

Public Consultation Awareness on Samoa National Provident Fund's Healthcare Scheme

December 2024

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Why Healthcare Scheme?

- ✓ Part 13 and Part 14 of the 1972 SNPF Amendment Act in 2010.
- ✓ Provide members with a healthcare scheme
 - portion of up to 6.0 percent of their statutory SNPF deductions (3.0 percent each from the employee and their employer of monthly payments of SNPF contributions)

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What are the Objectives of the Healthcare Scheme?

- ✓ population and membership coverage to be broadened and overarching.
- ✓ accessible and of acceptable quality or standard of healthcare services provision.
- ✓ the cost of healthcare services to be low and sustainable in the future.

3

Who are Eligible for the Healthcare Scheme?

- ✓ Active SNPF members who can afford the annual premiums.
- ✓ Dependents brought in by Active SNPF members who can afford to pay for their annual premiums.
- ✓ Voluntary members who can afford the annual premiums.

4

What Services are Covered under the Healthcare Scheme?

- ✓ Primary healthcare.
 - Outpatient – Private General Practitioner (GP)
 - Public Medical clinic and medical diagnostic testing and laboratory assessment
 - Prescribed medicine – Private Pharmacies
 - Prescribed medicine – Public Hospital Pharmacy
- ✓ Secondary healthcare.
 - Inpatient – Public Hospital
 - Public Medical clinic and medical diagnostic testing and laboratory assessment
 - Private Medical clinic and medical diagnostic testing and laboratory assessment
 - Prescribed medicine – Private Pharmacies
 - Prescribed medicine – Public Hospital Pharmacy
- ✓ Tertiary
 - Overseas Treatments and Medical Evacuations

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How is the Healthcare Scheme funded?

- ✓ Premium from active SNPF members
- ✓ Premium from active SNPF members' dependents
- ✓ Premium from Voluntary members
- ✓ Government's annual financial contribution (overseas treatments and medical evacuations)
- ✓ Accident Compensation Corporation annual financial contribution (injured patients from accidents and emergencies)

6

How to Operationalize the Healthcare Scheme?

- Establish a Board for the SNPF Healthcare scheme
- Interim Management Unit under SNPF Management
 - Manager
 - 2 staff – Revenue and Expenditures Officers
 - Accounts and Administration clerk
- Updating SNPF Members' Database Information System (improve data and information sharing portal security)
- Access of Healthcare Service Providers to SNPF Members' Database Information System (restrictions and limitations of information sharing)

7

What Operational Changes are Planned for the Healthcare Scheme?

- Rename the Board and Healthcare Scheme to "Samoa Healthcare Scheme"
- Management (to be separate and independent of SNPF)
 - Manager
 - 2 staff – Revenue and Expenditures Officers
 - Accounts and Administration clerk
- Updated SNPF Members' Database Information System (improve data and information sharing portal security)
- Use existing framework for overseas treatments and medical evacuations (recommended by the technical committee) and approved by the Overseas Treatment Board – decision is final

8

What are the medium to long term plans for the Healthcare Scheme?

- Arrangement for visiting medical specialists (sabbatical leave, etc.)
- Arrangements for overseas treatments and medical evacuations
- Developing a high-tech hospital with advanced and sophisticated medical equipment and the latest medical machines and tools to undertake surgeries and operations locally.

9

Risks and Challenges

- Another pandemic outbreak (downside risk)
- Increase in Healthcare costs (downside risk)
 - Public sector increasing their charges (removing subsidies)
 - Private sector increasing their charges (opportunity)
- Quality and Standard of Healthcare service (upside risk)
- Healthcare focus (upside risk)
 - too much on curative than preventive
 - focus on balanced diet and exercises

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Conclusion

- Accessible to all healthcare scheme members irrespective of background or status
 - No one is left behind.
 - Less than \$1 Tala a day
- Quality and Standard of Healthcare Services in Samoa will improve
- We can now focus on preventive rather than cure

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Thank You for your Attention and Patience

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**Faatalatalanoaga Faalauaitele mo le
Faamalamalamaina o le Auaunaga Fou
(Healthcare Scheme) a le
Faalapotopotoga mo Alamanuai Manuia o
Tagataanuu o Samoa (Samoa National
Provident Fund)**

Tesema 2024

1

O le a lenei Auaunaga Fou (Healthcare Scheme)?

✓ Vaega 13 ma le Vaega 14 o le Suiga o le Tulafono 1972 a le Faalapotopotoga o Alamanuai mo Tagataanuu o Samoa (SNPF Amendment Act) i le 2010.

✓ Maua e sui auai o lenei auaunaga (healthcare scheme)
- Vaegatupe e 6.0 pasene o latou saofaga faatulafonoina (statutory) SNPF contributions (3.0 pasene le saofaga a le sui auai ma le 3.0 pasene a le falefaigaluega (employer))

2

O le vaaiga taulai o lenei auaunaga?

- ✓ Faalauteleina tagataanuu o Samoa ma sui auai e faaaogaina lenei auaunaga.
- ✓ Mafai ona maua auaunaga talafeagai faapea ai ma le faaleleia atili o nei auaunaga.
- ✓ O tau o nei auaunaga ina ia faapea ona faaaauau pea le maualalo i le lumana'i.

3

O ai e mafai ona auai i lenei auaunaga?

