

Social Security Coverage of Self-Employed in the Philippines

CARLO C. VILLACORTA, Concurrent Acting Head for Account Management Group Social Security System (SSS, <u>www.sss.gov.ph</u>), Philippines

> Social security for the self-employed and platform workers Kuala Lumpur, Malaysia, 27 – 28 August 2024 | ISSA Technical Seminar

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Representative Background



CARLO C. VILLACORTA

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Education:

- 1996: AB Management Economics
- 2001: Master of Business Administration
- 2002: Master of Science Social Protection Financing

Work experience (all at SSS):

- 1997-2003: Corporate Planning Dept
- 2003-2007: Actuarial Dept
- 2007-2019: Capital Markets Grp
- 2021-2024: Cooperatives and Informal Sector Dept
- 2023-2024: Public Affairs and Special Events Div
- 2019-present: Professional Sector Dept
- 2024-present: Account Management Group slide 2



Country Background



PHILIPPINES

Population of 113.9 million Filipinos

- 11.0-M (9.7%) are senior citizens (age 60 and over)
 - 2.3-M are SSS pensioners
 - 0.4-M are GSIS pensioners (civil servants pension)
 - 8.3-M not receiving SSS/GSIS pension



Country Background

PHILIPPINES

June 2023 ^f , January 2024 ^p , February 2024 ^p , March 2024 ^p , April 2024 ^p	, May 2024 ^p , and J	lune 2024 ^p		
(In Percent)				
		June 2	2024 ^p	
Sector/Occupation/Class of Worker		Standard	90% Confidence Interval)	
	Estimate	Error	Lower Limit	Upper Limit
MPLOYED PERSONS	50,278	1,035	48,575	51,98
Number (in thousands)				
CLASS OF WORKER	100.0			
Wage and salary workers	63.8	0.8	62.5	65.
Worked for private household	4.2	0.2	3.9	4.
Worked for private establishment	51.4	0.8	50.0	52.
Worked for government or government corporation	8.0	0.4	7.4	8.
Worked with pay in own family-operated farm or business	0.2	0.1	0.1	0.
Self-employed without any paid employee	27.0	0.6	26.0	28.
Employer in own family-operated farm or business	1.7	0.2	1.5	2.
Worked without pay in own family-operated farm or business (Unpaid family worker)	7.5	0.4	6.8	8.

18.2-M are self-employed

- 13.6-M self-employed w/o paid employee
- 0.9-M own family-operated farm/business
- 3.8-M unpaid family worker

Source: Philippine Statistics Authority, Labor Force Survey



SOCIAL SECURITY SYSTEM (SSS, www.sss.gov.ph)

 To extend social security protection to Filipino workers, local or overseas, & their beneficiaries.

Established 1 September 1957

 Current Charter – Republic Act 11199 or the Social Security Act of 2018



SOCIAL SECURITY SYSTEM (SSS, www.sss.gov.ph)

Sec. 9-A. Compulsory Coverage of the Self-Employed

- (a) All self-employed professionals;
- (b) Partners and single proprietors of businesses;
- (c) Actors and actresses, directors, scriptwriters...;
- (d) Professional athletes, coaches, trainers...; and
- (e) Individual farmers and fishermen.





SOCIAL SECURITY SYSTEM (SSS, www.sss.gov.ph) **EMPLOYERS & MEMBERS** (As of June 2024) ACTIVE EMPLOYERS 952,683 COVERED MEMBERS I 31,587,548 Employed (EE) Self - Employed (SE) 3,417,193 5,639,827 Voluntary (VM) Overseas Filipino Workers (OFW) 1,421,564 Total (EE+SE+VM+OFW) 42,066,132

*/ Registered establishments that are operational, and household employers

If Members who are eligible for at least one (1) benefit and without final claim yet

slide 7



SOCIAL SECURITY SYSTEM (SSS, www.sss.gov.ph)

LOCAL & FOREIGN OFFICES (As of June 2024)

