



**European Forum Of The Insurance Against Accidents  
At Work And Occupational Diseases**  
*Adding Value Through International Cooperation*

**RTW - The Malaysian Perspective - Is it an investment?**

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**Dresden, Germany**



# Scope of Presentation

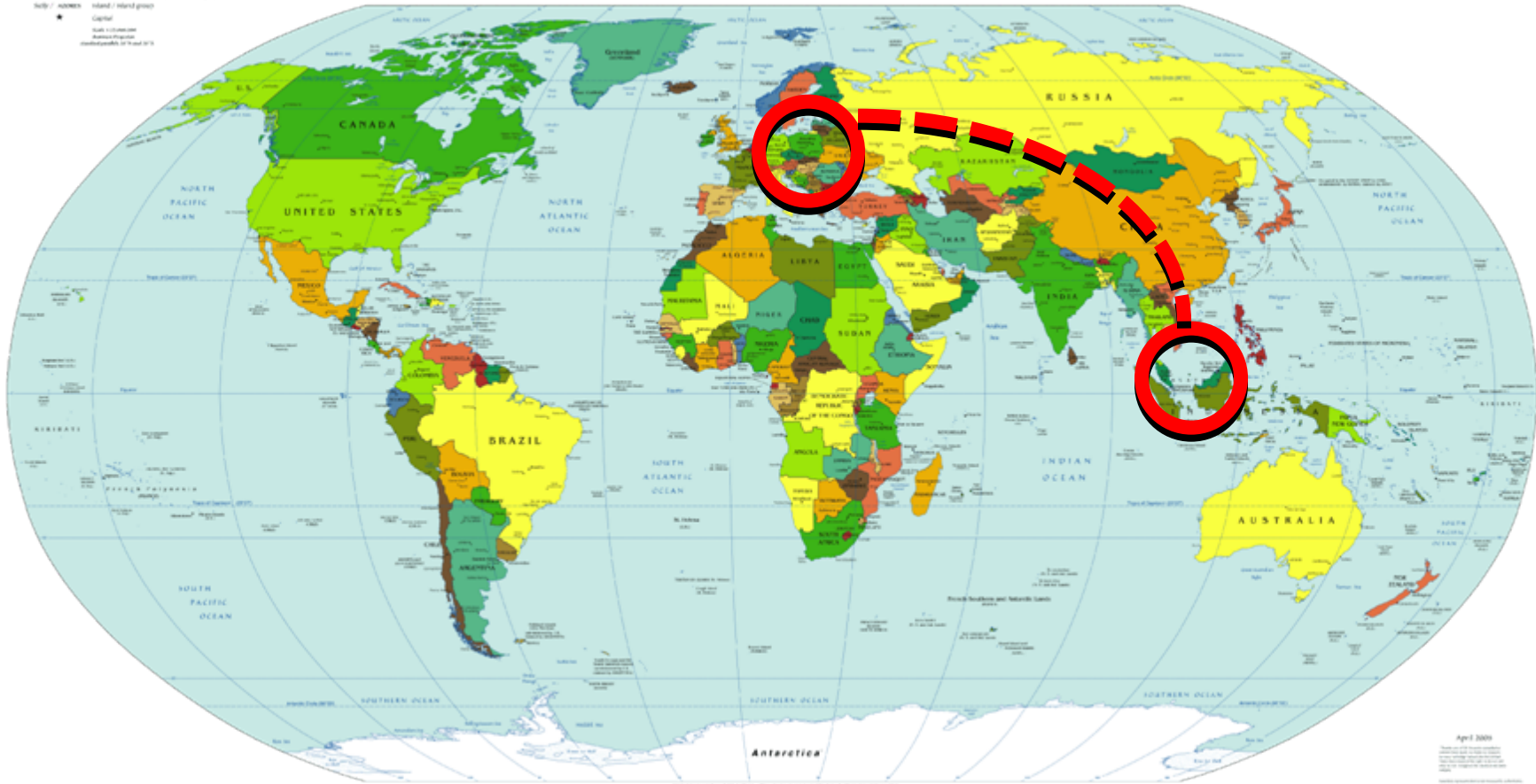
- **Overview on SOCSO**
- **SOCSO's RTW Program**
  - Chronology
  - Concept
  - Legal Mandate
- **Returns? Investment?**
- **Conclusion**

# Social Security Organisation of Malaysia



Political Map of the World, April 2006

KEY  
Independence date  
Dependency or area of special sovereignty  
Island / island group  
Capital  
Scale 1:100,000,000  
Projection: Robinson  
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## Malaysia

Capital: Kuala Lumpur

Land Area: 329,845sqm

Population: 28million  
(approx.)

