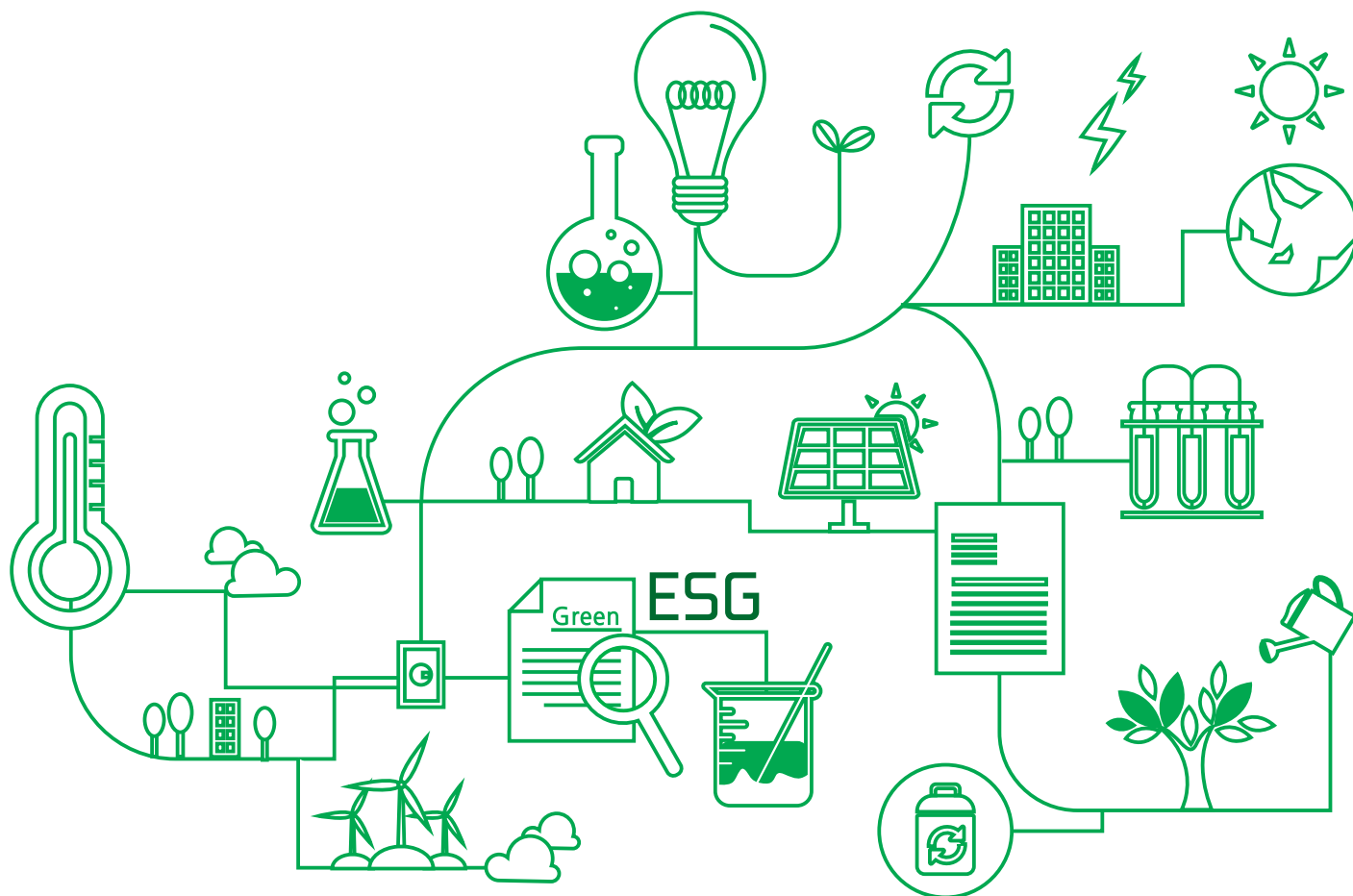


2022

# Sustainability Report

A Healthy World, A Society We Share, Health Insurance that Protects Me



2022  
Sustainability Report



# About this Report

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## Reporting Standards

This report has been prepared based on the GRI Standards core compliance method and incorporates ISO 26000, UN SDGs, and the UN Global Compact's Ten Principles.

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## Reporting Scope

The report covers the headquarters of the National Health Insurance Service, regional headquarters (Seoul-Gangwon, Busan-Ulsan-Gyeongnam, Daegu-Gyeongbuk, Gwangju-Jeolla-Jeju, Daejeon-Sejong-Chungcheong, Incheon-Gyeonggi), Health Insurance Research Institute (HIRI), HR Development Institute, and branches.

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## Reporting Period

January 1, 2021, to December 31, 2022 (including some activities and achievements in the first half of 2023).

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## Reporting Frequency

Biennial

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## Reporting Verification

Third-party independent verification

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## Report Information

This report is published in Korean and English and can be downloaded from the National Health Insurance Service's website ([www.nhis.or.kr](http://www.nhis.or.kr)). This report is the National Health Insurance Service's ESG-based sustainability management report. NHIS publishes a sustainability management report to transparently communicate its major activities and efforts in improving national health and quality of life for the people. By publishing a sustainability management report, we promise to fulfill our social responsibility and to maintain ongoing communication with stakeholders.

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### National Health Insurance Service

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Website : [www.nhis.or.kr](http://www.nhis.or.kr)  
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# about NHIS

Making the World Beautiful,  
Keeping the People Healthy

# 01

- CEO Message
- Introduction of NHIS
- NHIS History
- Main Business Introduction
- NHIS's Mid to Long-term Management Strategy
- NHIS's ESG Management Strategy
- Dual Materiality Assessment
- ESG Highlights

## CEO Message

# ESG Management is a New Opportunity for the Future



Dear citizens and stakeholders,

We are currently facing change, challenges, and an uncertain future. Additionally, we find ourselves in difficult societal situations, such as the climate crisis, the trauma of COVID-19 pandemic, the population crisis such as low birth rates and an aging population, and economic instability.

In these times of crisis, sustainability has emerged as a new value for overcoming adversity. Sustainability means coexistence and growth, not just among neighbors in a community but on a global scale, spanning both current and future generations in environmental, economic, and social dimensions.

The National Health Insurance Service (NHIS) also aims to realize its vision of 'Healthy People, Healthy Lives' by preparing for a sustainable future through ESG management. Admittedly, there are concerns due to increasing expenditures against limited resources. However, we are fully committed to ensuring the uninterrupted performance of core NHIS operations, such as providing medical benefits for all people without the burden of medical expenses, maintaining stable insurance finances, and establishing a tailored healthcare management system for each stage of life, in preparation for a healthy 100-year era.

In particular, through ESG management, we strive to create a sustainable foundation for our future. We will expand communication not only with the people but also with various stakeholders, contributing to make a better society where everyone is respected. Internally, we will establish transparent and honest governance through strict ethical management to become an institution that the citizens can trust.

In this regard, sustainability is also a new opportunity for everyone living in an era of crises. Our corporation will prepare for the future by constantly predicting, organizing, and implementing ESG management, focusing on environmental, social, and ethical (governance) aspects. We will do our best to improve the health of our people and the quality of their lives through the practice of ESG management and to establish NHIS as a reliable institution that extends beyond the present into the future.

Thank you,

**Jung, Ki Suck**

President of National Health Insurance Service

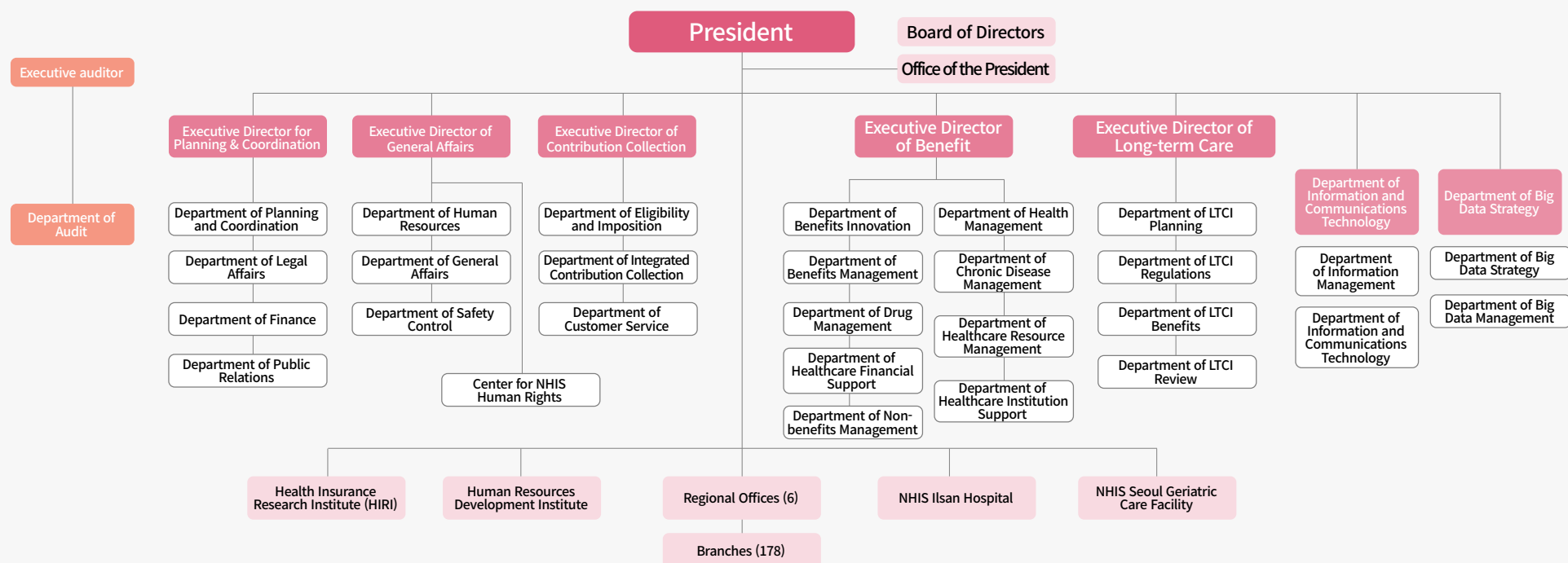


## About NHIS

NHIS stands at the heart of South Korea's social security framework, dedicating its efforts to safeguarding the health of its citizens and elevating their quality of life. With comprehensive health insurance that caters to all citizens and specialized long-term care insurance for older people, NHIS actively champions better health outcomes for the nation. Our commitment doesn't stop there. We prioritize open communication with our citizens and constantly aim for innovative services that meet the evolving needs of our society. Recognizing our role as stewards of our people's health throughout their lives, we're focused on reducing their medical expense burdens and crafting tailored health management solutions. Moreover, we're actively paving the way for the age of centenarians, ensuring our systems and services are future-ready.

