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| **CENTRAL STEERING COMMITTEE --------** | **VIETNAMESE COMMUNITY ---------------** |
| No . : 28-NQ / TW | *Hanoi, May 23, 2018* |

**RESOLUTION****MEETING TIME SATURDAY
THE EXECUTIVE BOARD OF CENTRAL XII**

ABOUT SOCIAL INSURANCE POLICY

**I- SITUATION AND CAUSES**

**first.** Over the past years, the Party and State have always paid attention to leading and directing the development and implementation of social security policies, ensuring social progress and equality, which is both a goal and a goal. It is the driving force for sustainable development of the country, showing the superiority and good nature of our regime. All levels, branches, socio-political organizations, the business community and employees have actively implemented the Party's policies, policies and laws on social insurance. have many important results. The legal system and social insurance policy, including pension, death, sickness, maternity, labor accidents, occupational diseases and unemployment insurance have been gradually improved. It is synchronous, in line with the reality of the country and international practices.

The Social Security Fund has become the largest welfare fund, operating on the principle of sharing and sharing between workers of the same generation and between generations of social insurance participants. The coverage of social insurance in accordance with the law, the number of people participating in social insurance is increasingly expanded, the number of people receiving social insurance is constantly increasing.

The social insurance organization system has been gradually reformed, basically meeting the requirements and tasks, promoting the role and efficiency in building, implementing the policy and managing the fund. social security. The capacity, effect and efficiency of State management over social insurance are raised; The settlement of policies and regimes for laborers has made great progress.

**2.**  However, the development and implementation of social insurance policies are still limited and inadequate. The system of social insurance policies and laws has not kept pace with the socio-economic development situation, has not been adjusted to the aging process and the appearance of new labor relations. The expansion and development of social insurances is below potential; the coverage of social insurance increased slowly; The number of social insurance beneficiaries increased rapidly. The situation of evasion, debts, frauds and social insurance benefits shall be slowly overcome. The retirement and survivorship funds are at risk of long-term imbalances.

Unemployment insurance policy is not really linked to the labor market, new focus for the formal sector, no suitable policy for the informal sector (where workers are vulnerable), heavy on the resolution of unemployment benefits, insufficient attention to preventive solutions in accordance with international practice. The management mechanism, financial mechanism and organizational structure of unemployment insurance still have many shortcomings. Social insurance schemes do not fully show the principles of social insurance; fair, equal; shared and sustainable.

**3.**  The limitations and weaknesses mentioned above for many reasons, including subjective reasons. Some levels of government, the leadership, the direct lack of fierce. Low efficiency, efficiency and effectiveness of state management; Law enforcement is not high. Awareness of a part of laborers and employers regarding the role, purpose and significance of insufficient social insurance. The effectiveness, efficiency of inspection, examination, supervision and handling of violations in the implementation of social insurance policies is inadequate. The information, propagation and dissemination of policies and laws on social insurance have not really created credibility to attract laborers to participate in social insurance.

**II- VIEWPOINTS AND OBJECTIVES**

**1. Guiding point**

(1) Social insurance is a mainstay of the social security system in a socialist-oriented market economy, contributing significantly to the progress of social justice and stability. socio-political, people's life, sustainable development of the country.

(2) Develop a flexible, diversified, multi-layered, international integration policy; mobilizing social resources according to the tradition of mutual affection of the nation; aiming to cover the entire population according to the roadmap suitable to the socio-economic development conditions; to harmonize the principles of affluence; fair, equal; shared and sustainable.

(3) Reform of social insurance policies is both urgent and long-term; To harmonize the inheritance and stability with the renewal and development, and in the relationship with the renewal and development of other social policies, especially the wage and income regimes and social assistance. All citizens are guaranteed social security.

(4) Developing a social insurance policy implementation system that is streamlined, professional, efficient and modern, enhances attractiveness, strengthens trust and satisfaction of the people as well. The subjects participating in social insurance.

(5) Well implementing the social insurance policy is the task of the entire political system, which is the responsibility of the Party committees, the Government, the Vietnam Fatherland Front, socio-political organizations, business and of every citizen.

**2. Objectives**

***2.1. Overall objectives***

Reforming the social insurance policy for social insurance is a key pillar of the social security system, step by step expanding the coverage of social insurance, towards the goal of social insurance. all people. To develop a diversified, multi-layered, modern and integrated social insurance system with principles of equality, equity, equality, sharing and sustainability. Strengthening the capacity, effectiveness and efficiency of state management and developing a streamlined, professional, modern, reliable and transparent social insurance policy.

