Presidential Directive No. 5. At the same time, she was a principal member of the Task Force on the Establishment of Rehabilitation and Treatment Centers for Drug Users, a guest member of the Dangerous Drugs Board, and Council member of the National Food Authority.

Ignacio replaced former SSS PCEO Emmanuel F. Dooc, who headed SSS since November 2016. An official management turnover ceremony (*photo above*) between Ignacio and Dooc was held on July 1, 2019 at the Ramon

Magsaysay Hall, SSS Main Office. The ceremony was witnessed by SSC and SSS officials and employees.

Ignacio said that being now in the position of former PCEO Dooc, she can relate to the need for focus and attention to details while keeping the welfare of SSS members and pensioners as her priority. She has likewise set her sights on increasing revenues and improving service delivery for the agency's clients. As the highest-ranking SSS Executive Officer, she will be responsible for the day-to-day operations of the institution as it journeys towards a strong and viable pension fund that will ensure social security protection coverage for all working Filipinos here and abroad. □



PAG-IBIG FUND POSTED ANOTHER BANNER YEAR IN 2018, BREAKING RECORDS IN ITS HOUSING AND CASH LOAN PROGRAMS, AS WELL AS IN ITS SAVINGS PROGRAMS, ENABLING THE AGENCY TO FURTHER SUPPORT THE PHILIPPINE GOVERNMENT'S DRIVE TO PROVIDE SOCIAL BENEFITS TO MORE FILIPINO WORKERS AND THEIR FAMILIES.

"On its 38th year, Pag-IBIG Fund showed that it keeps getting better and better. We previously declared that 2017 was our best year ever, but the following year was even better. We breached a lot of milestone figures in savings, housing, and finance. Pag-IBIG Fund continues to be a major player in President Rodrigo Roa Duterte's call for government to provide social benefits to more Filipinos," said Secretary Eduardo D. del Rosario, Chairperson of the Pag-IBIG Fund Board of Trustees and the Housing and Urban Development Coordinating Council (HUDCC).

The 14 million active members' trust on Pag-IBIG Fund is proven by record-breaking collections in Members' Savings, totaling Php40.27 billion (US\$786.02 million, at an exchange rate of US\$1.00 = Php51.233, as of July 1, 2019, www.bsp.gov.ph), 11% higher than in 2017. This included Php4.47 billion (US\$87.25 million) saved under Modified Pag-IBIG 2

Pag-IBIG Fund achieves record-breaking accomplishments in 2018

Savings Program, a special savings mechanism offered to members and retirees who were former members. The program gained a 242% growth, breaching the Php4-billion (US\$78.07 million) mark for the first time.

Pag-IBIG Fund Chief Executive Officer Acmad Rizaldy P. Moti added, "With our members' trust and support, Pag-IBIG Fund continues to grow in strength and numbers, scaling heights we never imagined and providing even better programs and services to our members."

Pag-IBIG Fund further broke its housing records as it released a total of Php75.31 billion (US\$1.47 billion) in housing loan takeout, the first time to breach the Php70-billion (US\$1.37 billion) mark, and the third consecutive year to achieve dou-

ble-digit growth. Of these, Php8.36 billion (US\$163.18 million) was for socialized housing, benefitting 21,389 borrowers who were mainly minimum-wage and low-income earners. They comprised 24% of the total 90,375 housing loan borrowers.

In terms of cash loans, Pag-IBIG Fund released a total of Php49.23 billion (US\$960.90 million) worth of short-term loans to 2,428,918 members. These included multi-purpose loans worth Php46.96 billion (US\$916.60 million), the highest that Pag-IBIG Fund released in its history.

Pag-IBIG Fund also maintained its high performing loans ratio of 90.26%, indicating that nine out of 10 housing borrowers religiously paid their housing loan obligations with the Fund.

Financially, Pag-IBIG Fund also showed better than expected performance, as it breached the Php500-billion (US\$9.76 billion) mark in terms of total assets by May 2018, reaching Php533.72 billion (US\$10.42 billion) by end of 2018. It also posted Php33.17 billion (US\$647.43 million) in net income, the highest in its 38-year existence. □





Machine learning identification, detection, and analysis system (MIDAS)

HEALTHCARE INSURANCE FRAUD, ABUSE, AND WASTAGE ARE A CAUSE FOR MAJOR CONCERN WORLDWIDE. DIFFERENT ENTITIES SUGGEST ESTIMATES RANGING FROM 3% TO 10% OF CLAIMS PAID.