LOCAL				
Group	BO	SO	RO	Total
NCR	45	11	1	57
Luzon	65	41	27	133
Visayas	28	20	*	48
Mindanao	28	15	5	48
BOS Total	166	87	33	286
DMW (POEA)	1	-	-	1
Grand Total	167	87	33	287

BO - Branch Office; SO - Service Office; RO - Representative Office



FOREIGN

Middle East and Europe (15):

Abu Dhabi, Al Khobar, Bahrain, Dubai, Jeddah, Jordan, Kuwait, London, Madrid, Milan, Qatar, Oman, Riyadh, Rome And Tel Aviv

Asia, Americas, and Pacific (13):

Brunei, Calgary, Hong Kong, Kaohsiung, Los Angeles, Macau, Malaysia, New York, San Francisco, Singapore, Taipei, Toronto and Vancouver

TOTAL

28



SOCIAL SECURITY SYSTEM (SSS, www.sss.gov.ph)

WORKFORCE

(As of June 2024)

REGULAR EMPLOYEES

Support Units Branch Operations Sector Total 2,092 4,297 **6,389**



SSS Benefits and Loan Privileges

					\sim
lity Death	Funeral	Sickness	Maternity	Salary Loan	Pension Loan
th a month	\$378 one-time \$526 one-time	\$166 one-time \$190 one-time	\$711 one-time	\$469 one-time	\$824 one-time
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Note: Monthly contributions to SSS by self-employed (currently):

- Minimum: \$10
- Maximum: \$74



MySSS Pension Booster (Mandatory and Voluntary Provident Fund Programs)

MANDATORY

- Those without final claim yet
- Those who are paying SSS contributions above the P20,000 Monthly Salary Credit





VOLUNTARY

For any SSS member without final claim yet and wants to have a provident fund

 Minimum of P500 every payment



SSS PROGRAMS FOR SELF-EMPLOYED

- 1. Contribution Subsidy Provider Program
- 2. Flexible Payment Schedule for Self-Employed in Informal Economy
- **3.** Partnership Arrangements
- 4. Online Platforms
- 5. Coverage drives / outreach / information, educational campaign
- 6. Branch network



- Nov 2022 implementation
- Partnership arrangement with Contribution Subsidy Providers
 - Government entity
 - Non-government entity
 - Individuals



- To extend social security coverage to as many as possible
 - Self-Employed, especially those in the informal sector
 - Land-Based Overseas Filipino Workers
 - Voluntary Members
- Minimum period of subsidy: 6 months



January to December 2023:

- 21 Contribution Subsidy Providers
- 443 Contribution Subsidy Recipients
- P1,866,840 amount of full subsidies paid (USD 32,752)













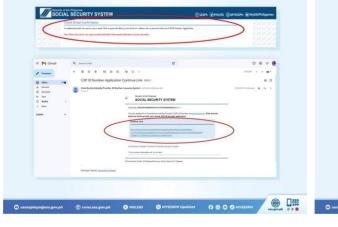
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Choose the appropriate option, input the necessary details, then

Check your registered email for a confirmation message from SSS then click the provided CSP ID Number Application Continue Link.

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Review the CSP data and read the ONLINE CERTIFICATION WITH UNDERTAKING. Afterwards, tick the box to signify agreement to SSS policies, then click GENERATE CSP NUMBER.

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SSS PROGRAMS FOR SELF-EMPLOYED Flexible Payment Schedule for Self-Employed in Informal Economy

- Oct 2022 implementation (SSS Circular No. 2022-028)
- Farmers: Four (4) or five (5) non-harvest months in a year
- Fishermen: Four (4) non-harvest months in a year (open seas)



SSS PROGRAMS FOR SELF-EMPLOYED Flexible Payment Schedule for Self-Employed in Informal Economy

- Contributions for any of last twelve (12) months may be paid in current month
 - To give farmers/fishermen all opportunities to pay social security contributions for all months in every year
 - Expanded to other self-employed in informal economy



SSS PROGRAMS FOR SELF-EMPLOYED Flexible Payment Schedule for Self-Employed in Informal Economy

