International Labour Organization

Improving China's Institutional Capacity towards Universal Social Protection Project
"提升中国社保经办服务能力，实现全民社会保障"项目

▶ **2nd Seminar on Social Security for Workers in Non-standard Forms of Employment**
"非标准就业人员参保"第二次研讨会

Social security administration for digital platform workers
数字平台从业人员社保经办管理

16 June 2021 2021年6月16日

ISSA Guidelines - Administrative Solutions for Coverage Extension   ISSA指南——关于社保扩面的经办管理方案

▶ Guideline 8 - Communication strategy to contact and build trust with groups difficult to cover

指南8—与难覆盖群体建立联系与信任的沟通策略

▶ Guideline 9 - Establishing an identification system   指南9—建立识别系统

▶ Guideline 10 - Simplifying information requirements for registration   指南10—简化登记信息要求

▶ Guideline 14. Adopting appropriate methods for and frequency of contribution payments

指南14—采取方法恰当且频度合适的缴费支付

▶ Guideline 15. Collaborating with other organizations for contributions and compliance

指南15—与其他组织合作办理缴费和（缴费）遵从

▶ Guideline 19. Making optimal use of electronic payment and e-services

指南19—充分利用电子支付和电子服务

▶ Guideline 20. Maintaining an adequate network for personally delivered/virtual services

指南20——为开展个人服务/虚拟服务提供充足可靠的网络

▶ Guideline 21. Improving coordination and the portability of social security rights and benefits

指南21—增进协作，提高社保权利和待遇的可携性

The Crossroads Bank for Social Security - Belgium
比利时社会保障十字路口银行

- a network between all 3,000 social sector actors with a secure connection to the internet
  3,000名社会部门参与者全部实现网络互联，提供互联网连通保障

- a unique identification key for every citizen, for every company, for every establishment of a company
  为每名公民、每家公司及公司场所配备专门的识别秘钥

- division of tasks between the actors on collection, validation, storage and management of information
  对参与者进行信息收集、核实、储存和管理的任务分工

- 220 electronic services for information exchange amongst actors in the social sector
  为社会部门参与者提供220项用于信息交换的电子服务

- nearly all direct or indirect paper-based information exchange between actors in the social sector has ended
  社会部门参与者已停用几乎所有直接或间接依靠纸质材料的信息交换

- automatic granting of benefits based on electronic information exchange between actors
  根据参与者之间的电子信息交换自动发放待遇

- 21 electronic services via an integrated portal 通过统一门户提供21项电子服务

Advancing social justice, promoting decent work

▶ ilo.org

The Crossroads Bank for Social Security - Belgium
比利时社会保障十字路口银行

- more than 50 electronic services for employers 50 social security declaration forms for employers abolished

  为雇员提供超50项电子服务，废除50份雇员社保申报表

- immediate declaration of recruitment and discharge, quarterly declaration of salary and working time (only electronically), occurrence of a social risk (electronically or on paper)

  即时提供招聘与解雇声明，按季提供工资与工作时间声明（仅电子版）、社会风险发生声明（电子版或纸质）

- information about the social security system with a page for each citizen, company and professional

  为每名公民、公司及专业人士提供一个页面的社保制度信息

- an integrated multimodal contact centre supported by a customer relationship management tool

  设立了由一种客户关系管理工具支持的多模式集成联络中心

- a data warehouse with statistical information on the labour market and all branches of social security

  一种包含关于劳动力市场和所有社保险种的统计数据信息的数据仓库

International Labour Organization

PEMSEKO, Malaysia uses Social Protection Agents
马来西亚使用社保代理处

Industry apex institutions such as regulators or workers associations are identified as Social Protection agents to promote the self-employed social security scheme.

马来西亚将监管机构或工人协会等行业领先机构作为社保代理处，从而促进自雇人员社会保障计划。

With each registration, the corporate agents can earn 5% of the contribution as an incentive to continue extending coverage.

每完成一次参保登记，公司代理可从中获得5%的缴费奖励，以此继续推动扩大覆盖面

PERKESO

SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

BACKGROUND

The Self-Employment Social Security Scheme was introduced to provide protection for individuals who are self-employed under the provisions of the Self-Employment Social Security Act 2017.

In the beginning, this scheme is compulsory for the self-employed in the **Passenger Transportation Sector** which are taxi, e-hailing and bus drivers under the provisions of the Self-Employment Social Security Act 2017, which took effect on 1 June 2017.

Effective from 1 January 2020, the scheme is extended to 19 other sectors as follows:

- Good and Food Transport
- Agriculture
- Livestock
- Forestry
- Fisheries
- Food
- Manufacturing
- Construction
- Hawkers
- Accommodation Premises
- Online Business
- Information Technology
- Data processing
- Agents
- Professional Services
- Support Services
- Household Services
- Arts
- Beauty and Healthcare

The coverage for self-employed individual contributing to the scheme starts from the date and time the contribution is paid and recognised on the contribution payment receipt.

PROTECTION OF SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

This Scheme provides protection for self-employed insured persons against self-employment injury including occupational diseases and accidents during work-related activities.

"Self-employment injury" means personal injury to self-employed insured person caused by an accident or an occupational disease arising out of and in the course of his or her self-employment activity including while travelling for the purpose of his or her self-employment activity.

Occupational disease is a disease caused by or arising out of any occupation specified in the Fifth Schedule of the Employees' Social Security Act 1969.

This Scheme provides cash benefits to the self-employed and their beneficiaries besides providing medical care, physical rehabilitation and vocational training.

