Adapting to the Digital Frontier:

Restructuring Business Procedures in Social and Health Insurance to Achieve Greater Coverage

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Viet Nam Social Security
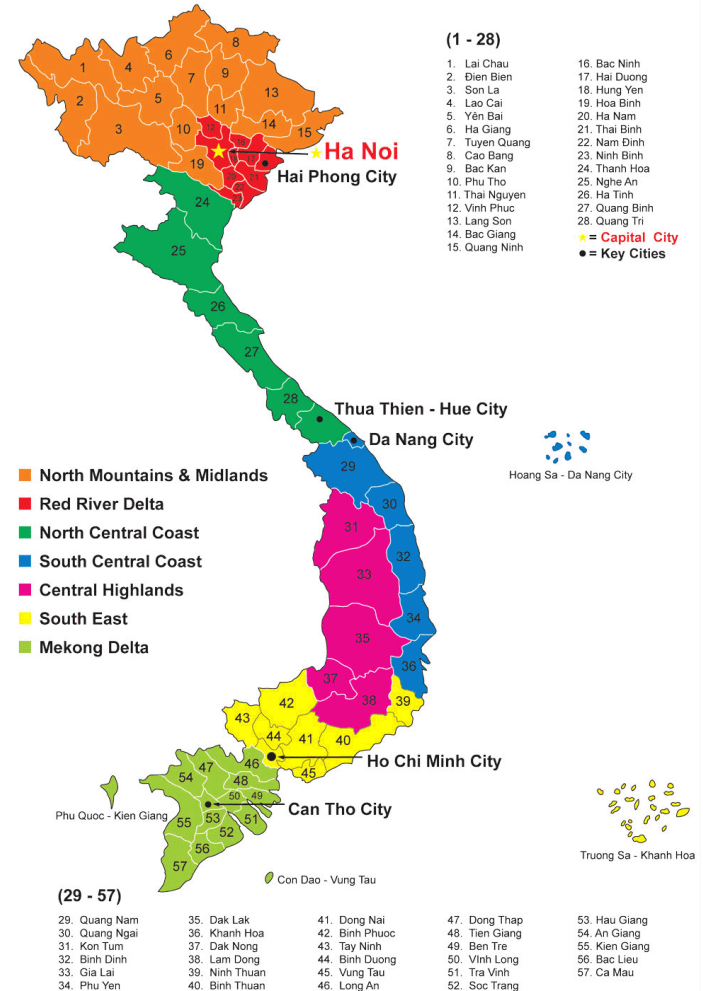
VIET NAM

VIET NAM
Population: 99.1 million (2022) (rank 16)
GDP: 395 billion USD (2022)
GDP/capital: 4,110 USD (2022)
Life expectancy at birth: 73.7 years (2022)
Working age: 51.7 million people

(1 - 28)

1. Lai Chau	16. Bac Ninh
2. Dien Bien	17. Hai Duong
3. Son La	18. Hung Yen
4. Lao Cai	19. Hoa Binh
5. Yen Bai	20. Ha Nam
6. Ha Giang	21. Thai Binh
7. Tuyen Quang	22. Nam Dinh
8. Cao Bang	23. Ninh Binh
9. Bac Kan	24. Thanh Hoa
10. Phu Tho	25. Nghe An
11. Thai Nguyen	26. Ha Tinh
12. Vinh Phuc	27. Quang Binh
13. Lang Son	28. Quang Tri
14. Bac Giang	★ = Capital City
15. Quang Ninh	● = Key Cities

Ha Noi
Hai Phong City
Thua Thien - Hue City
Da Nang City
Hoang Sa - Da Nang City
Ho Chi Minh City
Can Tho City
Phu Quoc - Kien Giang
Con Dao - Vung Tau
Truong Sa - Khanh Hoa

- North Mountains & Midlands
- Red River Delta
- North Central Coast
- South Central Coast
- Central Highlands
- South East
- Mekong Delta

(29 - 57)

