



# ASSA NEWS

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## ASSA Chairman's Statement



This ASSA News, which also stated by my predecessor, features the highlights of the latest ASSA Board Meeting and the updates on most current news and development of member institutions.

We do hope that through the ASSA News, the member institutions and readers can get enlighten and changing notes and experiences that we believe it will be valuable and beneficial for all members.

We noted from their country news, most of the Asean countries are rapidly growing their social security aiming the universal coverage. For example, Indonesia, has now been implementing the National Social Security System with initially starting from providing health insurance for the indigent people.

In this opportunity we would like to convey the important suggestion I have ever mentioned in the 14<sup>th</sup> ASSA Board Meeting that is to build good communication with Cambodia and Myanmar by inviting them to be ASSA member. And I would also like to appeal for having a comparative study on social security among the ASSA country members and outside Asean countries, which was previously mentioned to Chile and/or other development countries.

In addition, through this ASSA News, we congratulate Ms. Corazon Santoz de la Paz for her appointment as the ISSA President for a 3-year term, 2005-2007. We are very proud that one of the ASSA members is appointed in a prestigious position, which we expect that this can be advantageous to all ASSA members. In addition, two persons from the ASSA country members, ie. Mr. Orie Andari Sutadji, President Director of PT. ASKES, Indonesia and Mr. Azlan Zainol, EPF Chief Executive Officer, Malaysia have been elected to be in the ISSA Bureau Members.

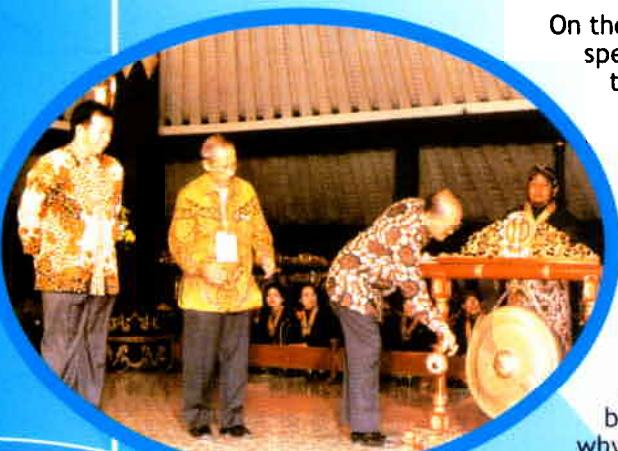
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## "At Yogyakarta Palace : The 14<sup>th</sup> ASSA Board Meeting activities, August 2004"

On 19 August 2004 at the Sultan Palace, Deputy Governor of the Special Territory Yogyakarta, Sri Paduka Paku Alam IX presided over the opening ceremony of the 14<sup>th</sup> ASSA Board Meeting, which was participated by eight ASEAN country members.

The opening ceremony was preceded by a welcoming speech conveyed by the Chairman of AAJSI (the Indonesia Insurance Association and Social Security), Mr. Achmad Subianto in the capacity of the Head of Committee of the 14<sup>th</sup> ASSA Board Meeting and a brief speech by the ASSA Secretary General, Mr. Haji Zulkifli PADP Haji Abdullah representing the ASSA Chairman who could not attend. Then, the program was continued by a tour around the Sultan Palace by all participants and guests prior to having dinner.



On the second day, At Pre-Board Meeting Seminar, there were two speakers presenting their speeches with regard to the new technology in managing the social security. The topics are :

### How to extend social protection to the Informal Sector by A. Vahapassi

Five major components : labour market, social insurance, social assistance, micro and area based scheme to protect communities and child protection.

Some case study of social protection for informal sector such as in Philippines and Bangladesh.

As the final conclusion said that organizing social protection for the people in the informal sector is not an easy task but it can be done. The government can hardly do it alone why communities and families, and organizations representing them, need to be taken onboard in partnership with whole civil society.