***2.2. Detail goal***

*Period to 2021:*

To strive to reach about 35% of the labor force in the social insurance age, of which peasants and informal laborers participating in voluntary social insurance constitute about 1% of the labor force in the level year old; About 28% of the working age population participate in unemployment insurance; About 45% of retirees are entitled to a pension, a monthly social security and social pension; e-transaction rate is 100%; online public service level 4; reduce the number of hours between the social insurance agency and the ASEAN 4; The index of satisfaction of social insurance participants reached 80%.

*Period to 2025:*

To strive for about 45% of the labor force in the social insurance age, of which the peasants and informal laborers participating in voluntary social insurance shall make up about 2.5% of the labor force. in the age; About 35% of the labor force in the age group is unemployed; Approximately 55% of pensioners are entitled to a pension, monthly social insurance and social pension; The index of satisfaction of social insurance participants reached 85%.

*From now to 2030:*

To strive to reach about 60% of the labor force in the social insurance age, of which peasants and informal laborers participating in voluntary social insurance constitute about 5% of the labor force in the level year old; About 45% of the labor force in the age group is unemployed; About 60% of pensioners are entitled to retirement, monthly social insurance and social pension benefits; The index of satisfaction of the participants in social insurance reached 90%.

**III- REFORM CONTENT**

To comprehensively reform the coverage to expand the coverage of social insurance towards the goal of universal social insurance; To ensure the balance of the Social Insurance Fund in the long run, adjust the relative independence of the pension relative to the wage of the employed person, and change the manner of adjusting the pension in the direction of sharing.

**1. Building a multi-layered social insurance system**

-  *Social pension:*  The state budget provides a pension for the elderly without a pension, or social insurance monthly. To adopt policies to mobilize additional social resources so that these persons enjoy higher levels of enjoyment; To adjust the gradual reduction of the age for enjoying social pension allowances in line with the budget's capability.

-  *Basic social insurance, including compulsory social insurance and voluntary social insurance:* Compulsory social insurance (with pension, death, occupational injury, occupational disease, sickness, maternity, unemployment) based on the contribution of employees and employers. Voluntary social insurance (with current pension and survivor benefits, gradually expanding to other regimes) based on the contribution of non-laborers; appropriate support from the state budget for farmers, the poor, low income people and informal sector workers to expand the coverage of social insurance; Raising awareness and responsibility of employees to self-assure themselves. To expand the coverage of social insurance according to the roadmap for adjusting the retirement age to suit each period.

-  *Supplementary pension insurance*  is a voluntary retirement scheme based on market principles, enabling employers and workers to make additional contributions to receive higher pensions. .

**2. To amend the regulations on conditions for minimum social insurance participation duration in order to enjoy the retirement regime in a flexible manner, concurrently with the adjustment of pension calculation according to the principle of equal pay, equality equality, sharing and sustainability. To expand the subjects participating in compulsory social insurance to other groups**

To amend the conditions for enjoying the retirement regime in the direction of gradually reducing the number of years of paying social insurance premiums so as to enjoy the retirement pension from 20 years to 15 years, towards 10 years at the appropriate level. To create conditions for elderly laborers who have had low social insurance participation years to access and enjoy social insurance benefits. Continue reviewing, revising, improving the calculation of pensions, ensuring equality between men and women, between the state and non-state sectors, harmonizing the principles of mutual benefit and sharing between Highly paid people with low wages to narrow the income gap in pension beneficiaries. To review and expand the subjects participating in compulsory social insurance for groups of household heads, business managers, managers,

**3. Strengthen linkages and support between social insurance policies as well as the flexibility of policies to achieve the goal of expanding coverage.**

To study and revise the unemployment insurance policy, attaching importance not only to the solutions to the consequences through the payment of unemployment benefits, training to meet the requirements of new jobs, job introduction Appropriate measures should be taken to prevent and reduce unemployment by supporting enterprises to maintain production and business and ensure employment for laborers. Research and design of flexible voluntary short-term social insurance schemes to enable employees to have more choices and to participate. To expand voluntary social insurance regimes, to facilitate the favorable transition between compulsory social insurance and compulsory social insurance towards the compulsory social insurance policy for all laborers. Have a job, earn income and pay when the necessary conditions.

**4. Reform in the formulation and implementation of policies to strengthen trust, increase the level of satisfaction of participants in the social insurance system.**

Developing social insurance policies to ensure fairness and non-discrimination among the target groups; Strengthening the sharing between target groups to overcome unreasonable, too large difference in the level of enjoyment. To accelerate the administrative reform, the application of information technology, simplify the processes and procedures for registration, social insurance premium payment and enjoyment, and improve the quality of social insurance services. , open and transparent, creating favorable conditions for people and enterprises.

**5. Accelerate the process of increasing the number of employees participating in social insurance in the informal sector**

Promoting the development of enterprises in the spirit of the Resolution No. 10-NQ / TW dated June 3, 2004 by the Central Committee of the 12th Legislature on private economic development has become an important driving force of the economy. market oriented socialist. Research and design short-term social insurance packages with the level of pay, benefits and modes of trade suitable for informal workers.