29. Quang Nam	35. Dak Lak	41. Dong Nai	47. Dong Thap	53. Hau Giang
30. Quang Ngai	36. Khanh Hoa	42. Binh Phuoc	48. Tien Giang	54. An Giang
31. Kon Tum	37. Dak Nong	43. Tay Ninh	49. Ben Tre	55. Kien Giang
32. Binh Dinh	38. Lam Dong	44. Binh Duong	50. VInh Long	56. Bac Lieu
33. Gia Lai	39. Ninh Thuan	45. Vung Tau	51. Tra Vinh	57. Ca Mau
34. Phu Yen	40. Binh Thuan	46. Long An	52. Soc Trang	

VIET NAM SOCIAL SECURITY

- An Governmental Agency established in 1995 in charge of:
  - Implementing Social Insurance (SI) and Health Insurance (HI) and Unemployment Insurance (UI) policies;
  - Collecting premium and paying SI, HI and UI benefits;
  - Managing SI, UI and HI funds;
  - Inspecting the contribution and payment of SI, UI and HI.

VIET NAM SOCIAL SECURITY

- Total number of employees: 20,000

- Provide services for:
  - 650,000 business and enterprises
  - Over 16 million SI members;
  - Over 90 million HI members;
  - Over 3.3 million people enjoying monthly SI benefit payments.

OPPORTUNITIES AND CHALLENGES

- **Opportunities:**
  - The Government operation is top-down; central policies can be quickly implemented across the country;
  - Viet Nam is investing heavily on digital transformation
  - VSS system is a system that integrated SI, HI and UI schemes and served as a "one-stop-shop" for all social security services nationwide

- **Challenges:**
  - Unstable, low income and irregular jobs for informal sector workers → Low priority
  - Unwillingness for disadvantage, near poor group
  - Low compliance for some employers
  - Time consuming in dealing with SHI services and benefits
  - Limited access to social security services at remote areas.

VSS GOALS
IN RESTRUCTURING BUSINESS PROCEDURES

- For business and individuals:
  - Improving accessability in dealing with SHI business procedures
  - Effortless in dealing with VSS at their own convinience, at their own home 24/7
  - Reducing processing time
  - Reducing time, cost

- For VSS:
  - Strengthening the application of digital transformation
  - Upgrading VSS software and applications
  - Providing all services on VSS Services portal and National Public Services portal
  - Expanding the use of cashless payment platform

SOLUTIONS

- **Restructuring business procedures**

ADMINISTRATIVE

263   27

2012   2019

Decrease **90%** in comparison with 263
administrative procedures in 2012
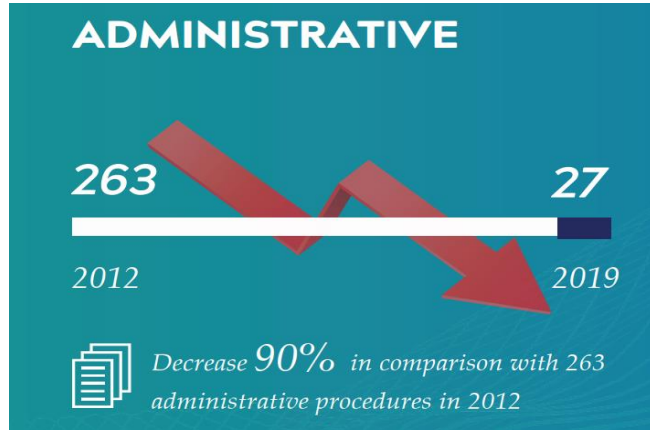
- Improving/innovating current business procedures