## Institution Overview

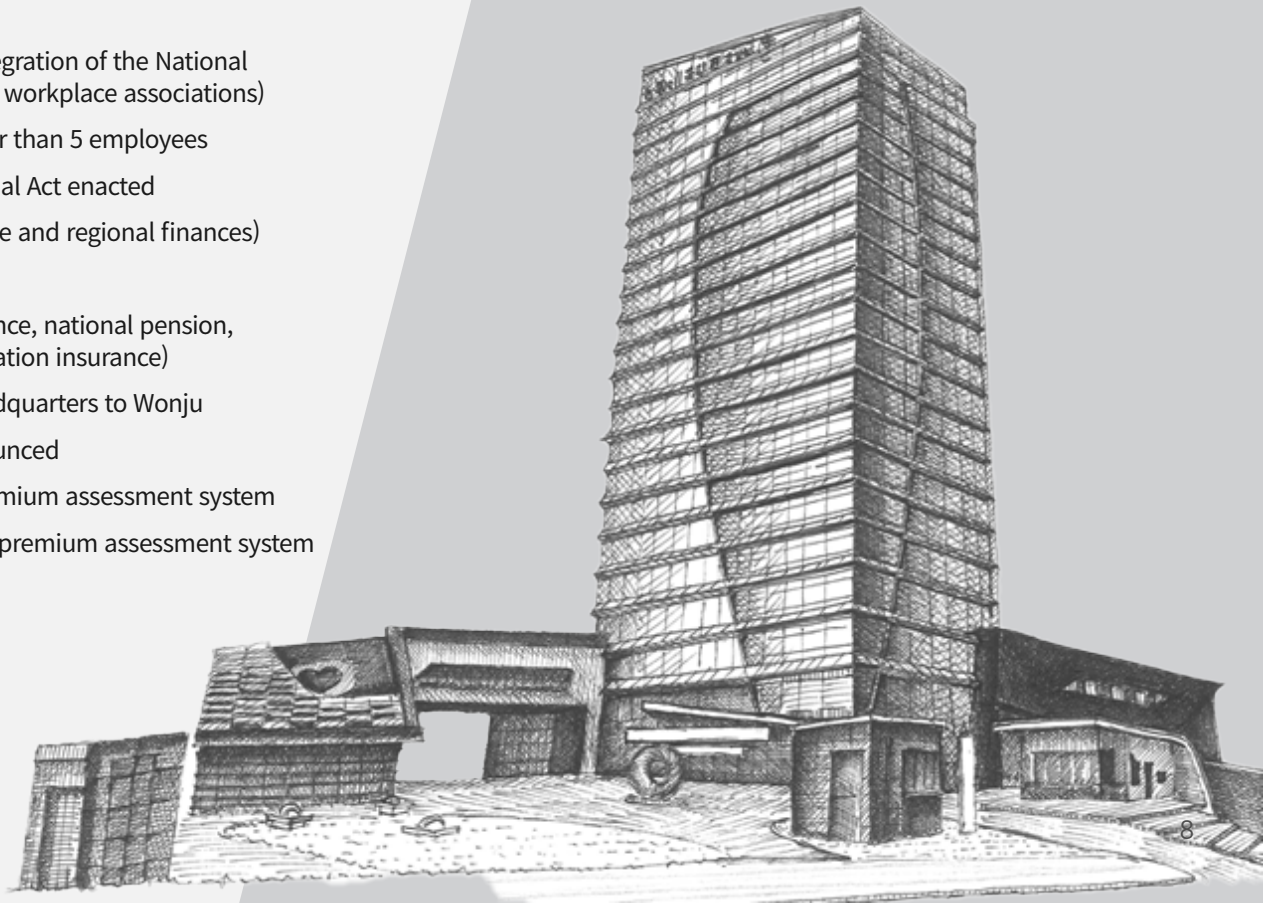
Date of Establishment	July 1, 2000
Competent Authority	Ministry of Health and Welfare
Address	32 Geongang-ro, Banwol-dong, Wonju-si
Head of the Institution	Jung, Ki Suck
Number of Employees	15,932 (as of Q2 2023)
Type of Institution	Quasi-governmental agency (Entrusted Execution Type)
Basis for Establishment	Constitution Article 34 (Social Security, etc.) & Article 36 (National Health), Social Security Basic Act Article 3, Clause 2, National Health Insurance Act



## NHIS History

- 1963. 12. 6. Enacted the Medical Insurance Act
- 1977. 7. 1. Started the first medical insurance (for workplaces with 500 or more employees)
- 1979. 1. 1. Implemented a Medical insurance for public officials and private school faculty members
- 1981. 1. 1. Expanded medical insurance to workplaces with 100 or more employees
- 1988. 1. 1. Expanded medical insurance in rural and fishing areas
- 1989. 7. 1. Implemented an urban medical insurance; medical insurance for all citizens
- 1998. 10. 1. Established the National Medical Insurance Management Corporation (Integration of public, private, and 227 regional medical insurances)
- 1999. 2. 8. Enacted the National Health Insurance Act
- 2000. 7. 1. Launched the National Health Insurance Service (Integration of the National Medical Insurance Management Corporation and 139 workplace associations)
- 2001. 7. 1. Incorporated the workers from workplaces with fewer than 5 employees
- 2002. 1. 19. National Health Insurance Financial Soundness Special Act enacted
- 2003. 7. 1. Insurance finance integrated (Integration of workplace and regional finances)
- 2008. 7. 1. Created long-term care insurance for the elderly
- 2011. 1. 1. Integrated social insurance collections (health insurance, national pension, employment insurance, industrial accident compensation insurance)
- 2016. 1. 21. Relocated the National Health Insurance Service headquarters to Wonju
- 2017. 8. 9. Policy to strengthen health insurance coverage announced
- 2018. 7. 1. Reformed the first phase reform of the insurance premium assessment system
- 2022. 9. Reformed the Second phase reform of the insurance premium assessment system

# NHIS



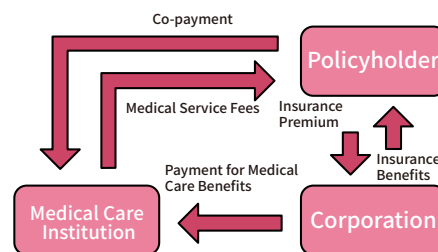


## Main Business Overview | Health Insurance System

The Health Insurance System is a national initiative designed to elevate public health. It offers comprehensive coverage, ranging from disease prevention and treatment to support in times of injuries or fatalities. At its core, the system seeks to boost public health while reinforcing social safety nets.



Let's explore the health insurance system operated by the NHIS! Shall we dive into it?



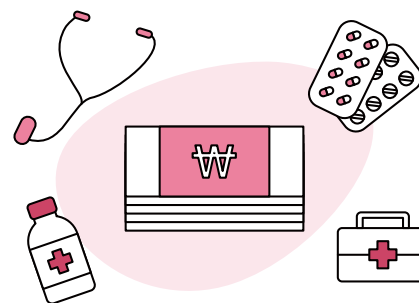
NHIS manages the insurance premiums paid by policyholders appropriately for their intended purposes.



We allow all people to enroll in insurance, pay reasonable insurance premiums, and benefit from the health insurance system.



Individuals can maintain a stable life within the health insurance system, and it also helps reduce the financial burden of medical expenses for those with illnesses.



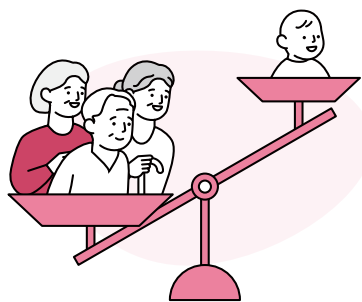
Our National Health Insurance System is about sharing these medical expenses collectively among all people.



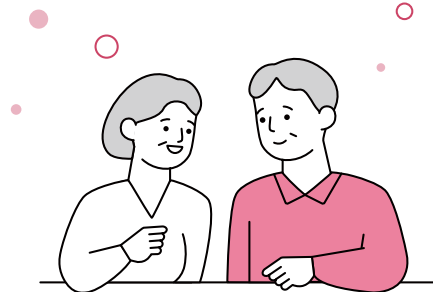
We will continue to work towards creating a fair and accessible health insurance system that everyone in the nation can benefit from.

## Main Business Overview | Long-Term Care Insurance for the Elderly

The Long-Term Care Insurance for the Elderly is a program designed to assist individuals facing challenges in their daily activities due to old age or age-related illnesses. It aims to provide support for their physical and household needs, ultimately promoting stability in their lives, reducing the burden on their families, and enhancing their overall quality of life.



As South Korea advances into an ultra-aged society, the issue of long-term care for the elderly has gained significant attention.



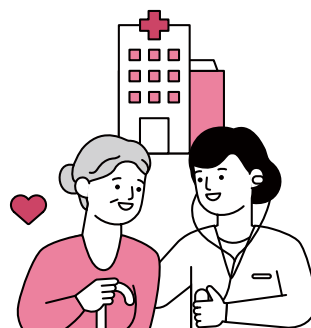
In response, NHIS has introduced a long-term care insurance system to alleviate the burden of care for them.



This system is primarily designed for senior citizens over the age of 65 or those suffering from geriatric diseases such as dementia.



There are two main ways of support: Home Care Benefits and Facility Benefits. Home Care Benefits involves professionals such as caregivers, nurses, and social workers visiting homes to provide assistance with household and physical trainings or offering home nursing services.



Facility benefits involve long-term admission of eligible individuals to care facilities to support their physical and mental health.

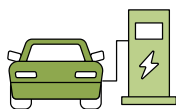


NHIS will continue to adapt and enhance the insurance system in line with the changing society needs and demands!

## ESG Highlights

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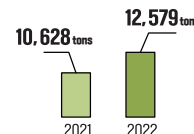
Achieved a 100% adoption rate for new eco-friendly vehicles.



Reduced CO<sub>2</sub> 138 tons through a paperless environment (integrating envelopes, switching to digital notices, expanding QR codes, etc.)



Decreased greenhouse gas emissions by 23,207 tons (10,628 tons in 2021 and 12,579 tons in 2022)



Expanded the solar power facilities to 68 locations, leading to an additional reduction of approximately 84 tons of greenhouse gases annually.



Collected and safely disposed of 3.51 tons of waste pharmaceuticals (1.52 tons in 2021 and 2.01 tons in 2022).



S

Created 20,676 public-private jobs in 2022 (an 8.6% increase from the previous year).



Scored 98.62 points and received the highest grade in the 2022 public institution cooperative growth evaluation.



Achieved eight consecutive years with ZERO major accidents and four consecutive years with ZERO public safety incidents through safety-centric management.



Recognized by the President for excellent public procurement of small and medium-sized products in November 2022 (organized by the Ministry of SMEs and Startups).



Maintained a grade 'A' for seven consecutive years in the 2022 customer satisfaction survey, scoring an excellent 92.43 points.



G

Achieved the top grade in the 2022 public institution integrity assessment for eight consecutive years (94.4 points).



Acquired integrated ISO certification (Legal Management System ISO 37301, Anti-Bribery Management System ISO 37001).



Recognized as a top-tier institution in public data quality management certification (by the Ministry of Interior and Safety).



Adopted foundation inspections as an alternative to pre-employment medical examinations, winning the excellence award in innovation sponsored by the National Human Rights Commission.



Honored for the fourth consecutive year at the 7th 4th Industrial Revolution Power Korea Expo, winning the Big Data Award.



## Major Awards



2021 Prime Minister's Commendation  
Minister of Health and Welfare Award  
for Sharing & Giving



2021 BIS Summit Anti-corruption Award  
(UN Global Compact)



1st Place at the  
2021 Korea Sustainability Contest



Selected as Excellent Institution at 2021  
Greenhouse Gas Reduction Contest Including the  
award by the Minister of Environment



2022 Prime Minister's Award As Government  
Innovation Case in Housing Finance Debt  
Deduction area



2022 4th Industrial Revolution's Big Data Award  
(Four consecutive years at the National Assembly's  
4th Industrial Revolution Forum)



