



Presentation on “Implementation of Voluntary Health Care Scheme for the Self-Employed and the Dependents of NSSF Member”

Presented by: Mr. LY Vanna
Deputy Director of Department
Customer Services & Public Relations
National Social Security Fund (NSSF) of Cambodia





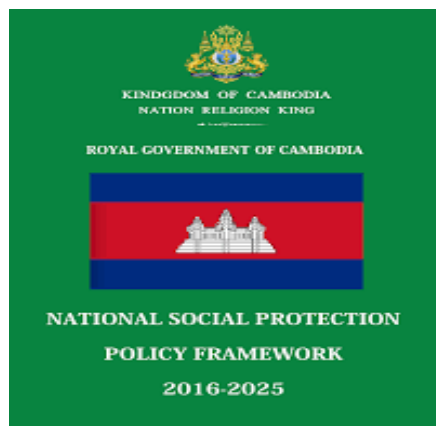
CONTENTS

- 1 Objectives of Implementing the Voluntary Healthcare Scheme**
- 2 Notion of the National Social Security Fund (NSSF)**
- 3 Implementation of the Voluntary Healthcare Scheme for the Self-employed & Dependents of NSSF Member**
 - 3.1. What is a Voluntary Healthcare Scheme?**
 - 3.2. Who is eligible for this Healthcare Scheme?**
 - 3.3. Condition to be NSSF Membership & Registration**
 - 3.4. Contribution Payment**
 - 3.5. How to Access Medical Care**
 - 3.6. Benefits of Voluntary Healthcare Scheme**
 - 3.7. Preventive Healthcare Services, Excluded Medical Services and Chronic Ailments**

1 Objectives of Implementing the Voluntary Healthcare Scheme



PENTAGONAL STRATEGY PHASE I



NATIONAL SOCIAL PROTECTION POLICY FRAMEWORK 2016-2025

- According to the achievements of implementing the mandatory healthcare scheme, the Royal Government of Cambodia in its 7th mandate has set a vision to expand the Healthcare Scheme through another voluntary contribution scheme, which aligns with the goal of expanding health services towards Universal Health Coverage (UHC).
- National Social Protection Policy Framework 2016-2025
- Strategic Plan on Labour, Social Security Schemes, and Vocational Training
- Strategic Plan on Social Security Schemes Development:
 - ✓ *Extending Coverage Plans: Non-Covered Population (uncovered workers (Entertainment workers & Construction workers) and the Self-Employed (Food Delivery Platform workers & Market sellers)*

1 Objectives of Implementing the Voluntary Healthcare Scheme (Cont')

- ❑ **The Voluntary Healthcare Scheme** has been established in accordance with **Article 6** and **Article 56** of the Law on Social Security, leading to:



- ❖ **Sub-Decree No. 280 ANKr.BK dated August 28, 2023**, on Conditions, Formalities, and Procedures for Implementing the Voluntary Healthcare Scheme,



- ❖ **Inter-Ministerial Prakas No. 330/23 dated November 13, 2023**, on Determining Contributions and Implementation Date of the Voluntary Healthcare Scheme for the Self-Employed and Dependents of NSSF Members who are Persons Subject to the Provisions of the Labor Law and the Self-Employed



- ❖ **Inter-Ministerial Prakas No. 331/23 dated November 13, 2023**, on Determining Contributions and Implementation Date of the Voluntary Healthcare Scheme for Dependents of NSSF Members who are Civil Servants

- ❑ Based on these legal instruments, NSSF is extending coverage to the Self-employed and dependents of NSSF member, estimated approximately **3 millions** additional individuals on a voluntary basis.

2 Notion of the National Social Security Fund (NSSF)



H.E Mr. MENG Hong

Delegate of the Royal Government,
In charge as Director General of NSSF

- **Established as the public entity**
 - To ensure equity and social solidarity
 - To promote the welfare and livelihood of all citizens
- **Tutelage Ministries of NSSF**
 - Ministry of Labour and Vocational Training
 - Ministry of Economy and Finance
- **Governing Body as Tripartite**
 - Government
 - Employers
 - Employees

11
persons



+ Note: Director General of NSSF as permanent member of GB

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.1. What is Voluntary Healthcare Scheme?



It is a government program created to allow citizens to obtain healthcare for themselves, their spouses, and dependent children in case of illness, to manage the expenditure on health and accidents in order to maintain family income stability and increase work productivity.