- Reviewing, reducing and simplifying business procedures

OUTCOMES

VSS BUSINESS PROCEDURES

VSS business procedures in 2023

- Premium collection
- Settlement of SI benefits
- Payments of HI benefit
- Payments of SI benefits
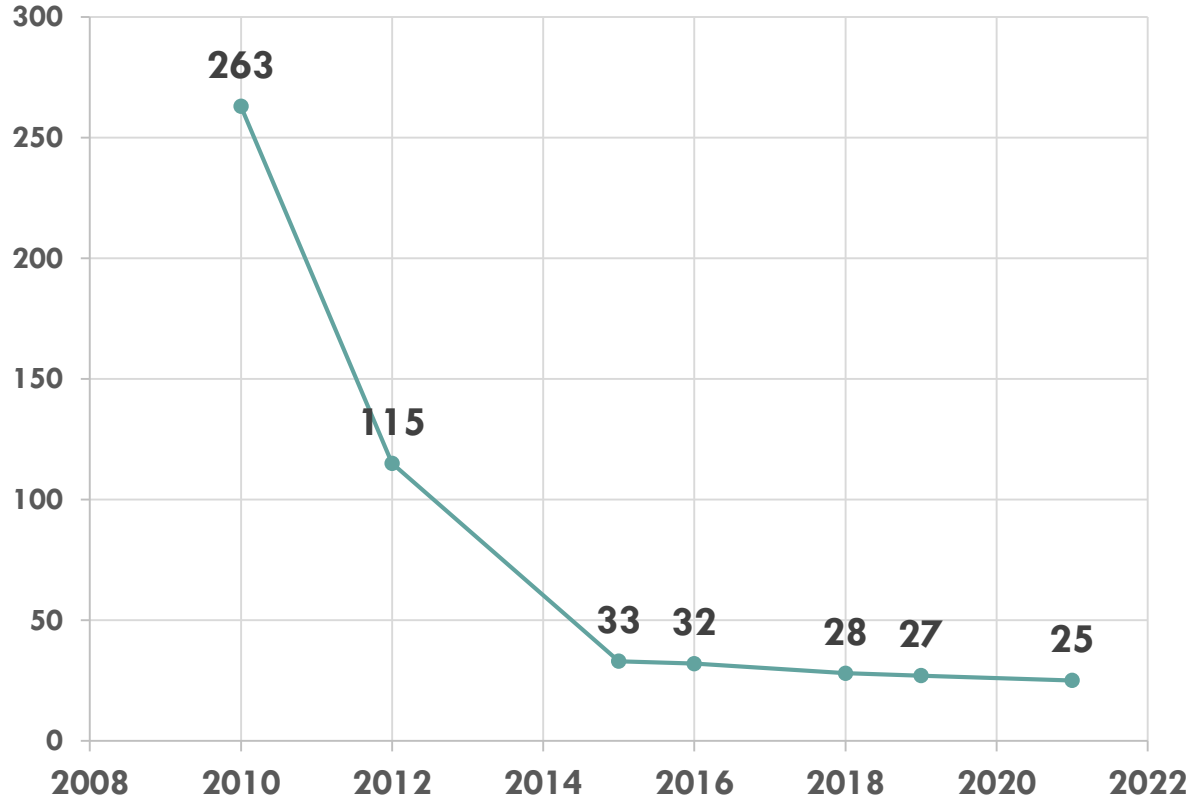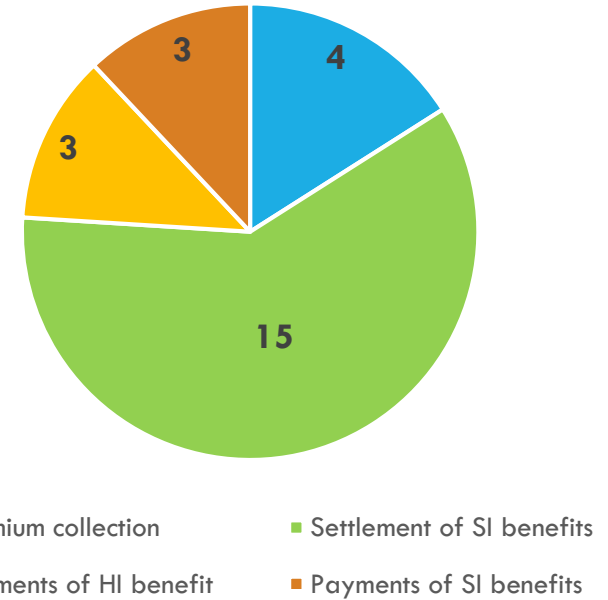
OUTCOMES