2022 Minister of Health and Welfare Award  
at the 2nd Alias Information Utilizing Contest

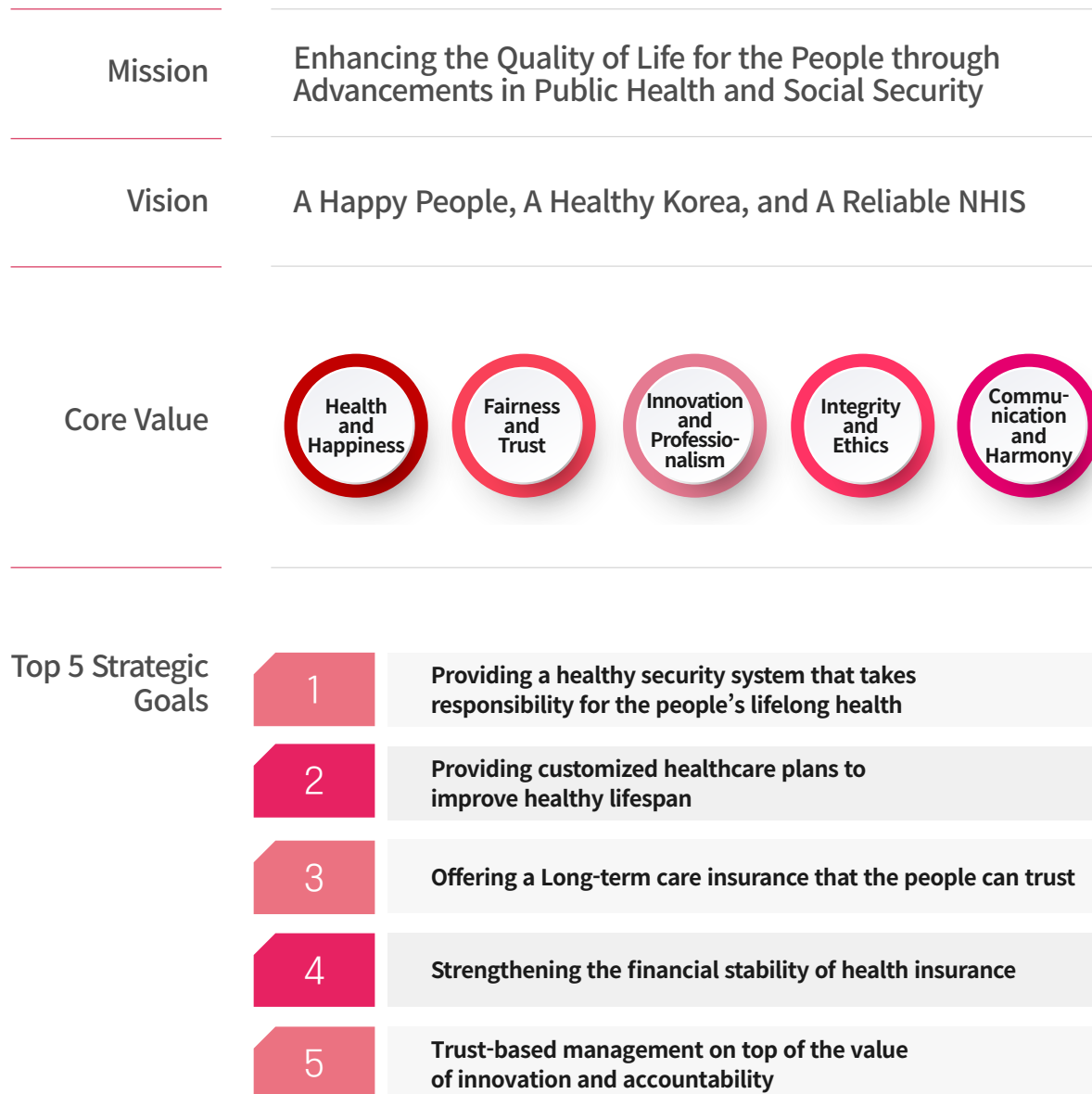


2022 Minister of Health and Welfare Award for  
contribution to national health at the  
6th Future Happiness Awards



## NHIS's Management Strategy Framework

In 2022, NHIS has formulated a new vision and management strategy framework, responding to shifts in both internal and external environments since the establishment of our vision in 2015. Our goal is to propel ourselves forward as a sustainable health assurance institution for the next decade. We've undertaken a comprehensive analysis of diverse societal changes, including the challenges posed by new infectious diseases, the issues of a declining birthrate and an aging population, as well as the growing public demand for integrity and ethical enhancements. Our aim is to articulate a forward-looking vision for NHIS that takes these factors into account.



## ESG Management Strategy Framework

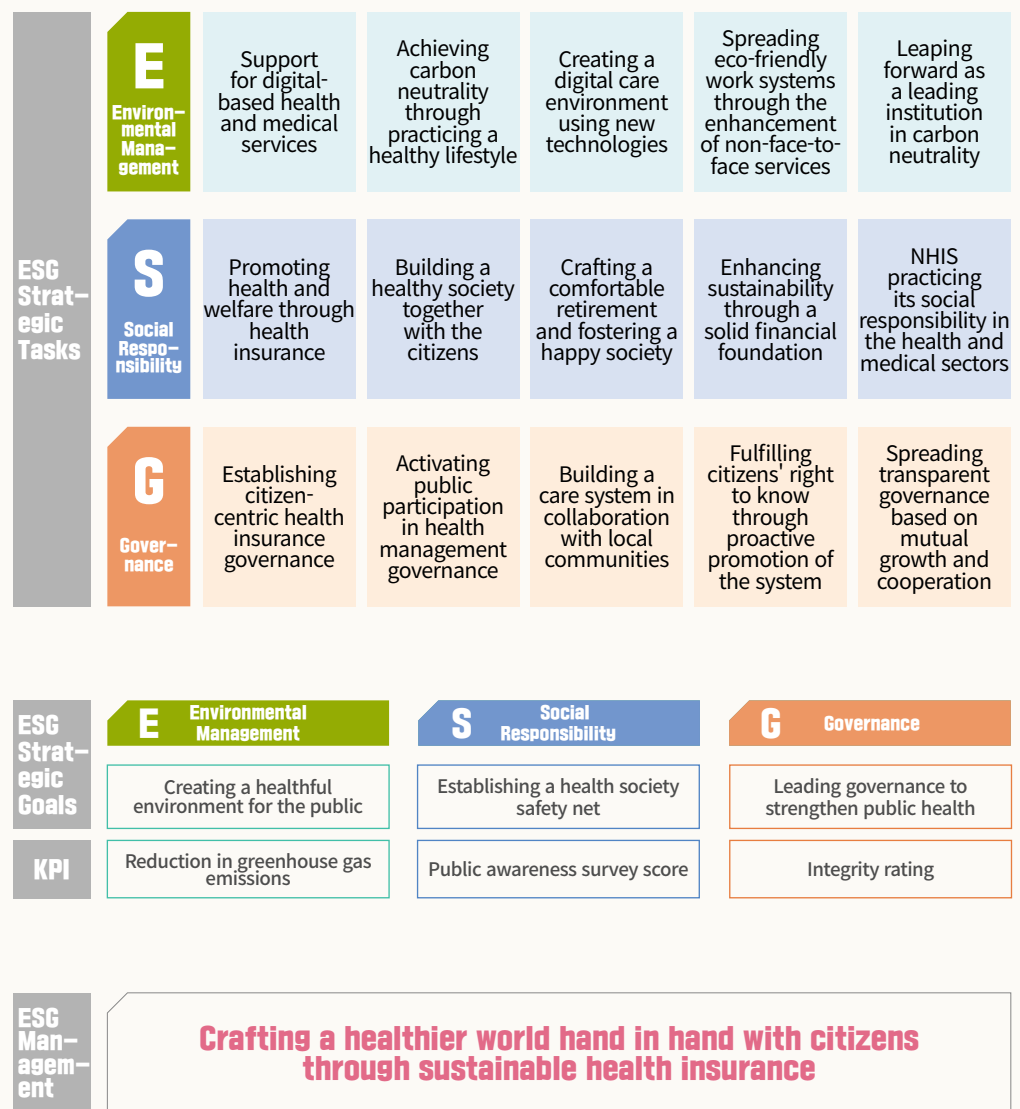
NHIS is committed to fulfilling our responsibilities and roles through the establishment of an ESG management strategy. We have analyzed the ESG sector through SWOT analysis and utilized the K-ESG as our guidelines. We have adopted a bottom-up approach to define specific ESG management tasks, which were then reviewed and selected for implementation according to our medium- to long-term strategic objectives (five in total).

### ESG Management Task Force

**[Composition]** Chaired by the President, consisting of the Head of the ESG TF, advisory committee (external experts), and the heads of each TF subcommittee

**[Role]** Setting major implementation directions, discussing issues related to public sector management evaluations, etc.

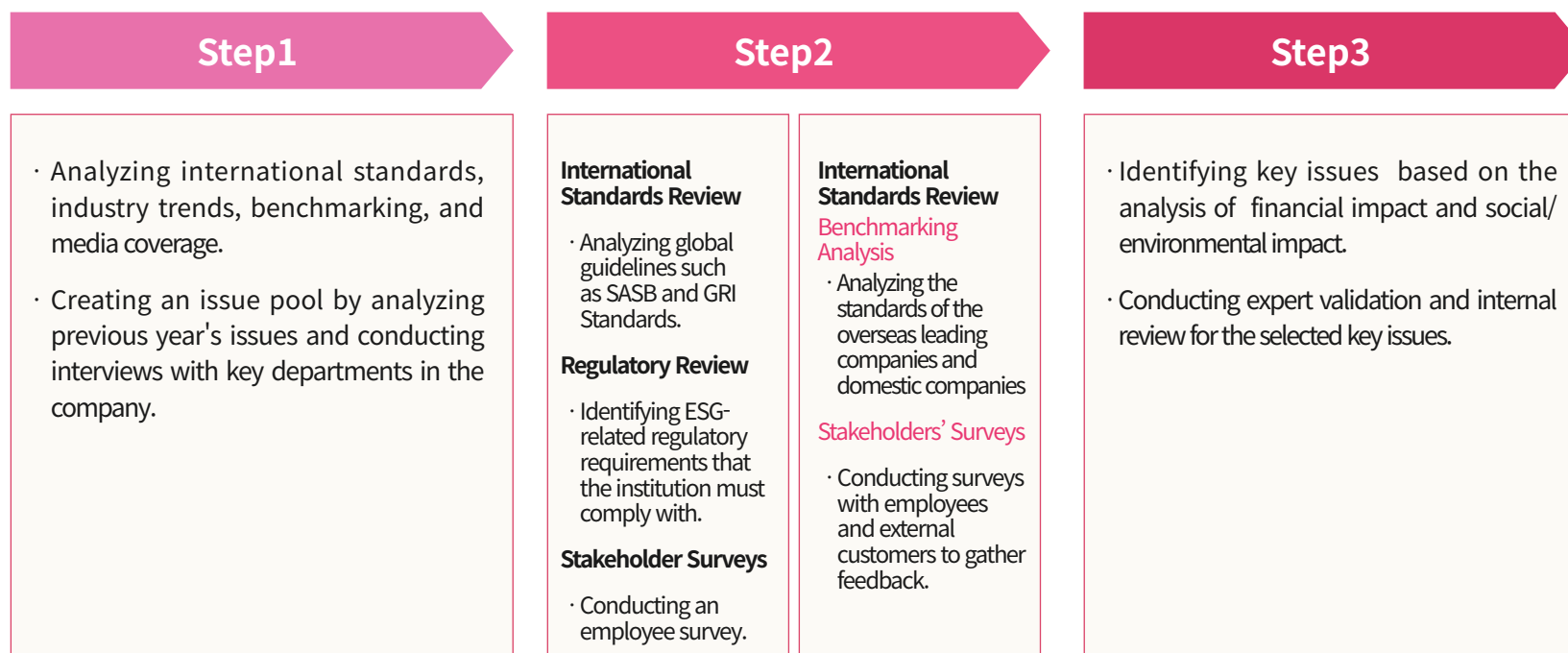
\* Efforts are made for the detailed implementation and dissemination of ESG management tasks in the Headquarters, Regional Headquarters, and Branches.



## Dual Materiality Assessment

### Dual Materiality Assessment

NHIS has conducted a dual materiality assessment based on key stakeholders' financial and social-environmental impacts. It formed 20 issue pools by comprehensively reviewing the GRI Standards, which are global, and the 17 Sustainable Development Goals of the United Nations. Additionally, it identified 11 core issues by integrating media analysis, benchmarking analysis, internal and external surveys, and other comprehensive inputs.

















### 2020 Materiality Assessment Results

Strengthening ethical management	Enhancing the health insurance services
Strengthening protection and management of personal information	Practicing human right centered management
Following the environmental, social, and economic laws and regulations	Creating a safety-based facility environment
Supporting the local community through social contribution activities	

In 2020, NHIS reported 7 major issues through a Materiality Assessment. In 2022, through the Materiality Assessment, 11 major issues were selected out of 20 issues, including new key concerns such as "Improving the Quality of Life through National Health Promotion," "Sound Financial Management and Financial Risk Management," "Social Contribution in Healthcare," and "Achieving a Circular Economy in Healthcare Environment," which have become important challenges for the stakeholders.

