

***November 2016***

RSSB Service Delivery Standards

**RSSB SERVICE DELIVERY STANDARDS**

1. **Introduction**

Over the past several years, a great deal of attention has been paid to the development of the social security system in Rwanda. The Law no 45/2010 established RSSB after the merger of CSR with RAMA into one organization in order to strengthen governance and harmonize social security services. In addition to the existing schemes (**Pension, Occupational Hazard and medical schemes**), RSSB has also integrated Community Based Health Insurance, a scheme covering almost all Rwandans and Maternity leave schemes operational since November, 2016. All this is done in order to provide comprehensive social security benefits to all Rwandans.

The mandate of the institution is to administer social security in the country. The branches currently managed include; pension, occupational risks, health insurance and Maternity Leave offered under the different branches are; old age, invalidity and survivorship pension, work injuries and work related diseases benefits, health insurance and maternity leave benefits.

RSSB as a financial institution is supervised by the National Bank of Rwanda according to the banking law N°55/2007 of 30/11/2007 whereas its activities are overseen by the Ministry of Finance and Economic Planning.

1. **Objectives**

The objectives of setting the service delivery standards for the institution are outlined here under:

1. strengthening customer relationships
2. increasing compliance of employers
3. increase operating efficiency
4. enable the board achieve its mission and vision
5. Provide a basis for evaluating performance in the field of service delivery.
6. **Service delivery standards**

Setting realistic and all-inclusive service delivery standards requires a broadened understanding of what constitutes a service standard and what has to be considered in setting service delivery benchmarks. In setting RSSB service delivery standards, the following were considered: effectiveness and efficiency, service quality, access to services and equity in service provision.

The methodological approach in this benchmark setting exercise entailed:

1. specifying the main services the institution provides to different types of clients
2. consultation arrangements with the beneficiaries and other stakeholders to determine their needs
3. considering the strategies to remove service delivery barriers and arrangements as to how information about services is to be provided.

After considering all these parameters, the service delivery bench marks were set as shown in the table below. The benchmarks clearly specify the:

1. Key service: the service for which the benchmarks are set. All services the beneficiaries and other stakeholders expect from the Fund are considered.
2. Service beneficiary: different stakeholders require different services. For accurate setting of benchmarks, each service beneficiary is identified.
3. Current practice: This shows how things are currently done. The quantity, quality and timing issues are specified.
4. Desired standard: this shows the improvements that have to be made in the current practice.

**RSSB SERVICE DELIVERY STANDARDS MATRIX**

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| **KEY SERVICE** | **SERVICE** **BENEFICIARY** | **CURRENT PRACTICE** | **STANDARD BENCHMARK** | **REQUIREMENTS** |
| **PENSION SERVICES** | Processing of pension benefits[[1]](#footnote-1) | Pension applicants  | * At branch level, it takes one to two weeks to conclude the processing of a new benefit request file including the mailing process.
* At department level, it takes two working days to complete the process.
 | * It shall take **five working days** to conclude the processing of a new pension file including the mailing process[[2]](#footnote-2), at branch level.
* At headquarter, it shall take **no more than two working days** to conclude the processing of the new file.

Note that every new complete request file brought at RSSB branch office before and by 25th of any month will always be paid by the 30th of the following month. | For settlement:* Birth certificate
* Life certificate
* Service testimonial from last employer
* Bank Account Number
* Passport photo

For early retirement[[3]](#footnote-3), the applicant will add the following:* Certificate of your working capacity issued by one’s employer
* Medical certificate of professional inaptitude

Invalidity pension applicants will be asked to have:* Birth certificate
* Life certificate
* Medical certificate of professional inaptitude
* Bank Account Number