- Self-employed in informal economy (initial determination)
 - Stall and market salespersons
 - Street food salespersons
 - Skilled agricultural, forestry, and fishery workers
 - Craft and related trades workers
 - Plant and machine operators and assemblers
 - Elementary occupations



- Govt entities, Informal Sector groups, Cooperatives, Associations
- May be for:
 - Information dissemination; and/or
 - Social security registration; and/or
 - Social security contributions remittance



- As of end-2023:
 - 3,018 government entity partners
 - 425,059 members registered
 - 167,701 members paying regularly
 - USD 15 ave contribution/member/month



- As of end-2023:
 - 955 informal sector group partners
 - 50,022 members registered
 - 16,019 members paying regularly
 - USD 15 ave contribution/member/month



- As of end-2023:
 - 82 cooperatives / organized groups
 - 473,702 members registered
 - 8,686 members paying regularly
 - USD 18ave contribution/member/month



- As of end-2023:
 - 22 professional associations
 - 1,373 members registered
 - 924 members paying regularly
 - USD 32 ave contribution/member/month



- Strategic partnerships also:
 - Department of the Interior and Local Government
 - Cooperative Development Authority
 - Land Bank of the Philippines
 - Philippine Councilors' League
 - Vice Mayors' League of the Philippines







SSS member's online account with SSS (My.SSS)

SOCIAL SECURITY SYSTEM	SSPh @PHLSSS @MYSSSPH @MySSSPhilippines	
DELA CRUZ, JEAN G SS Number 34-0123456-7		
	INQUIRY E-SERVICES PAYMENT REFERENCE	PBN - LOANS LOGOUT
MEMBER INFO	INQUIRY	►-SERVICES
Member Details	Benefits	Disbursement Modules
Update Contact Info	Contributions	Loans
Change Password	Eligibility	Benefits
Update Security Questions	Loans Info	Membership Records
Employment History	RTC/CPO Reference Number Inquiry	PESO Fund
Appointment System	Sickness/Maternity	
UMID/SSS ID Details		Flexi Fund

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SSS member's online account with SSS (My.SSS)

MY.SSS REGISTRATION (As of June 2024)

 Members and Pensioners
 19,313,084

 Employers
 745,634

 Coverage and Collection Partners
 3,406

 Total
 20,062,124



SSS Mobile App







SSS Mobile App

MOBILE APP DOWNLOADS (As of June 2024)

Huawei App Gallery Google Play Store App Store Total 21,787,271 17,010,240 3,808,590 42,606,101



Payment Channels

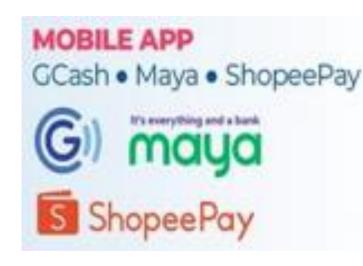
PARTNER BANK'S WEBSITE AND MOBILE APP Robinsons Bank Corporation (RBC) • Security Bank Corporation (SBC) - SBOL • Union Bank of the Philippines (UBP)







Payment Channels







Social Media Accounts



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SSS PROGRAMS FOR SELF-EMPLOYED Coverage drives / outreach / information, educational campaign

- Reaching out to outfits engaging self-employed workers
 - Including digital platform providers (gig economy)
- Responding to requests for SSS coverage / orientation activities
- Radio, tv, print corporate communications



SSS PROGRAMS FOR SELF-EMPLOYED Coverage drives / outreach / information, educational campaign





SSS PROGRAMS FOR SELF-EMPLOYED Branch Network

Electronic Center in every SSS Branch







SSS PROGRAMS FOR SELF-EMPLOYED Branch Network

SSS e-Wheels for remote branch coverage drives





SSS PROGRAMS FOR SELF-EMPLOYED

Basically,

- 1. Finding self-employed workers
- 2. Reaching out to self-employed thru platform providers, organizations, regulators
- 3. Establishing relations with self-employed workers
- 4. Continuous enhancements of SSS programs





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