## Dual Materiality Assessment

## The NHIS's 11 Major Issues in 2022

Ranking	Classification	Major Issues	Impact		Stakeholders					GRI Standards	UN SDGs	Page
			Financial	Social, Environmental	Employees of the organization	Government and related agencies	Collaborative partners	Medical Institutions	General customers			
1	S	Improving Quality of Life through National Health Enhancement (Establishment of a trusted health examination system, a chronic disease management system in an aging society, and long-term care insurance program, etc.)	H	H	●	●	●	●	●	GRI 413: Local Communities		35p, 39~40p
2	S	Enhancing Personal Information Protection (securing information, personal data protection, and enhancement)	M	H	●	●	●	●	●	GRI 418: Customer Privacy		37p
3	G	Managing the Financial Soundness and Risks (managing the risks and establishing a responsible investment policy)	H	H	●	🔄	🔄	○	🔄	GRI 2: General Disclosures		68~69p
4	S	Strengthening Community Healthcare and Medicine (community care system, quality of life enhancement for local and elderly populations)	M	H	🔄	○	🔄	🔄	🔄	GRI 413: Local Communities	 	41~42p
5	S	Offering a Social Contribution in Healthcare (addressing insurance coverage gaps, supporting low-income groups, expanding coverage to reduce healthcare expenses)	M	H	🔄	🔄	🔄	🔄	🔄	GRI 413: Local Communities	 	43~45p
6	E	Realizing a Circular Healthcare Economy (enhancing eco-friendly activities in healthcare facilities, managing medical waste)	L	M	🔄	🔄	🔄	🔄	🔄	GRI 413: Local Communities		26~27p, 36p
7	S	Creating a Safe Facility Environment (ensuring safety management of nationwide meeting facilities)	M	H	🔄	🔄	●	●	●	GRI 403: Occupational Health and Safety		46~47p
8	G	Enhancing Board Transparency and Expertise (improving board transparency, strengthening non-executive director duties, board compensation system)	M	M	🔄	🔄	🔄	🔄	🔄	GRI 2: General Disclosures	 	60~64p
9	S	Enhancing Service Accessibility through Digital Innovation (supporting digital health services, improving customer-centric services, expanding data openness and utilization)	L	M	🔄	○	○	🔄	○	GRI 203: Indirect Economic Impacts		28~29p, 67p
10	E	Responding to the Global Climate Crisis (establishing a Global Climate Crisis Response System, climate risk Management, etc.)	M	M	○	●	○	○	🔄	GRI 305: Emissions		19~25p
11	G	Strengthening the Practice and Monitoring of Ethical Management (enhancing ethical management, preventing conflicts of interest, etc.)	H	H	○	🔄	🔄	○	○	GRI 2: General Disclosures		58~59p

\*H=high / M=medium / L=low: The degree of financial/socio-environmental impact on the company

\*1Section ○ / 2Section ● / 3Section ● / 4Section ● : Degree of importance for each issue according to stakeholder groups.

# Environment

NHIS Creating a Healthy  
Environment for the Public

# 02

Stakeholder Interview  
NHIS Eco-friendly Strategy  
Realization of Carbon Neutrality  
Medical Environment Management  
Digital Transformation



Integrated Billing  
Dept. Department of  
Integrated Contribution  
Collection  
**Minhee Cho**

### One of the flagship examples of ESG management at the National Health Insurance Corporation is the "Transition to Electronic Billing."

Since the introduction of ESG management within NHIS, all departments have been working together on this initiative. I am the director of the Integrated Billing Department, responsible for the issuance of billing statements for all four major insurance types, including health insurance. Our department handles approximately 18 million billing statements (both paper and electronic) per month, making us the largest processor of such statements in South Korea. The cost of sending paper statements is 520 KRW per unit, while electronic billing, including email, notification messages, and texts, costs less than 130 KRW per unit. Therefore, the effort to transition to electronic billing is a crucial aspect of ESG management, particularly from an environmental (E) perspective. For instance, producing paper billing statements involves significant factory equipment operation, various processes, including envelope and printing companies, and substantial energy consumption, dust, noise generation, and carbon emissions at each stage. Consequently, the NHIS is striving to increase the proportion of electronic billing, which is cost-effective and has a lower carbon footprint. Our current goal is to raise the electronic billing rate from 25% to over 50% in the medium to long term.

### Expanding ESG Management through Stakeholder Collaboration

However, most of the cooperating companies that have participated in paper billing issuance so far are small and medium-sized enterprises (SMEs). They are relatively vulnerable to the transition to electronic billing. To address this issue, the NHIS has enhanced support and consulting related to environmental and safety aspects for cooperating companies involved in paper billing issuance. From an ESG perspective, in addition to industrial safety, we also rigorously manage another crucial issue, personal information security, which is cybersecurity. As you may have observed during the COVID-19 pandemic, NHIS provides medical services to the entire population and is organically connected with the medical community and various civic organizations. While constructive criticism from various stakeholders can be challenging at times, their active input and participation are indispensable. We believe that as communication becomes healthier and more profound, ESG management will naturally expand and advance. To achieve this, NHIS will continue to dedicate significant efforts.



Facility & Management  
Dept. in the Dept. of  
General Affairs  
**Chae-Hwan Yang**

### Operating Carbon-Neutral Buildings for Energy Independence and ESG Management Implementation

I work in the Facility Management Department of the Department of General Affairs, overseeing the overall functions related to the NHIS's buildings and facilities. We are actively working towards the goal of achieving carbon neutrality in our buildings and facilities, aiming to reduce greenhouse gas emissions generated by the NHIS's infrastructure. Achieving "carbon neutrality" is no easy feat, as the name suggests. Over the years, NHIS has made consistent efforts to reduce greenhouse gas emissions, and we have consistently exceeded our reduction targets. We analyze greenhouse gas reduction performance at each branch office every month and conduct surprise inspections when necessary. We also provide training as needed. Above all, the active participation of all our employees has been crucial to our success. Despite the scorching heat, our indoor temperatures are maintained at 26 degrees Celsius, timers are installed on hot and cold water dispensers, and various activities like the "Empty the Mailbox" and "Go Paperless" campaigns, as well as participation in events like "Earth Day" and "Energy Day," have seen enthusiastic participation. We're also expanding its facility investments for carbon-neutral buildings, including the introduction of 100% electric vehicles and the installation of solar panels on rooftops and parking lots. Winning the "Comprehensive Award for Excellence in Sustainable Management" in the public sector category is a testament to the fruits of these efforts.

### Expanding ESG Management through Stakeholder Collaboration

However, most of the cooperating companies that have participated in paper billing issuance so far are small and medium-sized enterprises (SMEs). They are relatively vulnerable to the transition to electronic billing. To address this issue, the NHIS has enhanced support and consulting related to environmental and safety aspects for cooperating companies involved in paper billing issuance. From an ESG perspective, in addition to industrial safety, we also rigorously manage another crucial issue, personal information security, which is cybersecurity. As you may have observed during the COVID-19 pandemic, NHIS provides medical services to the entire population and is organically connected with the medical community and various civic organizations. While constructive criticism from various stakeholders can be challenging at times, their active input and participation are indispensable. We believe that as communication becomes healthier and more profound, ESG management will naturally expand and advance. To achieve this, NHIS will continue to dedicate significant efforts.

## 01

## NHIS Eco-friendly Strategy

In line with the era of carbon neutrality, we have been striving to create an eco-friendly environment internally and externally. We have established our eco-friendly strategy and set greenhouse gas reduction tasks through a corresponding roadmap, identifying the carbon neutrality tasks we can fulfill.

### ●●● Eco-friendly Promotion Strategy and Implementation Structure



To prepare for the carbon-neutral era by 2050, NHIS has committed to playing a leading role. In particular, we have established an Energy Saving Promotion Committee and pursued various collaborative projects with the public and relevant organizations. By setting up a systematic eco-friendly strategy, we have actively addressed the climate crisis and fostered a 'healthier' eco-friendly environment.

### Strategic Direction and Implementation Tasks



### Energy Savings Promotion Committee

**[Composition]** The committee consists of 7 members and selects the executive director for general affairs as the chairperson. Regular meetings are held once a half year (as needed).

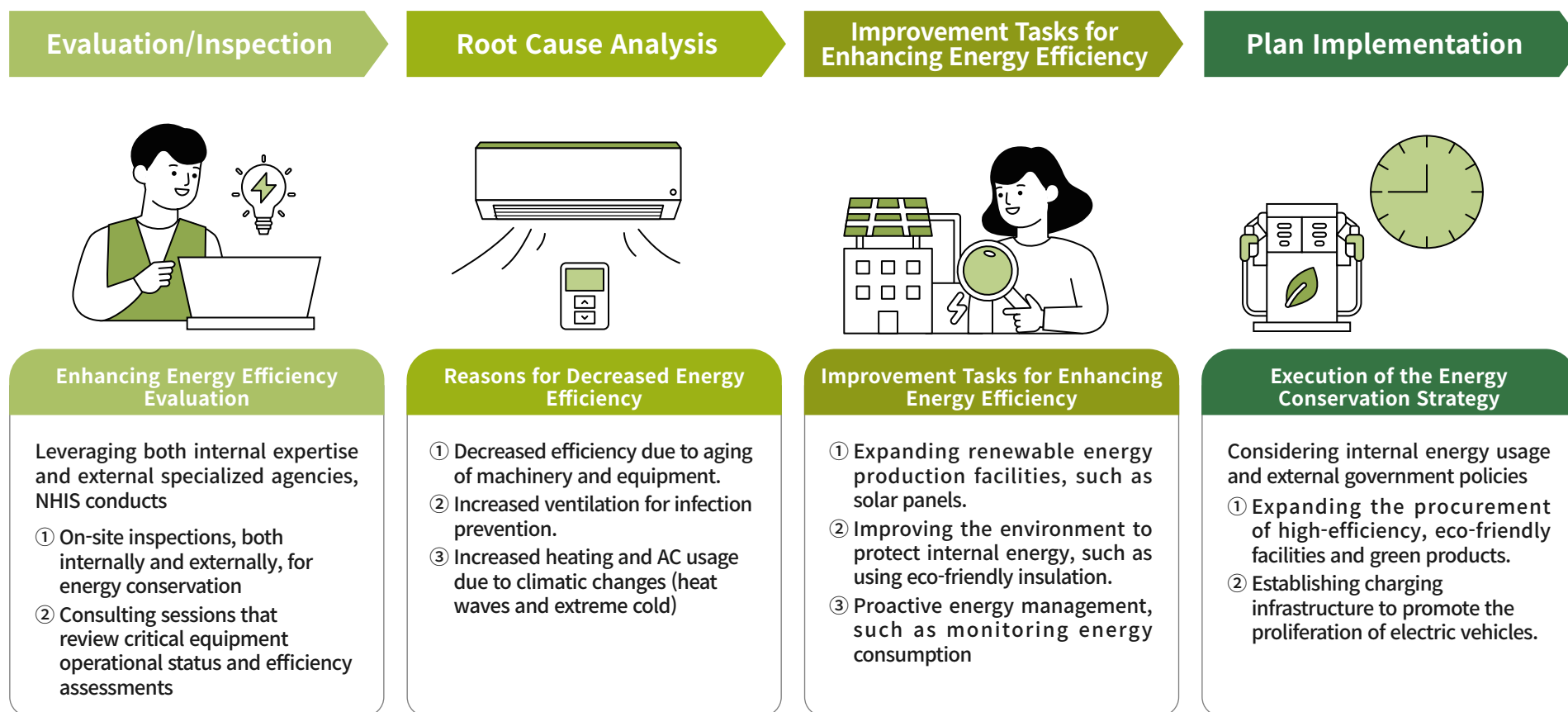
**[Roles]** Analyzing and evaluating the performance of energy-saving initiatives and establishing systems and plans for energy savings and greenhouse gas reduction.





## ●●● Identifying Improvement Tasks to Expand Energy Savings

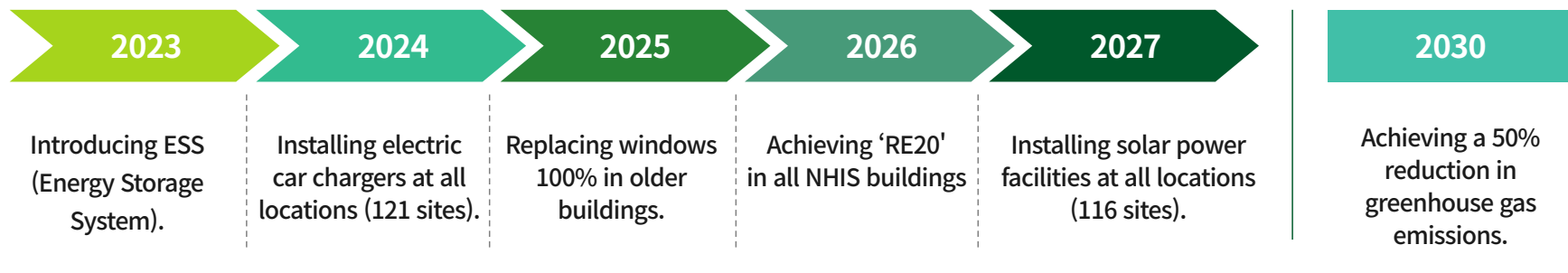
NHIS continues to focus on elevating our energy-saving efforts through meticulous and organized strategies. By collaborating with internal and external experts, we review our energy efficiency, identifying areas of improvement. Drawing insights from these analyses, we have established and practiced energy-saving plans that consider internal energy-saving and government policies, such as adopting high-efficiency, eco-friendly equipment and broadening the infrastructure for electric vehicle charging.