### The ISSA Initiative : Findings and Conclusions by Dalmer D. Hoskins

Principal findings included four prerequisites for delivering the security promised by social security : broad coverage, guarantee of rights, good governance and public understanding

For the future development of social security, points to be noted :

- The future of social security is in our hands
- all of us - government, the social partners, civil society, social security administrators and the public - need to work together to achieve the social security system our country needs and wants
- The benefits of improved social security are clear : greater social cohesion, greater social justice, faster economic growth

Following those presentations was the discussion concerning the "Good Practices" forwarded by 6 (six) institutions from 3 (three) country members.

At the 14<sup>th</sup> ASSA Board Meeting hosted by AAJSI, the ASSA Chairman was officially handed over from Puan Hajah Noriah Mohammad Abbas, Managing Director of Employee Trust Fund, Brunei Darussalam to Mrs. Orie Andari Sutadji, President Director of PT. Askes Indonesia who previously was the ASSA Vice Chairman. Furthermore, the ASSA Vice Chairman was handed over to Mr. Somnuk Varasarn, Director General of Social Security Organization Lao P.D.R.

Likewise, the ASSA Secretary General was also handed over from Mr. Haji Zulkifli PADP Haji Abdullah, the officials of the Employee Trust Fund, Brunei to Mr. MGS Aritonang, Planning and Development Director of PT. Askes Indonesia.



## Law of National Social Security System (NSSS)

The Law of NSSS orders the social security covering the Health Insurance, Industrial Accident Insurance, Old Age Security, Pension security and Death Assurance. The Administering Body of Social Security must be formed based on the Law. Then, this Law has designated 4 (four) Administering Bodies, that are PT. Jamsostek, PT. Askes, PT. Taspen and PT. Asabri, which all this time they have managed the social security. However, should new Administering Body be required, then the government may designate new body based on the Law and yet will still give the opportunity to the existing bodies to develop their membership coverage and social security program.

The membership of social security is any person including expatriate working at least 6 (six) months in Indonesia and has paid the premium. However, the government will firstly endeavor to enroll the membership for the premium aid receivers, i.e. the indigent people or people with lack of prosperous life, while taking into consideration the membership condition set forth, the implementing program and the allocated state budget. Therefore, with regard to the National Social Security System, the first stage the government will execute is the health insurance program.

(PT. Askes Indonesia)

## Indonesia Start Covering Health Insurance for Indigent People

*The Indonesian Government has proved the serious efforts in applying the social security that initially done by giving the health insurance for the indigent people. This is included in the 100 day-program of the President Susilo Bambang Yudhoyono, who is known as SBY, government administration.*

At time approaching the final tenure of the parliament of 1999-2004 period, they have made the Law concerning the National Social Security System (NSSS) being legalized by the President Megawati on October 2004. To follow up the Law No. 40 year 2004 concerning this NSSS, the government under the President SBY through the Minister of Health, Mrs. Siti Fadilah Supari, is drawing up the health insurance program for the indigent people as the initial step to lead to the universal coverage.

The Indonesian Government has declared the giving of health insurance for the indigent people since January 2005. The number of the indigent people in the year 2004 based on the data from the Central Bureau of Statistic was 36.146.700 people scattered throughout Indonesia.

Department of Health of the Republic of Indonesia has designated PT. Askes as the administering body of health insurance for the indigent people. The health insurance provided is comprehensive in accordance with the medical needs based on the managed care system covering primary care, hospitalization, maternity care, operation and drug service/furthermore for this program, the government owned hospital will provide the health service and the private hospital does also the same on contract basis.

(PT. Askes Indonesia)

**14<sup>th</sup> ASSA BOARD MEETING**  
**Yogyakarta, August 19-22, 2004**



Group photograph of ASSA Delegates during  
Pre ASSA Meeting Seminar



14<sup>th</sup> ASSA Board Meeting



Visit to Borobudur Temple



Visit to Batik painting



Visit to Ramayana Ballet Performance



Farewell Dinner at Melia Purosani Hotel

## CPF Board's Quest for Excellence Winning the Singapore Quality Award

### A Night to Remember

It was certainly a night to remember – classy ambience, interesting food, entertaining presentations and performances – but most importantly, one of the proudest moments in the history of the CPF Board (CPFB).



