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MINISTRY OF HUMAN RESOURCES



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Social Security Coverage For The Self-Employed and Good Practices of the Social Security Office Thailand

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Social security for the self-employed and platform workers

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Social Security protection for self-employed and platform workers in Thailand

Self-employed and platform workers in Thailand are considered informal workers who operate without formal employment contracts or guaranteed compensation.

Thailand provides social security protection to informal workers through Section 40 of the Social Security Act, administered by the Social Security Office. The aim is to offer social protection and security to informal workers, enhancing their quality of life.



Option 1

contribution 70 Baht/Month



Option 2

contribution 100 Baht/Month



Option 3 contribution 300
Baht/Month

■ section 40 can choose from 3 coverage options

Option 1

contribution 70 Baht/Month



Option 2

contribution 100 Baht/Month



Option 3

contribution 300 Baht/Month



- Injury or sickness
(loss of income compensation)
- Invalidity
- Death

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- Child allowance

Voluntary insured persons (Section 40) : Contributions & Benefits

Types of Benefits		Contributions Condition	Benefits		
			Option 1 (70 bht)	Option 2 (100 bht)	Option 3 (300 bht)
1. Sickness	Cash benefit	3 mths of contribution within 4 mths	IP 300 Bht/day OP 200 Bht/day for 30 days/year		IP 300 Bht/day OP 200 Bht/day for 90 days/yr
	Medical care	UNIVERSAL COVERAGE by the NHSO			
2. Invalidity		6 mths of contribution within 10 mths	500-1,000 Bht/mth for 15 years		500 -1,000 Baht/mth for life
3. Death		6 mths of contribution within 12 mths	Funeral grant 25,000 Bht (+ 8,000 bht allowance)		50,000 BHT
4. Old Age	Pension	NATIONAL SAVING FUNDS, Ministry of Finance			
	Lump Sum	≤180 mths of contributions (+ additional savings up to 1,000 Bht/mth)	-	Contributions + Gov't Subsidy + Investment Profits	
5. Child Allowance		24 mths of contribution within 36 mths	-	-	200 BHT/mth 0-6 years old (2 children at a time)



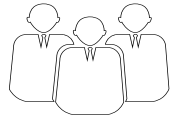
This protection under Section 40 of the social security system is voluntary.

As of June 2024, the Social Security Office coverage insured persons under section 40 is 10,995,854

Eligible applicants



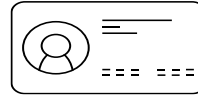
Voluntary Insured person (Section 40)



Having Thai nationality or



Eligible age is between 15-65 years old



Holding a non-Thai identification card of which the first digit is 0 or 6 or 7.



A person with physical disability who is aware of their rights.



Not a government officials

Our measures to encourage informal workers to apply into Section 40

Our measures

Various benefits:

The SSO provides various of benefits for section 40 including Injury or sickness, Invalidity, Death, Old age, Child allowance

Advantages of benefits

Flexibility in contribution payments:

section 40 can choose from 3 contribution options: 70 baht, 100 baht, or 300 baht per month, depending on their financial capacity

■ Advantages of benefits



Injury or sickness

section 40 can receive treatment at healthcare under the Universal Health Coverage scheme by the (NHSO) and also receive loss of income compensation during hospitalization from the SSO.



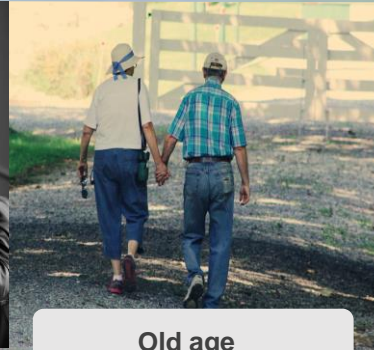
Invalidity

If they are invalidity, they will receive compensation to help with care and alleviate financial burdens. However, the coverage conditions depend on the duration of contributions.



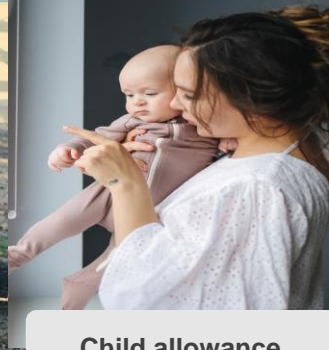
Death

In case of the insured person's death, the family will receive financial assistance for funeral expenses and livelihood support, with a maximum amount of 50,000 baht.



Old age

a lump sum with higher interest than standard bank deposits. Contributions for 180 months or more will also receive an additional 10,000 baht, they can save up to 1,000 baht per month. (options 2 and 3).



Child allowance

reduces financial burden, improves quality of life, and eases the strain on families

The Challenges



Public Relations and Awareness Creation

Many informal workers may be unaware of the benefits and application process for Section 40.



Financial Burden

The contribution rate for Section 40 may not be very high, but for informal workers with unstable incomes, the requirement to make monthly contributions can be a burden, causing hesitation in applying.



Benefits:

Although benefits for insured persons under Section 40 have improved, some informal workers may still feel that they are not comprehensive or sufficient for their livelihood.

Good practices of the SSO in providing social security to informal workers.



Continuous development of benefits

The SSO continuously develops and adjusts benefits to provide social protection and security for informal workers, ensuring stability



Collaborations with informal worker networks are households, temples, schools, and factories

through LINE groups to raise awareness and publicize available services. The SSO and network members interact through a LINE application to respond to inquiries and manage services



Utilization of information technology

The SSO has created the SSO Plus+ app to provide a comprehensive platform for insured persons. This app allows users to handle registration, contribute payments, verify benefits, file compensation claims, and have online consultations. These digital advancements make it easier for informal workers to access SSO's information, services, and benefits.




Future Directions of the SSO for Providing Protection to Informal Workers




1

Legal Reforms and
Benefit Development

The SSO plans to
enhance the benefits for
insured persons under
Section 40 in various
aspects




Injury or sickness:
insured persons will
receive compensation
for income loss at 200
baht per visit (up to 3
times per year),
increased from the
previous rate of 50 baht.



Invalidity
coverage will be
extended to provide
lifelong invalidity
benefits for insured
persons under all 3
options

Child allowance
coverage will be
extended from the
current benefit
period until the child
reaches 6 years old
to 7 years old



Future Directions of the SSO for Providing Protection to Informal Workers

2

Develop Communication and Public Relations

Implement projects to promote and provide information about Section 40 and its benefits. Create incentives for informal workers to recognize the importance of securing their well-being and improving their quality of life for themselves and their families, both during work and in retirement.



Thank You