





Navigating The Future of Social Security

Integration, Innovation and Inclusion

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Presentation Outline

1

Addressing Coverage Gaps: Integration for Inclusivity

2

Innovating Health and Long-Term Care Systems for Sustainable Protection

3

Technological Transition: Leveraging ICT for Enhanced Service Delivery

4

Responding to High Public Expectations through Inclusive Policy

5

Embracing Portability of Benefits of Our Workers Cross Borders

6

Ensuring Resilience through a Comprehensive and Adaptable Framework

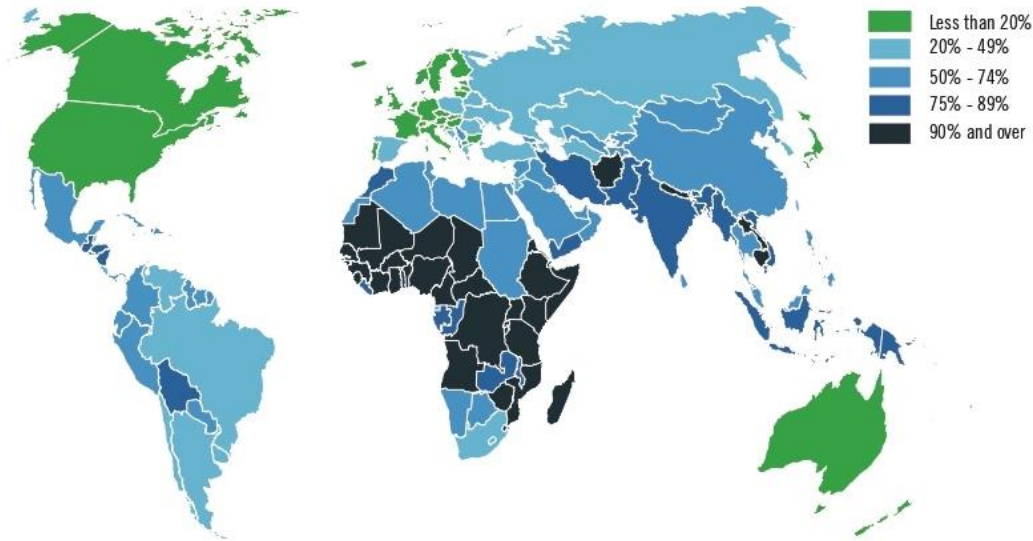
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Focus on Digital Transformation while Bridging the Connectivity Divide

ADDRESSING COVERAGE GAPS

Integration for Inclusivity

ILO estimates ASEAN to have 244 million informal workers, 80% of the region's workforce



Share of informal employment in total employment (percentages, 2016)

Millions left without a safety net, vulnerable to life's most basic risks



61% of the global workforce operates in the informal sector with limited or no access to social security.

Women and Men in the Informal Economy Report, 2018



<20% of informal workers have any form of social protection

Breaking the Vicious Circles of Informal Employment and Low-Paying Work Report, 2024

ADDRESSING COVERAGE GAPS

Integration for Inclusivity



Self-Employment Social Security Scheme
PERKESO



Voluntary Social Security Scheme
BPJS Ketenagakerjaan



AlkanSSSyA Programme
Social Security System

Coverage

Offers medical coverage, temporary and permanent disablement benefits, dependents' benefits, and funeral benefits, **mirroring formal sector protections**

Provides coverage for **work accidents, death benefits, old-age savings and pension plans**

Provides **micro-savings contributions** for access to social security benefits, including pensions, disability, death, and sickness benefits, available with affordable daily contributions

Unique Features

Broad coverage for gig economy workers; **tailored for specific self-employed categories**

Flexible contribution options **tailored to income levels**, designed for workers without regular income to encourage participation

