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# ASSA News

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## Moving To The Next Level

**A**SSA has come a long way since its establishment in 1998. Within this short period of time, its membership has increased from seven social security member organisations representing five ASEAN countries to 15 member organisations representing eight ASEAN countries this year. I hope that more social security organisations will join this fraternity in particular those from Cambodia and Myanmar. Since its inception, ASSA has become more relevant within the region through a lot of cooperation, collaboration and knowledge sharing amongst its member organisations to better understand and tackle common issues facing us.

I observe that each member country is facing almost similar issues in relation to social protection. ASEAN region was projected by the United Nation to record a 15% increase in its proportion of older persons from 7% in 2002 to 22% in 2050. With urbanisation and declining fertility rates, families are becoming smaller and more dispersed. Increasingly social security benefits will continue to supplement traditional family support system.

**“**...As I see it, ASSA has been very successful in the area of knowledge sharing...**”**

It is also observed that ASSA's member countries provide social security benefits in diverse ways, reflecting differences in level of development and historical experience. The differences also reflect political philosophies and socio-cultural differences concerning the roles of individual responsibility, family, employers, capital markets, and government.

As I see it, ASSA has been very successful in the area of knowledge sharing. Perhaps it is about time ASSA undertakes some joint research on a sustainable social security system in order to deal with future issues. The key long-term objective of the research effort should be aimed at sustainability of the system based on adequate minimum pensions, transparency and direct link between lifetime contributions and benefits. The research can also be extended to diversifying sources of financing to provide adequate income replacement. The model should also take into consideration local needs of each member countries.

Finally, I wish to thank all member organisations for their continued support, cooperation and active participation in various activities organised by the ASSA during my tenure as Chairman of ASSA. Let us together look forward for fresher and more innovative ideas through knowledge sharing and this camaraderie in our journey to achieve the above objectives.

# ASSA Chairman's Statement



## EPF Malaysia

IMPLEMENTING AN ICT MASTERPLAN IS MORE THAN  
JUST ABOUT TECHNOLOGY

In 2002, EPF Malaysia finalized its ICT Masterplan 2003 - 2006 (ICT MP). The cornerstone of the ICT MP was a Business Process Re-engineering led Core System Replacement Project (BPR led CSR). All related projects and personnel related to the BPR led CSR were managed via a dedicated full-time Programme Management Office (PMO) under the umbrella of SERVE (more about this later). The scope was the rethink of how EPF was to conduct its business for its customers. 2200 of EPF Malaysia staff were impacted by SERVE and 660 staff were involved with the project team (of which 160 were full-time).

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# EPF Malaysia

## Implementing An ICT Masterplan Is More

### WHY?

EPF Malaysia had been undergoing a number of initiatives since the beginning of the millennium. However the ICT MP with SERVE took the overall transformation programme up a few gears. It was the final piece of the jigsaw. On the policy and benefits side, work was already in progress. There was however a recognition that with the legacy systems we had, whatever ambitions EPF Malaysia had in the name of transformation and progress, the objectives may not be delivered in the manner envisioned or in the timeframe required. Hence the ICT MP was crafted with a Core System Replacement (CSR) as the centerpiece. The objective was to commission a new system that would:

- i. Reduce increasing ICT costs (as a result of using an ageing ICT).
- ii. Be nimble with fast speed to market for implementing a new product from inception to "go live".
- iii. Enable EPF Malaysia's business processes to be more efficient.
- iv. Ensure that the database of EPF Malaysia's members and employers can be managed more efficiently without compromising on security.