VSS BUSINESS PROCEDURES
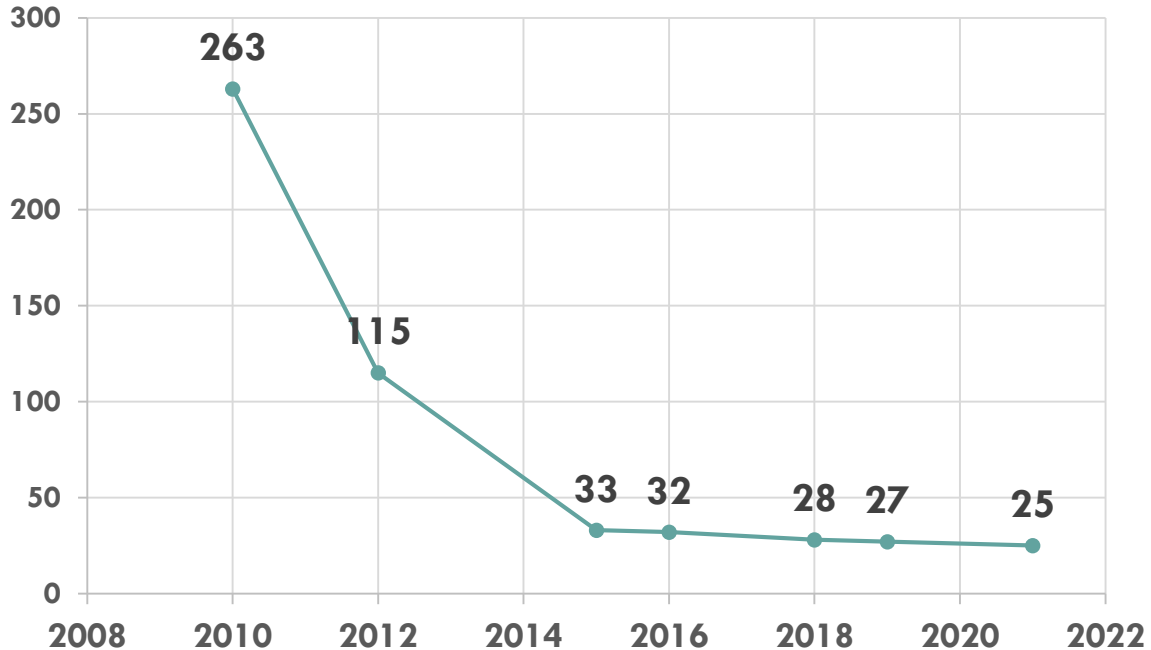
- **Documents and dossiers from 2018-2023:**
  - 24% reduction in # forms
  - 29% reduction in # criterions;
  - 12% reduction in # manual operaions;
  - 49% reduction in # dossiers components

SOLUTIONS

- **Integrated VSS Online Public Services into the National Public Services Portal**

- Almost all VSS services can be access online through the National Public Services Portal

