

## Expand Social Insurance Coverage, Aiming for Universal Social Insurance in Vietnam



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**ABSTRACT:** Expanding social insurance coverage, aiming for universal social insurance, is one of the important goals of the social insurance system in Vietnam and many developing countries in the world. This study uses a combination of document research methods and traditional statistical analysis methods; to synthesize, compare, and contrast to clarify the theoretical basis for expanding social insurance coverage and legal regulations, and the current status of social insurance coverage according to law and actual coverage in Vietnam. In the article, the authors propose some policy suggestions to expand social insurance coverage, propose synchronous implementation of measures to expand social insurance coverage according to law and expand actual social insurance coverage, including measures to promote the development of participants, limit the situation of employees leaving the social insurance system and enhance employee benefits.

**KEYWORDS:** social insurance, coverage, universal social insurance, Vietnam

### 1. INTRODUCTION

In Vietnam, the current social insurance policy includes both mandatory social insurance programs and voluntary social insurance programs. Expanding social insurance coverage is one of the important goals of social security policies in Vietnam as well as in many developing countries in the world. Resolution No. 28-NQ/TW issued on May 23, 2018, of the 7th Conference of the Central Executive Committee of the Communist Party of Vietnam term XII on social insurance policy reform, defines "Policy reform social insurance so that social insurance is truly a main pillar of the social security system, gradually and steadily expanding social insurance coverage, towards the goal of social insurance for all people. The expansion of social insurance coverage in Vietnam in recent times has achieved certain results, however, there are still nearly 28.42 million people who have not participated in social insurance, accounting for more than 60% of the workforce, in the age. By the end of 2022, Vietnam will have only 17.5 million people participating in social insurance (both compulsory and voluntary social insurance), reaching 38% of the labor force in this age group; About 3.3 million people receive monthly pensions and social insurance benefits in the form of social insurance (accounting for about 28% of people after retirement age). In reality, there are still many subjects who are eligible to participate in compulsory social insurance but have not yet joined the system. Although the number of people participating in voluntary social insurance has increased rapidly in recent years, it still accounts for a very small proportion of the informal labor sector. On the other hand, the situation of employees stopping participating in social insurance and withdrawing one-time social insurance has tended to increase in recent years, greatly affecting the implementation of the goals of social insurance policy. Therefore, synchronously implementing solutions to expand social insurance coverage both horizontally (expanding subjects participating in social insurance), and expanding vertical coverage (increasing the level of protection for participants) is necessary to gradually realize the goal of universal social insurance according to Resolution No. 28-NQ/TW, which is "strive to have about 45% of the workforce in the age group participate in social insurance" and "have about 55% of people after retirement age receive pensions and monthly social insurance and social pension" (period until 2025); "Strive to have about 60% of the workforce of working age participate in social insurance" and "about 60% of people after retirement age will receive the monthly pension and social insurance and social pension benefits" (Period until 2030). The article focuses on analyzing and clarifying the current situation of social insurance coverage under the law and the actual situation of social insurance coverage in Vietnam, from there, proposing several policy recommendations to expand social insurance coverage, guiding to universal social insurance in Vietnam.

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### **2. CONCEPTS**

#### **Social insurance**

Social insurance is usually funded by contributions from employees, employers and the state. This is a typical form of (social) redistribution: contributions do not depend on individual risk but on that individual's income/salary (risk sharing) (ILSSA & GIZ, 2011 ). In many countries around the world, social insurance is considered a fundamental pillar of social security policy, because social insurance has wide coverage and has a stable fund source, based on the mechanism of creating funds from contributions. of the participating parties. According to the Social Protection Floor (SPF) model of the International Labor Organization (ILO), social insurance includes a mandatory social insurance program and a voluntary social insurance program.

