



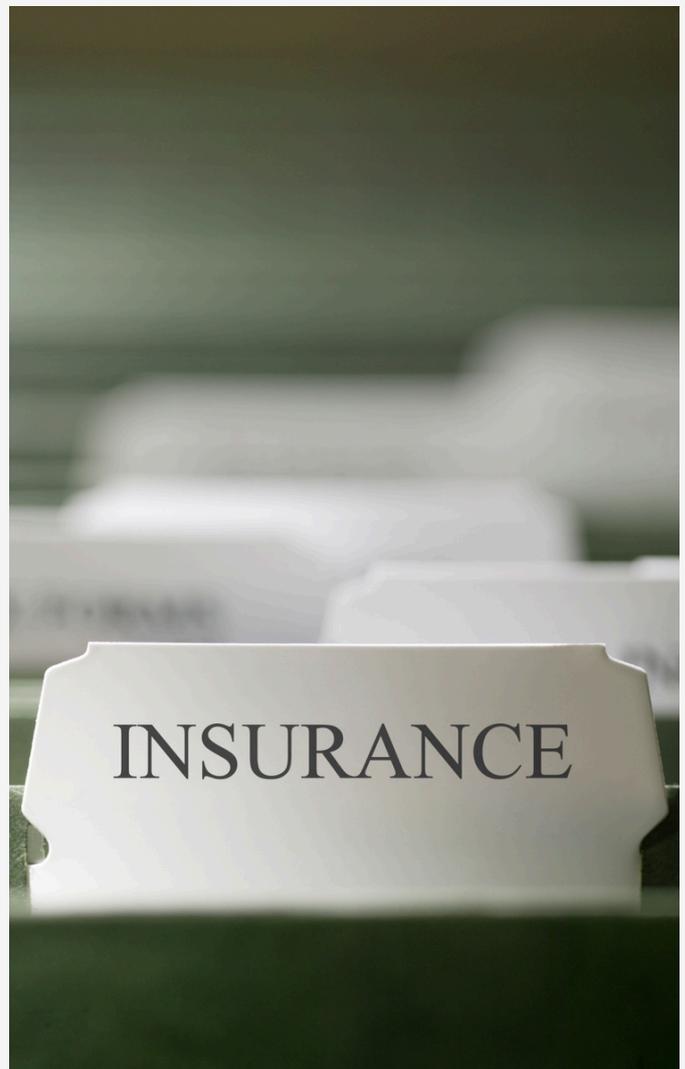
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NOTE ON THE ISSUANCE AND USE OF THE ELECTRONIC SOCIAL INSURANCE BOOKS AND HEALTH INSURANCE CARDS

On February 3, 2026, the Ministry of Finance issued Circular 09/2026/TT-BTC regulating the issuance and use of electronic social insurance books and electronic health insurance cards (**Circular 09**). Circular 09 is promulgated to specify and guide the implementation of relevant legal provisions, in particular the Law on Social Insurance 2024, the Law on Health Insurance 2008 (amended and supplemented in 2024), the Law on Electronic Transactions 2023, and the Government's decrees on electronic transactions in the fields of social insurance and health insurance. Effective as of the date of issuance, Circular 09 provides relatively detailed regulations on the implementation principles and methods for the issuance and use of electronic social insurance books and health insurance cards. Accordingly, individuals participating in social insurance, health insurance, and unemployment insurance (collectively referred to as "**participants**") and employers, agencies, and organizations managing participants (collectively referred to as "**entities**") should note the following key points:

Firstly, Circular 09 sets out the **implementation principles** for the issuance and use of electronic social insurance books and electronic health insurance cards:

- Entities and participants will conduct electronic transactions in the fields of social, health, and unemployment insurance, and receive the results of the procedure settlement through their respective electronic data repositories. It should also be noted that each participant will be issued an electronic social insurance book and an electronic health insurance card associated with a unique social insurance number, integrated with their level-2 electronic identification account (VNeID) and digital social insurance account (VssID).
- The issuance of electronic social insurance books and electronic health insurance cards must be carried out by electronic means, ensuring strict compliance with the applicable legal regulations on social, health, and unemployment insurance.
- The information presented on electronic social insurance books and electronic health insurance cards must be consistent with the information stored in the National Insurance Database. In the cases where any information is changed or adjusted at the request of entities or participants or in settling social insurance or unemployment insurance benefits, it must be promptly and fully



updated in the National Insurance Database under the law.

Secondly, Circular 09 sets out certain **responsibilities relating to the issuance of social insurance books and health insurance cards**:

- The declaration and submission of dossiers for participation registration or information adjustment in social, health, and unemployment insurance via electronic transactions are provided under Circular 09 by referring to relevant laws and decrees, specifically Articles 28 and 29 of the Law on Social Insurance 2024, Article 17 of the Law on Health Insurance 2008 (amended and supplemented in 2024), and Articles 14, 15, and 17 of Decree 143/2024/ND-CP on voluntary occupational accident insurance for employees working without labor contracts.

For example, under Article 28 of the Law on Social Insurance 2024, employers shall register for participation in compulsory social insurance and carry out the procedures for issuance of social insurance books to employees subject to compulsory social insurance. Within 30 days from the date on which an employee becomes the subject of insurance participation (for instance, from the time the relevant official employment contract is signed), the employer must declare and submit the dossier for such employee's participation in compulsory social insurance to the competent social insurance authority.

- Entities and participants must make full and timely contributions according to Articles 33 and 34 of the Law on Social Insurance 2024, Articles 13 and 15 of the Law on Health Insurance 2008 (amended and supplemented in 2024), and Article 11 of Decree 143/2024/ND-CP.

Thirdly, Circular 09 guides the **use of electronic social insurance books and electronic health insurance cards as follows**:

- For social insurance books: Participants may access the National Electronic Identification application (VNeID) at level 2, the Digital Social Insurance application (VssID), or their email to receive and use their electronic social insurance books when carrying out procedures for receiving social and unemployment insurance benefits. Also, Circular 09 emphasizes that agencies and organizations responsible for settling these benefits must not require participants to present any paper social insurance book where the valid electronic social insurance book has already been provided.

To ensure the rights and interests of participants and entities, and to avoid disruption during the

transition process, where a paper social insurance book has not yet been used to process social insurance entitlements and its information has not yet been updated in the National Insurance Database, the social insurance authority must update such information in the National Insurance Database as the basis for settling social insurance benefits.

- For health insurance cards: Participants may use their electronic health insurance cards when seeking medical examination and treatment at health insurance-covered medical facilities, and as the basis for the settlement of medical expenses under the law. Health insurance-covered medical facilities must not request participants to present any paper health insurance card when the electronic health insurance card has been presented. It should also be noted that health insurance cards displayed on the Digital Social Insurance application (VssID) issued by the social insurance authority before the effectiveness of Circular 09 shall continue to have the same legal validity as paper cards and shall be managed and used according to this Circular.

Circular 09 is expected to facilitate greater convenience for individuals and enterprises in participating in and enjoying insurance regimes and policies, while also demonstrating the Government's commitment to promoting digital transformation in the insurance sector, with a view toward establishing a modern and transparent state management system. Entities and participants should observe their respective rights and obligations relating to the issuance and use of electronic social insurance books and electronic health insurance cards to ensure compliance with Circular 09 and other relevant legal instruments. Should you require any further information on regulations in the field of social insurance, NHQuang&Associates would be pleased to provide our advice, clarification, and assistance in carrying out the relevant procedures (if any).

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