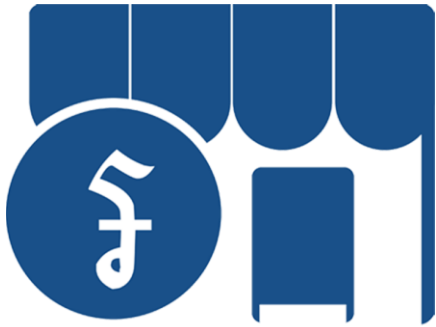
Currently expanded to cover the Self-employed and Dependents of NSSF Member



Through voluntary contributions from individuals

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.2. Who is eligible for this voluntary healthcare scheme?



1. The Self-employed



2. Dependents of NSSF member

Spouses and children of **NSSF** members who are Civil Servants

Spouses and children of **NSSF** members subject to the Labor Law

Spouses and dependent children of the Self-employed

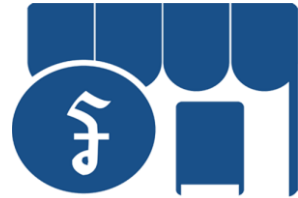
3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.3. Condition to be NSSF Membership & Registration



Dependents of NSSF Member

Registration



The Self-Employed

Registration

Spouse

- A copy of marriage certificate
- Khmer identity card
- Family record book or residential book

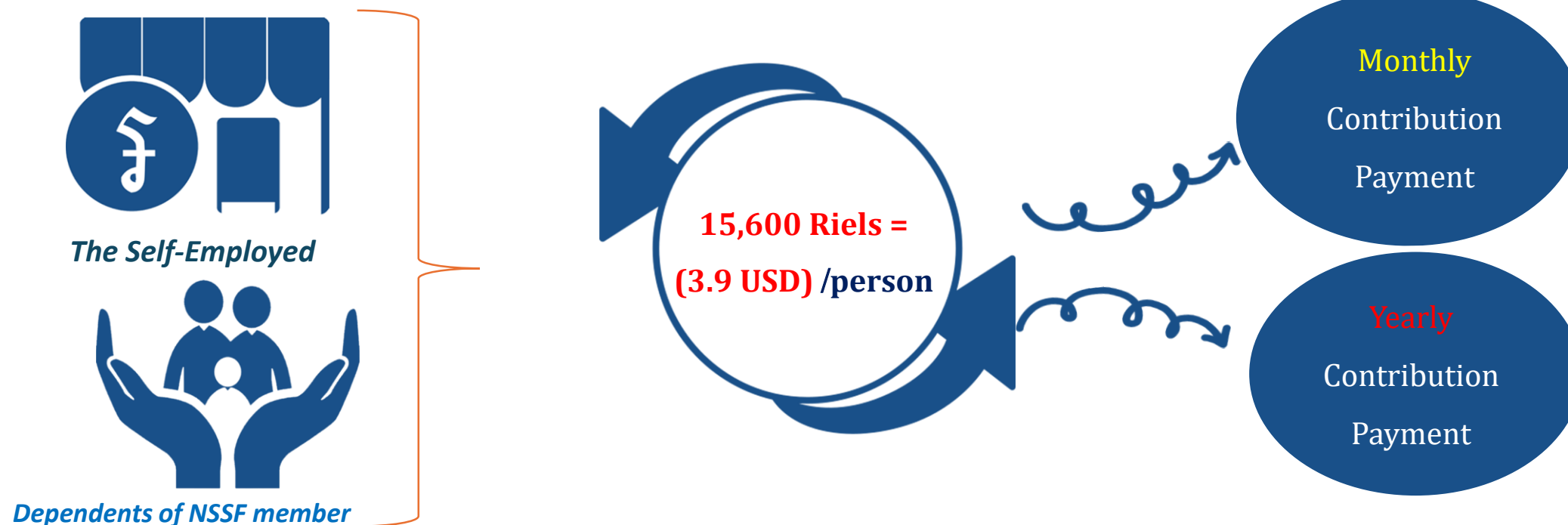
Dependent Child

- Under 18 years old
- A copy of birth certificate, a certified copy of birth certificate, or Khmer identity card
- Family record book or residential book

- Less than 60 years old counting from the date of Registration Application
- Directly apply for the NSSF membership card
- Attach with the origin of valid Khmer national identity card

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.4. Contribution Payment



Note: Contribution payment can be done directly at the contracted bank or via the banking system.

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.5. How to Access Medical Care



National Hospitals



Referral Hospitals & Health Centers



Private Health Facilities

When accessing medical care services at the health facility signed the agreement with NSSF, the NSSF member must comply with as follows:

1. Meet the NSSF agent standby at the health facility;
2. Show the NSSF membership card to the NSSF agent;
3. Tell the physician/medical doctor that you are the NSSF member and access medical care services in case there are no any NSSF agent.