- Toward replacing paper-based documents with e-documents.
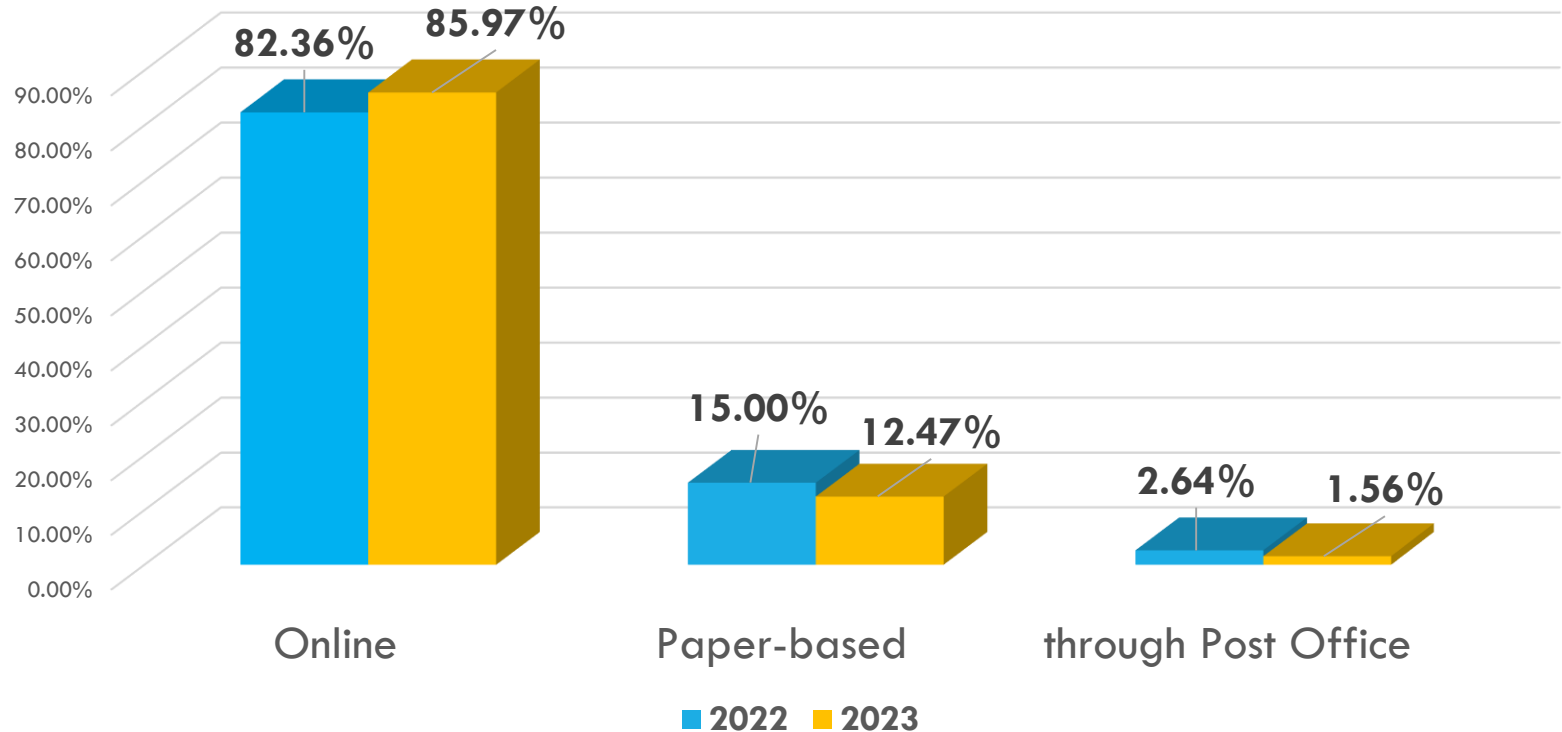
SOLUTIONS

- **Introducing VssID mobile app to increase accessibility of VSS Customers**

- **Monitor and lookup:**
  - SI, HI, UI participation history;
  - e-HI card and HI treatment history;
  - SI number;
  - Healthcare facilities information;
  - Online services for individuals;
- **Scan QR code from HI card or National ID card to automatically filling VSS forms;**
- **Synchronize and connect VssID account with VNeID account (national ID app).**

