

Review and assessment of social protection programs and consolidating existing social security and welfare schemes



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Morocco has a universal social protection (SP) system that proves fragmented with several subsystems that work disjunctively. Mainly contributory (financed by the contributions of workers), these individual systems are partly targeted to private-sector employees, civil servants, state employees and local authorities.

The rest of the working population is excluded. Sixty percent (60%) of the workforce still lack any kind of social security protection at all: self-employed, workers in the informal economy, including agriculture, handicrafts and small cooperatives. Are also without access to social security protection victims of work-related injuries and accidents, termination of employment, divorce or widowhood.

The Council therefore calls for an overhaul of the national social security system to ensure decent coverage for the entire population at all stages of their lives.

Recommendations:

Among the key recommendations outlined by the Council:

- Harmonize basic mandatory health insurance schemes following a top-down approach, the aim being to ensure universal health coverage (UHC) for all Moroccans.
- Establish an autonomous management entity to operate and finance the medical insurance plan "RAMED" (a state-financed subsidized insurance scheme for the economically disadvantaged populations).
- Extend social security coverage to all workers, while setting up mechanisms to sustain the provision of medical care to insured who have ceased contributions, and to issue social security payment vouchers for vulnerable workers.
- Develop in the long run and as part of social dialogue a national contributory unemployment insurance scheme.

- Reform the governance of the Department of Insurance and Social Welfare (ACAPS) to increase its independence and representativeness.
- Safeguard the balance of Morocco's National fund for Social Welfare Organizations (CNOPS) and improve student health insurance coverage.
- Update the national reference rate (NRR) levels for the reimbursement and delivery of health benefits and services.
- Review the investment policy for reserve funds to encourage long-term investment for job creation, social welfare and environmental protection.
- Allocate a portion of income on family allowance reserves of the CNSS for operating balance and equipment upgrade purposes.
- Establish universal child benefits and ensure effective implementation of an integrated child protection policy with specific social protection programs and mechanisms aimed to children and their multiple vulnerabilities.
- Set a minimum income for old-age people that is equal to the poverty line, while combining all retirement pension schemes (with a universal basic retirement pension, a complementary retirement pension and a supplementary retirement pension).
- Provide, subject to available resources, a basic income for the disabled and activate the adoption of an old-age social assistance, encouragement and support scheme.
- Extend protection against unemployment, including for civil servants and apprentices, and pay allowances for part-time workers who look for full-time work.
- Establish an integrated national social protection information system and set up an assessment system to measure the risks and results that can affect the quality-of-service delivery of social welfare organizations.