### HIGH RISK

As the effort would require significant resources in terms of money and time to be spent, EPF Malaysia decided to not just do a CSR, but to do a BPR led CSR i.e. the CSR was to be driven by a Business Process Re-engineering exercise. It was a big, bold step. The risk of failure was prominent due to the following factors:

- i. Not only were there multiple projects and activities to be managed under the ICT MP and the BPR led CSR, there was still the normal day to day business operations to be managed.
- ii. EPF Malaysia's human resources and pool of talent were stretched between delivering the projects under the ICT MP and ensuring that daily operations did not deteriorate.
- iii. No one in EPF Malaysia had the experience of executing a BPR led CSR.
- iv. Even outside EPF Malaysia, not many people in the world have had the experience of undertaking such a venture involving all core processes affecting its customers for a provident fund the size of EPF Malaysia.

### MANAGING THE RISK

The BPR led CSR was recognized as a high risk initiative. Recognising that, these were the principles or steps that the EPF Malaysia established to manage the high risk nature of the BPR led CSR:

#### i. Setting clear objectives

- the outcomes of the initiatives were laid out upfront including processing turnaround times, cost savings and staffing. These were presented and approved by EPF Malaysia's Board.
- the BPR led CSR initiatives were managed under SERVE. SERVE is short for "Service Excellence". This is a reminder to all in the project that the outcome must bring about Service Excellence to the customers of EPF Malaysia. That was the ultimate objective.

#### ii. Rigorous Budgetary Process

- the initiatives had to have a clear Business Case linked with i. above before it can be considered.
- the budgets are monitored by the project team rigorously.
- the status of project budgets are presented to the EPF Malaysia Board twice a year during the years 2003 - 2006.

#### iii. Monitoring of the SERVE Status and Issues Performed at the Highest Level

- the EPF Malaysia Board is presented with the key issues and status once every 2 months.
- when necessary, key issues are also presented to the EPF Malaysia Board Audit Committee.
- at least once a month and where necessary even once a week, the CEO of EPF Malaysia, chairs a Steering Committee to review the progress and resolve issues.
- there is access by SERVE to the CEO to ensure that issue resolutions are done on a timely basis

#### iv. Mobilisation of Full-time Project Staff

- traditionally, projects in EPF Malaysia have been staffed by part-time staff who will had their day-to-day responsibilities. For SERVE, a full-time team was mobilized.
- there were 4 intakes of staff mobilized from all of the office and departments of EPF Malaysia. The first intake of 40 were all specifically chosen by the Management of EPF Malaysia.



## Than Just About Technology

- at the peak, there were 160 full-time personnel on the project supported by 157 personnel from the ICT vendors and 17 consultants.

### v. Transfer of Technology and Taking Ownership

- without the experience to do all of the work to be done, EPF Malaysia employed external assistance.
- the undergoing strategy was to learn from the external assistance where over a period of time the external assistance went through a process of "EXPLAIN, DEMONSTRATE, IMITATE".
- over the course of time during SERVE, the ratio of consultants to project staff reduced and they become more and more behind the scene.
- decisions are made by EPF Malaysia and are owned by EPF Malaysia.

### vi. Business Drive the Decisions with Technology Enabling the Business

- and not the other way around.
- the majority of the project team were not IT personnel.
- the Project Owners, project director and project managers were from the business side.

### vii. Instituting a Dedicated Change Management Process

- a dedicated team of 11 project staff supported by 190 part-time Change Agents was established.
- this team focused on analyzing, planning and executing initiatives with respect to "people readiness".

### LESSONS LEARNT

Having gone live on 2 January 2007 with a new core system, new processes, a new organization structure, new job descriptions and a new operating model, there were many lessons learnt (and still being learnt). Some are not new, merely reinforcing what EPF Malaysia knew would happen. Some were a surprise, although perhaps the lessons were not as unexpected as it would appear. If one could sum up the key lessons, then one would say that PEOPLE issues are the biggest area to handle. The focus of work to be done in a BPR led CSR (as in SERVE) appeared to be about Technology and Processes. The majority of the budget will also be for Technology and Processes. Thus it is easy to forget about anticipating, planning and executing initiatives to take care of PEOPLE issues. The conclusions is that one could have the best TECHNOLOGY in the world and design the best PROCESSES in the world, but if people are not ready in terms of mindset, attitude and knowledge to deal with the changes all through the project, one would be planning to fail.