OUTCOMES

Business/individual's transaction with VSS

82.36% 85.97% 15.00% 12.47% 2.64% 1.56%

90.00%
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%

Online Paper-based through Post Office
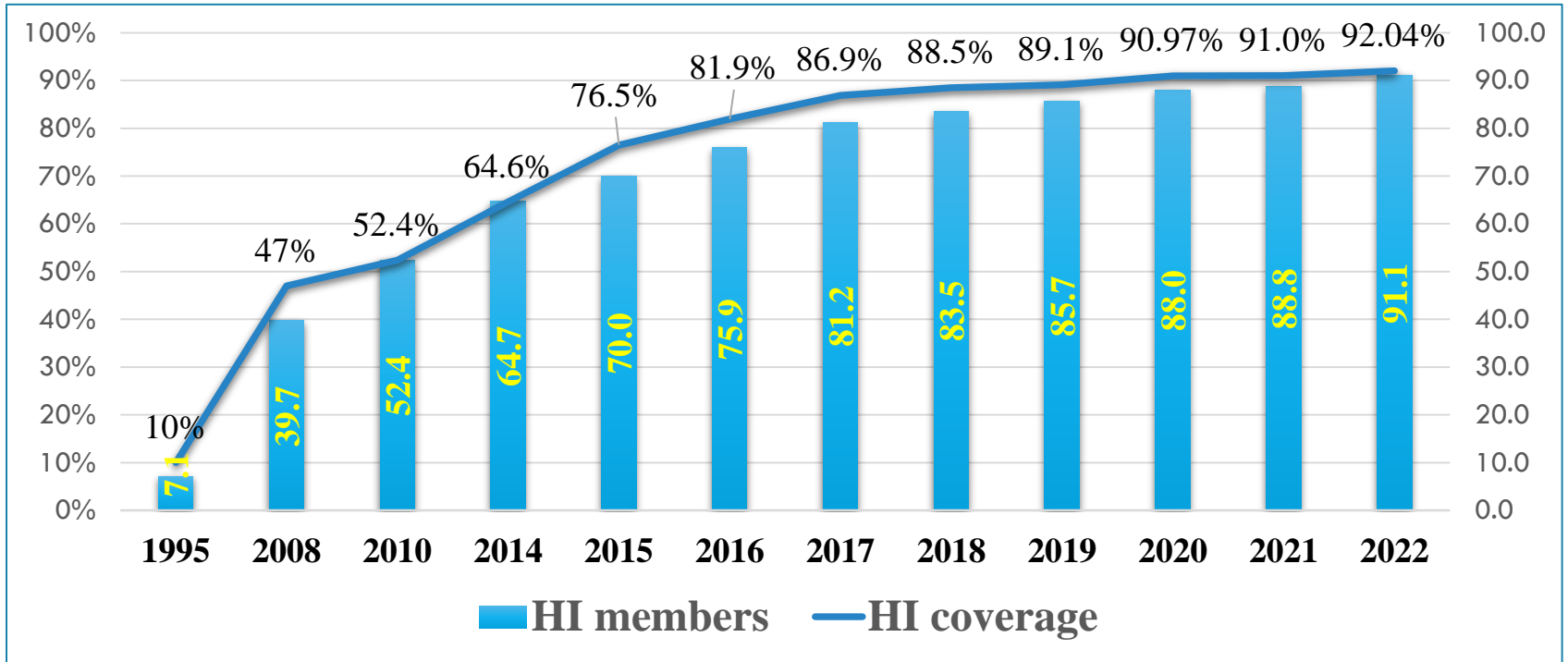
■ 2022 ■ 2023