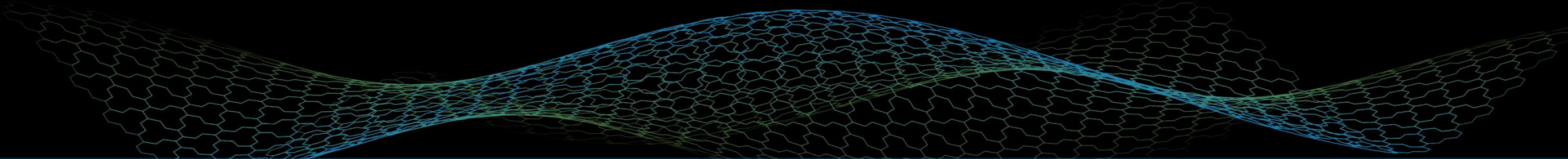
Uses local **“piggy bank” collection system** (alkansya boxes) in communities; accessible for low-income workers with minimal savings capacity

Requirements for Enrolment

Must register with PERKESO and select appropriate coverage plan based on their job category

Must register with BPJS Ketenagakerjaan and select a contribution plan based on income level

Workers must join a registered AlkanSSSyA group, such as a cooperative or association, to facilitate contributions

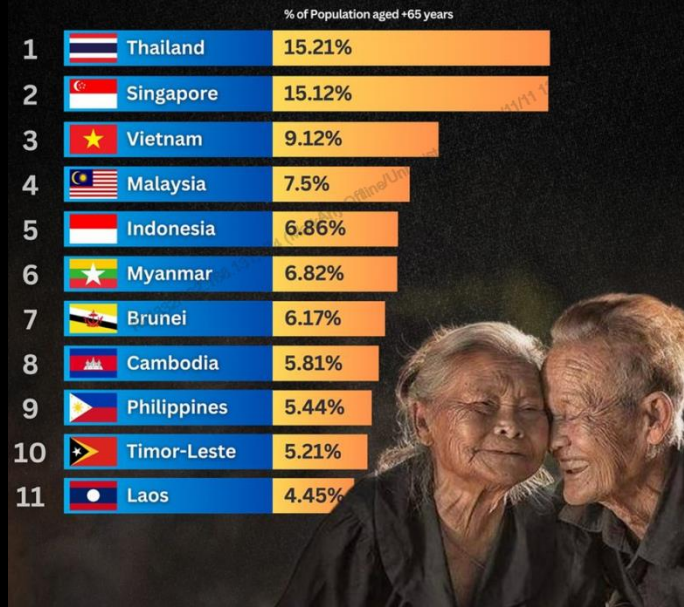


INNOVATING HEALTH AND LONG-TERM CARE SYSTEMS FOR SUSTAINABLE PROTECTION

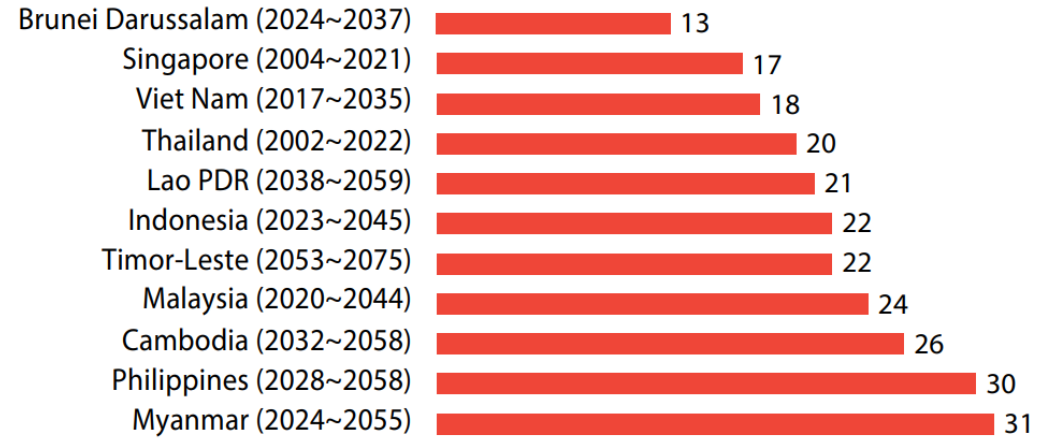
Rapidly Ageing Asia-Pacific Region

The Oldest Population in Southeast Asia, 2022

Southeast Asian countries with the highest percentage of population aged over 65



Number of Years Required for the percentage of the population aged 65 years or older to rise from 7% to 14%



