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2025 제22차 국제연수과정
NHIS UHC GLOBAL ACADEMY

4 Major Social Insurances Understanding and Performance of Integrated Collection Projects

Department of Integrated Contribution Collection

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I

Business Overview

Ⅰ. Business Overview

Introduction and Operation of the Four Major Social Insurances

- The introduction of the four major social insurances in South Korea was based on social and economic needs.
- After their introduction, they were managed and operated separately by the respective ministries.

1967.7.1.
Workers' Compensation Insurance

1977.7.1.
Health Insurance

1988.1.1.
National Pension Plan

1995.7.1.
Employment Insurance

2008.7.1.
Elderly Long-term care insurance

Ⅰ. Business Overview

Management and Operation of the Four Major Social Insurances

Supervisory Authorities	Ministry of Health and Welfare	Health Insurance | Long-Term Care Insurance for the Elderly | National Pension Plan
	Ministry of Employment and Labor	Employment Insurance | Workers' Compensation Insurance
Operating Entities	National Health Insurance Service	Health Insurance | Long-term Care Insurance for the Elderly
	National Pension Service	National Pension Plan
	Korea Labor Welfare Service	Employment Insurance | Workers' Compensation Insurance

Ⅰ. Business Overview

Process of Integrating the Collection Duties of the Four Major Social Insurances

Issues

- Inefficiency in insurance administration due to overlapping tasks.
- Inconvenience for individuals, as they had to visit multiple social insurance agencies for different services.

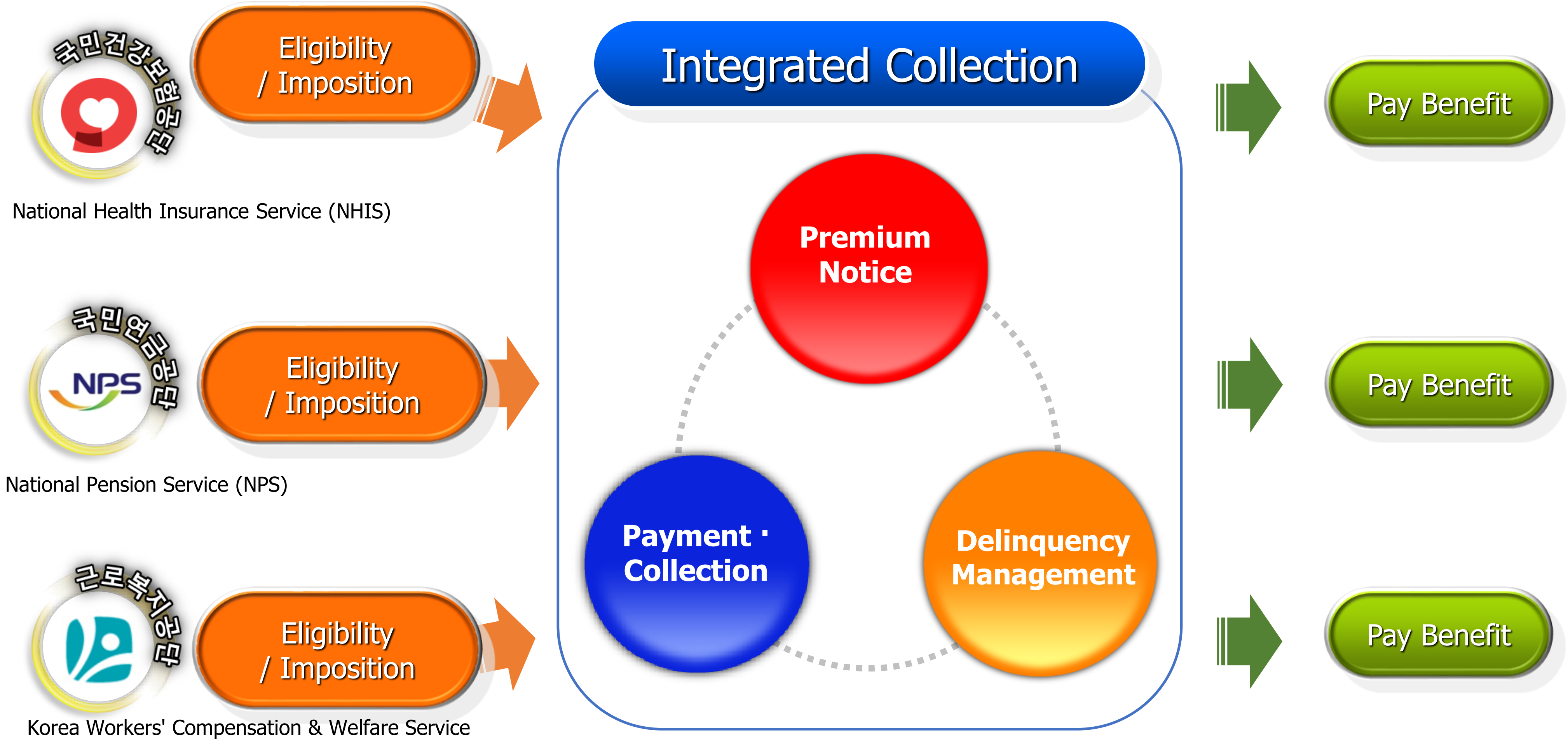
➢ In order to solve the problem, academia, the National Assembly, and the government began discussions on the integration of social insurance after 1995.