21st September 2004

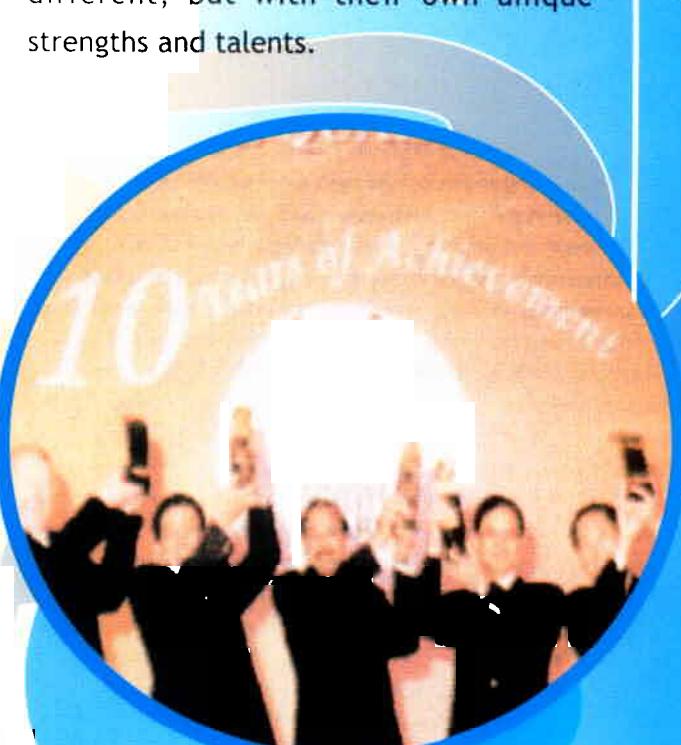
CPFB was awarded the highest accolade for organisational excellence, the Singapore Quality Award 2004.

The Singapore Quality Award (SQA) is the most prestigious award conferred on organisations that demonstrate the highest standards of business excellence. The SQA Framework of Excellence is based on universally accepted standards found in the US Malcolm Baldrige National Quality Award, the European Quality Award and the Australian Business Excellence Award.

The award ceremony was graced by Mr Lim Boon Heng (Minister, Prime Minister's Office, and Secretary-General, NTUC), Mr Cedric Foo (Minister of State, Ministry of Defense & Ministry of National Development, and

Chairman, SPRING Singapore), and Professor Cham Tao Soon (Chairman, SQA Governing Council).

The night was punctuated with several impressive visual presentations, including a video montage of the past SQA winners and ceremonies. However, the highlight of the night was the award presentation for the QA 2004 winners. Chairman of the SQA Management Committee, Mr Freddy Soon, opened the award presentation with a humorous and light-hearted speech, comparing the three SQA winners (CPFB, National Library Board (NLB), and Qian Hu Corporation Ltd) to three finalists in a Miss Universe competition, each different, but with their own unique strengths and talents.



Each SQA winner was then presented with their trophies and asked to give a short speech. The CEOs of the winning organisations gave rousing speeches paying tribute to their staff, and Mr Willie Tan (CEO, CPFB) was no exception:

*"This Award is testimony to the Board's relentless effort in pursuing organisational excellence over the years. Indeed, it is a timely recognition as we commemorate our 50th Anniversary next year. I would like to pay tribute to our 1400 staff whose passion, dedication and hard work have made the difference. I would also like to record our appreciation to the CPF members, employers and partners who have given us constructive feedback and helped us improve.*

*... We are deeply honoured to be given this recognition. At the same time we are keenly aware of the heavy responsibility placed on us in upholding the high standards of the SQA. We are privileged to have in place an excellent world-class framework, the SQA framework, to help us in our journey of organizational excellence. We fully expect the economic and social environment to change more rapidly than before and we will have to proactively change and innovate to ensure that the CPF system remains relevant.*



*and to do our best to Singaporeans, not just today, but in years to come."*

There was a great sense of satisfaction knowing that each and every CPF Ambassador had helped the Board to achieve this significant milestone in its journey of excellence. It was gratifying to finally be acknowledged at such an esteemed level for all the efforts, contributions, teamwork, and passion that all of CPF Board has shown in its quest for excellence.

