



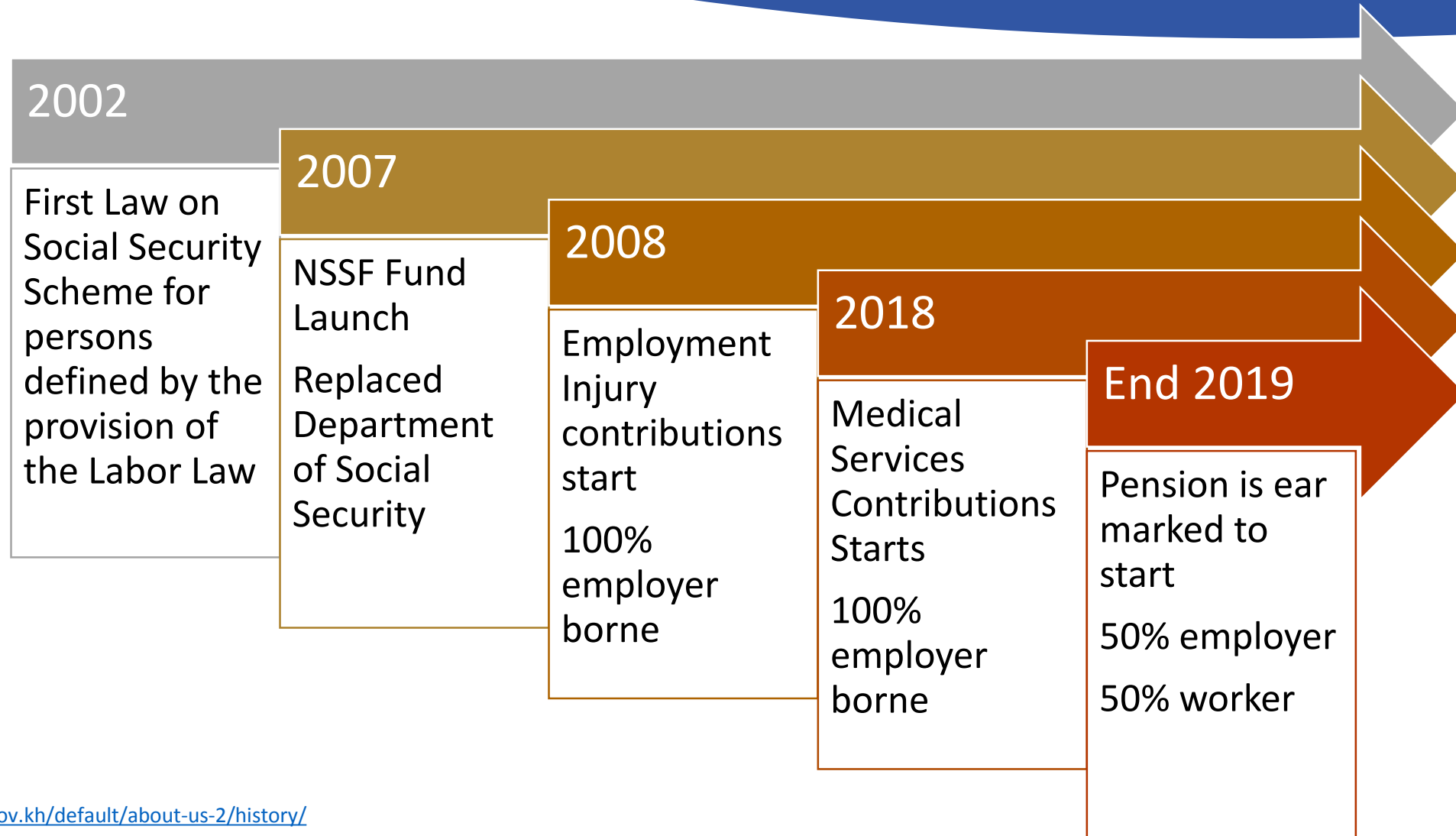
# NATIONAL SOCIAL SECURITY FUND

WHAT WE ARE PAYING FOR



# A STEP BY STEP SETUP

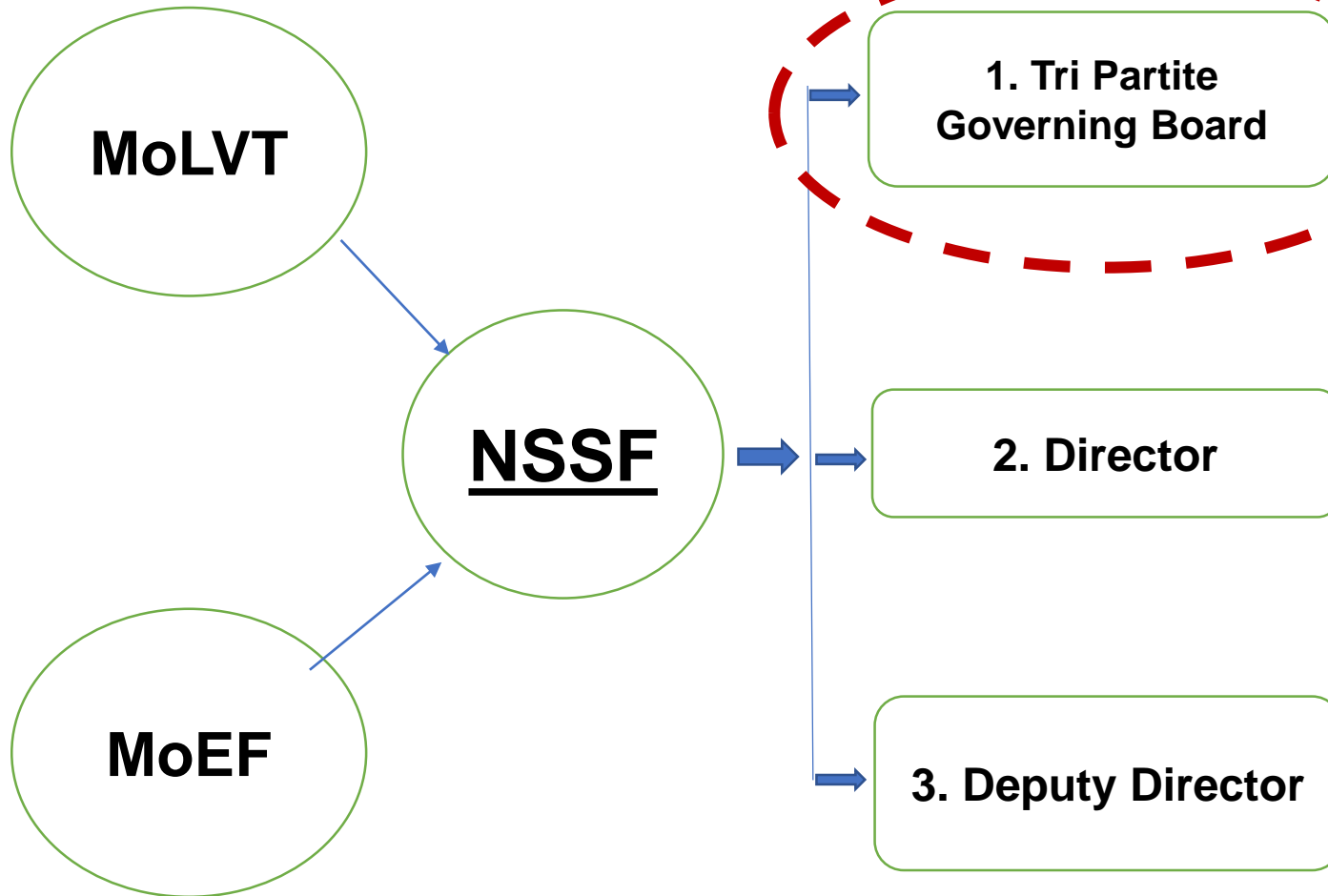
## A PHASED APPROACH TO THE INTRODUCTION AND CONTRIBUTIONS



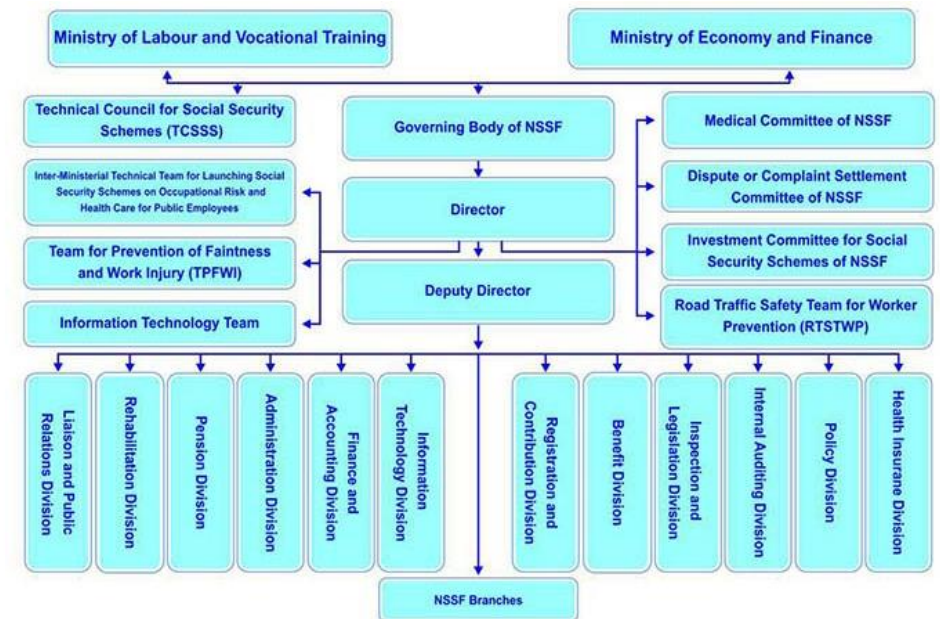


# WHO'S IN CHARGE

## DUAL MANAGEMENT



Tri Partite =  
Government +  
Unions +  
Employers Representatives



# GENERAL ORGANIZATION

THE GOVERNING BODY OF THE NSSF

## The 3<sup>rd</sup> mandate Governing Body of NSSF

<b>H.E. Seng Sakada</b>	President	Ministry of Labor and Vocational Training
<b>Mr. Erm Sithol</b>	Member	Council of Ministers
<b>Mr. Norng Pisey</b>	Member	Ministry of Economy and Finance
<b>Mr. Ouk Samvichea</b>	Member	NSSF
<b>Dr. Lou Veasnakiri</b>	Member	Ministry of Health
<b>H.E. Dr. Nang Sothy</b>	Member	Employers
