

CONFERENCE-DEBATE, "THE FUTURE OF SOCIAL PROTECTION IN MOROCCO", 9-10 June 2008, Casablanca

This conference brought together more than 200 participants and was organised around four sessions:

- 1) New trends in the field of social protection
- 2) The extension of social protection
- 3) The financing of social protection
- 4) Social protection in view of demographic pressure

The conference also provided the occasion for the signature of two draft agreements: one on the creation of a National School of Social Security (in partnership with the French EN3S); the other making obligatory the extension of the AMO (Obligatory Health Insurance) to people exercising liberal professions (signed by the National Union of Liberal Professions).

MORE INFO

[See the Moroccan Caisse Nationale de Sécurité Sociale website \(in French\)](#)

This conference provided a platform for the sharing of ideas and proposals of areas for action on the questions of extending health insurance coverage and reforming the pension scheme in Morocco.

In terms of the extension of health insurance coverage, two measures have been planned for Morocco: a contributory scheme (AMO) for all employees, professionals and workers of the informal economy who earn more than 500 dirhams per month (around 50 euros); and a medical assistance scheme (RAMED; Medical Assistance scheme for the Economically Destitute) for poor people.

The AMO for the workers of the private sector (managed by the CNSS) covers hospitalisation, maternity, ambulatory care for children up to the age of 12 years and a list of long-term illnesses including those that are particularly long and costly (in which case consultations, examinations and medication are covered). Ambulatory care for adults and children over 12 years is not covered (except in the case of long term illness and very severe and costly illness). The AMO for workers of the public sector (managed by the CNOPS) covers both ambulatory and hospital care for all illnesses.

The AMO was introduced two years ago (at the beginning of 2006). Today the AMO covers 8.5 million people- a little less than 30% of the Moroccan population (which stands at 32 million). The following groups are currently excluded from the AMO: liberal professions; students (300 000 people); agricultural employers and workers (agricultural workers should however, be covered by the CNSS, which has drawn up an action plan with their enrolment in mind); employees and independent workers earning less than 500 dirhams per month but classified as poor enough to benefit from the RAMED scheme (i.e. primarily workers of the informal economy).

For the very poor (a group estimated at around 6 million people) a medical assistance scheme is planned; the RAMED, which aims to give them the right to access public hospitals. The National Agency of Health Insurance (ANAM) has been commissioned to set up the RAMED, but the implementation process has not yet really started (so far only a pilot exercise in a rural area has been mentioned.)

MORE INFO

- [See the Moroccan National Agency of Health Insurance website \(in French\)](#)
- [See the CLEISS Social Security Profile for Morocco \(in French\)](#)

The reform of pension schemes in Morocco is a key priority given the managerial and practical problems faced by the current schemes; notably linked to the aging of the populations covered, the calculation methods of the scheme and their lack of equity (for example people who contribute less than 3240 days don't have the right to a pension; on the other hand people who have made sufficient contributions may, according to one of the schemes, take their retirement with more than 100% of their last salary). Furthermore the modesty of the current level of coverage of the retirement guarantee (less than 25% of the active population) highlights the crucial need for extension in this area in addition to the need for reform of current schemes.

An overall reform process taking into account the two imperatives mentioned above (the reform of existing schemes and extension of coverage) has been taken on by a national technical commission responsible for its piloting. This commission brings together Ministers, various pension funds as well as representatives of employers and workers. A cabinet (ACTURIA International) has been chosen to assist the commission by acting as a research and development department. Three consecutive stages are planned. The first is to carry out an actuarial audit providing a global prospective in view of the current state of the sector (global diagnosis). The second stage encompasses the development of a "target retirement system" defined in technical and institutional terms as well as the identification of possible reform strategies (identified in terms of their proximity to the target system). The third stage consists in the evaluation of different configurations in terms of their proximity (parametric and structural) to the target system. At the present moment the make up of the target system has yet to be defined.

MORE INFO

[See the ILO discussion page on pension scheme reform in Morocco \(in French\)](#)

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