The night ended with a profusion of photo-taking, and staff came away from that event with a commemorative publication, enhanced pride and sense of belonging to the Board, and lots of good fun.

*(by: CPF Board, Singapore)*



- The National Social Security Fund of Tanzania visited PT. Askes in August 2004 to make a comparition study about Social Security System with other countries, including Indonesia. They need information how to prepare the system in order to launch their program on September 2004.



- Ms. Xenia Sheil\_Adlung, program manager of International Social Security Association - Geneva, visited PT. Askes in October, 2004 Her visit to PT. Askes was to know about the latest performance of the company in the order of the implementation of National Social Security System in Indonesia. She also needs information about the issue of competition and readiness of PT. Askes to carry out National Social Security System in health sector.



- Kenichi Hirose, Social Security Specialist of ILO Subregional Office for South East asia and The Pasific – Manila, visited PT. Askes on 3<sup>rd</sup> March 2005. He would like to know about the extension of social security coverage for the informal sector. The other issue he would like to know was about the health care benefit scheme for indigent people in Indonesia which is covered by PT. Askes.



- PT. Askes (Persero), Indonesia, is awarded the International Arch of Europe Frankfurt 2005 for International Award in Recognition of Commitment to Quality, Leadership, Technology and Innovation.

The presentation of the International Arch of Europe Award took place on February 28, 2005, in the Convention Hall of the Inter-Continental Frankfurt Hotel. The Purpose of the 31<sup>th</sup> International Arch of Europe Convention Frankfurt 2005 is to recognize the commitment to quality of awarded companies from all over the world whose business activities cover the top areas of industrial production and services.

PT. Askes (Persero) accepts quality as a factor of development to become more competitive, and is committed to publicizing this quality culture with employees, suppliers clients and the community, supported by the QC100 Total Quality Management Model.

(PT. Askes Indonesia)



## The Inter-Governmental Seminar on the Social Security Coverage Extension to the Non-Covered Population, Bangkok, 2004

On 7 December 2004, the ILO and the SSO Jointly organized the Inter –Governmental Seminar on the Social Security Coverage Extension to the Non – Covered Population at the Rama Gardens Hotel, Bangkok in order that all concerned ministries and government agencies should be informed of the analysis and recommendations of the research and studies carried out so far and participate in the discussion about possible directions and follow-up actions for social security extension in Thailand.

About 50 government officials from concerned ministries, representatives from the ILO World Bank, FAO and JICA and academics from Thailand Development Research Institute (TDRI) and from many universities attended the Seminar.

The topics of the Seminar consisted of social protection mechanisms in Thailand, Health care system of Thailand, an overview of Thailand protection policies other than social security and social assistance, the findings from report on Social Security Priority and Needs Survey, ILO's recommendation on the extension strategy and discussion on the follow up actions for the extension strategies.

The seminar aimed at consideration of the key findings on the Thailand Social Security Priority and Needs Survey that was conducted jointly by the ILO, the SSO and the National Statistics Office. The key findings include:

- Social security coverage is generally low, with the

exception of health care benefits.

Coverage is particularly low among the young, the old and the poor.

Most workers without coverage are farmers, the self-employed and unpaid family workers.

- A substantial number of private sector employees are still not covered.

"Health", "Pensions" and "Job Loss" are the areas where social protection is wanted most.

The need for the benefits of the SSO scheme are high but willingness and ability to contribute are low.

