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Good Practices in Social Security

Good practice in operation since: 2017

Social security mobile services

Iranian Social Security Organization
Islamic Republic of Iran

Summary

The Iranian Social Security Organization (SSO) uses Rightel mobile infrastructures to provide safe and comprehensive services. Insurance, health care and financial services in SIM card infrastructure can be provided through methods and technologies such as near-field communication (NFC), unstructured supplementary service data (USSD), mobile satellite services (MSS) and mobile ID. The SSO experience with respect to offline health care service provision, citizen services and customer loyalty club, mobile based payments, mobile based e-signature and mobile virtual private network (MVPN) provision to the clients including the insured, the employers, the pensioners, the patients and the personnel are being addressed in this good practice.

The issue or challenge

What was the issue or challenge addressed by your good practice? Please provide a short description.

Although e-service provision has begun throughout the SSO, providing some of the services lacks comprehensiveness due to the lack of a joint basis. In parallel with e-service provision, several documents are produced through which maintaining content security and content indisputability are of high importance.

Using SIM card and mobile services on Rightel infrastructure has been one of the main strategies of the SSO. In this regard, the main objectives of the organization are to provide the following:

- Offline health care services (e-prescription).
- Citizen services.
- Customer loyalty club provision to pensioners and personnel.
- Mobile based payments through NFC and USSD.
- Mobile based digital signature.
- Identification of the insured and personnel based on mobile ID.
- Implementing an MVPN.

Addressing the challenge

What were the main objectives of the plan or strategy to resolve the issue or challenge? List and briefly describe the main elements of the plan or strategy, focusing especially on their innovative feature(s) and expected or intended effects.

The Smart SIM card was introduced to provide comprehensive social security services and offline access to information. In the new generation of smart SIM cards, access to the secure element of the SIM card has received a high level of security. Therefore, efforts have been made to provide to the insured all services through SIM cards.

Using mobile infrastructures has led to achievements such as using new telecommunication services to identify the insured, the use of digital signatures, and to inform and give information feedback.

In the first phase, in addition to personal demographic and identification data, the medical and health records of the person were saved in the SIM cards. Once the e-prescription was produced, the data was recorded both in the SSO data centre and on the personal SIM card of the patient which leads to availability of the data and possibility of medical care provision in any situation, even on an offline basis.

The SIM card or the smart card can be used to provide retirees and social security personnel with citizenship services and clients club facilities including bus and subway tickets, instalments, discount, wallet and financial credit.

Another provided services to SSO clients is mobile-based payment via the operator's infrastructure in which the NFC and USSD technologies are used. In the NFC payment approach, purchasing and payment are possible through the use of central bank standard and tokenization method.

The other service is USSD based payment and e-wallet which is used for the insured's short term services payment, miscellaneous compensation, and payment for practitioners and other contracted health centre fees.

Moreover, the digital signature via MSS technology on SIM card and mobile is also applicable. Recording the private key of the individuals on the SIM card and the signature is performed by mobile. The SSO in cooperation with Rightel Company has established necessary infrastructures, and the possibility of mobile based signature is established in software programs such as concentrated payment. In this method the security level is high and remote access of the senior managers to sign the documents is possible.

The SSO has also used SIM cards to provide communication among its personnel. All personnel are put in an organizational network. Discount facilities in conversations and the Internet are planned in this network which leads to significant cost efficiencies.

Targets to be achieved

What were the quantitative and/or qualitative targets or key performance indicators that were set for the plan or strategy? Please describe briefly.

- Possibility of offline service provision.
- Increasing data security level and developing a security layer in digital payment and signature.
- New method to identify individuals (mobile ID).
- Indisputability of electronically issued documents.
- Protecting identity, medical and fiscal data records of clients.
- Providing the possibility of electronic signatures for senior managers.
- Preserving the confidentiality of medical records of individuals.

- Increasing accessibility of personnel.
- Decreasing the number of sessions and meetings in different departments.
- Decreasing telephone call expenses among the personnel.
- Possibility of managing client communication.

Evaluating the results

Has there been an evaluation of the good practice? Please provide data on the impact and outcomes of the good practice by comparing targets vs actual performance, before-and-after indicators, and/or other types of statistics or measurements.

Given the successful implementation of e-prescription and the elimination of medical booklets in about 370 SSO-owned hospitals and health centres in March 2017, the identification of the patients, signing the prescriptions and maintaining indisputability were necessary for the scheme.

The SSO identification process to provide insurance (short and long-term) and medical services (practitioners and hospitals) which is traditionally implemented by checking the ID card of the individuals may lead to errors or fraud. Such errors and fraud at this stage lead to unfair distribution of the resources of the eligible insured and also financial losses for the organization.

Given the large volume of documents in the organization, the important documents used to be signed in paper form to preserve the security, and the documents with lower levels of importance used to be recorded in the database without being signed and only by applying registration or verification instructions. In the new implemented approaches based on SIM card and mobile signature service, the pairing process uses one private (in SIM card secure element) and public key from secure channels of the operator. The documents and the content are signed electronically. The impacts and results of this include paper elimination, high level of security, and the prevention of fraud as well as the feasibility of senior managers signing documents remotely.

Lessons learned

Based on the organization's experience, name up to three factors which you consider as indispensable to replicate this good practice. Name up to three risks that arose/could arise in implementing this good practice. Please explain these factors and/or risks briefly.

Factors:

- The expansion of the operator throughout the country, back up team and 24-hour communication with clients.
- Secure channels of Rightel.

- Easy use of mobile based methods for the clients.

Risks:

- Some of the mobile based services are not applicable to the elderly and children.
- In urgent medical situations, some of the electronic procedures, especially those that are individual mobile and SIM card based, are not applicable and there is a need to consider parallel solution to tackle this risk.