1995~2003	2005~2008	2009~2011
Phase of **discussion on integration**	Phase of **preparation for integration**	**Phase of implementation of integration**

✓ **As of January 2011, the National Health Insurance Service (NHIS) was tasked with the integrated collection of the four major social insurances.**

I . Business Overview

Process of Integrating the Collection Duties of the Four Major Social Insurances



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II

Status of Work

Ⅱ. Status of Work

Division of Integrated Collection Duties

Notification Management	• Issuing notifications to payers (workplaces → businesses, regional → household owners) regarding the type of insurance, the amount to be paid, the location, and the payment deadline.
Collection Management	• Collecting the notified insurance premiums through financial institutions and transferring the collected funds to the relevant accounts of organizations like the National Health Insurance Service, National Pension Service, Employment Insurance Fund, and Industrial Accident Insurance Fund.
Arrears Management	• Managing the collection of unpaid contributions after the final notification, including approval for collection measures such as seizure or public auction, as well as handling inheritances and other legal processes to recover the outstanding amounts.

Ⅱ. Status of Work

Disclaimer Management

Insurance Premium Notification

- Notify the payers of the type of insurance, the amount to be paid, and the payment deadline and location.

Combined Notification

Multiple insurance premium notifications are combined and sent together

-If the payer's information (business name, address, etc.) is identical.

-For health insurance and national pension regional subscribers, the notifications are combined if the resident registration number and address are identical

※ As of 2024, an average of 1.06 million cases per month are combined, with a combination rate of 56.0%.

Integrated Notification

Insurance premiums for all four major social insurances are combined into a single notification for businesses that are subject to combined reporting.

※ As of 2011, 48,000 cases (5.0%)
→ As of 2024, 900,000cases (90.1%)

Electronic Notification

For those who prefer email or mobile notifications, the notification is sent electronically instead of as a physical OCR form.

※ 5.96 million (3.2%) in 2011
→ 69.34 million (28.9%) in 2024

Ⅱ. Status of Work

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Notification Management

Combined bills

합산 보험료 (건강연금 / 고용산재) 2024년 7월 — **영 수 증** (납부자용)

사업장명			
사 용 자			
납부자번호		사업장 관리번호	
납부할금액 (가+나)	7,893,380 원	납부기한	2024년 08월 10일 까지

보험료 (가)			
건 강 ⓐ	3,167,900 원	연금 ⓒ	3,292,640 원
장기요양 ⓑ	409,680 원	고용 ⓓ	713,950 원
소계(ⓐ+ⓑ)	3,577,580 원	산재 ⓔ	309,210 원
보험료 합계			7,893,380 원

연체금 (나)	
건 강 ⓕ	원
장기요양 ⓖ	원
소계(ⓕ+ⓖ)	원
연 금 ⓗ	원
고 용 ⓘ	원
산 재 ⓙ	원
연체금 합계	원

납부용QR코드

카카오톡 · 전국편의점 · 카카오페이

◇ 납부기한이 지나 고지서로 납부할 경우 납부기한 다음날부터 납부한 날까지의 연체금은 다음 달 정기고지시에 포함되어 고지될 수 있습니다.

◇ 납부기한과 관계없이 빨리 납부할수록 연체금 부담이 줄어들며, 납부 당일까지의 연체금을 포함한 총 미납보험료 납부를 원하실 경우, 고객센터(1577-1000) 또는 공단 지사로 연락주시면 수시고지서 재발급, 가상계좌 전송 등 다양한 납부방법을 안내하여 드립니다.

