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INTERNATIONAL SOCIAL SECURITY ASSOCIATION  
ASSOCIATION INTERNATIONALE DE LA SÉCURITÉ SOCIALE  
ASOCIACIÓN INTERNACIONAL DE LA SEGURIDAD SOCIAL  
INTERNATIONALE VEREINIGUNG FÜR SOZIALE SICHERHEIT

## Good Practices in Social Security

Good practice in operation since: 2015

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### **Comprehensive e-services: More effective, more reliable**

**Iranian Social Security Organization**  
Islamic Republic of Iran

## Summary

*In developing e-services, the vision of the Iranian Social Security Organization (SSO) is to minimize in-person visits and provide clients with internet based services. After consulting experts and pundits, a package of different services for different sectors were prepared and gradually offered to the beneficiaries. Initially, some of the services were introduced as small scale pilots in select SSO insurance branches, which were then completed and submitted after improvement. All the e-services have attracted large attention and have been highly welcomed by the beneficiaries. Reduction of in-person visits, increased speed of processes, faster response to claims, less staff involvement in line offices, green results and saving tons of papers, and higher client satisfaction are some of the achieved goals of the project.*

## The issue or challenge

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

Issues and challenges:

- Large number of in-person insurance branch visits of clients.
- Crowds in line offices, especially on due dates (last days of month).
- Time consuming processes.
- Paper wasting.
- High level of staff involvement to address client claims.
- Low satisfaction, low efficiency.

## 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.*

- Issuance, renewal and delivery of the health insurance booklet by a “Startup app”: All insured persons and their dependants can avail of services through the app including registering a request for the issuance of an insurance booklet, selecting the service branch nearest the applicant's place of residence; choosing the type of delivery of the booklet at minimum cost and time, and tracking its status.
- Development of non-person services (e-services) through a comprehensive management system: This system initially started in one insurance branch with the following features:
  - Electronic registry of contributors and their dependents.
  - Electronic claim for health insurance booklet (first booklet, replacement, etc.).
  - Electronic claim for contributor’s insurance records.
  - Electronic claim for short-term benefits.

- Electronic notification (E-notification) of debts: Sending notification of debts to the employer's portal, viewing the employer's financial statements, viewing the details of debt through SMS and email.
- Sending contribution statements to employers electronically: The workflow of this system includes uploading contribution statements, compliance results, issuing the bill, and collecting contributions.
- Electronic bills for the self-employed (voluntary insured, self-employed drivers, carpet weavers and construction workers): Processes that SSO used to outsource are now managed electronically e.g., issuing the bill, payment, compliance and other related claims.
- Electronic inspection: By using this system, all the workplaces are located precisely and correctly. Some other available features of the system: planning and assigning inspections, observing the inspections, finalizing and verifying the inspection report, checking the workplace with a tablet, controlling and monitoring inspections carried out by the inspectors, filing protests in absentia by the insured, the employer's complaints about inspections, discovery of new workplaces, and online tracking of the inspector.
- Centralized system for Iranians living abroad: This system has the ability to register the applying contributors as well as receive and collect contribution in 23 countries including China, Jordan, Qatar, Kuwait, United Arab Emirates, Iraq, Turkey, Germany, Canada, Malaysia, and Argentina.
- A system for the insurance records: All contributors are able to see their records through the online system

## **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.*

- Issuance, renewal and delivery of the health insurance booklet by a "Startup app": Removes need for in-person visits; high client satisfaction; reduction of commuting for each person (unnecessary travels); time saving.
- Comprehensive management system: Reduces direct involvement of staff; time saving; reduction of commuting; high client satisfaction.
- Electronic notification (e-notification) of debts: Decreases need for in-person notification (cost effective and green results).
- Receiving contribution statements of employers electronically: About 1 million of the 1.2 million employers nationwide submit contribution statements electronically.
- Electronic bills for the self-employed (voluntary insured, self-employed drivers, carpet weavers and construction workers): Increased use e-bills saves tons of paper.
- Electronic inspection: More accurate inspection; precise location of the workplaces; easy to use processes; less fraud; more workers inspected (from informal sector to formal sector).
- Centralized system for Iranians living abroad: Increasing number of contributors increases the collected insurance contributions.

## 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.*

- Issuance, renewal and delivery of the health insurance booklet by a “Startup app”
  - Reduction in unnecessary in-person visits: 2,500,000
  - Satisfaction: 97 per cent based on the system inquiry
  - Average reduction of commuting for each person: two visits
  - Average reduction in processing time of claims: from 60 min to 5 min
- Comprehensive management system
  - Reduction of staff direct involvement: about 50 per cent
  - Time saved each month: 3,000 hours per month
  - Average reduction of commuting for each person: two visits
  - Full satisfaction: based on the system inquiry
- Electronic notification (e-notification) of debts
  - Average number of e-notification: 256, 000 monthly
  - Average number of in-person notification: 78,000 monthly
  - Average percent of e-notification: 76 per cent
- Receiving contribution statement by the employers electronically:
  - Total number of workplaces: 1,200,000
  - Number of employers using electronic system: 1,000,000
  - Average receipt of electronic contribution statements: about 83 per cent monthly
- Electronic bills for the self-employed (voluntary insured, self-employed, drivers, carpet weavers and construction workers)
  - Average of issued e-bills: 570,000 monthly
  - Average of issued in-person bills: 244,000 monthly
  - Average percentage of the issued e-bills: 70 per cent monthly
- Electronic inspection
  - Number of inspections before: 278,000
  - Number of inspections after: 336,000
  - Total increase : 21 per cent
  - Number of new discovered workplaces before: 8,977
  - Number of new discovered workplaces after: 9,397
  - Total increase: 4 per cent
  - Number of inspected workers before: 900,000

- Number of inspected workers after: 1,100,000
- Total increase: 22 per cent
- Number of new informal workers in December 2017: 59,032
- Centralized system of the Iranians living abroad:
  - Increase of contribution collection: 5,040,000,000 Iranian Rial (IRR)

## **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.*

Three factors:

- Good team work among the different units of the organization.
- Good interaction with social partners in all aspects.
- Leveraging all media and training tools.

Three risk factors:

- Infrastructure requirements.
- Lack of well-structured programming.
- Lack of organizational knowledge.