In Vietnam today, according to the provisions of Clause 1, Article 3 of the Law on Social Insurance No. 58/2014/QH13 issued on November 20, 2014, "Social insurance is a guarantee to replace or compensate part of income." of employees when they have reduced or lost income due to illness, maternity, work accidents, occupational diseases, reaching the end of working age or death, based on contributions to the social insurance fund. The concept of compulsory social insurance according to Clause 2, Article 3 of the Law on Social Insurance No. 58/2014/QH13 is as follows: "Compulsory social insurance is a type of social insurance organized by the State that employees and employers must join". The concept of voluntary social insurance according to Clause 3, Article 3 of Law on Social Insurance No. 58/2014/QH13 is as follows: "Voluntary social insurance is a type of social insurance organized by the State in which participants can choose the payment level and payment method appropriate to their income. Enter your and The State has a policy to support social insurance contributions so that participants can enjoy retirement and death benefits."

#### **Expand social insurance coverage**

From the ILO's perspective, coverage is a multidimensional concept, including three elements: scope, participation scale and benefit level (Long, G. T., and Thu, D. T. , 2020). Accordingly, the concept of social insurance coverage can be approached from two aspects. Firstly, legal coverage/statutory coverage: is a concept to determine the scope of protection, scale of participation and level of benefits according to the provisions of current law on social insurance). Second, effective social insurance coverage: is a concept that determines the scope of protection, scale of participation and level of welfare achieved by the social insurance system according to reality). Applied in this article, the concept of social insurance coverage is approached from two aspects: statutory social insurance coverage and effective social insurance coverage or actual social insurance coverage. There are two methods to expand social insurance coverage (i) expanding coverage horizontally, which is expanding the subjects participating in social insurance, and (ii) expanding coverage vertically, which is increased protection for participants (Schmitt, V., & De, L., 2013).

#### **Universal social insurance**

According to Tien, M. V. (2020), universal social insurance is understood in the sense that all people have the right to participate and enjoy social insurance when eligible, for example, only when working and reaching working age can they pay social insurance (mechanism, either mandatory or voluntary...). Visually understood, if a cross-sectional image is taken at one point in time, the entire population will include groups under working age, within working age and beyond working age. Only employees are participants in social insurance. Those who are beyond working age (previously participating in social insurance) are entitled to social insurance based on paying social insurance fees, and those under working age are entitled when they reach full working age. According to the time axis, all population groups under working age must reach working age (except those who die early) and leave working age (if they do not die during the working process). In general, the concept of "universal social insurance" first needs to be understood not as the whole population participating in social insurance, "universal social insurance" means that every person has the right and opportunity to access social insurance policy when entering working age; Everyone is entitled to a pension policy when they are old.

Vietnam is moving towards the goal of universal social insurance. Resolution No. 28-NQ/TW of the 7th Conference of the Central Committee of the Communist Party of Vietnam, term XII, on social insurance policy reform, issued on May 23, 2018, clearly stated "Implementing Synchronize reform contents to expand social insurance coverage, towards the goal of social insurance for all people. This goal is determined in Resolution No. 28-NQ/TW on "Reform of social insurance policy" dated May 23, 2018, of the Central Executive Committee of the Communist Party of Vietnam, Term XII, issued as "by 2025, strive to have about 45% of the working-age workforce participate in social insurance and by 2030, strive for this rate to reach about 60%". This means that the entire population does not imply that the entire population participates in social insurance (at a time), but strives to increase the proportion of workers participating in social insurance. No country in the world has 100% of people participating in social insurance, but only 100% of people have the right to participate in social insurance and 100% of people are subjects of the national social security system with many mechanisms, and social insurance is one of those mechanisms (Tien, M. V., 2020).

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### **3. METHODS**

The authors used the method of researching documents to systematize the theoretical basis of the research topic. Using data collection methods from secondary sources of different agencies and organizations, focusing mainly on documentary sources are: Reports of the General Statistics Office on the labor and employment situation, labor market bulletins of the Ministry of Labor - Invalids and Social Affairs; annual reports of Vietnam Social Security; system of legal documents on social insurance being applied in Vietnam and other sources of documents related to the research topic. In order to analyze and clarify legal regulations and the current situation of social insurance coverage according to law and actual social insurance coverage in Vietnam, the authors use a combination of traditional statistical analysis methods to synthesize, compare, contrast and draw conclusions.