SOLUTIONS

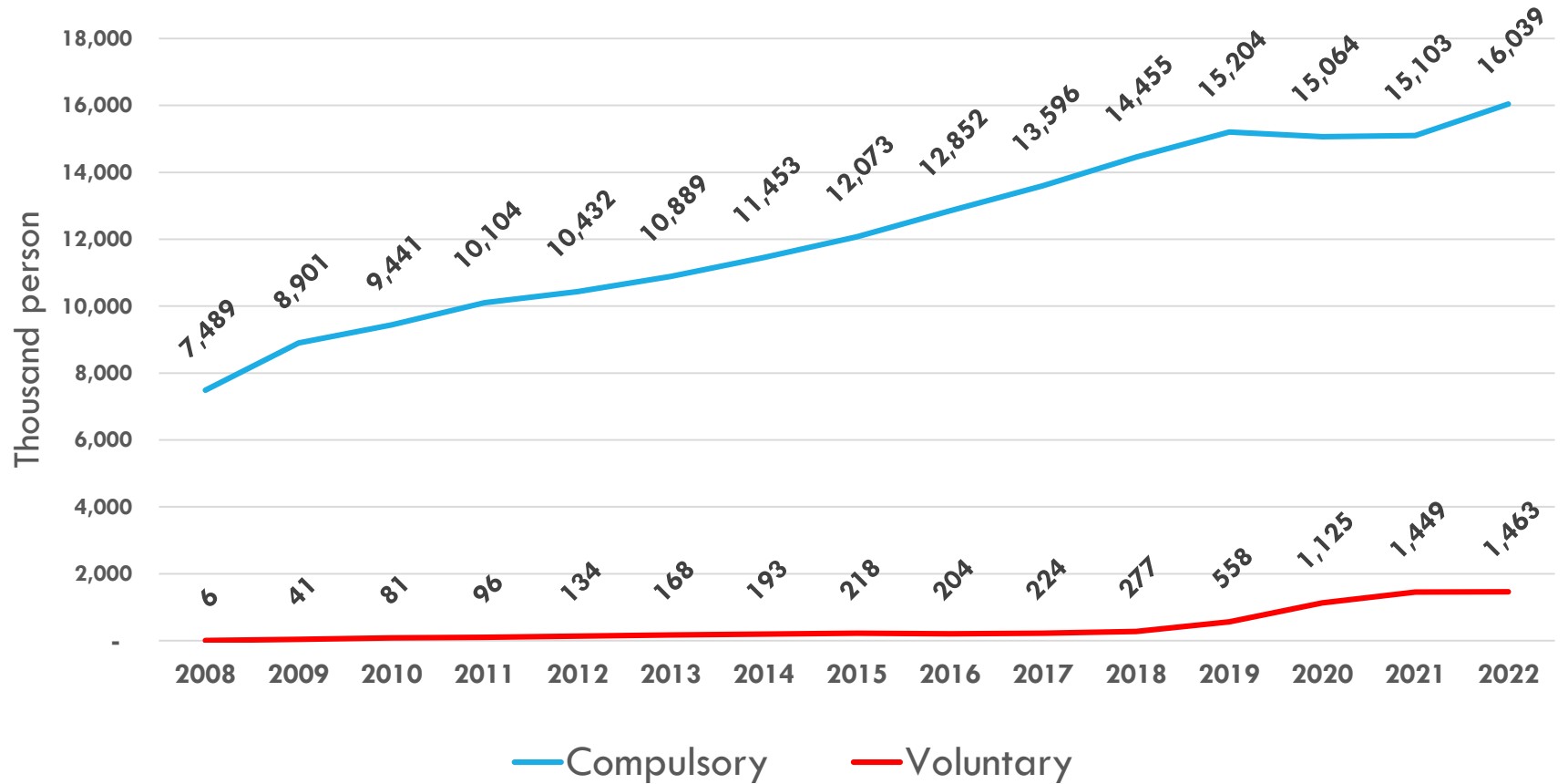- **Customers Care Center to support VSS customers**

- Additional support from VSS hotline to support its customers in on administrative procedures especially on online flatform.

HEALTH INSURANCE COVERAGE

Unit: million person

slide 14

SOCIAL INSURANCE COVERAGE

RECOMENDATION

- Making SHI coverage as one of key national and provincial indicators;

- Using Government supports for hard-to-cover groups

- Mobilizing supports from all stakeholders including the political system, socio-political organizations, enterprises and citizens

- Timely advising to change or supplement policies suitable with current situation.

- Continuing review business process for further improvement

- Investing on IT infrastructures

- Collaborating with Government/Agencies to develop national database on social security

- Applying modern IT, big data, AI in management

THANK YOU!