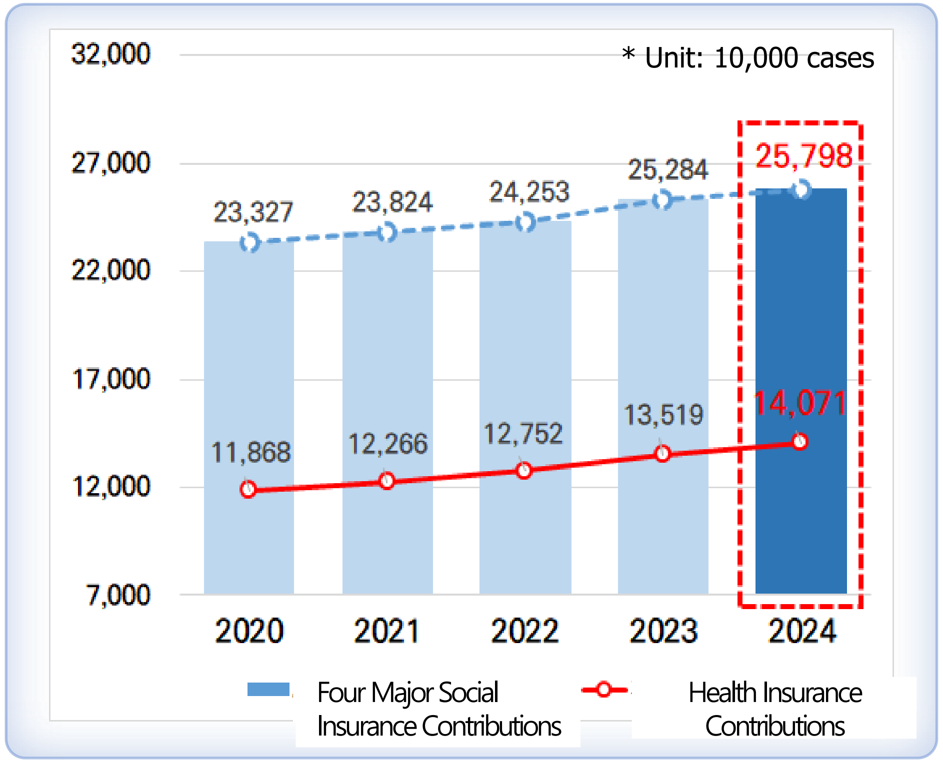
2024 년 07 월 18 일

국민건강보험공단 이 사 장 — 수 납 인

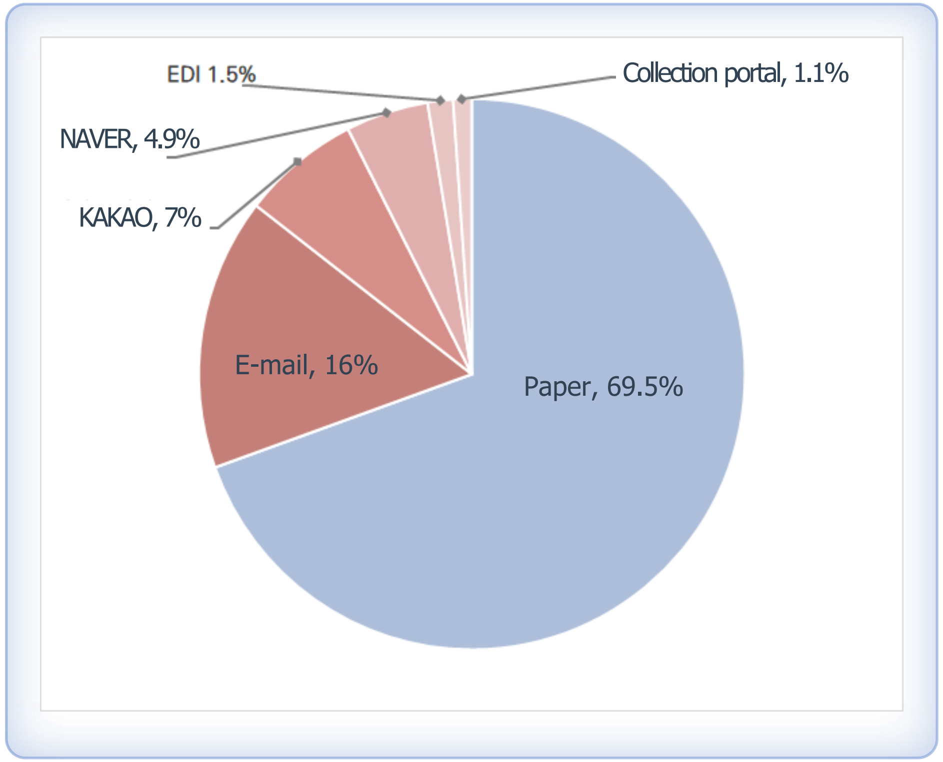
Ⅱ. Status of Work

Notification Management

Status of Notifications for the Four Major Insurances (2019~2024)