Climate: Tropical (avrg. 33  
degrees Celsius), Rain and  
shine all year round.



# Overview of the Social Security Organisation, Malaysia (SOCSSO)



## SOCSSO

- **Statutory Organisation governing Employment Injury Insurance Scheme & Invalidity Pension Scheme in Malaysia.**
  - **CORPORATE GOAL** - To provide comprehensive social security **protection** for Malaysians.
  - **CORPORATE OBJECTIVE** - To ensure and guarantee the timely and adequate provision of benefits in a socially just manner and **to promote occupational health and safety**.





## SOC SO

- **Currently insuring 13.2 million workers & 727,744 employers**  
*(All workers with income of RM3000 ( $\approx$  €700) and below).*
- **Contribution of 2.25% of the average salary**  
*(1.25% Employment Injury Scheme – Funded by Employer & 1% for Invalidity Pension scheme – Equally Shared by Employer & Employee)*
- **Manage over 78,000 Claims/per year**
  - *Over 55,000 accidents*
  - *Over 13,000 permanently disabled*
  - *Over 10,000 Claiming for invalidity ( $\approx$ 3000 certified invalid)*



# **SOCSSO's Return to Work Program**



## Chronology



<p><b>Introduction of the RTW Program.</b></p> <p><b>Appointed Service Providers with biopsychosocial rehabilitation approach.</b></p> <p><b>Focus on Physical Rehabilitation</b></p>	<p><b>Introduction of 5 Disability Case Managers (Pilot) under the Medical &amp; Rehab Department of SOCSO</b></p> <p><b>Covering 2 States</b></p> <p><b>1<sup>st</sup> RTW Conference</b></p>	<p><b>Additional of another 5 Disability Case Managers (10 Case Managers)</b></p> <p><b>Establishment of a Job Placement Unit</b></p> <p><b>Covers 5 States</b></p>	<p><b>International Collaboration</b></p> <p><b>2 Case Managers were sent to Germany for 3 months</b></p> <p><b>Additional of 25 Case Managers (Total 35)</b></p> <p><b>Cover all states</b></p> <p><b>2<sup>nd</sup> RTW</b></p>	<p><b>Professional Certification (15 CDMPs)</b></p> <p><b>Deployment of the RTW Client Management System (similar to Weller-Table)</b></p> <p><b>Established as a RTW Dept.</b></p> <p><b>3<sup>rd</sup> RTW</b></p>
<p><b>2005</b></p>	<p><b>2007</b></p>	<p><b>2008</b></p>	<p><b>2009</b></p>	<p><b>2010</b></p>