Requirements to survivor’s pensioner lump sum applicants:* Birth certificate of the insured person
* Death certificate
* Marriage certificate for the widow/widower
* Birth certificate for surviving children
* Certificate of guardianship
* Certificate of legal recognition of natural children
* Certificate of school attendance for children aged 18 to 25 years
* Certificate of invalidity for invalid children
* Certificate of bachelorhood or spinsterhood for insured person who died single
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| Payment of benefits | Pensioners  | Payments are effected by the 30th of every month. | Stick to regular payment by **the 30th of every month**. Again, note that every new complete request file brought at RSSB branch office before and by 25th of any month will always be paid by the 30th of the following month. | Beneficiary’s complete file. Note however that the beneficiaries will be asked to provide their life certificates on an annual basis. |
| **OCCUPATIONAL HAZARDS SERVICES** | Processing of occupational risks benefits | Occupational risks benefits claimants | At branch level, it takes three months, and sometimes more, to produce an investigation report.At pension department level, it takes one to five days to process a new file | In normal circumstance[[4]](#footnote-4), the investigation process shall take **at most one month**, at branch level. It should take **two days** to process a new file for payment. | * Properly filled A1 form
* Model A2 form
* Model A5 form (External Medical Doctor)
* Model A5 form (RSSB Medical Doctor)
* Investigation report
* Letter from the employer that the affiliate doesn’t work due to work related accident