- ✓ Sui auai o le SNPF o loo mafai ona totogi a latou saofaga faa-le-tausaga (premiums).
- ✓ Sui faalagolago o loo mafai ona totogi e le sui auai o le SNPF a latou saofaga faa-le-tausaga (premiums) - dependents
- ✓ Sui auai o loo mafai ona totogi a latou saofaga faa-le-tausaga (premiums) – voluntary members.

4

O a auaunaga o loo i lalo o lenei faamanuiaga?

- ✓ Auaunaga muamua (primary).
 - ◻ Gasegase Tausavali – Faletalavai Tumaoti
 - ◻ Suesuega ma le auaunaga a le Faletalava – Faletalavai a le Malo
 - ◻ Suesuega ma le auaunaga a le Faletalava – Faletalavai Tumaoti
 - ◻ Talaina o vai ma fuaalau – Faletalavai tumoati
 - ◻ Talaina o vai ma fuaalau – Faletalavai a le Faletalavai a le Malo
- ✓ Auaunaga lona lona (secondary)
 - ◻ Gasegase taofia – Faletalavai a le Malo
 - ◻ Suesuega ma le auaunaga a le Faletalava – Faletalavai a le Malo
 - ◻ Suesuega ma le auaunaga a le Faletalava – Faletalavai Tumaoti
 - ◻ Talaina o vai ma fuaalau – Faletalavai Tumaoti
 - ◻ Talaina o vai ma fuaalau – Faletalavai a le Faletalavai a le Malo
- ✓ Auaunaga lautele (tertiary)
 - ◻ Gasegase e tuuina atu i falemai i fafo mo togafiuuga.

5

E faapefea ona totogi lenei auaunaga?

- ✓ Tupe totogi faa-le-tausaga e le sui auai o le SNPF
- ✓ Tupe totogi faa-le-tausaga e le sui auai o le SNPF mo aga sui lagolago (dependents)
- ✓ Tupe totogi faa-le-tausaga ese sui auai fou (voluntary)
- ✓ Vaegatupe faa-le-tausaga a le Malo mo gasegase tuuina atu i fafo (overseas treatments and medical evacuations)
- ✓ Vaegatupe faa-le-tausaga a le Faalapotopotoga o Faalavelave Faafuasei (manuaga mai faalavelave faafuasei - injuries and emergencies)

6

E faapefea ona faagalueaiga lenei auaunaga?

- Featuina se Komiti Faatonu mo lenei auaunaga (SNPF Healthcare scheme)
- Faatuna se vaega o le aufaigaluega mo le Pulega mo se vaitaimi-le-tumau i le SNPF
 - Pule
 - 2 aufaigaluega – Tupe maua ma Tupe Faaalu
 - Suetusi ma le Faagaiola o le Ofisa (Accounts and Administration clerk)
- Faafou ma Faia suiga moomia e faamautinoa ai le puipua o faamaumauga mo sui auai o le SNPF.
- Mau le avanoa e faaaogaina ai e latou o loo faatinoina auaunaga e faaaogaina ai faamaumauga a le SNPF (Members' Database Information System (restrictions and limitations of information sharing))

7

O a ni suiga o le faagaiaoia o loo fuafuaina mo lenei auaunaga?

- Suiga o le igoa o le Komiti Faafoe ma le Auaunaga i le "Samoa Healthcare Scheme"
- Pulega (ia tutoatasi mai le SNPF)
 - Pule
 - 2 tagata faigaluega – Tupe maua ma Tupe Faaalu
 - Suetusi ma le Faagaiola o le Ofisa
- Faafou ma Faia suiga moomia e faamautinoa ai le puipua o faamaumauga mo sui auai o le SNPF.
- Faaaogaina Faiga-faavae e tuuina atu ai gasegase i atunu i fafo (fautuaina e le Komiti Faufautua - technical committee) ma faamaonioa e le Komiti Faafoe mo Gasegase mo Togafitiga i Atunu i Fafo – Faiiuga e manusali

8

O a ni fuafuaga alualu mamaao o lenei auaunaga?

- Maliliega mo Fomai Faapitoa mai fafo e Asiasi mai i Samoa (malologa ma suesuega)
- Maliliega ma falemai i fafo mo gasegase e mafai ona tuuina atu.
- Faatogaina o se falemai i masini ma meafaigaluega faaogapo nei faapea ma le aufaigaluega aua le mafai ona faia o taotoga iinel.

9

Faafitauli ma Luitau (Risks and Challenges)

- Se isi faamai pipisi e pei o le Koviti-19 (tulaga ma'ale'a'le)
- Alu i luga o tau o le auaunaga (tulaga ma'ale'a'le)
 - Tau a falemai a le Malo (aveeseina o faamamaavega)
 - Tau a falemai tumaoti (avanoa fa'auro)
- Faaleleia auaunaga ma le tulaga moornia (sologa lelei)
- Mataituna le Auaunaga (sologa lelei)
 - Ova le faamamafa o togafitiga na i lo le pulpuia
 - Faasee atu i te mataituna o meaai pateni ma le faagaiolina o le tino.

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Taunuuga

- O lenei auaunaga e mafai ona maua uma e sui taitoatasi e aunoa ma se fesiliglia:
 - E leai se sui e le mafai ona agavaa.
 - E i lalo ifo o le \$1 tala i le aso lenei auaunaga
- Faaleleia le Auaunaga ma le Tulaga talafeagai o nei auaunaga (Quality and Standard) Healthcare Services i Samoa
- O le a mafai loa ona va'ava'ai totoa i itu o le puipuiga (preventive) ae le na o le togafitiga.

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Faafetai Tele mo le lava o le Onosai

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