Detecting fraud in the healthcare industry is very difficult, due to the idiosyncrasies of the medical domain as well as the inconspicuous nature of the fraud. In this domain, fraud detection is done mainly by using three types of strategies: audits, market signals, and electronic fraud detection. As suggested by literatures, electronic fraud detection could make a huge difference in healthcare fraud as it could secure the claim input process, check on irregularities, and analyse claims data sets for indicators of potential fraud. However, development of electronic fraud detection in healthcare is lagging behind other industries. Proprietary solutions and commercial off the shelf products have gained traction across governments and private insurers, but the proprietary nature and cost of these products are prohibitive especially for developing countries with low GDP.

To address this, there is a need to develop an application or set of tools that apply business rules and

machine learning techniques that can be used for fraud detection in healthcare; a design for applying business rules as a generic approach for Healthcare Institution (HCI) or Healthcare Professional (HCP) fraud detection within healthcare.

The MIDAS project is an application of data analytics, machine learning techniques, and artificial intelligence to aid medical and fraud auditors, explore data and search for patterns. And ultimately, use predictors to detect fraud and abuse. This was divided into four subprojects, namely:

1. The implementation of a data warehouse and reporting system.
2. Implementation of an application for search and discovery of unknown or suspicious patterns. Designed to leverage unsupervised machine learning methods, network graph theory, and rich data visualization, to help analysts understand the data and identify unknown patterns.
3. The design and implementation of an application for metric or business rules generation for known patterns of fraud.
4. Design and implementation of a scoring system for claims, where business rules derived from

machine learning methods and artificial intelligence will be used to score each claim. Claims with scores beyond the set threshold will be referred to medical review and fraud audit.

Furthermore, the MIDAS project utilizes industry proven open source technologies, and in this manner, contributes to the healthcare domain by providing insights and guidelines in the development of effective fraud detection methods and technologies with minimal cost to healthcare insurers like PhilHealth.

MIDAS has also brought significant change like discipline at various levels to monitor possible fraud and act on it. Finally, the project has given Management better insight on the insurance financial status of the Corporation and better prediction strategy to improve the model and enables Management to improve its data collection as well as processing and updating of parameters to strengthen fraud detection. □





mycpf Mobile App

- Expeditious: Everything can be done within one moment and the next moment

Solving problems, improving lives and meeting the needs of users

Our users need to understand their CPF information for retirement planning, but they may be daunted by the comprehensive and extensive content on our website. In mycpf, we improved the design by reducing the information into bite-size chunks and showing the most relevant contents first, so users can understand their CPF information effectively.

Through the redesign, users do not feel overwhelmed and tired from navigating our services, as it empowers them to quickly and easily access CPF information. This helps them in their retirement planning journey, as they can then make more informed financial decisions, especially on those that may potentially impact their retirement (e.g. housing purchase) and their loved ones.

Greater value through good design

We understand that accessing content and performing transactions on mobile platforms need to be efficient and fuss-free. Hence, the content in mycpf was simplified to make it short and succinct. We also introduced visual representations with colour coding to help users understand their CPF information easily. Transactions were kept simple, so users (repeat ones especially) could complete their transactions quickly.

In addition, we used website usage data to identify the top visited pages/services, then incorporated such functions in mycpf. These

included the transaction history, PDF generation and transaction features, so majority of our digital customers can get a digital copy of their CPF information or submit digital forms anytime, anywhere, instead of relying on paper statements or forms. This also saved them the hassle of having to be physically present at our service centres to perform these transactions.

Impact of mycpf mobile app

mycpf has deepened the trust of citizens in CPF through our emphasis on customer-obsessed, human-centred design. Our design philosophy ("Purpose-driven, not Tech-driven; People-focused, not Tech-focused"), design principles and process serve as a successful blueprint for future CPF digital products, and provides peace of mind to more than 3.5 million Singaporeans.

The results speak for themselves. We saw an increase of more than 100% in usage vis-à-vis the old application, and our app's iOS user rating more than doubled from 1.9 to 3.9 out of 5 vis-à-vis the previous app, while the Android rating has been holding steady around 4.5 out of 5 since introduction.

Retirement planning in a digital world

With the rise of digital disruptions, it is our aspiration to provide services that meet our customers' expectations, while also providing for others who may not be as digitally savvy. Hence, even as the CPF Board embarks on this digitalisation journey, we will not leave any member behind by developing different solutions to cater to the needs of different member segments. □

The mycpf Mobile App exemplifies the human-centred design principles CPF Board applies in designing its digital services. The app provides our customers with easy access to useful CPF information, personalised with their account details, securely and on the go. It also provides a quick way to perform frequently used transactions like Retirement Sum Top-Ups and calculation of CPF contributions payable.