<b>Oknha Van Sou Ieng</b>	Member	Employers
<b>Mr. Arth Thorn</b>	Member	Garment Industry
<b>Mr. Heng Bunchhun</b>	Member	Food Industry

# GENERAL OVERVIEW

## DEFINITIONS AND CONTRIBUTIONS

### Employment Injury

*The Employment injury scheme covers for work related accidents which includes travelling the most direct route to and from work*

- The cap on the contribution is based on a USD300 Salary
- The contribution is 0.8 percent of workers gross wage or maximum KHR9600
- Paid by employer only as an employer obligation to ensure safe working environment and working conditions

### Medical

*The Health Care Scheme includes benefits provision, health prevention, medical care services, provision of daily allowance for the abstention from work due to sickness or other accidents in the exemption of work injury and maternity leave*

- The cap on the contribution is based on a salary of USD300
- The contribution is 2.6 percent of maximum of KHR31,200
- Paid at present by the employer only.
- *Note: previously the medical contributions were supposed to be split 50% by worker and employer. It is a possibility that the fund can in the future include a worker contribution.*

### Pension

*The pension scheme will cover retirement and pension plan in the future = law and negotiations not yet finalized*

- Current recommendation is 4% of Gross Salary/Total earnings? (Unclear) to be contributed per month
- 50% borne by employer
- 50% borne by employee



# COVERED SERVICES

## EMPLOYMENT INJURY FUND

### Temporary disability

- Daily allowance equal to 70% of workers' daily average wage until recovery.
- Daily allowance for caretaker equal to 50% of daily allowance of the victim.