**6. Modifying and correcting the irrationalities of the current pension insurance regime in the direction of more flexible conditions for enjoying the pension regime, stricter in the regulations on enjoying the lump-sum social insurance regime, Increase the actual average retirement age of employees**

It is appropriate to reduce the eligibility for one-time social insurance benefits in order to increase the benefits if the social insurance entitlements are reserved for the purpose of enjoying the retirement or reduction of benefits if they enjoy one-time social insurance benefits. .

Modification of regulations to encourage employees to participate in social insurance longer time, gradually increase the average retirement age, increase the rate of retirement pension for employees who want to receive retirement early.

**7. To make adjustments to raise the retirement age according to the roadmap**

Adjusting the retirement age should have a long-term vision and a roadmap in line with economic growth, job creation, unemployment; not cause negative impacts on the labor market; Ensuring the quantity, quality and structure of the population; gender equality; To balance the Social Insurance Fund in the long term; Population aging trend; the nature and type of labor and between sectors.

From 2021, adjust the retirement age according to the goal of raising the retirement age, narrowing the gender gap in the retirement age regulation; For special occupations, employees are entitled to early retirement, or 5 years later than the general retirement age.

**8. To amend the regulations on premium rates and grounds for payment of social insurance premiums so as to achieve the objective of expanding the coverage of social insurance**

To amend the regulations on social insurance premiums of the enterprise sector to at least equal to 70% of the total salary and other income of the salary nature of the employees to overcome the situation of evasion and closure. They have enough social insurance, affect the ability to balance the Social Insurance Fund and the interests of the employees.

To study the adjustment of the percentage of contribution to the social insurance fund in the direction of harmonizing the interests between the employers and the laborers.

**9. Adjust your cumulative rate to maximize your retirement rate in line with international practice**

To change the way of calculating pensions in the direction of reducing the accumulative rate, ensuring the ability to balance pension funds in the long term, in line with international practices. There is a roadmap for adjusting the length of time for participation in social insurance, protecting the interests of pensioners on the principle of equality, fairness and sharing.

**10. To diversify the list and investment structure of the social insurance fund on the principle of safety, sustainability and efficiency**

Strengthening the evaluation, financial forecasting and investment efficiency of social insurance funds; To diversify the list and investment structure of the social insurance fund on the principles of safety, sustainability and efficiency; Priority is given to investing in government bonds, especially long-term government bonds. To study step by step the expansion into high-yielding, step-by-step sectors and plan to invest a part of idle money of the Fund through investment trust in domestic and international markets for safety. , lasting.

**11. Make adjustments to the relative independence of the pension relative to the wage of the employed person, change the manner in which the retirement pension is shared.**

To adjust social pension allowances according to the State budget's balancing capability; The basic pension shall be adjusted mainly on the basis of the increase of the consumer price index, the capacity of the social insurance fund and the state budget; The interest paid to pensioners and retirees prior to 1995 was sufficient to compensate for the pension gap between retirees in the periods.

**IV- MAJOR TASKS AND SOLUTIONS**

**1. To enhance the leadership and direction of the work of information, propagation and raising of awareness on social insurance policies**

The Party committees and authorities at all levels shall intensify the leadership and direction of the information and propagation work; To renovate the contents and forms of propagation and dissemination of social insurance policies and law so that officials, Party members and people understand the necessity, interests, roles, meanings and contents of the mechanism. The reform of the social insurance policy for ensuring social security, political security, social order and safety, creating consensus and uniformity in the implementation of the social insurance policy.

**2. To perfect the legal system on labor, employment and social insurance**

Institutionalizing policies and perfecting the law and policies on social insurance must be combined with the improvement of the law and policies on wage and employment policies and policies on people with meritorious services to the revolution and the main books, laws in other related fields.

To amend and supplement the law on social insurance towards the implementation of social insurance for the entire population; design of multi-layered social insurance system; To improve the regulations on social insurance payment, ensuring the principle of equality, sharing and sustainability. To review and amend the regulations on Vietnamese laborers going to work overseas and foreigners working in Vietnam to participate in compulsory social insurance in association with the accelerated negotiation and signing of agreements. bilateral relation on social insurance.

To amend and supplement unemployment insurance policies and employment policies in the direction of assisting enterprises and laborers in maintaining jobs, ensuring the legitimate interests of enterprises and laborers, profiteering, profiting unemployment insurance. There is a specific regulation and mechanism to strictly manage the investment of the social insurance fund, ensuring the safe, sustainable and efficient investment of the social insurance fund.