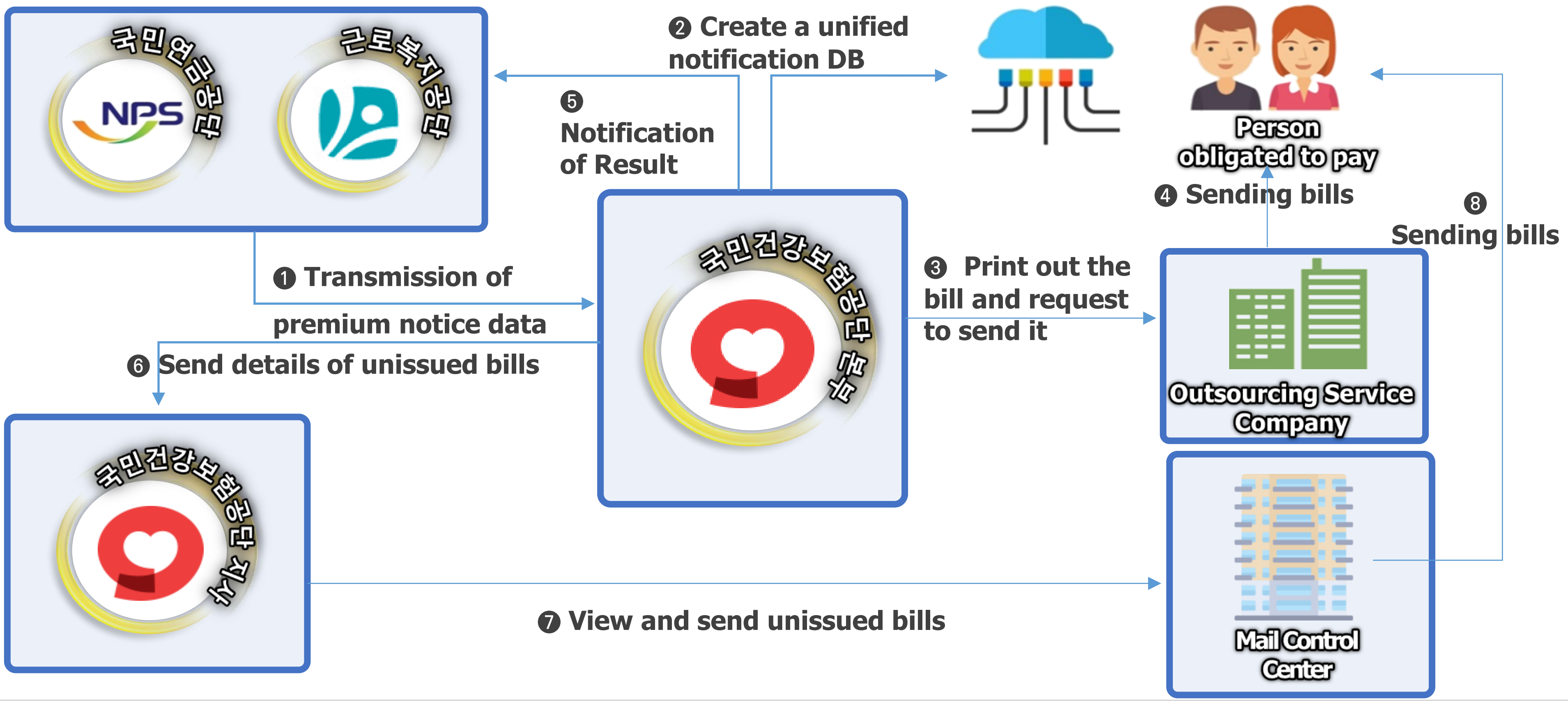


Status of Notification Types (As of the end of 2024)



Disclaimer Management

Insurance Notice Sending System



Storage Management

Insurance premium collection

- According to Article 112, Paragraph 1 of the National Health Insurance Act, the collection of health and long-term care insurance premiums, as well as other entrusted insurance premiums, is delegated to financial institutions.