### **4. RESULTS**

#### **4.1. Social insurance coverage according to law in Vietnam**

In Vietnam, to rapidly increase social insurance coverage according to the goals set out in Resolution No. 21-NQ/TW dated November 22, 2012, of the Politburo and the 11th Party Central Committee, subjects participating in social insurance according to the provisions of law are increasingly expanding. Regarding the compulsory social insurance program, from the regulation that only protects employees who are Vietnamese citizens participating in labor relations for a period of three months or more according to the provisions of Law on Social Insurance No. 71/2006/QH11; currently, compulsory social insurance covers all subjects participating in labor relations for one month or more; At the same time, expand the scope of application to workers who are foreign citizens working in Vietnam with a work permit or practice certificate or practice license issued by a competent Vietnamese agency, effective from January 1, 2018 (according to the provisions of Clauses 1, 2, 3, Article 2, Law on Social Insurance Law on Social Insurance No. 58/2014/QH13). According to the current provisions of the Law on Social Insurance No. 58/2014/QH13, subjects subject to compulsory social insurance participation cover almost all employees with labor relations, including essentially all salaried employees, including: cadres, civil servants and public employees; people working in the army and people's police; people working under a labor contract or working contract with a term of 1 month or more; part-time officials at commune, ward and town levels; Vietnamese people working abroad for a limited time under contract; and foreigners working in Vietnam (applied from January 1, 2018). Participation in compulsory social insurance for employees also includes employers who are agencies, units, organizations, businesses, cooperatives, cooperative groups, households, and individuals that hire and employ employees. labor under a labor contract.

The form of voluntary social insurance was first regulated in the Law on Social Insurance No. 71/2006/QH11 issued on June 29, 2006, officially implemented in 2008, to create opportunities for all workers in The informal sector can participate in social insurance. According to the provisions of Law on Social Insurance No. 71/2006/QH11 issued on June 29, 2006, participants in voluntary social insurance are Vietnamese citizens of working age, not subject to compulsory social insurance. Thus, only working-age women from 15 to 55 years old and men from 15 to 60 years old are eligible to participate in voluntary social insurance. This regulation limits the number of participants in voluntary social insurance and limits the participation and benefits of a large number of people in the area who have no labor relations outside this age group the number of participants in voluntary social insurance increases every year, and the number of participants is still very low compared to the number of people participating in voluntary social insurance (only accounts for about 0.22% of subjects participating in voluntary social insurance). Among the subjects participating in voluntary social insurance, the majority are people who have previously participated in compulsory social insurance, and after quitting their jobs, continue to pay voluntary social insurance to qualify for the time of social insurance payment to enjoy retirement benefits—positions (accounting for over 70% of the total number of participants). Based on the above practical situation, to develop the number of participants in voluntary social insurance, regulations on participants in voluntary social insurance changed when Law on Social Insurance No. 58/2014/QH13 was promulgated. and applies from January 1, 2016. According to the provisions of Clause 4, Article 2 of the Law on Social Insurance No. 58/2014/QH13 and documents guiding its implementation, subjects participating in voluntary social insurance are Vietnamese citizens aged 15 years or older and are not eligible for social insurance. Subjects participating in compulsory social insurance according to the provisions of the law on social insurance.

In addition, according to the provisions of the 2014 Social Insurance Law, in addition to the mandatory and voluntary social insurance program as mentioned previously, the social insurance system also has a supplementary pension insurance program which is a social insurance policy of voluntary to supplement the retirement regime in mandatory social insurance, with a mechanism to create a fund from contributions from employees and employers in the form of personal savings accounts, are preserved and accumulated through investment activities according to the provisions of law.

The compulsory social insurance program in Vietnam is being implemented for five regimes (sickness insurance; maternity insurance; insurance for labor accidents and occupational diseases; pension insurance and death insurance). The voluntary social

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insurance program only implements two long-term regimes (retirement and survivorship), there are no short-term regimes (sickness insurance; maternity insurance; insurance for labor accidents and occupational diseases). Compared with the system of social insurance regimes mentioned in Convention 102 of the International Labor Organization (ILO), the voluntary social insurance program in Vietnam only covers two regimes (retirement and death benefits); there are still six missing benefits (sickness, injury, work accident, maternity, unemployment and family allowance).