To perfect sanctions for handling violations of the legislation on social insurance, especially for acts of evasion, debt payment and social insurance benefits in the direction of the State management agency in charge of social insurance and The management agency of the social insurance fund shall have the competence to sanction the enterprises evading debts, paying debts, fraudulently making social insurance profits; At the same time, enterprises and workers have the right to lodge complaints or take legal action against the State management agencies and the management agencies of the social insurance fund if they detect wrongdoings in the implementation of the social insurance policy.

**Improving the effectiveness and effectiveness of state administration of social insurance**

To raise the capacity, efficiency and effectiveness of State management over social insurance, especially in planning the development strategy, building and perfecting the system of social insurance law. To enhance the coordination among all levels, branches and localities in leading and directing the implementation of social insurance policies, promptly handling difficulties and problems.

Improve the compliance with the law on social insurance through the synchronous implementation of administrative, economic and judicial measures to increase the number of people participating in social insurance, with the focus on increasing the number of beneficiaries. Social insurance benefits, especially pension schemes. To intensify the inspection, examination and supervision of the observance of the legislation on social insurance, to promptly detect and strictly handle violations, especially acts of evasion, debt encroachment, fraud Social insurance benefits.

To amend, supplement and perfect legal documents to promote decentralization to social insurance agencies; To assign the target of developing social insurance beneficiaries to the localities; To clearly define the state management with the organizational management of the implementation of the social insurance policy.

Strengthening the coordination, sharing and connection of information and data between the State management agencies in charge of investment, finance, tax and labor in order to raise the efficiency of the management of social insurance beneficiaries. and implement the social insurance policy. Improving the capacity and effectiveness of theoretical research and reviewing the practice of social insurance. To build a database on social insurance, a set of criteria for evaluating performance results and quality of services provided by social insurance agencies.

**4. Enhance the management capacity and effectiveness of implementation of social insurance and unemployment insurance policies**

To perfect the organizational apparatus for implementing the social insurance and unemployment insurance policies in accordance with the spirit of Resolution No. 18-NQ / TW dated October 25, 1977, the sixth plenum of the Central Executive Committee XII Some issues of continuing the renovation, reorganization of the system of streamlined political system, effective operation, efficiency. To consolidate and raise the operational capacity of the Social Insurance Management Council. To implement the financial, accounting and auditing regimes and information on social insurance according to the provisions of law.

Promote reform of administrative procedures, implementation of online public services level 4 in all fields of social insurance, unemployment insurance; Improve linkages between the national insurance database and related database systems to better serve policy implementation and research and policy making. To continue modernizing the management of social insurance, investment in technology development and advanced management methods in organizing the implementation of social insurance and unemployment insurance. Timely prevent fraud, profiteering social insurance policy, unemployment insurance.

Effective implementation of unemployment insurance policies, bringing into full play the functions of unemployment insurance, ensuring unemployment insurance is actually a tool for labor market management. Expenses for organizing the implementation of the unemployment insurance policy shall come from the unemployment insurance fund, not from the state budget. To adopt mechanisms for recruitment, training and retraining of human resources to meet requirements and tasks, especially in the context of labor market volatility and the 4th Industrial Revolution has been transforming. structure of the labor market.

**5. Strengthening the leadership of the Party, promoting the role of the people, Vietnam Fatherland Front and socio-political organizations.**

Strengthening the Party's leadership in policymaking and organizing the implementation of social insurance policies in line with the socialist orientation, especially in the development of social insurance beneficiaries and in compliance with regulations. The law on social insurance.

To bring into play the role of the Vietnam Fatherland Front, socio-political organizations and the people in supervising and criticizing the society, organizing the propagation and mobilization of people to well implement the policies and laws on Social insurance.

**V. ORGANIZATION OF IMPLEMENTATION**

**1.**  The provincial committees, committees, party committees, party committees, party committees, the party committees directly under the Central Government shall develop programs and action plans with a roadmap and assign specific responsibilities to the agencies. , organizations and units shall comply with specific conditions of each branch, domain, locality or unit.

**2. The**  Party Committee of the National Assembly shall lead the formulation of laws and ordinances in service of the implementation of the Resolution; To intensify the supervision of the reform of social insurance policies, raise the quality and efficiency of activities towards the goal of advancement, equality and sustainable development, actively contributing to socio-economic development and association. international import.

**3.**  The Central Commission for Popular Education and Training shall assume the prime responsibility and coordinate with the Government Party Committee and the Central Economic Commission in studying, grasping and disseminating resolutions and results of the implementation of the Resolution.

**4.**  The Central Economic Commission shall assume the prime responsibility and coordinate with the concerned agencies in regularly monitoring, inspecting and urging the organization of implementation of the Resolution and make periodical preliminary and final review reports to the Ministry. , Secretariat.

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|   | **T / M Central Standing Committee Nguyen Phu Trong** |