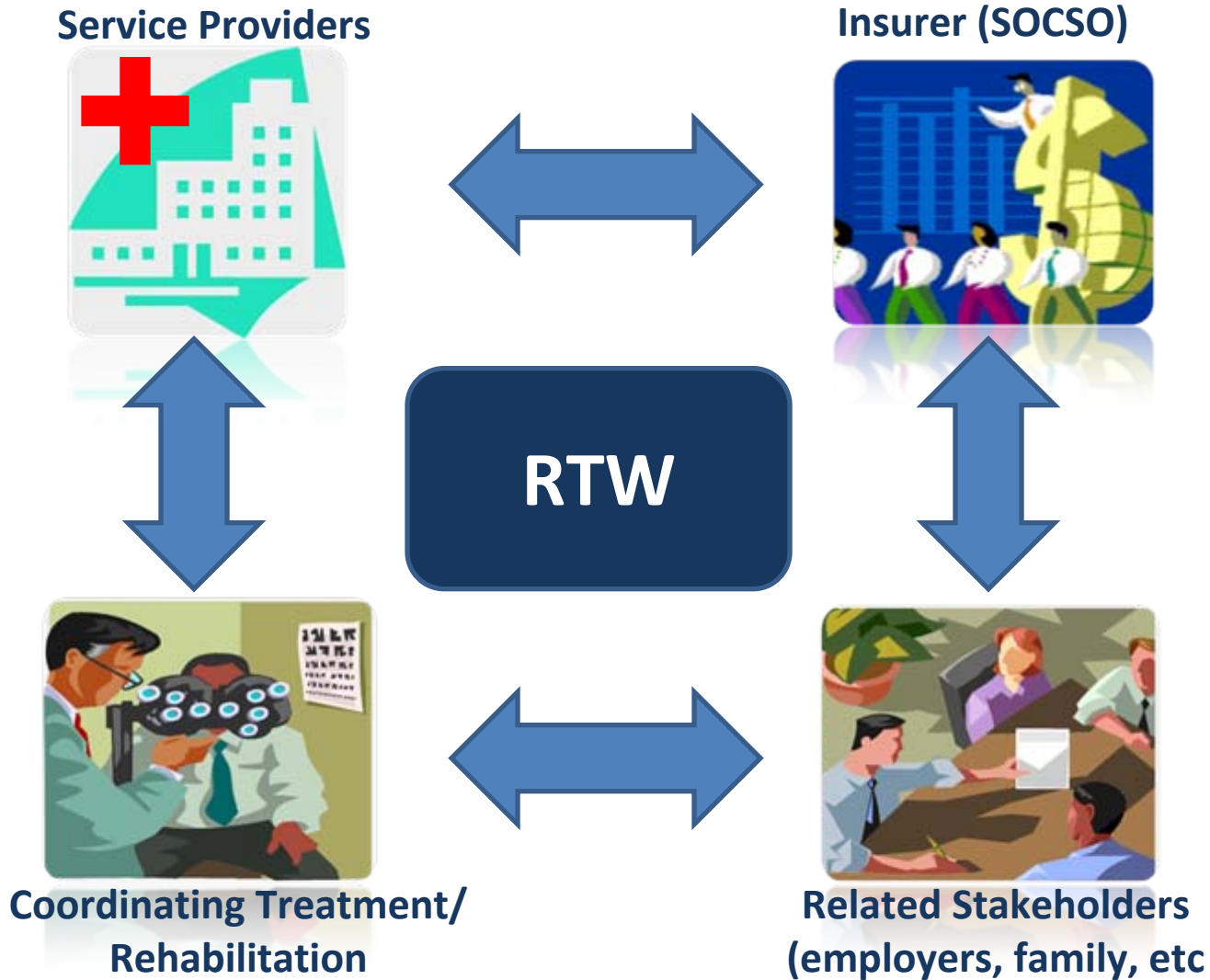
# Concept of Case Management

Case Management is a collaborative process that **facilitates** recommended **efficient** treatment plans to assure the **appropriate medical care** is provided to disabled, ill or injured individuals.

Planning and coordination of health care services appropriate to **achieve the goal of medical rehabilitation**. Medical case management may include, but is not limited to, **care assessment**, including personal interview with the client, and assistance **in developing, implementing and coordinating a medical care plan with healthcare providers**, as well as the **clients and his/her family evaluation of treatment results** while **promoting cost-effective care**.



Facilitate





## Legal Mandate

### Section 40 (1)

The Organization may, in addition to the scheme of benefits specified in this Act, promote measures or co-operate with existing institutions for the improvement of the health, occupational safety and welfare of insured persons and ***for the rehabilitation and re-employment*** of insured persons who have been disabled or injured and may incur in respect of such measures expenditure from the funds of the Organization within such limits as may be prescribed by the Minister.



## Legal Mandate

### Section 57

(1) An insured person suffering from or claiming to suffer from invalidity or permanent disablement may be provided by the Organization, ***free of charge facilities for physical or vocational rehabilitation.***