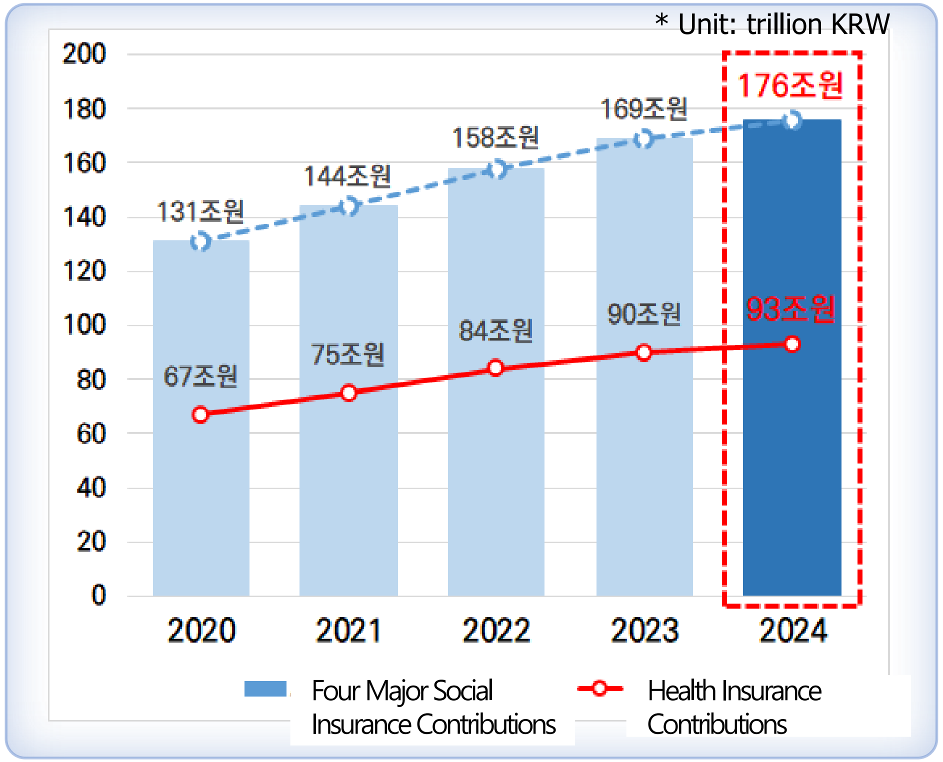
Online Payment	Automatic Transfer	Virtual Account	Electronic Payment
Payments can be made through the NHIS official website, the social insurance integrated collection portal, or the mobile app (The Health Insurance)	Automatic deductions from bank accounts or credit cards. - (For regular payments) The 10th of each month or the end of the month. - (Re-billing) 25th of every month	Using virtual accounts provided by public institutions, financial institutions, and internet banking to make premium payments	Payments through bank branches, CD/ATMs, internet banking, mobile banking, payment agencies, unmanned kiosks, etc.

- Financial institutions relay the collected premiums to the relevant public institutions through the payment clearing system.
- The public institutions deposit the premiums into the accounts of their respective funds (revenue).
- Insurance payment reflection is done in real time (electronic payments, virtual accounts, credit cards, etc.), and automatic transfers are processed on D+1.

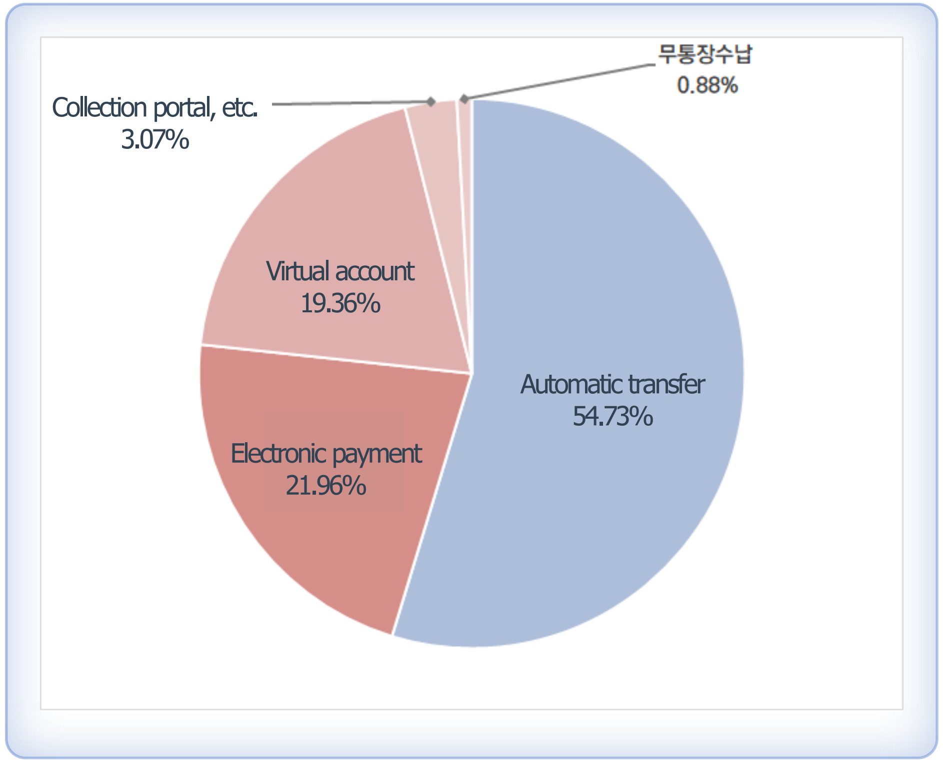
Ⅱ. Status of Work

Storage Management

Storage Status (2020~2024)



Collection by Channel (As of the end of 2024)