Our user research helped us to identify the key criteria in an ideal mobile experience:

- Effortless, so customers can understand the contents with ease
- Relevant, so customers can use the functions to meet their needs
- Instantaneous, so customers can access the features conveniently and quickly

Using these insights, we broke away from the traditional model of simply providing another digital platform with lots of information for self-navigation, but really creating a meaningful product that customers would love interacting with. Specifically, we were guided by these three design principles:

- Easy: Everything can be found quickly at one stop
- Effective: Every need can be met one-time, and the first time



THAI UNIVERSAL HEALTH COVERAGE:

Worldwide Moving Forward

DR. SAKCHAI KANJANAWATANA

Security-general, National Health Security Office (NHSO)

Universal Health Coverage (UHC) is one of terms in an upcoming High-level Meeting on Universal Health coverage (HLM on UHC) in September 2019. The annual meeting has aimed to encourage all countries to extend and strengthen their national health systems; therefore, in 2017, an International Universal Health Coverage Day (UHC Day) was set on 12 December, as an acknowledgement to importance of UHC, a prime focus in the Sustainable Development Goals (SDGs). Thailand is one of the countries that has successive health system, playing an important role in UHC development nationwide.

17 years earlier, UHC seemed to be beyond the means for developing and middle-income countries because their governments mostly rejected this health reform due to high-cost expenditures, even though this health policy will gain the most health benefits for their citizens. However, Thailand, one of the middle-income countries, has successfully reformed health system and helped more than 48 million people access to public health services.

The access to essential health services that Thai UHC has been providing are: the high-cost diseases, such as cancers, coronary artery disease (CAD); and the high-cost continuous chronic diseases, for example, end-stage chronic kidney failure, HIV, Hemophilia, diabetes, and high blood pressure. Besides, this health coverage prevents Thais from bankruptcy due to medical expenses also.

Thai UHC success comes from 3 main investments:

1. Investing in knowledge for improving health service access and budget management.
2. Investing in developing the health and social workforces.
3. Investing in advancing public health policy goals in national policy making.

These investments integrate with political support has brought the sustainable system since 2002. The progress of UHC is continuously running by National Health Security Board, consist of many sectors and planning on policy to improve health benefit coverage for Thai people.

The achievement of Thai UHC has become an inspiring health system model internationally. Thailand was praised as a role model in health service management for other countries, especially, in a low and middle-income group. It shows that the main struggle for providing UHC is not a low budget, as long as there are government participations giving priority to nation health policies.

17-year UHC in Thailand has been rising GDP rate up to 20%, along with providing protections from both medical expense hardship and in case of mistaken treatment. "Because we are poor, we cannot afford not to have Universal Health Coverage", the statement of Dr. Piyasakol Sakolsatayadorn, the previous minister of public health, becomes the keyword to motivate other countries to implement their own health system for the citizens.

The heart of UHC: "Leaving no one behind" is aiming to reduce a proportion of household income. Thailand's long-term ambitions are to decrease the gap in the system, and increase accessing ways to health services for uninsured groups such as farmers, prisoners, and marginal people. Other goals of Thai UHC are providing health preventions, gaining more local and community managements, and increasing life expectancy. Bring healthier and happier lives to all Thais.

The outcome of Thai UHC success is high on agenda for High-level Meeting on Universal Health coverage (HLM on UHC) 2019 because it can provide a model and inspiration for other countries to plan their universal health coverages. Also, a half of world population are still unreached and uncovered to the health system, so the path to UHC is a global health mission.

As one of countries with successive UHC models, Thailand is having a major role in HLM on UHC 2019. This is another important part of Thailand on the world stage. □





SSO's Social Security, our commitment to continuous and sustainable improvement

THE SOCIAL SECURITY OFFICE, A DEPARTMENT OF THE MINISTRY OF LABOUR, IS COMMITTED TO INCREASING AND EXPANDING THE BENEFIT IN ORDER TO HELP OUR MEMBERS KEEP UP WITH THE CHANGING COST OF LIVING, LEADING TO A BETTER QUALITY OF LIFE.

1. Increase in the maternity and child allowance benefits

- Cash benefit for prenatal diagnostic and antenatal benefit for female insured persons or their spouses of 1,000 has been introduced, adding to the existing 13,000 baht cash benefit per one baby delivery. This has been implemented since 1 May 2018 in line with the broader "Safe Motherhood" government initiative aiming to reduce the maternity mortality rate.

- The monthly child allowance has increased from 400 baht to 600 baht per child since 1 January 2018 which saw until present the beneficiaries of around 1.32 million children.