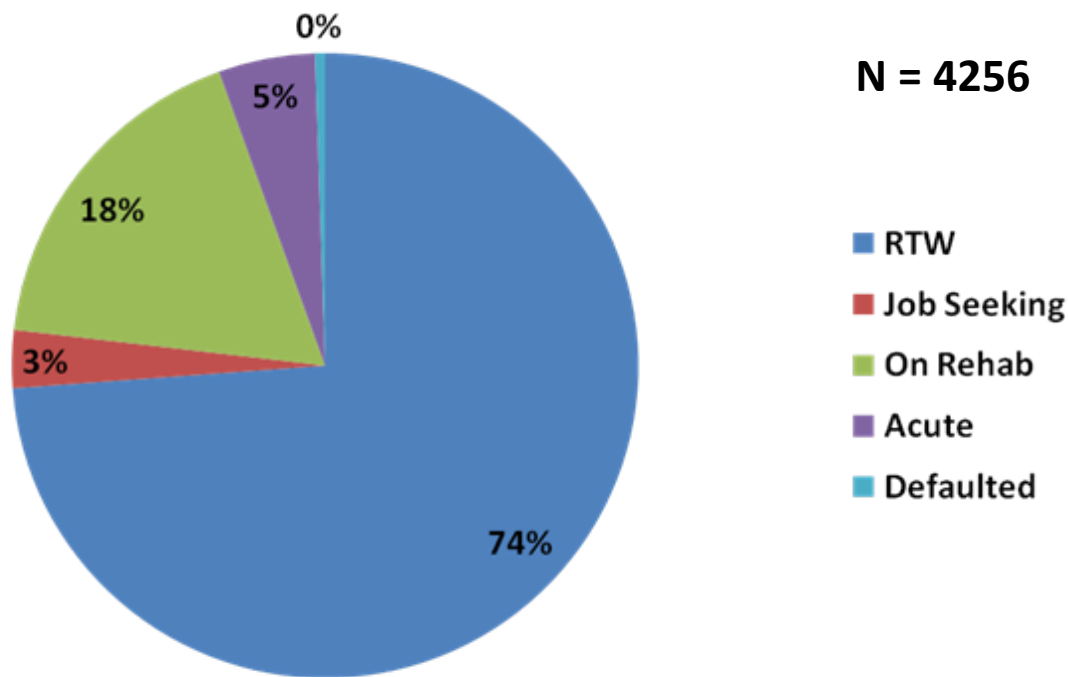
(2) Facilities under subsection (1) shall be of such ***nature and scale*** and shall be provided to such insured persons and on such conditions as may be specified by the regulations.