Ⅱ. Status of Work

Arrears Management

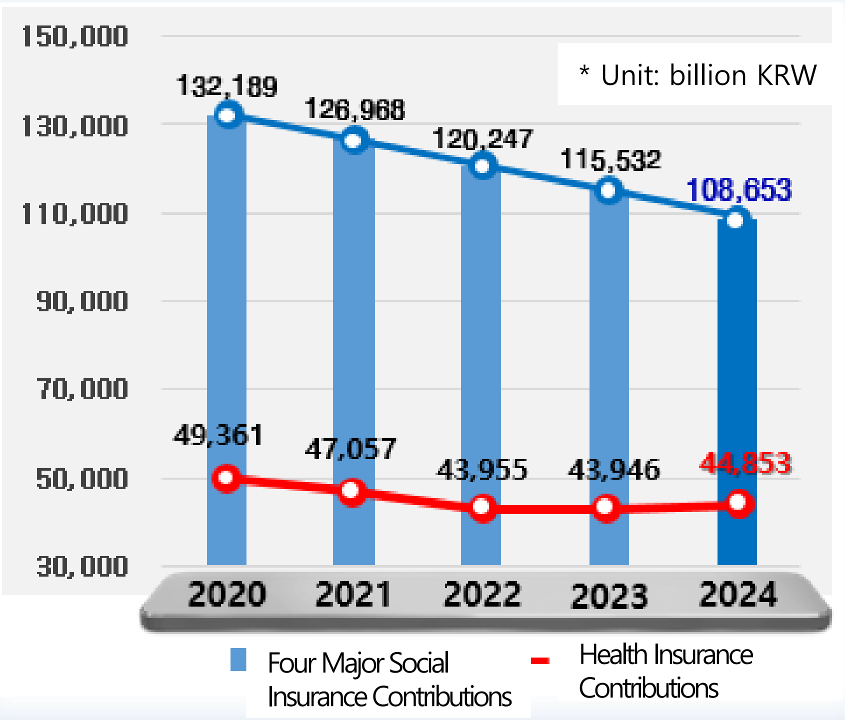
Insurance Premium Arrears Collection

Seizure	Public Auction	Disclosure of Personal Information	Provision of Arrears Data	Settlement
Seizure of specific assets of the debtor to ensure the recovery of unpaid insurance premiums through legal or factual measures. ※ Includes vehicles, real estate, bank accounts, securities accounts, private insurance, etc.	Sale of seized assets to recover the amount owed ※ The National Health Insurance Service either handles this directly or delegates it to the Korea Asset Management Corporation.	Public disclosure of delinquent payers with a high amount of overdue payments on websites, highlighting the need for fairness in insurance contributions. ※ Disclosure of delinquent business type to improve the effectiveness of personal information	Providing the data on the arrears of the four major insurance premiums to a comprehensive credit information center to penalize financial transactions Raising awareness of grants and voluntary payment of arrears	Settlement of unrecoverable insurance premium arrears after administrative and legal procedures have been exhausted, targeting individuals unable to pay due to long-term hardships. ※ Applicable cases: individuals receiving medical aid, recipients of social welfare, bankrupt or dissolved businesses, etc.

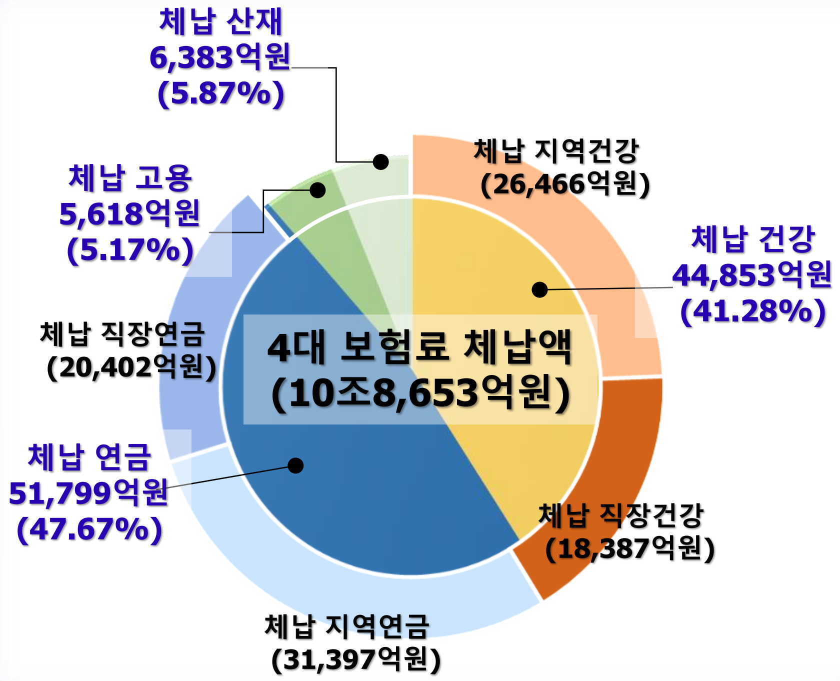
Ⅱ. Status of Work

Arrears Management

Changes in Arrears (2019~2024)