2. Medical care: new type of benefit and enhanced service such as:

- Memorandum of Understanding with Chulabhorn hospital on cardiovascular medical services provides 24/7 free of charge medical treatment without any advance payment and additional cost. From 29 August 2018, insured are able to rapidly access to the services and receive prompt diagnoses which are essential for cardiovascular diseases.

- Integration of the three health care systems (the Civil Servant Medical Benefit Scheme, Social Security and National Health Security) in furtherance of the Universal Coverage for Emergency Patients (UCEP) policy has allowed emergency patients who to be admitted to a hospital and receive emergency care for 72 hours free of charge. Expenses incurred

during emergency care will be deducted from the social security fund.

- Improved access to general health check with all SSO-partnered hospitals (237 hospitals) and other health facilities (72 facilities) throughout the country. As part of the pro-active health care strategy, the Social Security Office has been working alongside other governmental agencies and private entities to provide in-the-workplace health checkups, including comprehensive monitoring and follow-up process. Until now 840,366 insured have attended the health check.

3. Incentives for becoming insured with the Social Security Office

- Reinstatements of social security membership for those who used to be members of the voluntary scheme for formerly mandatory insured – generally known as "Section 39 Insured Persons" by the reference to the section under the Social Security Act. Former voluntary insured persons whose social security membership had lapsed due to not making payment for 3 consecutive months or making incomplete payment for 9 out of 12 months were allowed to apply to re-activate the right within one year period between 20 April 2018 – 19 April 2019. In total, there were 384,086 reinstatements of membership.

- New benefit and option for the voluntary scheme for informal workers – known as "Section 40 Insured Persons" by the reference to the provision under the Social Security Act. Cash benefits for sickness or injury, old-age and death grant under the two original options under the scheme have increased. Since 28 March 2018, a third option has also been introduced. It offers child allowance benefit that would attract more membership from those working outside the formal economy.

4. Expansion of coverage and increase in the benefit amount under the Workmen's Compensation Fund through the amended Workmen's Compensation Act B.E. 2561 (2018) effective on 9 December 2018. Among the advantageous are:

- extending coverage to government employees, employers working in non-prof organizations and locally recruited employees hired by international organizations and embassies, resulting in one million increase in the number of persons covered;

- higher amount of benefit such as: the increase in the cash compensation from 60 per cent to 70 per cent of the monthly wage; the new death grant of 40,000 baht; longer payment period for invalidity benefit, from 15 years to whole life; and in the case of death or disappearance, cash benefit is paid up to 10 instead of 8 years.

5. SSO is bringing new changes to deal with ageing society

- The Social Security Office is studying possible solutions to introduce changes to the laws to introduce new benefit for the elderly by 2021. Some of the plans aiming to ensure income security for the older population include the raising of maximum age for coverage, new calculation methods for pensions, a guaranteed minimum pension for pensioners who died within 5 years after receiving the benefit.

- The Social Security Office's commitment is ensuring the social security schemes in Thailand be extended to cover as many workers as possible. It also aims to continuously increase the level of benefits to correspond with a change in the cost of living, providing the support that is crucial to the well-being of the workers, their families and the social and economic development of the country. □



Applying information technology to social security implementation management



THE CONSISTENT OBJECTIVES FOR VIET NAM SOCIAL SECURITY (VSS) ARE INFORMATION TECHNOLOGY (IT) APPLICATION, REFORM OF ADMINISTRATIVE PROCEDURES, ENHANCEMENT OF PERFORMANCE EFFICIENCY FOR STAFF AND CREATION OF THE MOST FAVORABLE CONDITIONS FOR PARTICIPANTS OF SOCIAL INSURANCE AND HEALTH INSURANCE. IN RECENT YEARS, VSS HAS VIGOROUSLY APPLIED IT TO MOST OF ITS OPERATIONS AND SERVICES TO ASSIST PEOPLE AND ENTERPRISES IN THEIR INTERACTIONS WITH SOCIAL SECURITY AGENCIES, INCREASE MANAGEMENT EFFICIENCY AND TAKE ADVANTAGE OF THE FOURTH INDUSTRIAL REVOLUTION.

On 22 May 2015, Vietnamese Prime Minister signed Decision No. 714/QĐ-TTg issuing a list of six national databases to be prioritized as foundations for the development of e-government platform, which included the National Database on Insurance. The Prime Minister's

Decision No. 274/QĐ-TTg dated 12 March 2019 approving the Plan for the National Public Services Portal also identified the National Database on Insurance as an important database for the provision of identification services for the National Public Services Portal.