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.6. Benefits of Voluntary Healthcare Scheme



Hospital
Services

Funeral
Grant

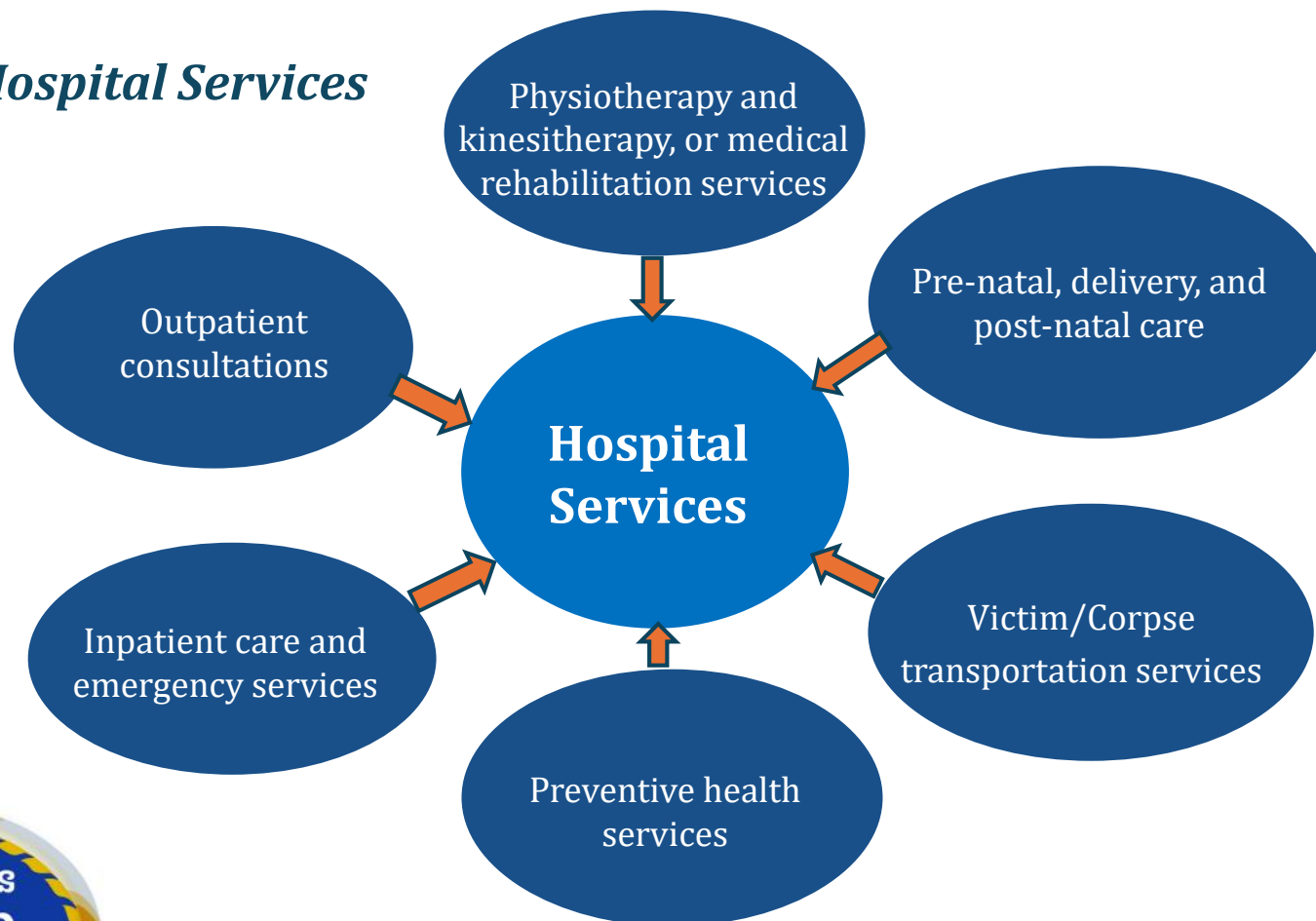
Benefits

Maternity
Allowance



3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

❖ Hospital Services



- In-patient care
- Out-patient care
- pre-natal, confinement, and post-natal care
- Physiotherapy and kinesiotherapy services (other medical rehabilitation services)
- Emergency medical services
- Emergency referral services
- Preventive care as defined in applicable legal instruments
- Daily allowance
- Maternity allowance