### Permanent disability

- Physical lost less than 20% are entitled to one off payment ( determine by NSSF)
- Physical lost from 20% up is entitled to monthly allowance.
- Regular physical and medical check every one year
- Rehabilitation Services

### Rehabilitation Services

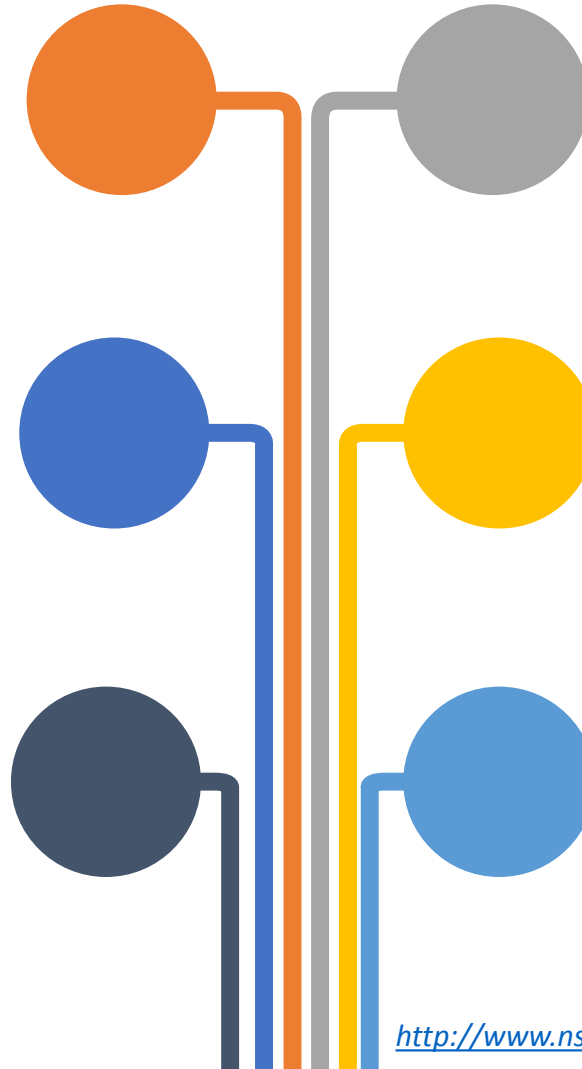
- Based on the description of the disability and extent of permanent damages, either prosthesis is provided or other benefits. Not fully regulated yet

### Funeral Allowance

- Service for delivery the corpse to home (\$1.5/Km)
- KHR 4 million (USD1,000) for funeral
- Survivors' Benefit (spouse, children, parents, or ageing persons)

### Survivors Benefit

- Considers the larger family including parents or ageing persons in the family.
- Around 28% of the daily average wage
- Must have legal marriage certificate. If spouse remarries the benefit ceases