Change Management (CM) is an important element to have and to get right. The difficulty is that when CM is done right, the value of CM is not clearly seen. It is when things go wrong that the failures of CM are apparent and magnified.

### PEOPLE ISSUES LEARNT

- i. Select the appropriate process and project owners.
- ii. Select the best people for the key roles in the project team.
- iii. Select the best people for the key roles in the areas where the biggest change occurs during implementation.
- iv. Get as many users as possible involved as much as possible throughout the process.
- v. Communicate, communicate, communicate.
- vi. People will always have fear, uncertainty and doubt. Not accepting the changes is not necessarily resistance. Take it as an indicator that more Change Management work need to be done.

**SOCIAL SECURITY ORGANISATION (SOCSO), MALAYSIA****PERKESO**

As many as 5000 SOCSO cases with more than 100 days of medical leave are reported annually and 2709 cases of permanent disability were reported since 1996. From these statistics, it is evident that many of our Malaysian young and skilled workers are out of work due to injury or diseases.

Realizing this, SOCSO has taken the initiative to address this problem by enhancing its benefit with the implementation of the Return to Work Program, based on Section 57 of the Employees Social Security Act for the Insured Persons.

This program was established with the objective of assisting SOCSO's insured persons with employment injury and diseases as well as those claiming for invalidity pension to undergo a rehabilitation programme to enable them to return to work.

Return-To-Work is a program which integrates components which include physical restoration and vocational rehabilitation with the cognitive behavioral approach. It is envisaged that such a program will help the insured persons to be able to lead a normal life and continue to be

a functional member of society and hence contribute to the social and economic development of the country.

SOCSO began this noble initiative with a pilot project in 2005, with positive results. The pilot project had only focused on musculoskeletal disorders. The pilot project involved 127 patient. 70 patients (55%) from the pilot project have successfully completed the programme and have shown significant improvement in their physical condition. From these 70 patients, 49 (70%) of them have returned to work. The results of the pilot projects indicated that a more proactive and hands on approach is necessary for disability management. Hence, SOCSO implemented the case management process and recruited Case Managers from various disciplines and background to carry out the Return To Work program. The program is currently implemented in the Klang Valley & Seremban region.

The Return To Work Program is coordinated by the Case Managers with the involvement of experts in various disciplines in rehabilitation such as physiotherapy, occupational therapy, counseling, visual therapy, pain management, hand and microsurgery and musculoskeletal specialists.

The program begins with the initial psychosocial and economic evaluation of the Insured Persons, their family and social support networks to gauge the impact of injury or disability on them. The involvement and cooperation of the various parties such as employers, doctors and rehabilitation centers is essential to support the Insured Persons for a safe return to work. In most cases, a worksite assessment is required to match the current physical and functional capacity to the job scope ranging from a slight change in job orientation to the extent of modifying his scope of job and environment. In some extreme cases, the Case Manager will assist the Insured Persons to seek for a new job which is suitable with their current limitations, educational and vocational background.

With this, SOCSO is hoping to achieve higher percentages of the insured persons returning to work with the new implementation of case management. A promising outcome of this program can be further broadened by the continuous participation and commitment of all parties.



# 19th ASSA Board Meeting INDONESIA

Hyatt Regency, Bandung, Indonesia  
24 to 27 April 2007

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- ASSA Board Seminar | pg 10-11