### ●●● The Carbon Neutrality Roadmap

NHIS has crafted a detailed carbon neutrality roadmap, aiming for a systematic approach to tangible outcomes. Targeting a 50% reduction in greenhouse gas emissions by 2030, this roadmap lays out progressive actions at each phase. NHIS is emphasizing three key areas: expanding electronic administrative services, fostering collaborative resource recycling initiatives with the public, and advancing carbon-neutral building operations. As we transition into the era of carbon neutrality, we commit ourselves to exemplifying excellence as a leading public institution.



### ●●● NHIS's Three Pillars of Environmental Management

Expanding electronic administrative services by connecting to the NHIS's projects.



Fostering diverse resource recycling initiatives by collaborating with the public and partners.



Operating a carbon-neutral office building by expanding eco-friendly, high-efficiency facilities



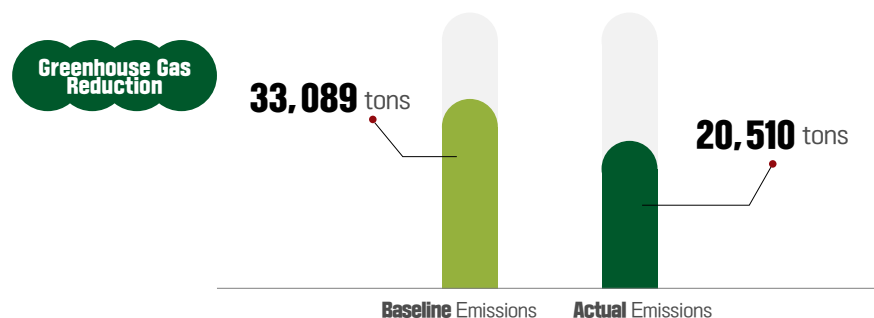
# 02

## Realization of Carbon Neutrality

Following the 2022 government's carbon neutrality objective, NHIS made significant strides in cutting greenhouse gas emissions. We have notably shifted towards renewable energy sources. With our rigorous energy management approach, we are poised to become a frontrunner in environmental protection.

### Greenhouse Gas Reduction

NHIS has proactively embraced eco-friendly and energy-efficient practices, significantly reducing our greenhouse gas emissions. In 2022, we recorded emissions of 20,510 tons, a notable decrease of 18.3% from the previous year's baseline of 33,089 tons. We also surpassed our winter energy conservation target by achieving a 20.5% reduction. Beyond that, our commitment to sustainability was evident as we exceeded our green product procurement goal by 21% and maintained a 100% adoption rate for high-efficiency equipment and environmentally friendly vehicles.



### Achievements



#### Eco-friendly Building Certification Acquired

- Building Energy Efficiency Grade: 1++
- Zero-Energy Building: Grade 5
- Green Building: Excellent

### Eco-friendly office building

NHIS has implemented an eco-friendly design for the second headquarters building and the second education building of the Human Resources Development Institute. We use highly efficient and eco-friendly materials and actively apply new and renewable energy facilities. Through these efforts, we obtained preliminary certification for eco-friendly buildings and received building energy efficiency grade 1++, zero energy building grade 5, and green building 'excellent' grade.



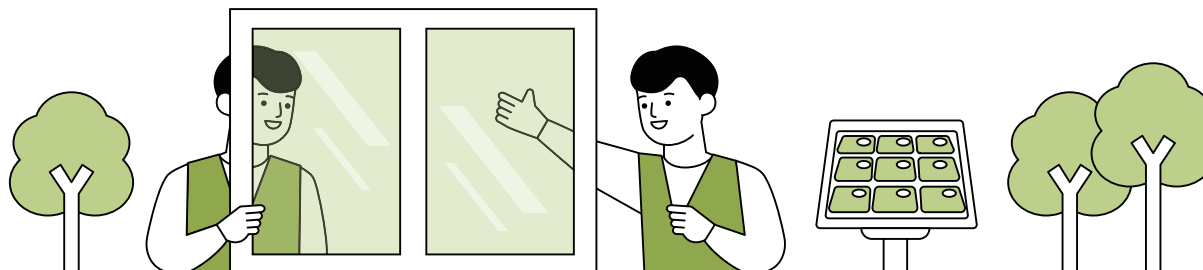
The Layout of the headquarters No. 2



The Layout of the headquarters No. 2

## ●●● Transition to Renewable Energy

NHIS is actively transitioning to renewable energy, emphasizing both the improvement and expansion of eco-friendly installations. This includes broadening our solar power capacity, modernizing outdated heating and cooling systems with highly efficient pumps, and enhancing building insulation and windows. These efforts have led to a noteworthy reduction of 94 tons in greenhouse gas emissions, highlighting NHIS's continuous dedication to a greener future.



### Solar Power Expansion

Compared to the previous year, NHIS has increased its solar power facilities from 60 to 68 locations, with an additional 287kW installed, raising the capacity from 2,242kW to 2,529kW.

### Obsolete Equipment Replacement

Outdated heating and cooling systems have been replaced with high-efficiency heat pumps, streamlining operations and ensuring better energy utilization at six locations.

### Loss Prevention

Wall insulation and window replacement works were conducted at three different locations.

### Achievements

- Approximately 94 tons of greenhouse gases are further reduced each year the total reduction to 828 tons.
- This is equivalent to the carbon absorption effect of planting 564 pine trees.



Solar Power Facilities (Okcheon Branch)



Solar Power Facilities (Hoengseong, Wonju Branch)

## Energy Management

NHIS is actively transitioning to renewable energy and making a company-wide effort in energy management. We've notably reduced our energy consumption and prioritized the procurement of high-efficiency and eco-friendly products to address the energy crisis. Additionally, we provide energy management training to all employees and utilize digital tools for greenhouse gas tracking, ensuring regular feedback on our monthly consumption and ongoing efforts to reduce emissions.



### Company-Wide Efforts for Energy Management



#### Participation in Overcoming Energy Crisis

**Energy Efficiency Measures in Winter**  
Lowered the heating set temperature (from 18°C to 17°C), turned off 30% of the lights, and minimized the operation of facilities like elevators.

Exceeded 10% Reduction in Winter Energy Usage:  
Compared to the average consumption from November to December 2019-2021, a 20.5% reduction was achieved, surpassing the target by 10.5 percentage points.



#### Green Product Purchasing

Promoted to purchase Grade 1 energy efficiency products and green products certified for high energy efficiency. Implemented mandatory purchasing guidelines for high-efficiency energy equipment and green products, conducted training for regional headquarters and local branches, and monitored purchasing results.

Achieved purchase goal of high-efficiency energy equipment.  
Surpassed the green product purchasing target by 21%.  
Initial Goal: KRW 93.8 → Actual Result: KRW 113.6 (an increase of KRW 19.8 billion).



#### Energy Use Inspection and Education

Offered Intensive inspection during high energy consumption periods (winter and summer).  
Provided Energy-saving educational materials (greenhouse gas reduction goals).

Conducted intensive inspections at 20 sites.  
Raised awareness of greenhouse gas reduction among all employees.



#### Energy Management Monitoring

Computerized the emission management for greenhouse gas reduction.

Efficient management through monthly usage feedback, resulting in a 38% achievement of the greenhouse gas reduction target.



## Sustainability Campaigns

NHIS has championed daily eco-conscious practices, including a bicycle commuting campaign and plogging, to heighten employee awareness of the climate crisis. Collaborating with local governments and affiliated organizations, NHIS furthers nationwide environmental awareness through sustainability campaigns like "Save the Ocean."



Ring Ring~ Healthy Rolling Challenge



Plogging! Exciting Plog Challenge






Save the Ocean Campaign

## Resource Circulation Campaign

NHIS has actively promoted sustainability through our Resource Recycling Campaign, working together with local communities. We've made strides in reducing greenhouse gas emissions through the proper disposal and recycling of electronic waste. The collected plastic bottle caps have been repurposed to support the educational needs of the underprivileged. Additionally, NHIS has championed a unique initiative, turning coffee grounds into everyday items like dishwashing bars and eco-friendly fertilizers. These collective efforts have been shaping a shared culture of environmental consciousness among NHIS staff and the local community.

### Resource Circulation

Classification	Achievements
 <b>E-Circular Governance (New)</b>	Successfully recycled 3 tons of electronic waste, producing 2.7 tons of reusable resources. This resulted in a reduction of 6 tons of CO <sub>2</sub> emissions.
 <b>Plastic Recycling Initiative (New)</b>	Collected a total of 8,680 plastic bottle caps, which were 1) Donated to eco-friendly organizations to be transformed into upcycled products. 2) Generated a fund of 8.68 million KRW, which was then utilized to support the educational needs of the underprivileged.
 <b>Coffee Grounds Repurposing</b>	<ul style="list-style-type: none"> <li>Gathered 76kg of used coffee grounds for repurposing.</li> <li>Produced daily necessities such as dishwashing bars and coffee fertilizers.</li> <li>Collected other waste items (a total of 4,976 pieces across 10 categories) that were creatively reused for community garden beautification, wall art, packaging, and more.</li> </ul>



Coffee Grounds Repurposing

# 03

## Medical Environment Management

In order to foster a safe and clean environment, NHIS has worked to manage medical waste. By proactively overseeing medical waste and unused medications, we aimed to mitigate environmental impacts. Additionally, our push towards a mercury-free medical landscape involves meticulous oversight and research into medical facilities.

### ●●● Creating a Safe and Clean Medical Environment



#### Managing Medical Waste in Screening Centers

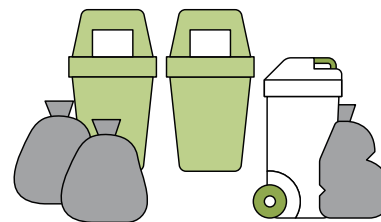
**[Background]** There is a need to prevent environmental pollution due to the indiscriminate discharge of medical waste, such as disposable medical devices.

**[Achievements]** NHIS separately stored and disposed of disposable medical devices and infectious waste and created and managed a waste management ledger.

Managed proper medical waste disposal at 12,244 screening facilities.

### Elevating Medical Waste Management

NHIS has strived to managing medical waste by focusing on protecting the environment from soil, water, and air contamination and preserving biodiversity. Since 2021, we have been meticulously segregating and disposing of single-use medical devices and infectious waste from over 12,244 screening centers, all documented in a specialized waste disposal register.

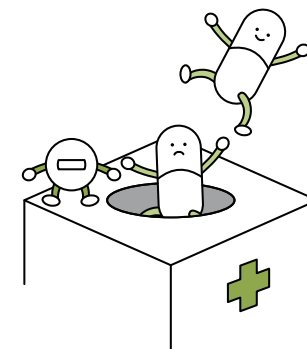


#### Handling Medical Waste Related to COVID-19

**[Background]** The necessity arises from the imperative to halt the spread of infectious diseases and to prevent environmental contamination.

**[Achievements]** NHIS has provided support for the safe disposal of medical waste arising from COVID-19 quarantine treatment facilities.

Contributed to the safe operation of 9 living treatment centers and temporary living facilities with a cumulative total of 170,000 residents.



#### Collecting Expired Medicines

**[Background]** Recent water quality tests in Korea's four major rivers revealed many antibiotic and hormone residues, raising concerns about potential environmental and ecological damage.

**[Achievements]** NHIS has spearheaded initiatives by setting up medicine collection points, promoting the initiative, and collecting unused medication collectibles. Additionally, the disposal of collected medicines has been actively pursued by NHIS and local governments such as Seoul, Busan, and Wonju City.

Contributed to environmental protection by safely disposing of 2.01 tons of expired medications in 2022.

## ZERO use of mercury equipment

NHIS has succeeded in eliminating the use of mercury equipment by intensively managing examination institutions that have mercury blood pressure monitors that are banned from use. Through these efforts, we have created a safe medical environment by improving the safety of the examination environment.

### Achievements



**The stability of the examination environment was improved** through intensive management of examination institutions (294 locations).