Analysis of Arrears (End of 2024)



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III

Work Performance

III. Work Performance

Enhancing Personnel and Cost Efficiency

Quantitative Results

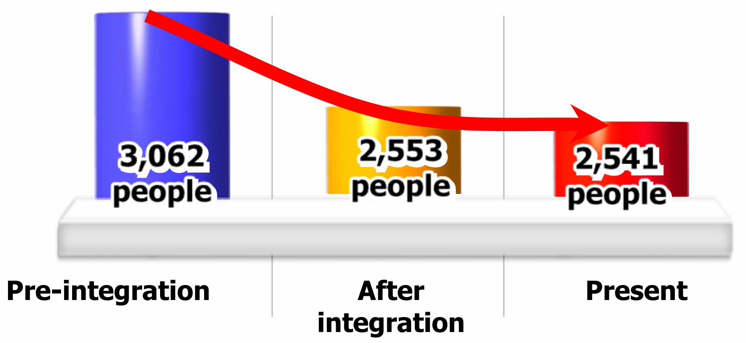
Personnel Efficiency

- Efficiency of collection Personnel
  - 3,062 → 2,541

[Reduction of 521 collection personnel]

Labor

Annual savings of KRW 34.5 billion

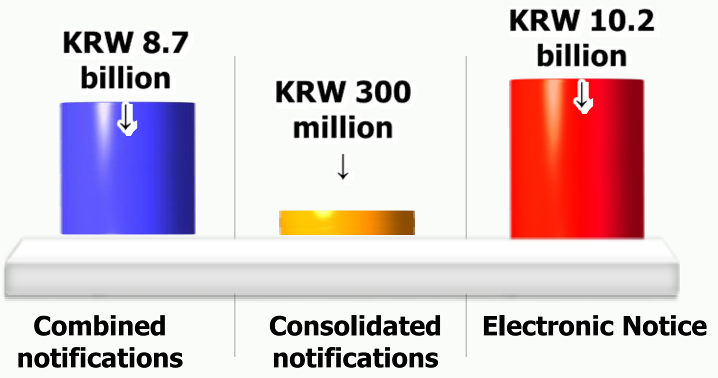


Notification Issuance Efficiency

- Efficiency in the method of issuing integrated notifications
  - Combined, consolidated, and electronic notifications.

Savings in administrative costs

Annual savings of KRW 19.2 billion



Ⅲ. Work Performance

Highest collection performance

Quantitative Results

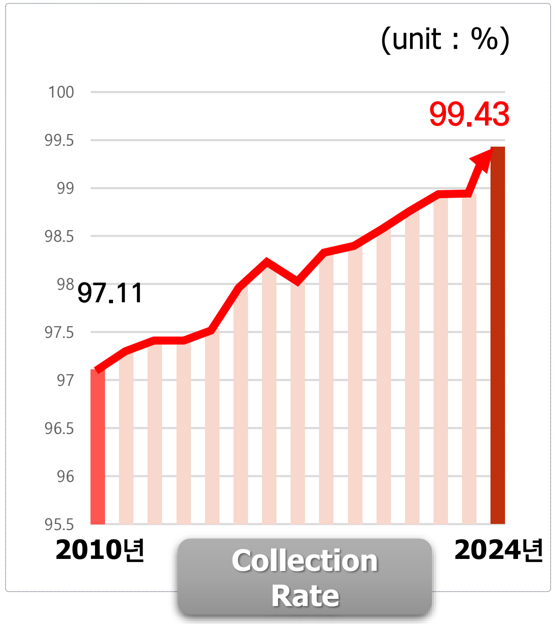
Collection Status

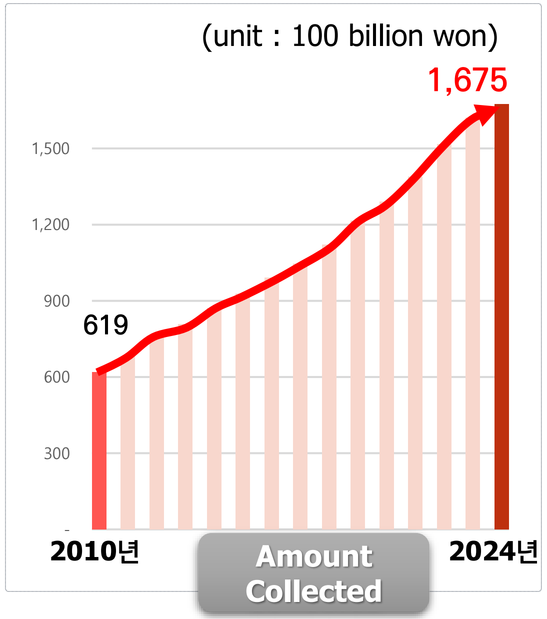
(unit : %, %p, 100 billion won)