Thanks to the Government's proactive and determined leadership, VSS's IT application has now extended to most of its main technical operations: e-transactions for social insurance, health insurance, unemployment insurance contribution collection and issuance of social insurance books, health insurance cards; medical review of health insurance expenses for check-up and treatment through the Health Insurance Medical Information Review System; digitalizing records; software for finance-accounting, document management etc. Technical infrastructure and IT equipment have been wholly-acquired and operated effectively.

The social security sector today implements some important technical software systems based on a centralized database to manage its key technical operations. It has also uniformly invested in infrastructure, software and database to assign a single, unique identification number for each participant in social insurance, health insurance, unemployment insurance in the Identification Number Issuance System and Managing Household Health Insurance.

In other to provide better services for people and enterprises, the VSS will continue to maintain the operation of

the Centralized E-transactions System to digitally manage and monitor the reception of dossiers, processing and sending responses and results related to social insurance, health insurance, unemployment insurance; ensuring that social security administrative procedures in provinces and cities are transparent, professional and meets the goals that the VSS has set for administrative procedures reform. As of 19 December 2018, the social security sector has received 43.632.969 e-dossiers, 37.610.711 of them have been processed on-time; number of administrative procedures were reduced from 115 to 28 and the processing time is shortened. The VSS currently provides 19 online public services at level 3 and 4 to more than 500.000 employers.

VSS' efforts to reduce administrative procedures has been highly appreciated by the enterprise community, domestic and international agencies and organizations. In 2018, VSS continued to rank first place among Government agencies providing public services.

The VSS will strive to complete the development and operation of the digital database for social security management nationwide by 2020. The modern, interconnected systems with the the most advanced technologies is expected to bring about a new face for the social security sector in managing and providing services with centralization, precision and rapidity, toward satisfaction of people and enterprises, achieving the objective of ensuring sustainable social security. □

Managing medicine prices covered by health insurance through centralized bidding and negotiation

In Viet Nam, the Health Insurance Scheme is implemented by Viet Nam Social Security (VSS) pursuant to the 2008 Law on Health Insurance, amended and supplemented in 2014. As of December 31st, 2018, 83.5 million people are participants of the Health Insurance Scheme, covering 88.5% of the population. While the number of participants has continued to rise over the years, annual healthcare spending has undergone considerable increase during this same period: 68.9 trillion VND in 2016, 88.5 trillion VND in 2017, and 96 trillion VND in 2018. Spending on insurance-covered prescription drugs accounted for a large portion of the cost: 35% of total public health insurance expenditure in 2017 and 36.2% in 2018.

This highlights the importance of management of expenditures on prescription drugs covered by health insurance. An effective solution to

control this is to control the price of drugs. In Viet Nam, drug prices are managed through regulations requiring the declaration and re-declaration of prices (companies are required to declare the sales price of drugs with the Drug Administration of Viet Nam under the Ministry of Health), as well as regulations related to bidding, procurement and negotiation of drug prices. The management of drug prices through bidding and negotiation has brought about positive results.

The legal foundations for the management of drugs price through bidding and negotiation in Viet Nam is as follows: the Law on Bidding No. 43/2013/QH13, Decree No. 63/2014/ND-CP of the Government, Circulars No. 11/2015/TT-BYT and No. 09/2015/TT-BYT of the Ministry of Health.

Decree No. 63/2014/ND-CP details the responsibilities of the Ministry of Health as well as related parties involved in drug bidding in Viet Nam. Viet Nam Social Security is required to be involved in every stage of the bidding process. The Ministry of Health regulates a List of prescription drugs (59 drugs) procured through centralized-bidding at the national-level (the bidding is organized by the Ministry of Health), a List of prescription drugs (106 drugs) procured through centralized-bidding at the local-level (organized by Departments of Health) and a List of prescription drugs procured through negotiation (8 drugs).

Centralized bidding has produced positive results. Centralized-bidding at the national and local levels organized by the Ministry of Health and Viet Nam Social Security (for 2017-2018 and 2018-2019) has resulted in savings in the trillions of VND.

On drugs price negotiation, in 2018, the Ministry of Health conducted negotiation regarding four active substances, which are generic drugs (Cerebrolysin, Imipenem + Cilastatin, Rituximab, Sorafenib Tosylate). The negotiation scaled down the bidding prices by 18.55% compared with average bidding prices.

Thus, centralized-bidding and negotiation seem to be an effective tool in the management of drug prices covered by Health Insurance Scheme, as well as public health insurance expenditure in Viet Nam. □



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