**Returns? Investment? You decide**

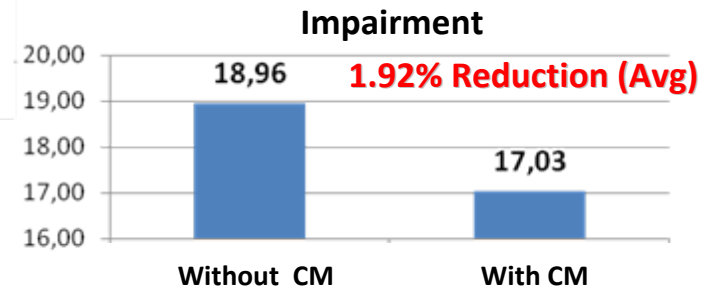
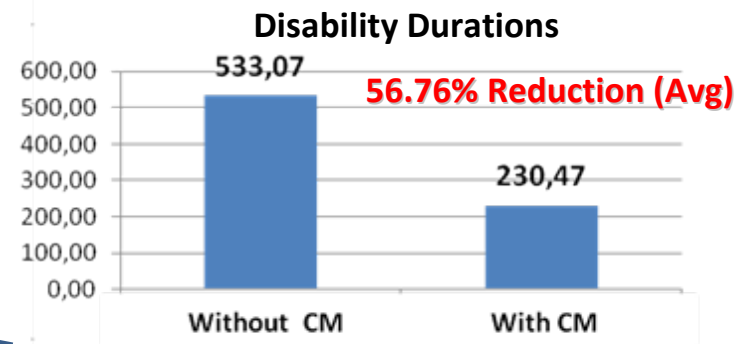
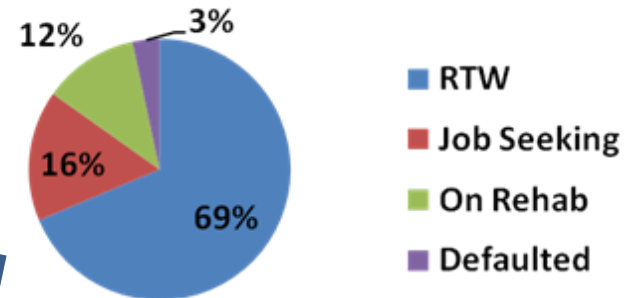
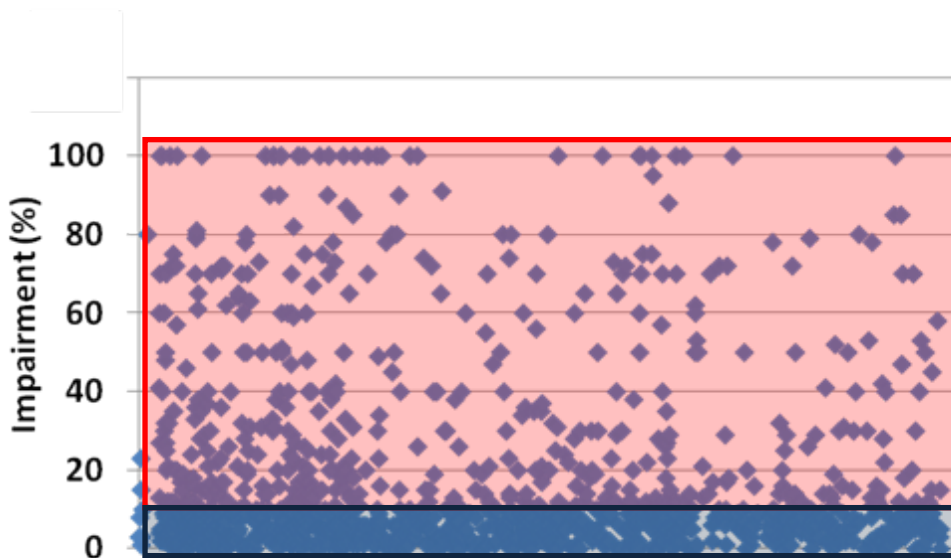