# Welcome and Farewell Dinner





# 19th ASSA Board Meeting



Delegates from Brunei Darussalam

Delegates from Indonesia



Delegates from Lao PDR



 Delegates from Malaysia

 Delegates from Singapore



ASSA board members



 Delegates from Philippines



 Delegates from Thailand



 Delegates from Vietnam



# ASSA.Board Seminar





987 201 568

258 145 159

151 289 201 568

# SSS Philippines

## SSS Contribution Collections

# Up by 17.4% Year-On-Year



### SSSI contribution collections up by 17.4 percent year-on-year

For the first semester of 2007, the SSS collected member contributions totaling P29.95-billion (US\$637-million), which is P4.43-billion (US\$94-million) or 17.4 percent higher than the P25.52-billion (US\$543-million) reported in the same period in 2006. This resulted in the attainment of target, which was set by SSS management at P29.56-billion (US\$629-million) for January to June 2007. Compared to year-ago figures, the SSS estimates an additional P5.9-billion (US\$126-million) in contribution collection in 2007 due to the contribution rate hike, from 9.4 percent to 10.4 percent, effective January 2007. The increase in collection for the period can also be attributed to the laudable efforts of SSSI branches nationwide in implementing the institution's three major collection-related projects: Account monitoring, Registration plates and Telling. SSS account monitoring by the branch Field Inspectorate unit ensures that employers comply with their registration and contribution obligations under the Social Security (SS) Law. SSS registration plates, with compliance stickers indicating the number of employees reported for the period, are then issued to employers in good standing for display at their offices for easier identification by SSSI Account Officers during their site visits. SSS branch telling was launched to provide members, particularly self-employed persons, a more convenient payment channel and allow them to remit their contributions directly to the institution.

With the notable performance during the period, SSSI contribution collections

exceeded its benefit disbursements by as much as P1.15-billion (US\$24-million). Of the P28.80-billion (US\$613-million) total amount of benefits granted, 89 percent or P25.51-billion (US\$543-million) accounted for payments of regular pensions and lump-sum benefits. The outlay for SSS retirement benefits remained the highest at P13.54-billion (US\$288-million), with the maximum monthly pension released to a member amounting to P21,443 (US\$456).

### RP President Arroyo lauds SSS financial performance

In a speech delivered during the opening ceremonies of SSSI 2nd National Account Officers Convention last 18 April 2007, RP President Arroyo commended the remarkable accomplishments of the SSS in managing contributions of private-sector workers, especially in the face of emerging global crisis in social security programs, which are in dire straits in other countries. She said that good financial performance should redound to more benefits to its members.

She recounted how the SSS embarked on radical fiscal reforms in 2001, when benefit payments outpaced contribution collections, and made a dramatic turnaround in its financial condition to lengthen the actuarial life of its Fund from 2015 to 2038. In particular, she praised the Account Officers, the so-called foot soldiers of the SSS, for their efforts to increase collections.

On this note, President Arroyo called on the SSS to focus on the coverage of overseas Filipinos, workers in the underground economy and the self-employed individuals,