Note however that the beneficiaries will be asked to provide their life certificates on an annual basis. |
| Medical services insurance provision | Occupational risks beneficiaries | It all depends on the time taken to conduct investigations and these may take two to three months. | * Ensure benefits payment is made **within a month** after the investigation report is produced. That is, two months from the day the claim was received in normal circumstance.
* Every Wednesday afternoon, RSSB Medical Advisor receives and advises cases related to work related accidents and diseases
 | * Beneficiary’s complete file. The expenses related to work related accident or diseases are reimbursed after the approval of RSSB Medical Advisor
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| **MEDICAL SERVICES** | Processing medical insurance requests  | Government institutions,Pensioners who had previously contributed into medical scheme and entitled to monthly pension benefits as well as Private institutions wishing to join RSSB medical insurance.  | The request is addressed to the DG with all the required documents attached. The feedback is provided within 3-4 weeks.  | The applicants shall receive feedback within **1-2 weeks**. | * An application letter addressed to RSSB DG
* A list of all employees and their salary scale for a company with at least 7 employees.
* Certificate of registration in RSSB pension scheme
* Non clearance certificate from RSSB for private institutions
* Non clearance certificate from RRA
* Trading certificate for trading companies
* Certificate of company registration from either RDB, RBC, BNR, MINEDUC, MINALOC, Media High Council, RRA, RGB, RCA, etc.
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| Payment of benefits | RSSB affiliates to medical scheme  | The beneficiary bears a co-payment of 15% of the total amount billed for each service provided (medicines and other medical procedures) while RSSB pays the remaining 85%. The provision of services is sometimes hampered by the institution’s failure to make declaration of employees’ contributions and payment. | * Ensure all affiliates are provided with medical services **immediately after the employer has declared and contributed, but new employers and employees will have to wait for one month period (mandatory) to start benefiting on medical services.**
 | * Declaration of contributions and timely payments by employers not later than 15th of the following month you are contributing for.
 |
| Payment of medical services and pharmaceutical products | Pharmacists and other Medical partners | RSSB verifies the bills within a maximum period of 30 days[[5]](#footnote-5), and undertakes to pay its share of the cost for medical services and pharmaceutical products provided. | The payment should be done within **30 days** counted from the day the bill is definitely considered by both parties (RSSB and medical partner) as acceptable. | * Bill agreed upon by both parties vis-à-vis our tariffs
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| **REGISTRATION** | Employer &Employee’s registration requests | Employers  | * Employers have to go to RDB or RSSB District branches for company/Institution and Employees registration.
* The employer is given company registration form to fill which is filled in 2 copies. The list of employees to be registered is submitted on a flash disk and the format is found on RSSB Website or RSSB District branches
* 1 copy of the employer registration form remains with the RSSB office, the other will be given to the client for his/her records
* The company registration numbers and Employee affiliation numbers are issued within 1 day.
 | * Registration done through RDB should be done online
* For the registration done through RSSB Branches; Employer registration forms should be obtained from the RSSB website or RSSB District Branches and when filled be submitted to the Branch.
* All the documents required for a company to be registered should be **available** on the **website**
* The registration number should be issued out **within 30 minutes** after registration forms and other required attachments are received.
* In case of any delays, the employer should be **informed**.
 | * Two complete company registration form
* The list of employees to be registered (normally submitted on a flash disk)
 |
| **FINANCE AND CONTRIBUTION** | Employer declarations and payment of contributions | Employers | * Employers go to their nearest RRA offices, register with RRA online service and follow guidelines for submitting declaration regularly.
* The employer is given an acknowledgement document that he/she has declared. The document is presented to the bank for the payment of employee contribution
* Contributions for pension and occupational hazards (8%) are based on employee gross salary earnings excluding transport allowances. Of this 8%, 3% is employee contribution rate and 5% is employer contribution rate.
* Contributions for medical insurance are deducted from the employee basic salary. The rate is 15%, equally shared out between the employer (7.5%) and the employee (7.5%)
 | Uphold the **online** declaration and creation of interface with banks and Rwanda Revenue Authority which will be acting as a collection agent.Declaration and payment of contributions shall be made on a **monthly** basis and missing any of the deadlines below shall be fined:* **Every 15th of the month you do declaration of the previous month.**
 | * Basically the declaration is done online on RRA website but the employer will need an RSSB number and a TIN number.
* Employer will need the “contribution acknowledgement message” to make payment
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| Payments of invoices  | Service providers and Good suppliers  | It takes 3-5 weeks for a client to be paid | * Payment process should be done **within 10 working days** if the supplier has submitted all the required documents.
 | * A well written invoice
* Presence of supporting documents
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| **RESPONSE TO REQUESTS** | Response to debt clearance certificate requests | Debt clearance certificate applicants  | The certificate is given within 1 to 2 days. It is issued to the employer or institution without outstanding debts with the Rwanda Social Security Board. The applicant has to go to RSSB and submit a proof of payment of 10,000Rwf on RSSB account for debt clearance. | The application shall be made **online** and the applicant shall receive a response **within 1 day** and **at most 2 hours** after the request is received.  | * Proof of payment of an amount equal to 10,000 Rwf on RSSB account
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| Response to employee account statements  | Employees  | The account statement printout is issued to the client who comes to RSSB office looking for it  | Employees shall access their account statements **online** and by **SMS** on phone. Those who come at RSSB offices shall receive their statements **immediately**. | * The employee’s affiliation number or the employee’s parents’ names
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| **RESPONSE TO INQUIRIES** | Response to inquiries:1. Written
 | Customers and other stakeholders | It takes 1- 2 weeks working days to respond depending on the request | It shall take **5 working days** to respond | * A written inquiry
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| 1. Oral
2. Claims through Emails, face book & twitter
 | Customers and other stakeholdersBeneficiaries, Customers and other stakeholders  | It takes a period not less than ONE hour as the help desk officers have to consult the department concerned. The client has to come to RSSB headquarters/branch offices to ask for an appointment.Enquiries are sent on communication email and responded by public relations staff after consultation with concerned departments. Response are sent between 1-3 days depending on the request type  | * Put in place a Toll-free line and a team of public relations officers to respond to the telephone calls. Politeness, courtesy and a refined language should characterize public relations officers.
* Claimants should be responded within One day
 | * A telephone call
* An e-mail, an SMS, a Facebook message and/or comment, a tweet, etc.
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| **COMMUNITY BASED HEALTH INSURANCE** | Registration | All Rwandans | Any person who wants to register in Mutuelle (CBHI) has first to check in which category is from Health center and get RSSB account number opened in Sacco or in any other commercial bank. After payment of the contribution for the whole family members the beneficiary take payslips with passport photos to CBHI section manager at Health center and get cards for all beneficiaries. Cards are delivered in 2 days.For the CBHI members that used to be registered they just pay and bring their cards for validation and this service is provided in 1 day. | When mutuelle contribution paid the registration and cards delivery should be done in **1 day as well as the validation of the medical cards** | * Payslips
* Passport photos
* Payslips & Mutuelle cards to be validated
 |
|  | To get medical services at Health center/Hospital | CBHI sick members | The beneficiary goes to CBHI office at Health center to get prestations’ file and take it to the Doctor or nurse and when the file is filled all services offered to CBHI member is brought back to CBHI Office for verification and filling | When you want services at health center/ Hospital the prestations file should do be given in **10 minutes** | * Validated mutuelle card
* Prestations’ file
* Patient transfer from the health center to the hospital
* Authorization letter from RSSB in case the patient is transferred at King Faisal Hospital
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| Invoice from Health center and Hospital for payment | Health centers/ Hospitals | Every month Health centers and Hospitals prepare invoices and submit them to CBHI Office at Health Centers for verification and signature. After that, invoices are sent to RSSB Branches for verification. Once approved they are sent in power builder to Verification Unit at RSSB Headquarters for verification and approval and then to Finance for payment | The payment should be done within **30 days** counted from the day the bill is definitely considered by both parties (RSSB and medical partner) as acceptable. | * A well written invoice
* Presence of supporting documents
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| **MATERNITY LEAVE BENEFITS** | Reception of the request for reimbursement | Employers  | Maternity Leave Benefits operational since November,2016 | * At Branch level:

Reception of files:* verification of eligibility of applicant and authenticity of documents
* computation in IT system
* claims
* review & approval
* send physical files

**2 working days and at least 5 days of files forward to Headquarters** | A Complete request file must have the following supporting documents: * Application forms filled by the employee,
* A copy of identity card of the employee
* Maternity leave permission signed by the employer ,
* Payment slips corresponding to Maternity Leave Period
* Original birth certificate of the child
* Medical certificate justifying the extension of the leave
* A guardianship certificate
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| Processing of maternity leave benefits | Employers | Maternity Leave Benefits Scheme yet to start | * At Headquarter:
* cross-checking, computations, consolidation
* claims and adjustments (2 days)
* validation at Unit (2 days)
* **4 working days**
 | * Complete request file
* Data recorded in IT system
* Updated contributor’s account
 |
| Verification and validation | Employers | Maternity Leave Benefits Scheme yet to start | * At Headquarter:
* verification accuracy and completeness of all documents (2 days)
* validation at Unit (2 days)
* endorsement at Division
* approval at Department
* approval at DDGB level

(3 days)* **7 working days**
 | Reimbursement request* Data recorded in IT system
* Updated contributor’s account statement
* Individual calculation sheet
* Employer’s reimbursement sheet
* Consolidated reimbursement sheet
 |
|  | Payment of benefits/ Reimbursement | Employers | Maternity Leave Benefits Scheme yet to start | * At Headquarter
* reception of payment requests
* assessment and preparation of payments
* review
* verification
* approval
* authorization
* payment
* **5 working days**

The whole process of payment should be done within **30 days** counted from the day the bill is definitely considered by both parties (RSSB and employer) as acceptable. | Payment requests: consolidated reimbursement sheet/ list of employers bearing name, account number, benefit amount and summary of payment by Bank approved by Deputy DG Benefits |
| **OTHERS** | Making appointments  | Customers and other stakeholders | * Appointment form is available at RSSB Headquarters reception, when filled is submitted to DG’s office and the person will be called to be informed of his/her appointment date and time according to the DG availability.
* Appointment with Deputies are arranged by their Personal assistant
* Appointments with Medical Doctor Advisor in Professional risks are arranged by Professional risks officer and the response is given within one day.
 | * Ensure that the appointment time is respected and that the client is informed of the appointment date and time **three days** after the appointment request form is received.
* The personal assistant has to reply to the request **within 1 day.**
* Appointment with Medical Doctor Advisor is given **within 1 day.**
 | * Request for an appointment
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| Provision of all relevant information  | Customers and other stakeholders | Any client in need of any information visits the RSSB branch offices or HQ and gets the required information. RSSB has brochures in 3 languages (English, French and Kinyarwanda). Information regarding RSSB are also displayed on RSSB website | All information including laws, reports and other publications shall be **posted on the website**. Also, the leaflets should also be **available in large print at all reception desks** of RSSB branch offices and HQ.  | * Request for information
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1. By Pension benefit processing we mean the process through which the benefit request file goes till the payment process. This process includes the mailing time from RSSB branch office to headquarter. [↑](#footnote-ref-1)
2. Every new complete request file brought at RSSB branch office before and by 25th of any month will always be paid by the 30th of the following month. [↑](#footnote-ref-2)
3. Early retirement pension applicants do not need Service testimonials. [↑](#footnote-ref-3)
4. By “normal circumstance” we mean when all necessary incident eye-witnesses are found promptly to facilitate the investigation process. The absence of eye-witnesses is normally one of the things that delay this process. [↑](#footnote-ref-4)
5. This timeline is contractual between RSSB and its medical partners. [↑](#footnote-ref-5)