## Results





## Results

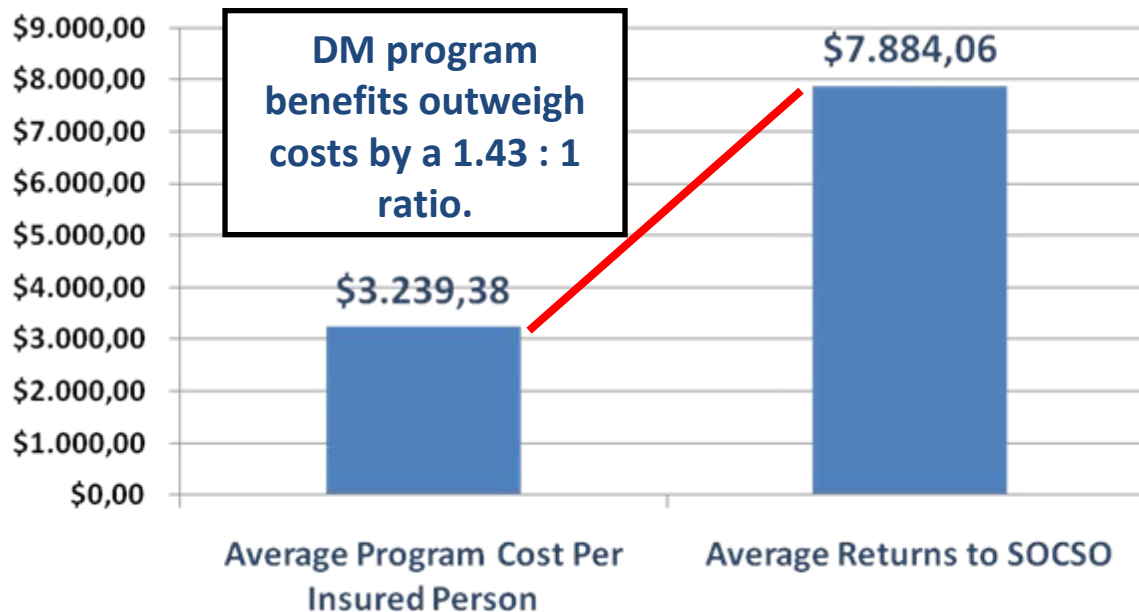




## Cost vs Returns

N = 1008

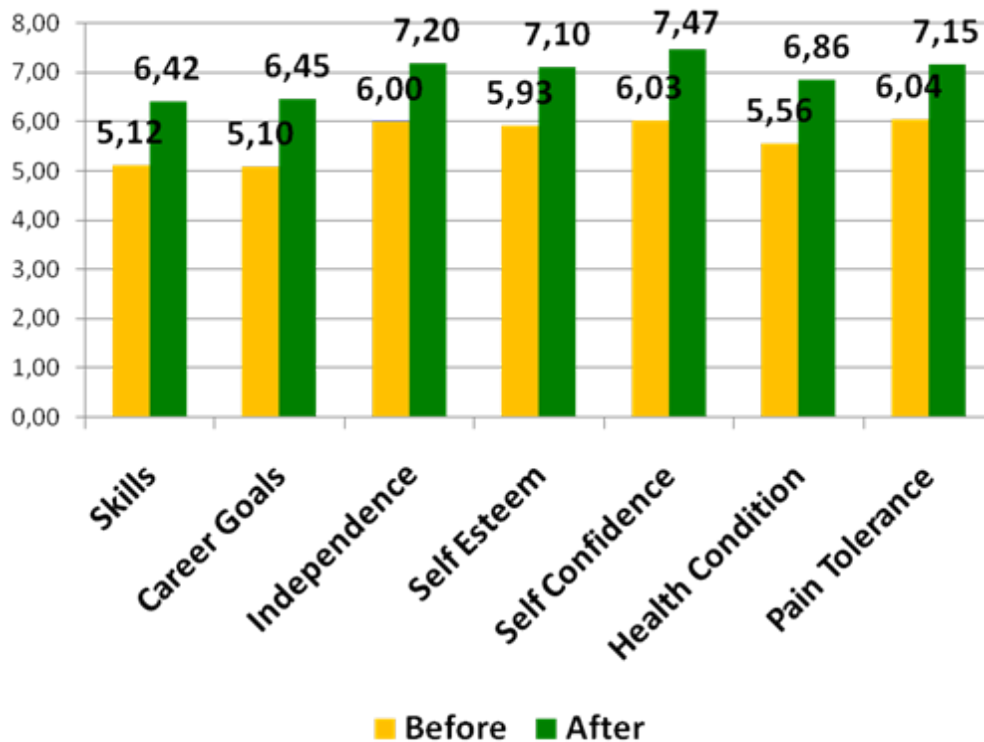
<b>Cost Analysis</b>	
<b>Average Program Cost per Insured Person</b>	<b>RM3,239.38</b>
<b>Average Possible Returns</b>	<b>RM7,884.06</b>



Net Benefit of  
 (RM7,844.06 –  
 RM3,239.38)  
 = RM4,644.68  
 +  
 Other Social  
 (qualitative) Benefits