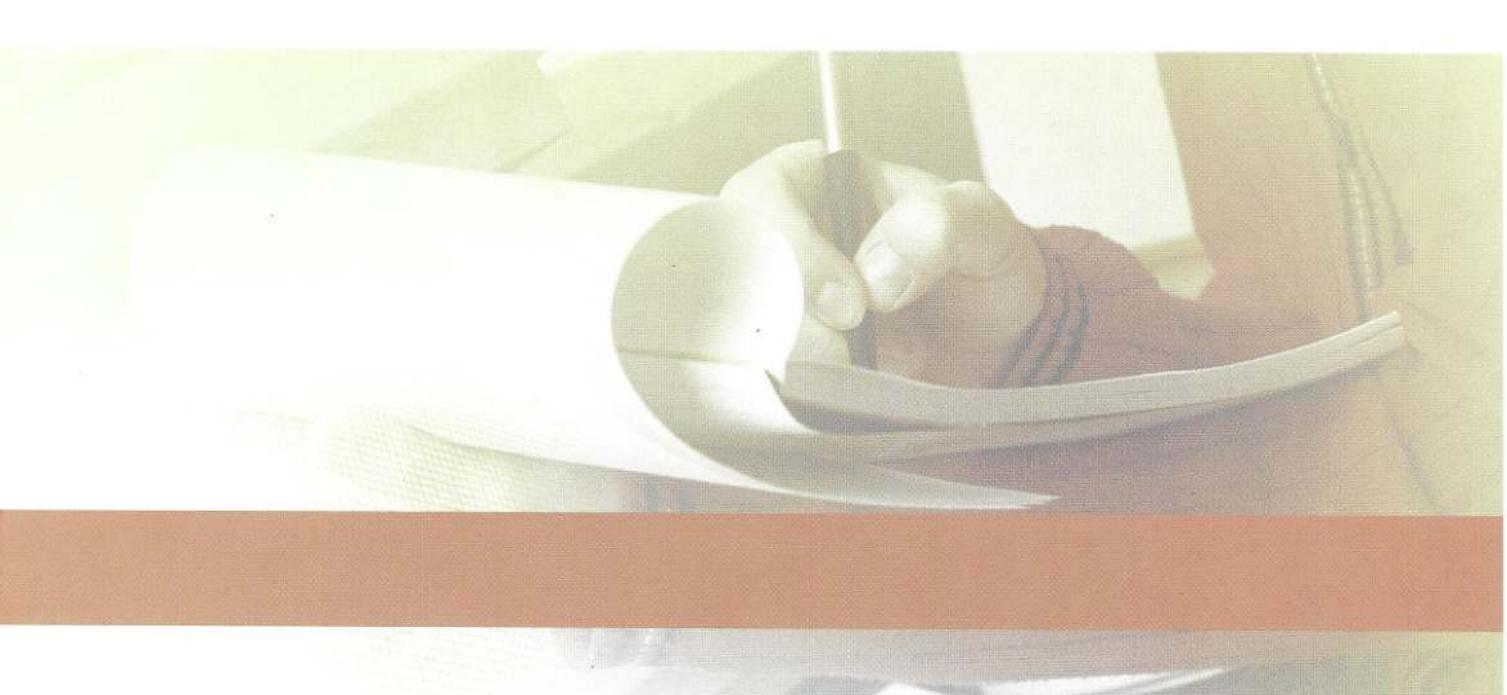
who together comprise a big percentage of the Philippine labor sector. She said that the SSS should broaden its involvement in projects that have direct impact on the lives and welfare of the poor.

As a final word, President Arroyo also congratulated the Social Security Commission (SSC), chaired by former Ambassador Thelmo Y. Cunanan, and SSS President and Chief Executive Officer (CEO) Corazon S. de la Paz for successfully implementing disciplined financial reforms at the SSS and making sure that investments are all sound, objective and rational, thus improving the financial health of the SSS Fund.

### SSS tops business survey on sincerity in battling corruption

The SSS ranked first among government financial institutions, placing second among 29 government offices in the entire executive branch, in sincerity in battling corruption, based on a recent Social Weather Station (SWS) business survey on corruption.

The SSS obtained a very good net sincerity rating of +52 in the survey that polled managers of 705 companies nationwide. This reflected SSSI's resolve to institute measures, including computerization of processes and periodic review of systems and procedures, to eliminate corruption in all aspects of its operations. SSS management also recently created an Integrity Committee responsible for the drafting of a plan to clamp down on corruption in SSS transactions. A Code of Conduct and Ethical Standards is also being finalized to serve as a guidepost for SSS employees.



## RP and Israel hold initial negotiation on social security

The SSS hosted the initial negotiation on the proposed Agreement on Social Security between the Republic of the Philippines and the State of Israel held last 16-17 April 2007 at the SSS main office. The two-day consultative meeting is an initial step in the discussion of a bilateral social security agreement for the purpose of promoting mutual cooperation that will benefit the nationals of both countries. Based on latest estimates, there are around 50,000 Filipino workers in Israel.