# COVERED SERVICES

## HEALTH CARE SCHEME

### Inpatient & Outpatient

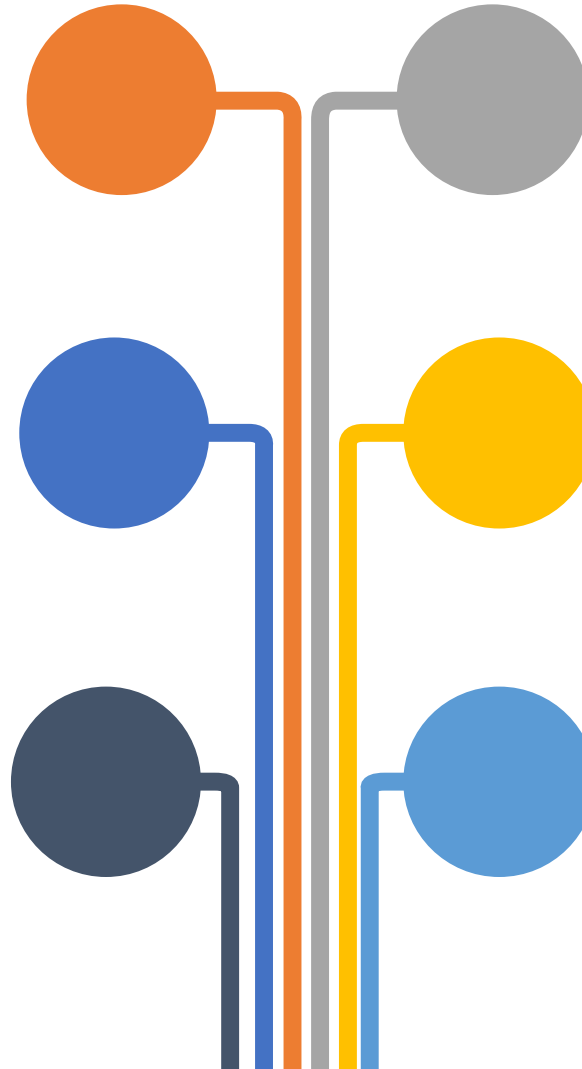
- Treatment and care services with medical professionals
- Diagnosis, laboratory, medical imagery and screening services
- Surgical apparatus and other medical equipment
- Prescribed medicines and patient rooms

### Inpatient & Outpatient coverage

- Free treatment in hospital ( Max. 180 days)
- Chronic disease treatment ( cancer and list of diseases defined by the law...)
- Daily allowance (70% of daily wage) for 180 days
- Health prevention includes vaccinations under conditions

### Emergency Services

- Referral service for the patient
- All emergency treatment services
- Treatment and care until recovery



### Patient and Victim Referral Services and Corpse Transportation

### Kinesitherapy, Physiotherapy and Rehabilitation services after illness

### Maternity Support

- Delivery and Prenatal and Postnatal Care
- daily allowance (70% of daily wage) for 90 days
- Free monthly health check up
- Other supports from government:
  - 100\$ for a child
  - 200\$ for twin
  - 300\$ for for triplets and 5 millions riel ( 1,250\$)

# WHAT IS NOT COVERED

4 MAIN CATEGORIES EXCLUDED

01

**Free services under public health policy**

02

**Expensive treatments**

Dental care, organ transplantation, heart surgery, hemodialysis, eye laser-therapy... etc

03

**Non-primary care**

Sexual surgery, plastic surgery, fertility treatment, alcoholism & drug abuse treatment

04

**Self-treatment**



**Reimbursement can be granted in case of emergency (i.e. plastic surgery following car accident)**





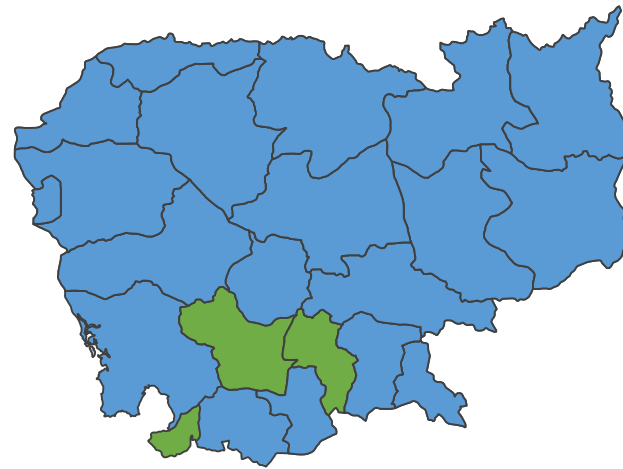
# WHERE TO SEEK TREATMENT

- You can use a select NSSF hospital
- You can use a private service and claim back but repayment will be the same
- Employees going to an NSSF hospital should not have to pay at the hospital but implementation varies as both workers and hospitals have expressed challenges in reimbursement processes