- Subsidies are needed to extend social security coverage.
- The majority of insured private employees would pay extra contributions to cover their dependants.

The moderator of the Seminar, Dr. Ammar Siamwalla, of the Thailand Development Research Institute has suggested the Social Security Fund be extended to cover health care for spouses and children of the fund member before informal workers are given coverage. However, a resolution from the Social Security Committee was needed before the fund was extended to cover spouses and children of fund members.

(by: SSO Thailand)



## SSO Welcomes visitors for a study visit on Health insurance

During the year 2004, SSO had an opportunity to welcome a lot of visitors who paid attention on SSO performance in part of Health Insurance.

On 21 July 2004, Minister of State for Health (Primary Health Care) Uganda and 13 member delegation visited SSO to learn about SSO health insurance scheme.



During 7-9 July 2004, 3 officers from National Social Security Fund of Tanzania visited SSO to learn about social health insurance legislation and provider payment mechanism including operational aspects:



registration, claims processing and benefit payment. The group also visited a hospital in the Social Security Scheme.

On 12 October 2004, a senior officials from the Ministry of Health in Iran visited SSO to learn about Social insurance in Thailand including SSO health insurance.



On 18 October 2004, WHO mission visited SSO to learn about the management of SSO on ARV treatment. (Anti retro viral therapy under social security scheme)



## SSO pays 120 million baht to support hospitals that provide treatment to the Tsunami Victims

The Social Security Committee has approved the budget from Social Security Fund amounting to 120 million baht to support every hospitals in the six southern provinces who provide medical services to the insured persons and people who were injured by the tidal waves Tsunami.

There are 39 hospitals in the six provinces who receive the money consisting of 27.36 million baht for 6 hospitals in Phuket, 61 million baht for 9 hospitals in Phangnga, 21.2 million baht for 10 hospitals in Trang, 6.5 million baht for 3 hospitals in Satun. It doesn't matter whether those hospitals are hospitals under the Social Security Scheme or not.

As of 6 January 2005, it was found that 371 enterprises and 19,798 insured persons were affected by the tidal waves. The SSO has already paid to those insured persons 3.3 million baht from the Social Security Fund and the Workmen's Compensation Fund.

(by: SSO Thailand)



## The Independence order awarded for Vietnam Social Security

Vietnam Social Security (VSS), the non-business organization attached to the government was established on 16<sup>th</sup> February 1995 in accordance with Government Decree No 19 functioning to assist the Prime Minister in implementing social insurance and health insurance policies and managing the social security fund. After 10 years of operation, VSS is proud of its great achievements:

Increasing number of membership in both social insurance and health insurance schemes, especially the members from private sector. In 1995, Vietnam Social Security covered only 2.8 million people from State enterprises, public sector and armed forces. In 2004 this figure reached 7.5 millions, increasing around 500,000 members annually mostly from non-State sector. Health insurance coverage was extended dramatically from 7.1 millions in 1995 to 18 million members in 2004 of which 6.3 millions enrolled in voluntary schemes.

Extending social security benefits, especially health insurance benefit.

The benefits have been extended and adjusted constantly in accordance with the socio-economic development of the country. In 2004, the government decided to raise pension to 10%. The health insurance benefit is moving from basic benefits package to a more generous one. Currently, health insurance benefit is expanded to cover high-tech services and high medical procedures including: MRI, CT Scanner,

Doppler Ultra-sound, Stent for cardiac vascular treatment, Cataract surgery with phacoemulsification method, open heart surgery, anti-rejection medications.

Improving the operational efficiency. Being the fund manager, VSS invest the accumulated fund in Government bonds, T-bills, loan to the Assistant Development Fund, loan to State commercial banks. The VSS's annual administrative cost (recurrent cost for the system with over 10,000 employees) is fully drawn from the returns of investment (not from members' contribution). The system's administration is gradually computerized. Since October 2004, VSS developed a computerized program to manage voluntary health insurance scheme nation-wide (both collection of members' contribution and payment to health care providers), an important step towards the computerized system of management

On the occasion of its 10th Anniversary (16/02/1995– 16/02/2005), Vietnam Social Security was awarded the Independence Order by the President for the VSS outstanding achievements in implementing social security policies over the last 10 years, which has contributed greatly to the success of "Doi moi" process in Vietnam.