The Philippine negotiating panel consisted of officials from concerned government agencies such as the Department of Foreign Affairs (DFA), Department of Labor and Employment (DOLE), Overseas Workers Welfare Administration (OWWA), Philippine Overseas Employment Administration (POEA), Government Service Insurance System (GSIS), Philippine Health Insurance Corporation (PhilHealth) and the SSS.

Israel Ambassador Extraordinary and Plenipotentiary Yehoshua Sagi presented the Israeli negotiating panel, composed of Deputy Chief of Mission Guy Feldman, officials from the National Insurance Institute of Israel (NII), International Conventions Division and Head of Delegation Jacob Sasporte and First Deputy to the Legal Advisor Irit Altschuler, and Israel Ministry of Foreign Affairs Treaties Department Officer Lilach David.

The Israeli delegation extended an invitation to the Philippine panel to hold the second round of negotiation in Jerusalem sometime in November 2007 whereby both sides positively foresee the conclusion of the bilateral agreement.

## SSS and Greek Embassy sign coverage agreement

SSS President and CEO Corazon S. de la Paz and Greek Ambassador Extraordinary and Plenipotentiary George Nicoladis signed last 4 June 2007 an agreement providing for voluntary social security and employees' compensation coverage of the Filipino staff of the Greek Embassy in the Philippines.

Under the SS Law, services performed by workers in the employ of a foreign government or international organization based in the Philippines are exempted from SSS coverage. However, any foreign government or international organization may enter into an administrative agreement for the inclusion of such employees in the SSS except those already covered by their respective civil service retirement systems.

Thus, the agreement with the Greek Embassy will enable its Filipino employees to avail of both long-term (retirement, disability, death and funeral) and short-term (sickness and maternity) benefits under the Philippine SSS. The gesture of the Greek Embassy, considering its sovereign status, to ensure that its employees have social protection coverage is viewed as a genuine concern for their overall welfare and well-being.

To date, the SSS has finalized 11 Administrative Agreements.

## SSS President named Outstanding Professional of the Year

The Professional Regulation Commission (PRC) awarded SSS President and CEO Corazon S. de la Paz the 2007 Outstanding Professional of the Year in the field of

Accountancy. This is the highest honor bestowed by the PRC upon a professional, as recommended by his/her peers, for having amply demonstrated competence and conducted himself/herself with integrity in the exercise of his/her profession, participated meaningfully in activities through the professional organization and contributed significantly to the advancement of the profession.

The Philippine Institute of Certified Public Accountants (PICPA) nominated President de la Paz, citing her accomplishments as one of the leading CPAs in the Philippines and a first in other related fields.

She placed first in the 1960 Philippine board examination for CPAs. She went on to become the first woman to be admitted as Partner of PriceWaterHouse International, and later on elected as first woman Senior Partner and Chairperson of a PriceWaterHouse Firm. She also served as the first woman member of the PriceWaterHouse World Board from 1992 to 1995.

In 2001, she became the first woman to hold the position of President and CEO of the SSS in its 49 years of existence. She is also the current President of the Geneva-based International Social Security Association (ISSA), a multi-national body that helps shape social security policies and agenda of countries around the world, of which the SSS is a member-institution. Elected in 2004 to serve a three-year term, President de la Paz has the distinction of being the first woman, first non-European and first Asian to head the 78-year old organization.



# CPF Singapore Progress Package Project Wins



## United Nations Public Service Award



On 17 February 2006, Prime Minister Lee Hsien Loong unveiled the Budget with \$3.6 billion earmarked to help all Singaporeans. Most would go towards a \$2.6 billion Progress Package i.e. a surplus-sharing initiative that reached out to over 2.3 million Singaporeans. The Progress Package would help Singapore achieve its social objectives of helping the lower-income groups, looking after the elderly, investing in the young and recognising the efforts of her National Service men."

The Central Provident Fund (CPF) Board was appointed as the administrator of the Progress Package. She worked with the Ministry of Finance (MOF), Ministry of Manpower (MOM) and Ministry of Defence (MINDEF) on the requirements. The efforts were paid off when the Progress Package project won the 2007 United Nations (UN) Public Service Award in the category of "Improving transparency, accountability and responsiveness in the Public Service". It was one of 7 winners worldwide, and one of only 2 winners in the Asia-Pacific region.