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

❖ Maternity Allowance and Funeral Grant

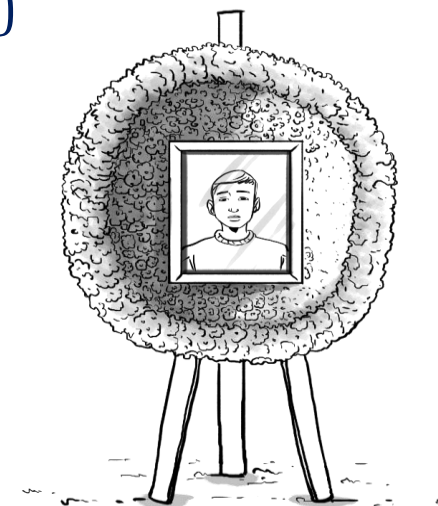
Maternity Allowance



- Pregnancy of 26 weeks or more
- Paid contributions for 9 months within the last 12 months up to the date of childbirth
- Amount: 1,260,000 Riels (**equally 315 USD**)

Funeral Grant

- To be determined by Prakas of the Ministry of Labor and Vocational Training (Pending)



3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.7. Preventive Health Services, Excluded Treatment Services and Chronic Ailments

A. Preventive Health Services

1. Rabies vaccination service
2. Antirabic serum injection service
3. Anti-tetanus serum injection service
4. Antivenom immunoglobulin injection service
5. Blood test service for goiter disease, including: TSH (Thyroid-Stimulating Hormone), Free T3 (Free Triiodothyronine), Free T4 (Free Thyroxine)
6. Blood test service for cancer markers (Cancer Humeraux Marqueurs) after cancer treatment by surgery and/or after cancer treatment by chemotherapy and/or after cancer treatment by radiation therapy, including: CA15-3 (Cancer Antigen 15-3), CA19-9 (Cancer Antigen 19-9), CA125 (Cancer Antigen 125), PSA (Prostate-Specific-Antigen), HCG (Beta-Human Chorionic Gonadotropin)

Note: The preventive services defined above must be provided by public health facilities or public institutions.

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.7. Preventive Healthcare Services, Excluded Medical Services and Chronic Ailments

B. Excluded Medical Services

- Article 17 of Sub-Decree No. 134 ANKr.BK dated August 23, 2017 The following services are not provided to NSSF members:



Free treatment under national health policies



Dental care (cleaning, filling, and dentures)



Treatment and surgery for gender reassignment



Organ transplantation or replacement



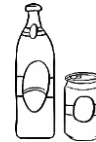
Artificial insemination services



Self-treatment



Treatment or surgery to modify or improve any part of the body



Treatment for alcohol addiction or drug rehabilitation



Artificial visual aids



Infertility treatment



Surgery for artificial eye implants



Heart or coronary artery surgery



Dialysis



General health check-ups

Note: For the above services, only emergency cases are covered.

3 Implementation of the Voluntary Healthcare Scheme for the Self-Employed and the Dependents of NSSF Member

3.7. Preventive Healthcare Services, Excluded Medical Services and Chronic Ailments

C. Chronic Ailments

Article 18 of Sub-Decree No. 134 ANKr.BK dated August 23, 2017

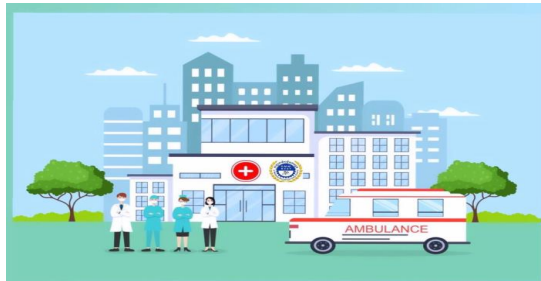
1. Cardiac Failure
2. Cardiomyopathy
3. Chronic Hepatitis B
4. Chronic Hepatitis C
5. Chronic renal disease
6. Cirrhosis of the liver
7. Coronary Artery Disease



8. Dysrhythmias
9. Multiple Sclerosis
10. Schizophrenia
11. Systemic Lupus Erythematosus
12. Thalassemia

❖ CONTRACTED HEALTH FACILITY & SERVICE CONSUMPTION

NSSF signed the agreement with 1,581 public and private health facilities nationwide



12 National Hospitals



124 Referral Hospitals 1,286 Health Centers



159 Private Health Facilities

For More Information & Cooperation:

- Website: www.nssf.gov.kh
- Email: nssf.ic@gmail.com / vannaly_vn@yahoo.com
- Telegram: [nssfcambodia](https://t.me/nssfcambodia)
- Facebook: <https://www.facebook.com/nssfpage>



សូម **អរគុណ**
Thank



More info: <https://www.nssf.gov.kh>