

## Cambodia

Exchange rate: US\$1.00 = 4,103 riels.

### Sickness and Maternity

#### Regulatory Framework

**First and current laws:** 1997 (labor); 2002 (social insurance), implemented in 2007; 2011 (identification of poor households); and 2016 (health insurance).

**Type of program:** Social insurance (cash sickness and maternity benefits, and medical benefits), employer-liability (cash maternity benefit), and social assistance (cash maternity and medical benefits) system.

#### Coverage

**Social insurance:** Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees, veterans, and military personnel.

**Employer liability:** Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees, veterans, and military personnel.

**Social assistance (maternity grant):** Formal-sector workers, informal-sector workers with less than eight working hours a week, casual workers, and seasonal workers.

**Social assistance (medical benefits):** Needy residents of Cambodia.

#### Source of Funds

##### Insured person

**Social insurance:** None.

**Employer liability:** None.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

**Social assistance:** Not applicable.

#### Employer

**Social insurance:** 2.6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 riels.

The maximum monthly earnings used to calculate contributions are 1,200,000 riels.

**Employer liability:** The total cost.

**Social assistance:** None.

#### Government

**Social insurance:** None.

**Employer liability:** None.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Cash sickness benefit (social insurance):** Must be currently employed and have at least six months of contributions in the last 12 months. Must provide a medical certificate confirming the sickness lasted for at least seven days.

**Cash maternity benefit (social insurance):** Must have at least nine months of contributions in the last 12 months.

**Cash maternity benefit (employer liability):** Must have at least 12 months of continuous employment with the same employer.

**Cash maternity grant (social assistance):** There are no qualifying conditions.

**Medical benefits (social insurance):** Must have at least six months of contributions in the last 12 months, or at least two consecutive months of contributions if employment has ceased. (Coverage continues for two months after employment ceases.)

**Medical benefits (social assistance):** Must satisfy a means test or be an informal-sector worker who is currently registered with the National Social Security Fund.

#### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 70% of the insured's average daily earnings in the last six months is paid for up to 180 days.

**Maternity benefit (social insurance):** 70% of the insured's average daily earnings in the last six months is paid for 90 days.

**Maternity benefit (employer liability):** 50% of the employee's gross earnings is paid for 90 days.

**Maternity grant (social assistance):** A lump sum of 400,000 riel is paid for each child, up to three children per delivery.

### **Workers' Medical Benefits**

**Medical benefits (social insurance):** Medical benefits include inpatient and outpatient services, emergency care, physiotherapy and kinesitherapy, maternity care, rehabilitation, referral services, basic dental care, and selected prevention services. Medical benefits are provided for up to 180 days in a 12-month period.

**Medical benefits (social assistance):** Medical benefits include healthcare services in public facilities, hospitalization, outpatient and emergency care, and essential drugs.

### **Dependents' Medical Benefits**

**Social insurance:** Dependents are not covered for medical benefits.

**Social assistance:** No information is available.

### **Administrative Organization**

The Ministry of Labor and Vocational Training (<http://www.mlvt.gov.kh/>) provides general supervision for the social insurance program.

The National Social Security Fund (<http://www.nssf.gov.kh/>) administers the social insurance program.

The Ministry of Health (<http://moh.gov.kh/>) provides general supervision for medical benefits.

The Ministry of Planning (<http://www.mop.gov.kh/>) supervises the identification of households eligible for social assistance medical benefits.

Health equity funds administer the social assistance medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First and current laws:** 1997 (labor); and 2002 (social security), implemented in 2008.

**Type of program:** Social insurance and employer-liability system.

#### **Coverage**

Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees and military personnel.

### **Source of Funds**

#### **Insured person**

*Social insurance:* None.

*Employer liability:* None.

#### **Self-employed person**

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

#### **Employer**

*Social insurance:* 0.8% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 riels.

The maximum monthly earnings used to calculate contributions are 1,200,000 riels.

*Employer liability:* The total cost.

#### **Government**

*Social insurance:* Finances any deficit.

*Employer liability:* None.

### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. Accidents that occur while traveling to and from work are covered. Must provide a medical certificate from a recognized medical practitioner.

### **Temporary Disability Benefits**

**Temporary disability benefit (social insurance):** 70% of the insured's average daily earnings in the last six months is paid from the second day of incapacity until recovery. The benefit is only paid for disabilities requiring at least four days of hospitalization.

Constant-attendance allowance: A lump sum of 50% of the insured's average daily wage is paid if the insured requires constant attendance of others to perform daily functions.

**Temporary disability benefit (employer liability):** 100% of the employee's net daily earnings is paid for the first day of incapacity.

### **Permanent Disability Benefits**

**Permanent disability pension (social insurance):** For an assessed degree of disability of at least 20%, the insured's average daily earnings in the last six months multiplied by 80% of the assessed degree of disability is paid.

Constant-attendance allowance: 50% of the permanent disability pension is paid to an insured requiring constant attendance of others to perform daily functions.

Schedule of payment: The pension is paid quarterly.

A medical practitioner periodically reviews the degree of disability.

**Permanent disability benefit (social insurance):** For an assessed degree of disability of at least 20%, a lump sum of the insured's average daily earnings multiplied by the assessed degree of disability and 20% of an actuarial value (which varies by age) is paid.

### **Workers' Medical Benefits**

Medical and rehabilitation services are provided.

### **Survivor Benefits**

**Survivor pension (social insurance):** The amount varies depending on the number of survivors and their relation to the deceased. Up to 70% of the deceased's average daily earnings is split between the eligible survivors.

Eligible survivors include a widow(er), unmarried children younger than age 18 (age 21 if a student or disabled), and dependent parents.

The widow(er)'s pension ceases upon remarriage.

Schedule of payment: The pension is paid monthly.

**Funeral grant (social insurance):** A lump sum of 4,000,000 riels is paid to an eligible survivor or the person who paid for the funeral.

Benefit adjustment: The funeral grant is adjusted periodically based on economic indicators.

### **Administrative Organization**

The Ministry of Labor and Vocational Training (<http://www.mlvt.gov.kh/>) provides general supervision.

The National Social Security Fund (<http://www.nssf.gov.kh/>) administers the program and collects contributions.