### **4.2. Effective Social Insurance Coverage in Vietnam**

By the end of 2022, Vietnam will have 17.5 million people participating in social insurance (both compulsory and voluntary social insurance), reaching 38% of the labor force in this age group; About 3.3 million people receive monthly pensions and social insurance benefits in the form of social insurance (accounting for about 28% of people after retirement age); The average pension benefit is about 5.4 million VND/month (In which the social insurance fund is paying about 2.7 million people to receive monthly retirement and social insurance benefits with an amount of nearly 14,475 billion VND/month; the state budget pays for retirees from before 1995). The voluntary supplementary pension insurance program aims to meet the need for high pensions of employees, independent of the mandatory pension insurance and voluntary pension insurance mentioned previously. However, in reality, this mode has not yet been officially implemented.

Regarding compulsory social insurance coverage, according to statistics from Vietnam Social Security and the Labor Market Bulletin (Ministry of Labor - Invalids and Social Affairs), from 2016 to 2022, the number of workers participating in compulsory social insurance increased from 12.9 million people to about 15.7 million people, with coverage reaching about 35.9% of the working-age force. The number of workers participating in social insurance has increased over the years. In 2020, it decreased slightly due to the economy being affected by the COVID-19 pandemic, many businesses had to temporarily suspend production and business or go bankrupt. In 2021, In 2022, the number of workers participating in compulsory social insurance will increase again, in 2022 it will increase much faster than in 2021. However, many people who are eligible to participate in compulsory social insurance have not yet participated, and the ratio of participating workers compared to the number of salaried workers is not high. Compare the number of employees participating in social insurance with the number of salaried employees (equivalent to the number of employees participating in social insurance, because according to the provisions of labor law, if the employer signs a seasonal labor contract with a term of less than 1 month, if it continues to use it, it must at least sign a fixed-term contract, and be subject to compulsory social insurance), Only about 60% of workers are eligible to participate in compulsory social insurance (Hong, H. B., & Nuoc, N. T., 2023)

Regarding voluntary social insurance coverage, according to statistics from Vietnam Social Security and the Labor Market Bulletin (Ministry of Labor - Invalids and Social Affairs), the number of people participating in voluntary social insurance has increased from 204 thousand people (2016) to 1.402 million people (2022); Coverage reaches about 2.1% of the workforce in this age group. According to statistics from Vietnam Social Security, in the period before 2019, the average number of people participating in voluntary social insurance increased by about 20% to 30% compared to the previous year and began to increase sharply from 2019. The number of people participating in voluntary social insurance in 2019 reached more than 558,109 people, equal to the previous 11 years combined. By the end of 2022, the number of people participating in voluntary social insurance will be 1.46 million people, an increase of about 12,000 people compared to 2021. The number of participants and the participation rate compared to the labor force have increased continuously over the years, reflecting remarkable results in implementing the goal of expanding social insurance coverage. After 5 years since implementing premium support for voluntary social insurance participants (From January 1, 2018), the number of voluntary social insurance participants in Vietnam has increased more than 4 times, completing the goal ahead of schedule. The goal of developing voluntary social insurance participants is in Resolution No. 28-NQ/TW dated May 23, 2018, of the XII Central Executive Committee on Social Insurance Policy Reform. However, in reality, the number of people participating in voluntary social insurance is still low, voluntary social insurance coverage is still very limited with only about 2.1% of the workforce in 2022.

### **4.3. Discussion of results**

It can be seen that the expansion of social insurance coverage in Vietnam in recent times has achieved certain results. However, there are still nearly 28.42 million people who have not participated in social insurance, accounting for more than 60% of the labor force in this age group. In reality, there are still many subjects who are eligible to participate in compulsory social insurance but have not yet joined the system. Although the number of people participating in voluntary social insurance has increased rapidly in recent years, it still accounts for a very small proportion of the informal labor sector. On the other hand, statistics from Vietnam Social Security also show that every year, hundreds of thousands of people who receive one-time social insurance leave the social insurance system. The goal that by 2030, about 60% of the working-age workforce will participate in

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social insurance in the spirit of Resolution No. 28-NQ/TW is a huge challenge if there are no basic solutions regarding both policy and policy implementation. This comes from many reasons, some of the main reasons are as follows:

Firstly, the current social insurance policy in Vietnam is not attractive, and not flexible, the design of the social insurance policy still has many shortcomings, does not attract workers to participate in social insurance, especially for voluntary social insurance (such as: (i) stipulating that the voluntary social insurance contribution rate is equal to 22% of the selected income level, which is quite high compared to the income level of the majority of workers in the informal sector. Although the State The country has a policy to support voluntary social insurance contributions, but the contribution level is still low, 10% for subjects other than poor and near-poor households; (ii) stipulates that conditions to enjoy retirement benefits must be maintained. The contribution period is long, according to current regulations, social insurance participants must pay for 20 years to receive a pension; (iii) voluntary social insurance benefits are still inadequate compared to compulsory social insurance, This reduces the benefits of employees participating in voluntary social insurance). On the other hand, according to Hong, H. B. (2021), social insurance policy does not ensure stability. Long-term social insurance regimes (retirement, survivorship) are characterized by separation of payment time and benefit period and arise over a long period, during which time social insurance policy has many changes. affects the rights of participants, which will affect people's trust in the policy.

Second, employees' awareness of the benefits of social insurance is limited, many people do not have a clear understanding of social insurance policies, on the other hand, the habit of risk prevention has not been formed, employees only practice the need for insurance when a risk or incident occurs. Along with that, the awareness of compliance with the law of employees and employers is not high, and participation in social insurance is not considered a mandatory responsibility. Many employers avoid paying social insurance to cut costs. Many workers even want their employers not to pay social insurance but pay it in addition to their salary (Hong, H. B., 2021). Statistical data from the Ministry of Labor - Invalids and Social Affairs and data from the General Statistics Office show that wages/income of workers are still low (in 2019, the average salary of workers salary is 6.64 million VND/month, average income per capita reaches 4.2 million VND/month). Meanwhile, Many basic needs of workers need to be met first such as food, clothing, shelter, education, transportation... Therefore, if employees' awareness of the benefits of social insurance is limited, they have even more reasons not to delay participating or even to leave the social insurance system.

Third, according to Ha, B. T. T., Tu, P. M. & Ha, T. N. (2023), state management agencies and implementing agencies still lack a comprehensive communication strategy to guide public opinion, provide complete information and exactly. This leads to information dissemination and policy explanation at the wrong time, lack of information selection, negative impact on workers' psychology, and reduces people's trust in the social insurance system. The media has not focused on communicating the role and benefits of participating in social insurance, so many workers lack an understanding of social insurance policies and laws. Incomplete explanations of the meaning and purpose of new regulations when there are policy changes further impact workers' trust in the social insurance system. In conditions where access to official information is limited, unofficial sources of information on social networking sites have been affecting the psychology of employees.

## 5. RECOMMENDATIONS

To expand social insurance coverage, towards the goal of universal social insurance, it is necessary to synchronously implement measures to expand social insurance coverage according to law and expand actual social insurance coverage, including measures to promote the development of social insurance. participation, limiting the situation of employees leaving the social insurance system and improving the benefits of employees. Through analyzing the current situation mentioned in the previous content, the authors propose some policy suggestions as follows:

Firstly, adding a layer of social pension benefits in addition to the basic social insurance layer (compulsory social insurance, voluntary social insurance), the additional layer of pension insurance forms the insurance system multi-layered society. International experience has shown that some countries have achieved success in universal coverage of several social security programs based on the combination of contributory social insurance programs and social assistance programs. ; Many countries around the world have identified old-age benefits as a social pension layer in a multi-layered social insurance system, for example, China, Japan, New Zealand, Thailand, and Brunei (ISSA, 2018a; ISSA, 2018b). At the same time, add regulations on the link between the social pension benefit layer and the basic social insurance layer to expand the beneficiaries of social insurance regimes; Along with that, adjust the retirement age according to the roadmap; Gradually adjust and reduce the age to enjoy social pension benefits to ensure flexibility, consistent with the capacity of the State budget in each period, thereby expanding the beneficiaries of social pension according to the roadmap; Re-adjust the regulations on the contribution levels of subjects and the pension calculation formula, ensuring the principles of fairness, equality, sharing and sustainability; Adjusting to increase the level of social pension benefits, ensuring the goal of fighting poverty for elderly people without pensions (Ha et al., 2023).