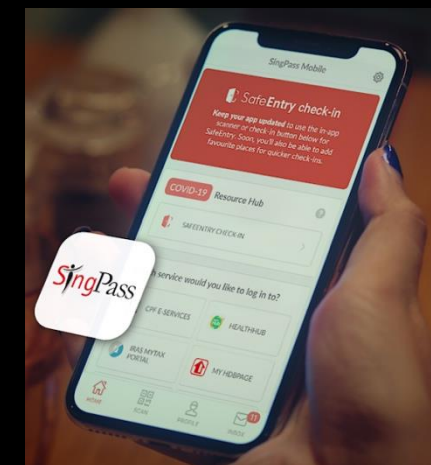
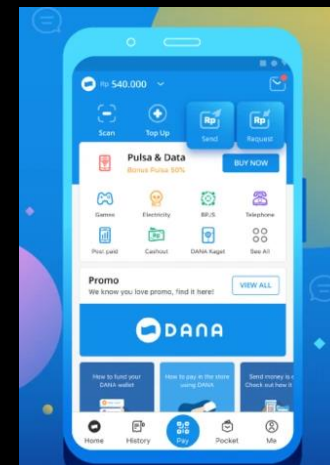
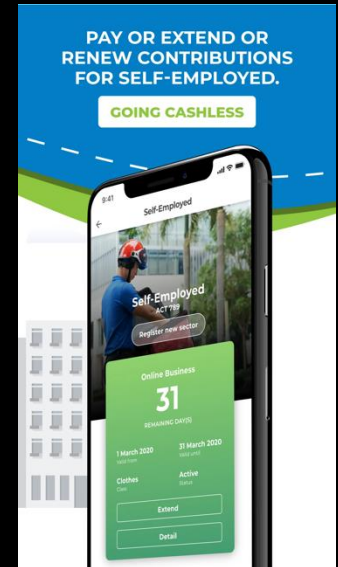
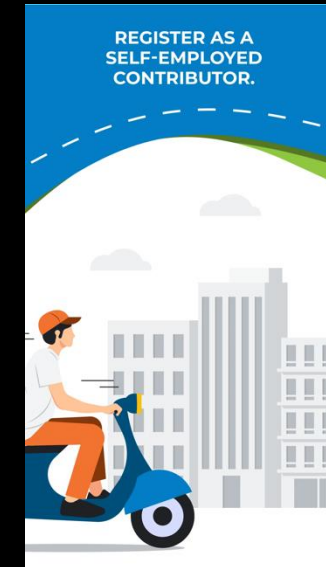
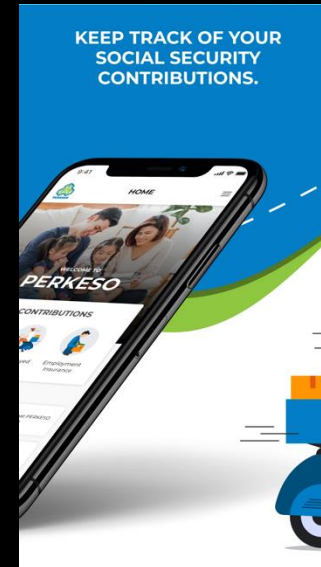
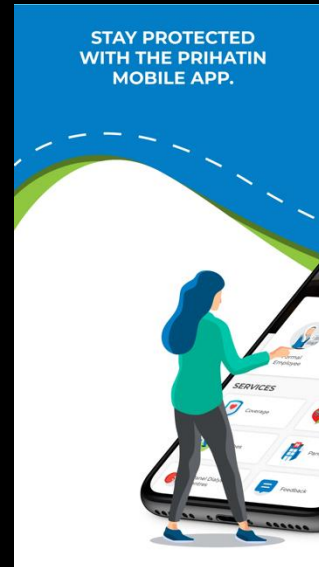
Asia-Pacific Report on Population Ageing 2022

TECHNOLOGICAL TRANSITION: LEVERAGING ICT FOR ENHANCED SERVICE DELIVERY

Key to building seamless, efficient and inclusive social security for millions

SEA's digital economy was valued at \$200 billion in 2020, projected to reach **\$1 trillion by 2030**

How SEA can become a trillion dollar digital economy
 2023 World Economic Forum
 tms-consulting.co.id