Category (year)	Collection Rate	Amount Collected
2010	97.11	619
2011	97.31	681
2012	97.42	757
2013	97.42	808
2021	98.77	1,389
2022	98.95	1,517
2023	98.94	1,620
2024	99.43	1,675
Increment (Pre-integration contrast)	**2.32↑**	**1,056↑**

Collection Performance

- Through the integration of the four major insurance systems (collection, payment, notification management), the collection rate increased by 2.32 percentage points compared to pre-integration.





Ⅲ. Work Performance

Highest collection performance

Quantitative Results

Automatic Transfer Application Rate

- Annual fee reduction of 28.4 billion KRW (from 200 KRW per transaction at financial institutions → 40 KRW per automatic transfer)

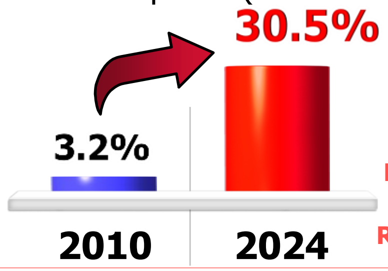
Category (%)	Health		Pension		Employment	Worker's Comp.
	Self-Employed	Workplace	Self-Employed	Workplace		
Dec. 2024 Increment (%p)	68.93 (16.22↑)	85.76 (25.86↑)	87.12 (29.7↑)	83.10 (25.57↑)	68.47 (56.47↑)	67.74 (55.74↑)
2010	52.71	59.90	57.42	57.53	12.00	12.00

Electronic Notification Application Rate

- Increasing in the application rate for electronic notifications via email, mobile, EDI, and the collection portal (4 channels).

(unit : Ten thousand places, Ten thousand, %)

category	target	Number	ratio	Increment
Dec. 2024	2,046	623	30.5	27.3%p↑
2010	1,859	59	3.2	



"INCREASE IN E-NOTIFICATION APPLICATION RATE BY 27.3%P"

Maximizing Synergy in the Collection of the Four Major Insurances

Quantitative Results

Activating the discovery of new collection areas through the expansion of linkages with related institutions' data

- ('20) 26 institutions with 37 data types → ('24) 31 institutions with 47 data types
  → ('25) 25 institutions with 40 data types
  * Mechanical Equipment, Information & Communication Financial Cooperative (deposit and employment certificates), National Tax Service Sales Agency Data

Expanding the provision of arrears information to Korean credit information agencies to enhance collection of overdue payments

- Provision of information on the arrears of the four major insurances to Korea Credit Information Services, leading to restrictions on credit ratings and financial transactions.
  - (Employment & Industrial Accident Insurance) Providing information on high-value overdue business owners ('08)
  - (Health & National Pension Insurance) Initial provision of information on delinquent business owners ('22.8), and *regional delinquent payers ('23.8)
  * Exception for settlement exclusions aimed at minimizing burdens on low-income people, targeting those with consistent income or asset ownership.

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Maximizing Synergy in the Collection of the Four Major Insurances

Quantitative Results

Diversification of Notification and Collection Methods for the Four Major Insurance Premiums, Enhancing Convenience for Payers

- Expansion of electronic notifications → Reducing inconvenience for the public and cutting related management costs
- Expansion of collection methods from 6 to 7 types and virtual account settlement institutions (from 4 to 16)
- Protection of vulnerable groups by adding sound QR codes to printed notifications for visually impaired individuals

Provision of 'One-Stop Service' through the Health Insurance app, from Insurance Inquiry to Payment Result Confirmation

- (Target users) Expanded to cover all four major insurance types for business owners (Previously limited to self-employed health and pension insurance)
- (Methods) Credit card payment, partial monthly payment, and the introduction of notifications through messenger services such as Notification Talk.

Promoting Unmanned Civil Service and Strengthening Payment Services for Public Convenience

- Implementation of unmanned certificate issuance services (e.g., health and pension insurance certificates, payment confirmation documents.
- Operation of non-face-to-face service kiosks at government offices and branches (229 locations) → '24.2.15. termination of counter payment
  ※ Joint patent application registration for unmanned payment machines with Korea Financial Telecommunications and Clearings Institute, MOU signed (Nov. 2022) → Patent registration completed (Apr. 2023)
- Complete transition from standard OCR notices to electronic payment notices … Jan. 26, 2024.

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Thank You

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