## Clients' Status

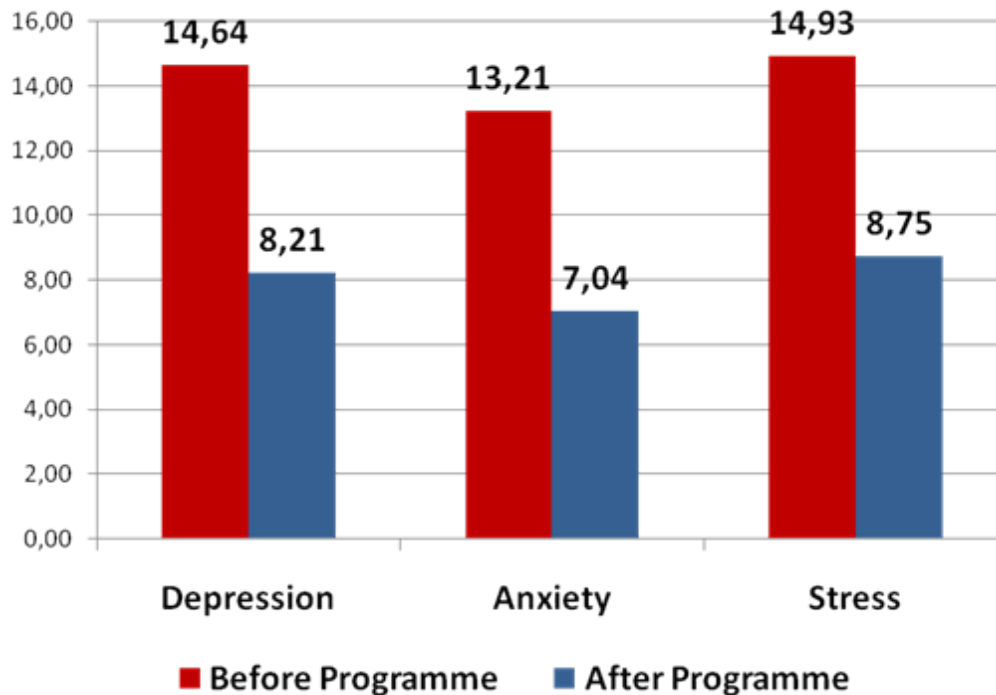


	Before	After
Skills	5.12	6.42
Career Goals	5.10	6.45
Independence	6.00	7.20
Self Esteem	5.93	7.10
Self Confidence	6.03	7.47
Health Condition	5.56	6.86
Pain Tolerance	6.04	7.15

VAS – 100mm



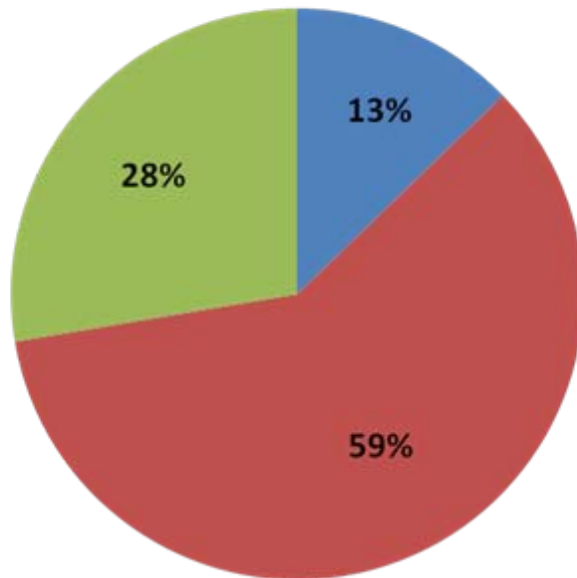
## Clients' Status



	Before	After
Depression	14.64	8.21
Anxiety	13.21	7.04
Stress	14.93	8.75



# Insured Person's Perception

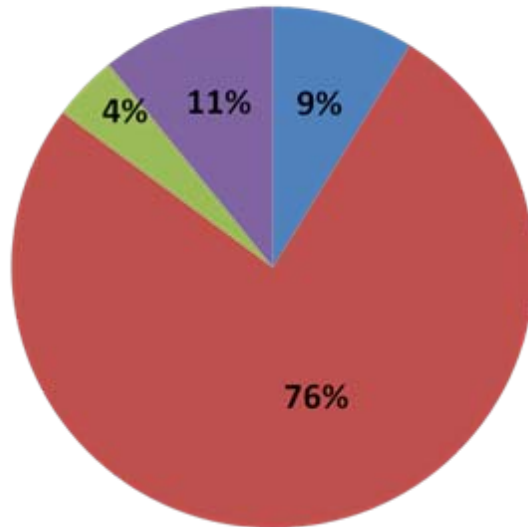


■ Very Good ■ Good ■ No Benefit

Very Good	12.77%
Good	59.57%
No Benefit	27.66%



# Employer's Perception



Very Interested Interested  
Willing to consider Not Interested

Very Interested	8.78%
Interested	76.35%
Willing to consider	4.05%
Not Interested	10.81%



# Returns of RTW/DM Strategies

- Fiscal Aspects 
- Addressing Health/Disability 
- Psychosocial Improvements 
- Employees' Perception 
- Employers' Perception 



## Conclusion

- Work is a social right!
- The ultimate objective of social security systems is to honour benefits when they are due - First of all, the Social Security System must be sustainable.
- A Social Security System which ***include*** and not ***exclude***.
- ***Investing in People*** – Creating ***Opportunities***, not ***sympathy***.



**Returns? Is it an investment?**

**Ja!**

**Yes – Oui – Sí – Ya - 是 (Shi)**



# Thank you

**Social Security Organisation**

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# ***Breaking Down Barriers and Moving Forward*** ***Return to Work Conference – Kuala Lumpur 2011***

***Venue: Putra World Trade Centre (PWTC), 4<sup>th</sup> – 5<sup>th</sup> July 2011***  
***www.rtwmalaysia.com***