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Second, there is a financial incentive policy through participation and support from the Government, strengthening policies to encourage low-income workers to participate in basic pension insurance (support for payment and /or partial support); On the other hand, promulgate policies to encourage businesses and employees to pay additional pensions for employees through reducing corporate income tax and personal income tax. The experience of some countries such as Thailand and China shows the effectiveness of the premium support program in increasing the level of voluntary social insurance coverage (In Thailand, the support levels are 50%, 80% and 100% of the contribution rate for informal workers corresponding to the age groups under 30 years old, from 30 to 50 years old and over 50 years old, however, This support level does not exceed 100 Bath per month); This form of financial support is considered effective for low- and middle-income groups. In Vietnam today, the highest support level achieved is 30% of the minimum contribution level, so it does not seem to create an incentive for informal workers to participate. Therefore, it is necessary to research and increase the level of support for voluntary social insurance contributions for participants (Ha et al., 2023). Along with contribution support policies, it is necessary to research additional policies to support benefit levels for special groups and groups of workers vulnerable to socio-economic shocks. This is also considered an effective measure in increasing social insurance coverage according to law and practice in countries around the world (such as Finland and Poland).

Third, add short-term benefits to the voluntary social insurance program. Informal workers are a vulnerable group to socio-economic shocks due to unsafe working conditions, low income, and high work intensity. This is also the target group of the voluntary social insurance program. In developing and underdeveloped countries, these people account for a large proportion of the entire labor force in society, and Vietnam is no exception. Therefore, short-term benefits need to be added to the voluntary social insurance program to help workers overcome those shocks. In reality, the voluntary social insurance program in Vietnam only covers two regimes (retirement and death benefits). Compared with the compulsory social insurance program in Vietnam, the voluntary social insurance program lacks three benefits: sickness; maternity; Labor accidents - occupational diseases. This adjustment increases the benefits of voluntary social insurance participants, attracting workers to participate in voluntary social insurance.

Fourth, it is necessary to strengthen communication and propaganda about social insurance. Practice shows that limited awareness and lack of understanding about social insurance is one of the important barriers to participating in social insurance for workers, especially in the informal sector. Communication work plays an important role in conveying the messages of social insurance policies to affected subjects. It is necessary to focus on promoting propaganda about the benefits of accumulating social insurance payment time to enjoy a pension when old as well as the disadvantages of using one-time social insurance benefits. According to Huong, L. T. X. (2022), It is necessary to develop and implement a comprehensive communication strategy for expanding the subjects of the social insurance system, including limiting the situation of one-time social insurance benefits. Focus on clarifying for workers to see the difference between forms of accumulation, emphasizing the superiority of participating in social insurance compared to other forms of accumulation. It is necessary to innovate in content, form and communication methods so that people can easily access new information, benefits, rights and responsibilities in participating in social insurance in the immediate and long term, overcoming general, formalistic communication. For communication and propaganda work to be truly effective, it is necessary to synchronously implement groups of solutions on: (i) strengthening the organization, improving the capacity and qualifications of communication officers; effectively using facilities and investment resources for communication work; (ii) raise awareness and responsibility of collectives and individuals throughout the social insurance industry for social insurance policy communication; (iii) strengthen direct communication coordination among target groups; (iv) Improve the quality and effectiveness of social insurance policy communication on mass media, promote the role of press agencies and electronic information systems of the social insurance industry; (v) promote participation and effectively organize social media activities.

## 6. CONCLUSION

In Vietnam, social insurance is considered a basic pillar of social security policy. Gradually and steadily expanding social insurance coverage, towards the goal of universal social insurance, is one of the important goals that the Vietnamese social insurance system is aiming for. In this article, the authors use a combination of document research methods, data collection methods from secondary data sources, and traditional statistical analysis methods. The authors have clarified the theoretical basis for expanding social insurance coverage, clarified legal regulations and the current status of social insurance coverage according to law and actual coverage in Vietnam. Based on the research results, the authors propose some recommendations to expand social insurance coverage, towards the goal of universal social insurance in Vietnam.

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