RESPONDING TO HIGH PUBLIC EXPECTATIONS THROUGH INCLUSIVE POLICY

Social Security Systems as an enabler of financial security, independence and peace of mind



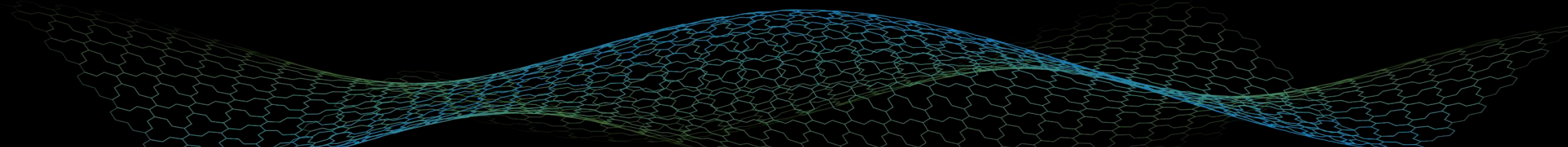
Employees Provident Fund



Central Provident Fund



AlkanSSSyA



EMBRACING PORTABILITY OF BENEFITS AS OUR WORKERS CROSS BORDERS

Create a regional framework that makes social security portable for every Southeast Asian worker

Workers are crossing borders to pursue better opportunities



Need to improve portability of social security

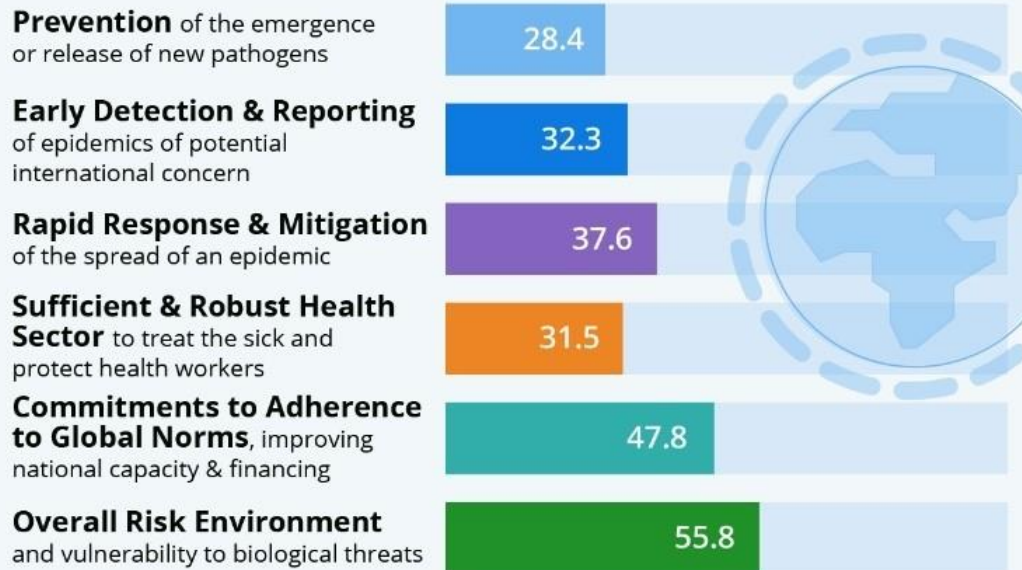


ENSURING RESILIENCE THROUGH A COMPREHENSIVE AND ADAPTABLE FRAMEWORK

Create a regional framework that makes social security portable for every Southeast Asian worker

The World Is Ill-Prepared to Prevent Another Pandemic

Global average score in the 2021 Global Health Security Index, by category (maximum score = 100)



Source: 2021 Global Health Security Index



PROGRAM KELUARGA HARAPAN
Meraih Keluarga Sejahtera



Prihatin
Pakej Rangsangan Ekonomi Prihatin Rakyat

WAGE SUBSIDY PROGRAMME
PROGRAM SUBSIDI UPAH

APPLICATION STARTS 1 APRIL 2020

FOCUSING ON DIGITAL TRANSFORMATION WHILE BRIDGING THE CONNECTIVITY DIVIDE

3 billion people still lack internet access



Household income (MYR)

2,105  9,073

Source: Khazanah Research
Institute, The State of
Households 2018





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THANK YOU

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