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Good Practices in Social Security

Good practice in operation since: 2007

Pensioner Survival Verification Module

A case of the Mexican Social Security Institute

Mexican Social Security Institute
Mexico

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Summary

The procedure for the verification of survival has to be undertaken by pensioners in Mexico in accordance with the law. The Pensioner Survival Verification Module (MCS) applied by the Mexican Social Security Institute (Instituto Mexicano del Seguro Social (IMSS)) is a national web-based electronic system that has reduced the time required for the procedure through an electronic link with the national system of records. It has eliminated manual procedures, reduced the workload of the personnel and increased the number of service points for pensioners, and has moreover resulted in deaths being identified more rapidly. Furthermore, a change in the regulations has allowed pensioners abroad and the disabled to be included in the procedure, which previously resulted in the suspension of their benefit until they were able to undertake the procedure personally. The low cost of the system and its high level of flexibility in the multiplication of service points will make it possible to serve efficiently a population of pensioners that is increasing by seven per cent each year.

The services provided to pensioners have now been substantially improved, and in the short term biometric identification technologies will be introduced which will improve procedures which for security reasons require the physical presence of those concerned, thereby complying with Mexican legislation.

CRITERIA 1:

What was the issue/problem/challenge addressed by your good practice?

In accordance with Mexican law, beneficiaries of pensions are under the obligation to provide proof periodically of their survival in order to receive the pension. If this is not done, the authorities are required to suspend provision of the benefit until the appropriate clarifications have been made.

IMSS is required to verify physically the survival of 2.6 million family groups, a number that is increasing by seven per cent a year. Various policies have been introduced periodically, such as the mass verification of the credentials of pensioners every three years and the compulsory presence of persons over 75 years of age twice a year at predetermined fixed dates.

Previously, registration was undertaken manually, which gave rise to too many complications: a large volume of human and material resources were used in an inefficient manner; the procedures were unnecessary, complicated and slow; excessive time was spent waiting, as well as for registration and responses; and manual and technical errors occurred. These long and burdensome procedures allowed no tolerance or flexibility for the elderly and those suffering from disability as a result of invalidity or employment injury, whose physical presence was required, as well as pensioners who were travelling or who had moved their residence abroad and were unable to complete the procedure.

Moreover, the volume of pensioners also made it necessary to confine verification to the head of the family, which made it difficult for the IMSS to detect the deaths of family members.

CRITERIA 2:

What were the main objectives and the expected outcomes?

To establish an electronic system with a view to:

- responding rapidly to all pensioners (beneficiaries and family members) throughout the country without date limits;
- increasing the number of service points at a low cost;
- including pensioners who are abroad or who are physically disabled and experience difficulties in being present personally for procedures;
- the automatic production of payment certificates at the request of the pensioner;
- the automatic suspension and revalidation of pension benefits to prevent additional work and possible manual errors;
- the elimination of the requirement for suspended pensioners to complete a further procedure to claim monthly benefits that have not been received;
- the reduction of the human and material resources required for this procedure.

CRITERIA 3:

What is the innovative approach/strategy followed to achieve the objectives?

An electronic Internet system was designed which totally eliminates subsequent manual survival verification procedures and the need to claim benefits, as they are automatically revalidated, including those that have not been paid, once survival has been verified. The system reduces the workload for the personnel and has substantially reduced waiting time for pensioners.

The regulations in force were also amended to allow pensioners abroad to prove their survival by sending a 'life certificate' through Mexican consulates and the verification of the survival of disabled beneficiaries through the presentation of a medical certificate.

At a second stage, the Module envisages facilitating and increasing the accuracy of identification through the use of biometric technology (the fingerprints of pensioners), which will make it possible to improve services for procedures such as loans from pension accounts, changes of address or bank accounts, which require accreditation of the beneficiary of the pension, and through other services when registration during appointments is automatically validated as verification of survival.

CRITERIA 4:

Have the resources and inputs been used in an optimal way to implement the practice?

Costs have been reduced for both the Institute and for pensioners and the System has contributed to optimizing the use of the available human and material resources through the avoidance of manual operations, which means that it has been possible to reassign the Institute's personnel to more substantive functions. Errors attributable to manual work are eliminated and the procedure requires less time and inconvenience for pensioners. The system is economic in institutional terms, which has made it possible to establish over 1,000 service points throughout the country where pensioners can undertake the procedure on the date that they wish.

With regard to the resources for the establishment of survival verification modules, the central offices constantly monitor the procedures that are undertaken in each module so as to identify any need for relocation or the strengthening of specific service points based on demand, thereby ensuring their appropriate administration.

CRITERIA 5:

What impact/results have been achieved so far?

The principal results include:

- the system has increased cases of the suspension of benefits based on failure to prove survival automatically so as to prevent the provision of unwarranted benefits;
- it has reduced the cost related to the provision of pension benefits that are not justified by reason of the decease of the pensioner;
- it has allowed the automatic control of benefits that are revalidated and the provision of unpaid monthly benefits that are reclaimed;
- the operators responsible for this procedure can be identified and supervised through the registration of a key, which makes the service transparent;
- the system can be replicated at low cost and with great flexibility, which has allowed an increase from 133 service points to over 1,000 throughout the country in a matter of months for the benefit of pensions;
- the system is easy to use, allows verification of the last date on which the pensioner provided proof of survival and when proof next has to be supplied, shows the location of existing verification centres at the national level so as to guide pensioners to the nearest locations with a view to minimizing the need to travel and reducing long queues caused by the saturation of a specific centre, as well as annulling cases in which errors have been made.
- It includes a reporting and statistical module for analysis and evaluation as a basis for decision-making.

CRITERIA 6:

What lessons have been learned?

In the public administration, it is necessary to seek solutions constantly in order to provide efficient services to a growing population, for which reason it is necessary to be alert to local developments which can be extended to remote locations of the country.

Mexico is a country with a broad geographical area in which decentralization and the use of electronic systems to administer pension records are indispensable for the IMSS to be immediately within reach of the population and to comply rapidly with the legal requirements involving the verification of their survival and the appropriate provision of benefits wherever the pensioner may be.

In view of the above, good public administration has to be based on permanent communication between the operative and regulatory functions so that operational progress is reflected by an appropriate regulatory response allowing replication and immediate development throughout the country.

CRITERIA 7:

To what extent would your good practice be appropriate for replication by other social security institutions?

The Survival Verification Module is a solution that offers low costs and high levels of effectiveness for countries with electronic systems for the registration of beneficiaries and the provision of benefits to pensioners. At the operational level, the sole requirements are technological resources and a link to an institutional network allowing communication with central systems for the administration of pension records.