(by: Vietnam Social Security)

# Country News

## PHILIPPINES

### GSIS ZEROES IN ON DELINQUENT HOUSING LOAN ACCOUNTS

The Government Service Insurance System (GSIS) is giving all delinquent housing loan borrowers up to March 31 of this year to update and restructure their loans through its affordable Rate Reduction and Restructuring Program (RRRP) to avoid foreclosure or cancellation of their housing awards.

The housing loan restructuring program is part of the pension fund's intensified collection efforts covering some 74,000 housing loan borrowers nationwide.

Under the RRRP, the penalties and surcharges imposed on delinquent GSIS housing loan accounts will be condoned upon payment of at least 10% of the outstanding balance as downpayment and the submission of all requirements. Depending on the remaining amount, the balance may be charged a reduced interest rate and re-amortized within a maximum term of 15 years.

The RRRP also allows updated housing loan borrowers and buyer of rights to avail of the reduced interest rates under the program, provided that all requirements are met. (by GSIS, Philippines)

### GSIS DIVIDENDS WILL BE BASED ON PAID-UP PREMIUMS

Starting next year, GSIS members will get the full dividend declared for the year only if premium contributions are up-to-date. Otherwise, the dividend will be pro-rated to cover only paid-up periods.

The intention of this new dividend policy is to make sure that contributions, particularly from the government share, are up-to-date. This will encourage members to press their offices to ensure the prompt remittances of premiums.

The GSIS Board, even while increasing the dividends by 30% last year, noted that cash dividends declared for 2004 were based on the assumption that all GSIS members are up-to-date in their premium payments. Such assumption was made while the GSIS is still completing the posting and reconciliation of members' premium contributions, especially those covering previous years starting 1997. The updating is expected to be completed before the current year ends.

The GSIS' life insurance policies are participating,

meaning they earn cash dividends which are computed based on the fund's investment earnings, among others. (by GSIS, Philippines)

### GSIS MEMBERS GET P1.7 M IN HOSPITALIZATION DISCOUNTS

Some 481 GSIS members, pensioners and dependents have received P1.75 million in hospitalization discounts through the GSIS Hospitalization Support Program (GHSP). On the average, the beneficiaries received a discount of P3,600 each.

The GHSP was implemented in year 2004 as means of returning to GSIS members portions of the surplus earnings of the state pension fund.

Under the program, the GSIS acquires and lends medical equipment to selected medical institutions. In turn, the hospitals give discounts to GSIS members and their dependents who avail of their medical services. To date, there are five(5) hospitals participating in the GHSP. (by GSIS, Philippines)

### GSIS ROLLS OUT eCARD TO GENERAL MEMBERSHIP

The GSIS finally launched its electronic membership identification card or GSIS eCard to its 1.3 million members in September 2004. The GSIS eCard is a multifunction card that serves not only as an ID card but as a disbursement card, ATM card and a debit card, as well.

With the eCard, GSIS members can file and receive approvals of their loan and claim applications online. Proceeds can be accessed through ATMs anywhere in the country or via over the counter transactions.

A member, using his eCard, can also open his personal records via the GSIS website, view his outstanding loan balances and service records and even compute for loan proceeds and retirement benefits.

Sixteen (16) eCard Enrollment Centers have already been opened all over the country to cater to members' applications. In the coming months, 11 more enrollment centers will be established in areas closer to where the GSIS members are.

Members' response to the GSIS eCard has been overwhelming. Since its launching, 660,000 cards have already been issued, representing 51 % of the total membership. GSIS hopes to complete the eCard issuance by December 2005. (by GSIS, Philippines)

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