## Waste Mask Recycling

The waste mask collection and reprocessing project was carried out through collaboration between numerous public institutions, local universities, small and medium-sized businesses, Wonju City, and local community. We realized a circular economy by using waste masks to make reading glasses and delivering them to the underprivileged.



Mask collection and reprocessing  
(30,000 sheets, converted to pp  
raw materials)

Making magnifying  
glasses

Delivered to the  
underprivileged

### Achievements

**Convert 30,000 waste masks into pp  
raw materials**  
**500 of the resource recycling** reading  
glasses made of waste masks were  
shared with the underprivileged.

## Realizing social responsibility through recycling of waste masks



Business meeting for manufacturing  
magnifying glasses



Process of recycling waste masks



Resource Recycling Magnifying Glasses  
made of waste masks



Waste mask recycling pop talk exhibition

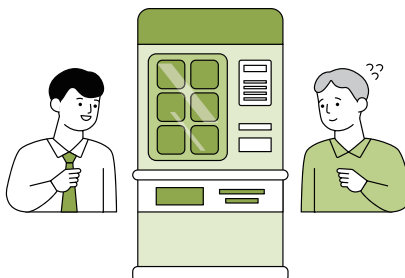
## 04

## Digital Transformation

NHIS has completely converted its business service form to digital to minimize unnecessary waste of resources. We have reduced carbon dioxide emissions significantly by actively practicing paper saving, such as operating a paperless civil service office and establishing a digital notice system.

### ●●● Paperless Administrative Services

NHIS converted paper documents to digital format to reduce carbon use. The four major insurance information, notices, receipts, and certification documents that have been provided to all citizens so far have been replaced with notification messages, electronic notices, and QR codes. As a result, more than 48 million envelopes, bills, and paper were saved, and 138 tons of carbon dioxide were reduced. As a result, the work system has been changed to be more environmentally friendly and the civil complaint processing time has been shortened, contributing to improved convenience for the public.



#### Paperless Green Service Center

- Created a system to help people receive their insurance premium payment history through notification Alim Talk (KakaoTalk).
- Improved to enable one-stop processing of insurance premium payments and expansion of unmanned payment kiosks.



#### Saving Papers with Paperless Services

- Changed in the method through the integration of envelope and documents. Introduced e-notices through email, EDI, and dispatching electronic documents via Naver platforms.
- Utilized QR codes for health insurance cards, major insurance declarations, etc., reducing paper use and enhancing convenience for citizens.

#### Achievements



5.7 million Alim Talk notifications used  
→ **Saved over 57,000 sheets of paper**  
Transition to bundling and sending method  
→ **Saved 21.6 million sheets of paper (envelopes + notices)**  
Digital notifications, electronic document sending  
→ **Saved 26.6 million sheets of paper**

**CO<sub>2</sub> reduction effect**  
**Over 138 tons**



## ●●● Digital Electronic Billing and Payment Service

NHIS and Naver have expanded their services to provide users with easy and fast access to 37 types of electronic documents through the Naver app. This collaboration, which began in November last year, annually converts approximately 35 million paper billing statements into electronic documents, creating environmentally friendly value.

### Establishment of a Digital Billing System

- Establishment of Naver Electronic Billing System (January to September) → Development of 10 mobile billing statement types... 6 regional and 4 workplace
- Opening of Naver Electronic Billing Application Channel → The Health Insurance App (October), Regional Offices, and Customer Centers through telephone reception (November)
- Naver sent out 73,000 electronic billing statements → Viewable after 'Identity Verification'... Enhanced personal information protection



### Linking Payment Channels

- Connected The Health Insurance App and the Financial Payment Institute's mobile billing app for insurance premium payments through the 'Quick Access' link
- Provided functions for copying virtual account numbers and downloading QR codes (for KakaoPay payments) to enhance payment convenience
- Included automatic payment application URL to enhance the automatic payment application process → 251,000 applications through regional mobile channels



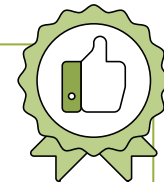
### Results

- Continuous increase in the workplace and regional electronic billing rates (2020: 19.92% → 2021: 21.81% → 2022: 23.57%)
- Naver sent out 65,000 electronic billing statements in December → 46,000 people made payments using automatic transfers, virtual accounts, The Health Insurance App, and more.



## Achievements

- Recognized for "Integrated Management of Premium Collection Based on Digitalization" through the provision of Digital Electronic Billing and Payment Services, acknowledged by international institutions
- Awarded the Grand Prize at the International Social Security Association (ISSA) Asia-Pacific Regional Social Security Institution Operation Best Practices Competition.



# Social

NHIS, Safeguarding the Health and  
Safety of the People

# 03

Stakeholder Interview

Healthcare's Social Contribution

Enhancing Service Accessibility Through Digital Innovation

Improving Quality of Life through Public Health Promotion

Strengthening Community Health and Medical Care

Creating a Safe Facility Environment

Job Creation with Social Equity Consideration

Implementing Work-Family Balance Organizational Culture

Realization of Respect for Diversity and Human Rights Management



Nurse in Gangwon  
Health Welfare  
Cooperative,  
**Ui-Hyeon Ahn**

### The Direction of NHIS's ESG Management and Practical Improvement Observed in the Field

I am providing home visit medical services as a Gangwon Medical Welfare Social Cooperative's Home-Based Medical Team member. I believe that the Home-Based Medical Pilot Project, long-term care services for older people, and health management for people with disabilities, all of which I am currently participating in with NHIS, are part of ESG management. Thanks to the institutionalization of these programs, citizens can now access more convenient medical services, and other medical support programs have expanded compared to the past. ESG management appears to align with the current trend, and I can directly feel the improvements and convenience in the field. However, I would appreciate it if NHIS could thoroughly examine the sustainability of these programs, starting from the planning stage. For example, while the first-phase Medical Support Center project was carried out in collaboration with us as the service provider, it was unfortunately not sustained. Similarly, for the Multiple Drug Management Support Project to continue, the active participation of local pharmacists in the region is essential.

### A Request from the Field to the NHIS

Several improvements need to be made for more medical institutions to participate in the telemedicine pilot program. Currently, over 10 institutions are participating in the program in Wonju, but not all are actively involved due to practical reasons such as staffing and costs. To address this issue, although there is an incentive system in place, it seems that more substantial support is needed to encourage participation in these hospitals. The Integrated Care Program also focuses on long-term care insurance beneficiaries with a Grade 4 classification. However, many individuals fall into a gray area, such as people with disabilities or those outside the Grade 4 category who could benefit from the program. It would be great if the system could also be improved to include these individuals. This is essentially what 'coexistence,' a value emphasized in ESG management, means to me.



Head of the NHIS  
Human Rights Center,  
**Hyun-Jeong Im**

### The Implementation of ESG Management Begins at the NHIS Human Rights Center

The NHIS Human Rights Center, established in January 2022, is a department dedicated to handling human rights violations such as workplace harassment and sexual harassment within the NHIS. It also focuses on proactive prevention activities. The center was created to consolidate and manage issues related to workplace bullying, harassment, and sexual harassment, which were previously scattered across various departments like personnel management, personnel support, and auditing. This consolidation reflects NHIS's proactive commitment to practicing ESG management. Moreover, appointing a lawyer as the department head demonstrates NHIS's determination to ensure independence and expertise without concerns about conflicts of interest.

Furthermore, despite NHIS being a public institution responsible for realizing social insurance and social security systems, there is a sense of disappointment that the organization seems to be reducing itself to ESG activities that lack distinctiveness and resemble efforts like not using disposable containers. I believe NHIS should strive to identify ESG initiatives directly related to its core mission, discover projects that align with its primary functions, and establish an ESG management system capable of positively influencing collaborating companies and relevant organizations.

### The Role and Responsibilities of the NHIS Human Rights Center for NHIS's ESG Management

The Human Rights Center provides tailored human rights education and preventive activities for NHIS employees of diverse age groups, industries, and regions, totaling 12,000 employees. Our ultimate goal is not just to handle human rights incidents but to establish and promote a culture of respect within the organization through the entire incident resolution process. In this regard, the independence and fairness of the Human Rights Center are of utmost importance. While strict post-punishment measures are important, we also hope to establish a horizontal and democratic organizational culture through proactive prevention, improved awareness of human rights, and disseminating a culture of respect for human rights."

# 01

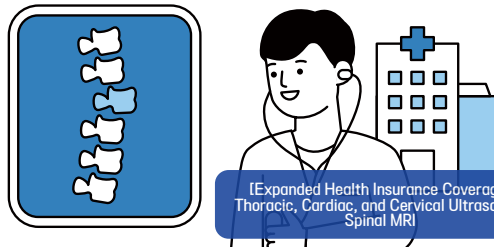
## Healthcare's Social Contribution

The NHIS is expanding reimbursement support for essential medical areas, discovering new places to be included in the insurance system, and enhancing a stable health insurance system for the citizens. Additionally, efforts are being made to expand support for vulnerable populations in blind spots and to impose fair insurance premiums.

### ●●● Expansion of Coverage in Essential Medical Services

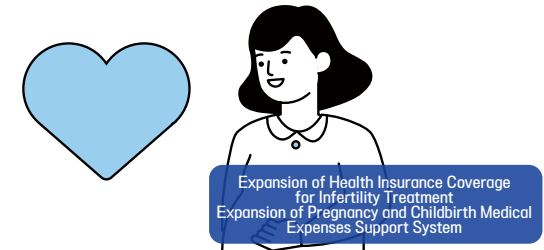
The NHIS is expanding the coverage of essential medical services and exploring new areas of medical support. To date, it has provided medical cost reduction benefits totaling approximately KRW 26.4 trillion to 46.64 million people, contributing significantly to alleviating the financial burden on citizens. In particular, the coverage rate for severe high-cost diseases has reached 82.6%, contributing to the reduction of the burden of medical expenses for the people.

#### Expansion of Reimbursement in Essential Medical Service Areas

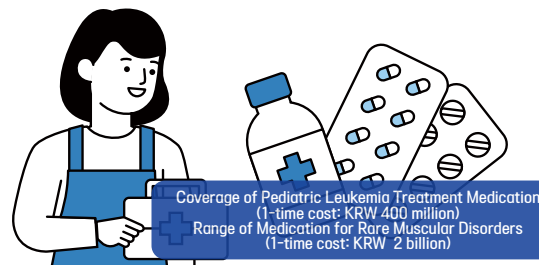


We have expanded health insurance coverage to include more essential medical services!

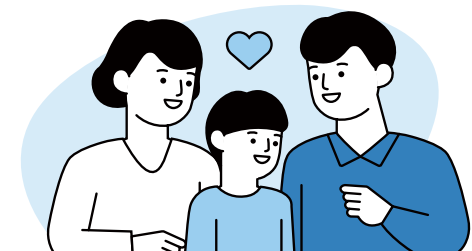
#### Discovery of New Healthcare Support Areas



To overcome the low birth rate crisis, we have expanded the pregnancy and childbirth medical expenses support fund and the scope of use.



To save the lives of patients with severe rare diseases, expensive medications are necessary! As a result, we have been promoting the application of health insurance coverage for high-cost medications!



The NHIS has established a "Please Apply for Health Insurance" section on the agency's website to actively gather public opinions!

### Expansion of Integrated Nursing and Care Services

The NHIS has expanded integrated nursing and caregiving services to enable patients to receive treatment in a comfortable and stable environment without the need for caregivers or family members to be present at all times. Patients admitted to the integrated nursing and caregiving services ward can receive high-quality medical services centered around the patient through direct care from nursing staff. Additionally, this not only reduces the financial burden on individual patients but also minimizes the presence of external individuals, ensuring a safer hospital environment with a lower risk of external infections for better inpatient care.



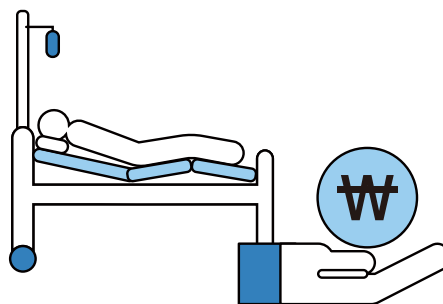
The NHIS has actively operated integrated nursing and caregiving services to alleviate the financial burden of the people on caregiving expenses!



In this regard, we have increased compensation for nursing staff and engaged in discussions regarding job-related stress.