The UN Public Service Award was won on the basis of the project's administration. The

project was especially significant to the Board as it was the Board's first effort at managing concurrently 4 different schemes (Workfare Bonus Scheme, Growth Dividends, CPF Top-ups and National Service Bonus) and servicing 3 principals under one surplus sharing package. The Board had helped the

agencies to align the eligibility criteria of the schemes, sign up processes and delivery mechanism. Through these efforts, 97% of eligible Singaporeans could conveniently sign up and receive their Progress Package.

Representing the Board, Director (Agency & Self-employed) Teoh See Leong, Deputy Director (Scheme Systems) Pauline Lim and Manager (Agency Projects) Yvonne Chong received the Award at 7th Global Forum in Vienna on 26 June 2007.

### The people working behind the scene

Hundreds of civil servants, including a core team of 70 IT professionals and project managers from the CPF Board, were involved. They set up the Progress Package website and wrote computer programs to administer the cash payments electronically.

An additional 600 temporary staff were also employed to help set up and man the 110 offices at community clubs and centres (CCs). These were open to the public last

April and May for those unable to register via the Internet or ATMs, such as the elderly.

Of the 130 CPF staff, 70 were in the project's core team while 60 were supervisors at the CCs. Often, they burnt the midnight oil, especially in the days leading up to the registration.

Information systems had to be checked constantly and as late as 3am on some nights in the run-up to April 1, said project manager Janice Lai. "We had our pyjamas and sleeping bags on hand. And when it was actually launched, we had to go to the various ATMs at midnight to make sure the service worked."

### What is UN Public Service Award?

The United Nations Public Service Awards is the most prestigious international recognition of excellence in public service. It rewards the creative achievements and contributions of public service institutions to a more effective and responsive public administration in countries worldwide. Through an annual competition, the UN Public Service Awards promotes the role, professionalism and visibility of public service.



Front row, from left: Ms Yvonne Chong, Mr Teoh See Leong, Mrs Pauline Lim



# SSO Thailand Increases Maternity Benefit to The Rate of 12,000 Baht.



SSO, Thailand, has increased maternity benefit for insured persons and spouses at the rate of 12,000 baht for each delivery. This benefit was effective from January 1, 2007.

Under the Social Security Act 1990, the maternity benefit was paid to the insured person directly at the rate of 2,500 baht/delivery from the beginning of this system. After that, the rate of benefit has been increasing continually according to the changing economic situation. The highest rate of maternity benefit was 6,000 baht in 2004. In 2005 SSO changed the maternity system from paying lump sum to the insured persons for each delivery to capitation payment to hospitals at the rate of 12,000 baht delivery so that the insured persons don't need to pay in advance and it includes per-natal, post-natal and child care. It was free of charge only when insured person receive confinement

service at the registered hospital from pregnancy until delivery. However, there were a lot of complaints from the insured persons. Most of complaints were the inconvenience to receive maternity services at the registered hospitals. A lot of complaints belong to the standard of treatment and hospital services. Most of them prefer to return home in the provinces to delivery their babies at the hospitals in their hometown. Moreover, the result of research indicated that 75% of insured person was not satisfied with this system.

Therefore, in 2006 the Medical Committee, with approval of Social Security Committee, changed the system of maternity services by paying money to insured person directly instead of paying to hospitals at the the rate of 12,000 baht / time maximum 2 confinements. Then a female insured person will receive

maternity benefit and cash benefit at the rate of 50% of wages for 90 days. A male insured person will receive only maternity benefit for his wife with married certificate or for women who live with them as defacto partners.

In addition, the actuarial valuation showed that the capitation rate of maternity benefit didn't affect the stability of the Social Security Fund.



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