# A DEVELOPING LIST OF ACCREDITED NSSF HEALTH CARE PROVIDERS



	National hospitals	Referral hospitals	Health centers	Private facilities	Total
Bantey Meanchey		3			3
Battambang		3	2		5
Kampong Cham		8			8
Kampot		2			2
Kandal		10	8	3	21
Katie		3			3
Kep		1			1
Kg Chnnang			2		2
Kg Speu			3	1	4
Kg Thom		3			3
Koh Kong		2			2
Mundolkiri		1	2		3



■ Public facilities  
■ Public and private facilities

	National hospitals	Referral hospitals	Health centers	Private facilities	Total
Oddar Meanchey		2	1		3
Pailin		1			1
Phnom Penh	5	6	9	11	31
Preah Vihear		1	3		4
Prey Veng		6	2		8
Pursat		4	2		6
Ratanakiri		2			2
Siem Reap		1	1		2
Sihanoukville		1	3	1	5
Stung Treng		1			1
Svay Rieng			3		3
Takeo	1	3	1		5
Tboung Khmum		3			3
<b>Total</b>	<b>6</b>	<b>75</b>	<b>35</b>	<b>15</b>	<b>131</b>



# LOOKING FORWARD: PRIORITY AREAS TO ADDRESS

- NSSF has had a good start. Private sector has welcomed the social coverage and continues to look to continued development and strengthening of services of NSSF
- Introduction of unemployment fund – could be integrated into NSSF?
- Negotiation of pension law. To be implemented end of 2019. Rates as described previously
- Governance and representation
- Investment of funds and safeguarding funds
- Transparency of reporting and financial statements
- A need for private sector to unit to strengthen health care provision in Cambodia
  - Feedback from service providers (Doctors and hospitals in private sector),
  - Feedback from employees and employers on processes and transparency of claims
  - Develop the skills needed to advise NSSF – actuarial, fund management & investment, etc.

# LATEST UPDATES

## EFFORTS IN TRANSPARENCY



- Ministry of Information has planned the printing and circulation of a guidebook to promote awareness about the services of the Cambodia's National Social Security Fund (NSSF).
- The intention was the spirit of yesterday's meeting of the ministry's working group on NSSF guidebook chaired by Minister of Information H.E. Khieu Kanharith.
- The minister appreciated the hard work of the tasked group in pulling together necessary information on NSSF beneficial for targeted readers, including government institutions and officials, workers, and students.
- To start with, 5,000 of the mentioned publication will be printed and distributed widely in a near future.
- Royal Government of Cambodia, underscored H.E. Khieu Kanharith, has been paying so much attention on the welfare of civil servants, workers and beyond and started the establishment of NSSF since 2008 in order to promote their work condition.
- Ministry of Information thanked all contribution from key supporters including ABC Radio of Australia and the World Bank in promoting the NSSF, and the ministry is continuing building public awareness of the services through radio broadcasting.
- It is expected that the compilation and circulation of the NSSF guidebook – about 70 percent of the work is now completed – will play a key role in further creating better understanding of the importance of the social services in Cambodia.

# PENDING QUESTIONS



## FINANCIAL MGT

- Fund management of unspent amount
- Interest maximization



## GUIDELINES

- Uncertainty around reimbursement of care by foreign practitioners



## SUSTAINABILITY

- Stress tests
- Long-term projections



## REPORTING CONTENT

- What will & should be shared?
- Auditor involvement
- Therapeutic Areas



## HOSPITAL ADDITION

- Process & requirements for registration



## NEXT STEPS?

- Extension to other key therapeutic areas
- PPPs

A close-up photograph of a silver stethoscope resting on a white clipboard with a pen. The clipboard has some text and a grid on it, though it's partially obscured. The image is set against a dark blue background that curves across the top of the slide.

# HOW TO GET MORE INFORMATION

- NSSF Hotline: 1286
- Website: <http://www.nssf.gov.kh>
  - NSSF Branches In Capital/Provinces
  - List Of Health Facilities under NSSF