We also have conducted a survey to assess the working environment of nursing staff to facilitate diverse staffing arrangements.



We have increased the maximum support limit for facility improvement costs to help healthcare institutions create a stable medical environment.

#### Achievements

## 6,255 Beds

Expanded Integrated Nursing and Caregiving Services to 6,255 beds (cumulative total of 70,363 beds, a 9.8% increase compared to the previous year)



## KRW 1.11 trillion

Reduced National Caregiving Expenses by KRW 1.11 trillion. (Based on the 2022 Medical Services Experience Survey by the Ministry of Health and Welfare, using a standard of KRW 101,227 for private caregiving expenses)



## Expanded Healthcare Utilization Support for Vulnerable Populations and Initial Support for Disease-Related Allowances

The demand for social support in the form of medical expense assistance and special calculation exceptions has been growing, especially for vulnerable populations. Additionally, there is a rising social demand for disease-related allowances, particularly for workers who find it difficult to engage in economic activities outside of their job duties due to illnesses or injuries. In response to these social demands, the NHIS is expanding support for the use of medical services for vulnerable groups, as well as introducing and implementing sick pay for the first time. By providing comprehensive support to vulnerable groups, which account for 70% of applicants, we are strengthening the medical social safety net.

### Strengthening Medical Expense Support for Vulnerable Populations



#### Medical Expense Support

##### Total Support for 17,153 Individuals (19,753 Cases) Amounting to KRW 602 billion

- Compared to 2021, there was an increase of 2,240 individuals (2,840 cases) and KRW 155 billion (34.7%).
- Basic recipients and near-basic recipients saw an increase of 2,447 individuals (3,058 cases) and 108 billion won (90.4%).



#### Out-of-Pocket Expense Cap

##### Total Support for 1,870,000 Individuals Amounting to KRW 2 trillion 4,708 billion

- Compared to 2022, there was an increase of 120,000 individuals (6.8%) and KRW 848 billion (3.6%).
- Among them, 120,000 individuals (8.2%) in the lower 50% income bracket received KRW 978 billion (6.0%) more in support.



#### Special Calculation for Severe Illnesses

##### Total Support for 2,640,000 Individuals Amounting to KRW 17 trillion 8,952 billion

- For severe ordinary psoriasis, 1.6 thousand individuals received KRW 100 billion (18.9%) more in support.
- For congenital cleft lip and palate orthodontic patients, the average patient burden decreased from KRW 3,300 to 330,000 (90% decrease).



#### Financial Relief for People with Disabilities

##### Total Support for 124,110 Individuals Amounting to KRW 919 billion

- For customized assistive devices, 453 individuals experienced a KRW 0.4 billion reduction in burden (effective from November 1, 2022).
- Among a total of 25 items, 20 items saw an increase (average increase of 19.4%).

**과도한 의료비 걱정! 재난의료비지원으로 덜어드리겠습니다**

소득대리 과도한 의료비 지출로 경제적 어려움을 겪는 국민들의 의료비 부담을 덜어드리기 위해 **의료비 일부를 지원**해드립니다

**1 지원대상**

- 질환: 소독, 재산, 의료비 부담수준 선정기준을 모두 충족하는 대상자
- 대상질환: (임상) 모든 질환 (외상) 중증질환(암, 뇌혈관, 심장, 화상, 중증난치질환, 중증화상, 중증외상)
- 소득기준: 가구 소득이 기준중위소득 100% 이하 중상
- 재산기준: 가구의 재산 합산액이 5억 4천만원 이하
- 의료비부담수준: 소득기준을 가구의 본인에게 부담한 의료비 총액이 기준 금액 초과 시

▲ 기준중위소득 50% 이하: 160만원 초과  
▲ 기준중위소득 100% 이하: 연소득이 15% 초과

**2 신청방법 및 기한**

- 환자 또는 대리인이 가까운 국민건강보험공단 지사에 신청
- 퇴원일(최종진료일) 다음날부터 180일(토·공휴일 포함) 이내 신청

**3 지원범위**




- 지원수준: 본인부담 의료비(건강보험 적용 본인부담금 제외) 중 지원제외항목을 차감한 금액을 소득구간에 따라 50~80% 지원
- 지원일수: 입원일(입원일과 입원과 퇴원일)에 입수의 합이 연간 180일 이내
- 지원금액: 연간 3천만 원 한도 내
- 기간: 개별심사를 통해 필요하다고 인정되는 경우 최대 1천만 원까지 추가 지원

**4 지원제외**

- 미용, 성형, 특수마용, 간병료, 요양병원 의료비 등 제도 취지에 부합하지 않는 의료비 제외
- 국가·지자체 지원금 및 민간보험금(실손, 질병형 의료) 수급(해당)액 차감 후 지급

**5 신청문의**

- 보건복지상담센터 120, 국민건강보험공단 고객센터 1577-1000
- ※ 자세한 사항은 국민건강보험공단 홈페이지([www.nhis.or.kr](http://www.nhis.or.kr)) '재난의료비 지원안내'에서 확인해드립니다.

**중증질환 산정특례 제도**

진료비 부담이 높고 장기간 치료가 요구되는 중증질환에 대하여 건강보험 본인부담을 중감시켜주는 제도입니다.

**1 대상질환**

외래 30~60%, 입원 20% → 외래 0~10%, 입원 0~10%

**2 신청절차**

STEP1: 신청특례 질환 확인 (의료기관 신청) → STEP2: 등록 신청 (의료기관 신청) → STEP3: 등록 결과 통보 (국민건강보험공단) → STEP4: 진료 시 특례 적용

**3 적용대상**

구분	암	중증질환	중증외상	중증화상	중증난치질환	중증외상	중증화상	중증난치질환	중증외상	중증화상	중증난치질환
본인부담률	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
적용기간	5년	5년	5년	5년	5년	5년	5년	5년	5년	5년	5년

\* 해당신청을 신청일로부터 30일 이내에 신청시 → **확진일**  
확진일로부터 30일 경과 후 신청시 → **신청일**

**4 적용범위**

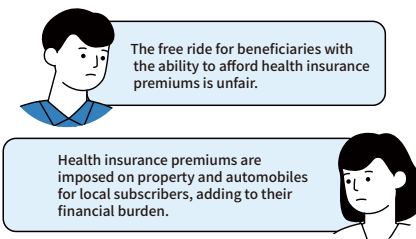
산정특례 등록질환 및 등록질환과 연관된 인과관계가 명확한 **합병증** 진료

자세한 내용은 국민건강보험공단 홈페이지([www.nhis.or.kr](http://www.nhis.or.kr))에서 확인할 수 있습니다.

  1577-1000

### ●●● Enhancing Insurance Premium Fairness (Expanding Income Contribution)

The NHIS, mandatory for all citizens, operates on the principle of achieving equitable social distribution through fair premium contributions based on income. Through national tasks, we explicitly stated an income-based contribution system to ease the burden on property and successfully carried out a two-stage revision to increase substantial equity among subscribers. As a result, the income contribution ratio achieved 93.964%, and complaints decreased by 41.29% compared to the first stage.



The free ride for beneficiaries with the ability to afford health insurance premiums is unfair.

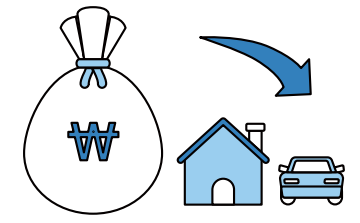
Health insurance premiums are imposed on property and automobiles for local subscribers, adding to their financial burden.

The NHIS has reformed the health insurance premium system to make it more equitable for individuals who were previously in a coverage gap.

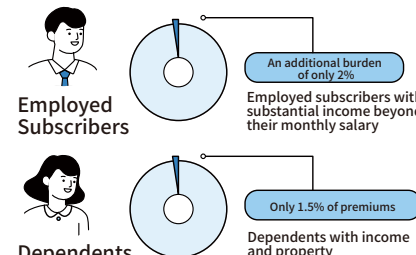
July 2018 → September 2022

Phase 1 → Phase 2

Starting with Phase 1 in July 2018, we have successfully implemented Phase 2 since September 2022!




We have eased the burden of property insurance premiums for low-income residents in certain regions by expanding property insurance premium deductions and reducing the scope of automobile insurance premium collection.



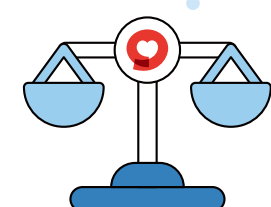
Employed Subscribers: An additional burden of only 2%

Dependents: Only 1.5% of premiums

Furthermore, we have increased equity by ensuring that insurance premiums are borne in accordance with income levels.

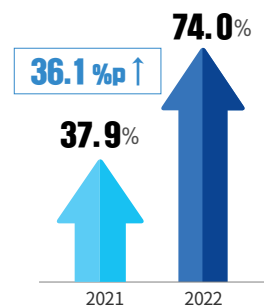


The NHIS is actively promoting these changes to the health insurance premium system.

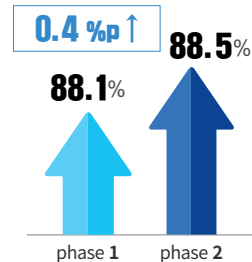


In the future, we will continue to strive to create a fair and equitable insurance premium billing system!

### Achievements



Awareness of the Billing System Reform



Satisfaction with the Billing System Reform

#### Reasons for Satisfaction with the Phase 2 Billing System Reform

- (1st Priority) Uniform Billing Method for Regional and Employed Subscribers (25.3%)
- (2nd Priority) Reduction in Property and Automobile Burden for Regional Subscribers (20.7%)
- (3rd Priority) Strengthening Income Requirements for Dependents (19.2%)



# 02

## Enhancing Service Accessibility Through Digital Innovation

The NHIS has made efforts to enhance convenience and accessibility by establishing a non-face-to-face one-stop service and a medical support platform service. Additionally, we have expanded public data services through active information disclosure and have worked towards ensuring the safety of personal information through the establishment of a secure system.

### ●●● Establishment of Non-Face-to-Face One-Stop Service

The NHIS has established a one-stop service by linking real-time debt information for the first time among public agencies, simplifying various complaint-handling processes. Furthermore, it is making efforts to strengthen the social safety net through the first domestic health information-based shared medical support platform.



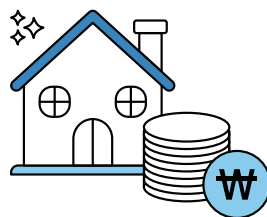
Eligibility Verification



Data Linkage



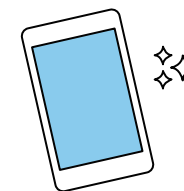
Easy Application



NHIS implements the housing finance debt deduction system when purchasing or renting a house.



The housing finance debt system required a cumbersome submission process due to the need for many documents.



We introduced non-face-to-face complaint services, allowing citizens to apply for and check deductions online, thus improving convenience for the public.

### Achievements



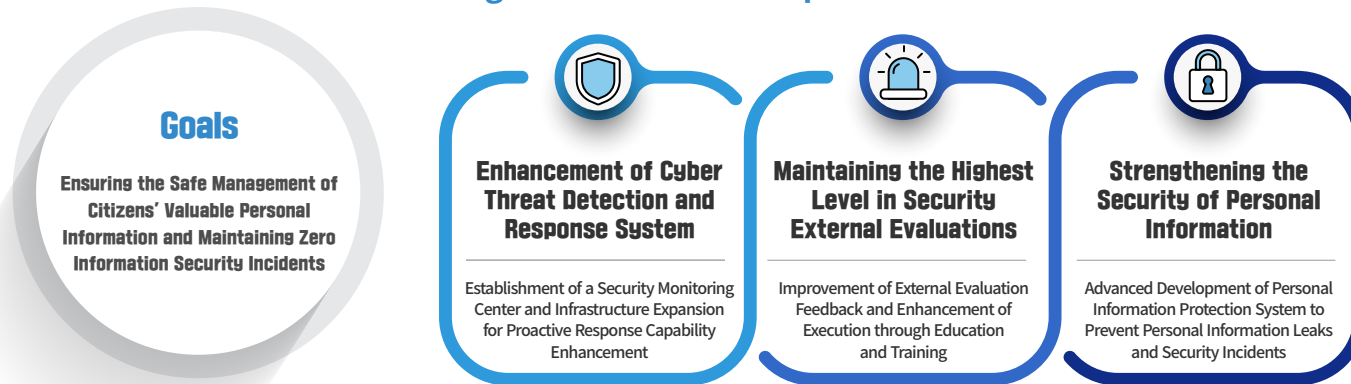
**Awarded the Prime Minister's Award at the Government-wide Innovation Competition** for the Establishment of the One-Stop System for Housing Finance Debt Deductions



### ●●● Protection of Individual Privacy and Establishment of a Cybersecurity System for Citizens

The NHIS is continuously improving and establishing a cybersecurity system to ensure the safety of citizens' personal information and administrative tasks. With the expansion of non-face-to-face remote work and electronic administrative services, the Corporation is committed to maintaining citizens' safety through 24/7 real-time responses, rigorous training, and ongoing management system enhancements.