ELIGIBILITY

- Malaysian citizen / permanent resident without age limit
- Individuals who work for themselves to earn a living

DOCUMENTS NEEDED

- Photocopy of Identity Card (IC)
- Copy of PSV Card / E-hailing Profile / Permit / Licence / Certificate or Letter of Confirmation from the relevant association or agency subject to the type of sector.
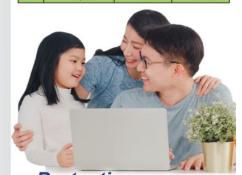
PAYMENT OF CONTRIBUTION

- Contribution can be paid on a monthly or yearly basis
- Cash payment can be made at all SOCSO offices
- Online payment can be made via **https://matrix.perkeso.gov.my** (on-screen instructions are available by clicking the 'Help' button)

SCHEDULE OF CONTRIBUTION

The contribution is based on options of insurable earnings:

Plan	Selected Insured Monthly Earnings	Contribution Payment Per Month	Contribution Payment Per Year
1	RM1,050	RM13.10	RM157.20
2	RM1,550	RM19.40	RM232.80
3	RM2,950	RM36.90	RM442.80
4	RM3,950	RM49.40	RM592.80

Protecting you and your family...

For more information, please visit or contact us online
www.perkeso.gov.my | 1 300 22 8000
https://matrix.perkeso.gov.my

Collaboration with private providers in services extension 2
South Korea Insurance Business Agency services
与私营保险机构合作，扩大服务范围 2 —— 韩国保险业务代理服务

▸ **An organisation authorised by COMWELL to perform certain administrative acts. A certified public labour attorney and a tax accountant are allowed to perform the role of Insurance Business Agencies (IBAs)**

由COMWELL授权的一所机构负责特定的经办业务，一名获得认证的公共劳工律师和一名税务会计师承担保险业务代理人（IBAs）的角色

The scope of business IBAs: 保险业务代理人的业务范围包括：

A report on the registration, termination and change of insurance relationships　关于参保登记、保险关系终止与变更的报告

A report on the insured income and premium　关于保险收入和保费的报告

A report on employment information 就业信息报告

Business concerning the management of eligibility for insured workers　有关参保工人申请资格管理的业务

A report on employment information 就业信息报告

Any other business concerning insurance that business owners must report to a local labour office or COMWEL

任何其他涉及企业主必须向当地劳工办事处或COMWEL报告的保险业务

There are as many as 5,000 IBAs nationwide and in particular, they provide the services above to a business with less than 30 workers for free.

韩国全国共有 5000名保险业务代理人，他们尤其为不足30人的企业免费提供上述服务。

▸ ilo.org

Private sector administration of fund.
私营部门基金管理

MEDIUM

Risks 风险

Manage administrators' expectations to cross sell other products without harming clients
达到经办人员交叉销售其他产品的预期，同时不对客户造成利益损伤

Individual data privacy and protection 个人数据隐私与保护

Disruptions in service delivery due to not accumulating experience, professionalism and institutional memory with changing providers
由于服务商不断变更，经验积累、专业素养及机构存储信息都欠缺，服务交付因此中断。

How can this affect peoples' trust and reputation for them to contribute
这将如何影响人们对缴费的信任和个人信誉?

How to ensure continued reach out to most vulnerable (problems of cream skimming appear where commercial entities do not want those clients who induce too many costs).
如何确保最弱势群体持续参保（当商业保险机构想要舍弃投入成本过高的客户时就会引发吸脂效应的问题）?

Problems of local monopolies, lack of competition because not many suppliers may bid
参加竞标的供应商过少导致地方垄断，缺乏竞争

Contracting must be based on elements of trust and quality not only price.
合同签订必须基于对价格、信托和质量三项要素的考虑

.org

New developments…最新发展成果

- **Kochi Open Mobility Network** - World's first open mobility network, led by the people of Kochi – 900+ taxi drivers, 50+ pioneers, 5+government agencies all on 1 open network using beckn protocol to serve 3 million citizens in Kochi - openkochi.net

- **高知开放式交通网络**. 由印度高知市民众引领的全球首个开放式交通网络（openkochi.net）——900余名出租车司机、50余名开创者和大于5个政府代理机构处于同一开放式网络，依据bebckn协定为300万名高知公民提供服务。

- **Open Network for Home and Microenterprises** in Kerala to enable online discovery and visibility of Household and Micro Enterprises and their services, to transact with them, help their delivery partners, viewing of catalog, orders, payment receipts, tracking and confirming deliveries

- 喀拉拉邦**针对家庭作坊和微型企业的开放式网络**。此开放式网络实现对家庭作坊和微型企业以及其服务的线上发现和可见性，同时利用该网络与其进行交易，帮助他们整合交付合作伙伴，查看产品目录、订单、支付收据，追踪并确认交付结果。

New developments… 最新发展成果…

▶ Beckn Foundation is an independent Not-for-Profit Foundation from India, it designs open specifications as digital public good (ALL specifications done by foundation are under open source license) to promote open, interoperable, Inclusive marketplaces - beckn.org

▶ Beckn基金会是印度的一家独立运营的非营利性基金会。Beckn将所设计的开放式技术规范作为数字公共产品（基金会制定的所有技术规范均获得开源许可），从而推动建立开放、互通、包容的市场。（详见beckn.org）

▶ Some call these solutions POEMs – Public Official E-Markets (modernmarketsforall.com)

▶ 部分人士将这些管理办法称为POEMs——政府官方电子市场（modern markets for all.com）

▶ If they include solutions for social insurance collection and coverage they might take us some steps further…如果他们将这些办法用于社保征收及覆盖，或许我们可以进行更深入的探索…

Thank You! 感谢您的收看！

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▶ **ilo.org**