#### Strategic Directions and Implementation Tasks



Category	Implementation Results
Establishment and Operation of an In-house Security Monitoring Center	<ul style="list-style-type: none"> <li>Establishment of an in-house monitoring center for real-time detection and response to cyberattacks 24/7, 365 days a year &lt;New&gt;</li> <li>Immediate response to hacking attacks on remote access systems, including telecommuting and business trips, totaling 199 cases</li> </ul>
Expansion of Security Infrastructure	<ul style="list-style-type: none"> <li>Strengthened inspection and measures for the latest malicious code when submitting data through the NHIS website &lt;Additional&gt;</li> <li>Enhanced security authentication with biometrics, OTP, etc., for NHIS telecommuting VDI, work portal, etc. &lt;New&gt;</li> </ul>
Information Sharing and External Cooperation Activation	<ul style="list-style-type: none"> <li>Increased sharing of cyber hacking threat information with the National Center for Threat Intelligence (NCTI) from 44 to 105 cases (139% increase)</li> <li>Establishment of a cyber security council between the National Intelligence Service and 12 public institutions in Gangwon Province (2021)</li> </ul>

#### Achievements

**Strengthened Response to Cybersecurity Threats, Maintaining a "ZERO" Information Security Incident**  
**Achieved for 21 Consecutive years since the Establishment of the NHIS**

**Obtained the "Excellent Grade" in the Ministry of Health and Welfare's Evaluation of Response to Malicious Emails**  
**Achieved 1st Place for 4 Consecutive years**

**Personal Information Management Level Assessment by the Personal Information Protection Commission**  
**Achieved the "Highest Grade" for 8 Consecutive years**

# 03

## Improving Quality of Life through Public Health Promotion

The NHIS has enhanced the lifelong health examination system, established a chronic disease management system, and made various improvements in our programs to promote the health and well-being of the public.

### ••• Enhancement of Lifespan Health Examination System

The NHIS is actively working to enhance the health examination system for different stages of life to meet the nation's demands for improving the quality management of health examinations. By linking the previously disconnected school-age health examination information with those of infants and adults and actively incorporating feedback from examinees' inconveniences, we have improved the examination system to be more user-centric. As a result, the health benefits have expanded to 2.53 million people.

#### Expanding Health Benefits for 2.53 Million People: Improving Examination Systems across the Lifespan



##### Infant/Toddler

###### Previous

- A total of 3 oral examinations
- Low understanding criteria (Normal A, Normal B, Caution, Treatment needed)

###### Improvements

- Added oral examination for tooth decay occurrence between 30 and 41 months after birth (31,000 individuals)
- Revised criteria (Normal, Caution, Additional Examination Required) and made it easily visualized



##### School-Age Period

###### Previous

- Student health checkups in elementary, middle, and high schools operated by the Ministry of Education
- Restriction on the choice of examination institutions

###### Improvements

- Centralization of the performing entity within the organization (1.8 million individuals)
- Submission of related legislative amendments and development of an implementation roadmap



##### Adulthood

###### Previous

- Reexamination required due to omission of result values in the bone density test result notification

###### Improvements

- Amendment of the notice to indicate the test area and test results (T-score) on the result notification form → Saved KRW 54 billion annually through the prevention of duplicate tests (140,000 individuals).



##### Elderly Stage

###### Previous

- Lack of a post-management system for cognitive function disorder examination results

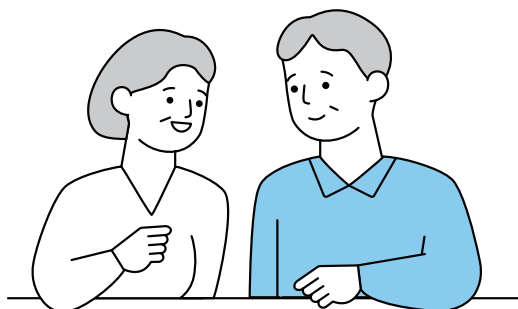
###### Improvements

- Revised the implementation standards → Direct referral to dementia care centers for individuals suspected of cognitive impairment (280,000 individuals) who have provided consent for information utilization

## ••• National Health Management

### Establishment of a Chronic Disease Management System

By 2025, South Korea is projected to enter a super-aged society, with the elderly population accounting for 20.3% of the total population. It is estimated that 89.4% of the elderly will have an average of 2.7 chronic diseases each. In particular, the number of patients with hypertension and diabetes has been steadily increasing, but the control rates for each disease are insufficient at 48.7% and 24.5%, respectively. In response, the NHIS has established and implemented a patient-centered comprehensive chronic disease management system. As a result, the number of dedicated management patients increased by 21.6% compared to the previous year, expanding to approximately 560,000 individuals.



Category	Implementation Results	Achievement
Expansion of Health Information Provision	<ul style="list-style-type: none"> <li>Customized guidance and expansion of target individuals to prevent complications in chronic patients</li> <li>Expansion of health classes, support groups, and content production</li> <li>Providing information on self-management or choosing medical facilities for 47 different symptoms</li> </ul>	<ul style="list-style-type: none"> <li>Increased participants by 148,000 (a 10.8% increase compared to the previous year)</li> </ul>
Enhanced Use of Self-Measurement Devices	<ul style="list-style-type: none"> <li>Distribution of blood pressure and blood glucose self-measurement devices to 156,000 individuals</li> <li>Provision of automatic recording services for physical activity data through AI calls</li> <li>1,840,000 instances of self-measurement</li> </ul>	<ul style="list-style-type: none"> <li>Self-assessments: 1,840,000 cases (a 71.4% increase compared to the previous year)</li> </ul>
Expanded Support for Primary Healthcare Facilities	<ul style="list-style-type: none"> <li>Strengthened education for providers (physicians, nurses, dietitians) according to their roles.</li> <li>Operation of a 1:1 personalized continuous support system.</li> <li>Diversification of educational materials for chronic diseases through public-private collaboration.</li> </ul>	<ul style="list-style-type: none"> <li>The number of participants in the primary care chronic disease management program has increased by 100,000 nationwide (a 21.6% increase compared to the previous year).</li> </ul>

#### Achievements

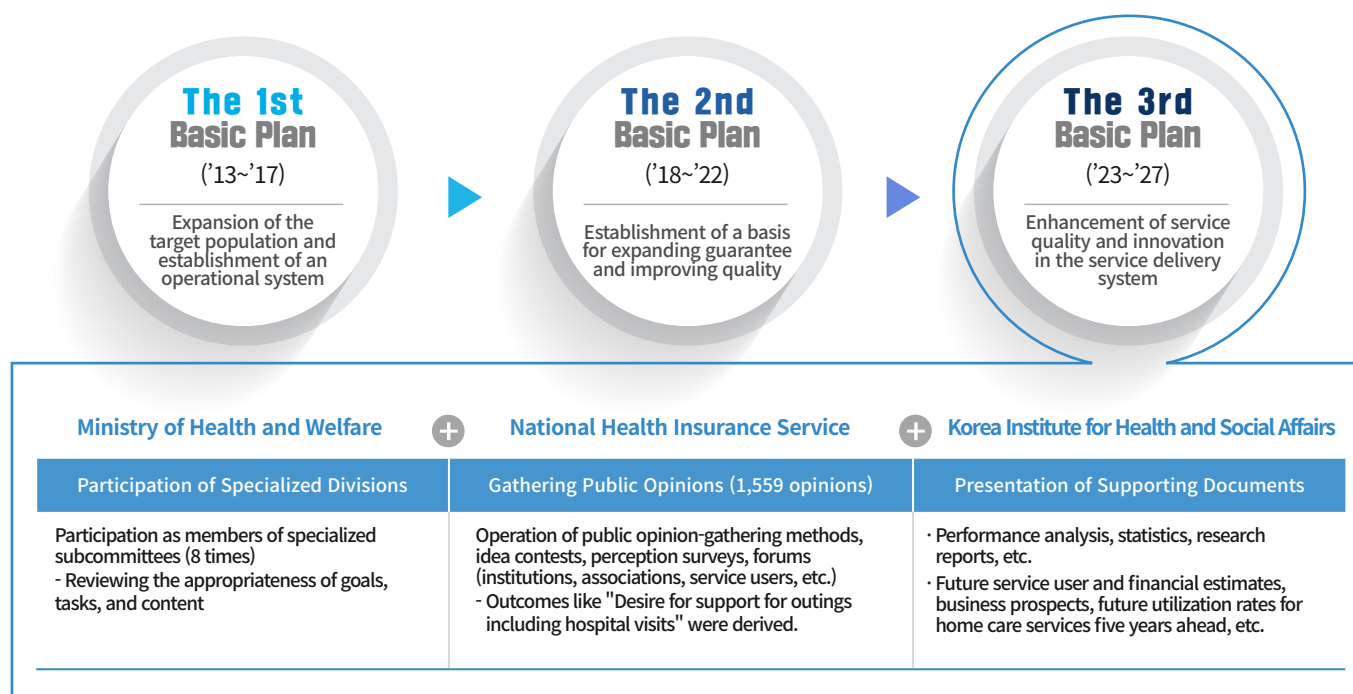
#### Improvement in Participation Rate\* in the Primary Care Chronic Disease Management Pilot Project after Service Participation Blood Pressure 12.0%p, Blood Sugar 2.1%p

\* The percentage of participants in the Primary Care Chronic Disease Management Pilot Program whose blood pressure and blood sugar levels improved to normal levels after participating in the service.

## ••• Long-Term Care Insurance Program

### Long-Term Care Insurance Program

The NHIS is preparing for the qualitative development of the long-term care system. We actively supported the establishment of the Ministry of Health and Welfare's Third Long-Term Care Basic Plan (2023~2023) with the goal of "Preparing for a Healthy Old Age in an Ultra-Aging Society with Long-Term Care Insurance."



#### Achievements

- **Achieved Long-term Care Financial Surplus for the 3 Consecutive years (KRW 1.4 trillion in '22)** by securing adequate premiums and proactive mid- and long-term spending efficiency plans
- **Supporting the development of the 3rd Long-Term Care Basic Plan** to create a foundation for a qualitative leap forward

# 04

## Strengthening Community Health and Healthcare

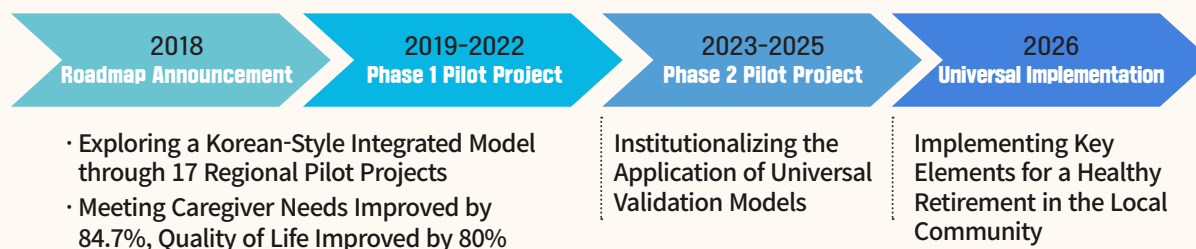
The NHIS is designing a model for enhancing the integrated system of medical, caregiving, and home care services in the local community to support continuous residence. Additionally, we have established a customized home care service system.



### • • • Enhancing the Community Medical, Care, and Caregiving Linkage System

The NHIS has strengthened integrated coordination with medical, long-term care, and caregiving institutions in local communities to enable seniors to age in place. Through participation in the two-phase Integrated Care Pilot Project and the introduction of 28 home-based medical care centers in 2022, NHIS has established the institutional foundation for addressing the healthcare needs of long-term care recipients in their homes, allowing them to age in their familiar environments.

#### Strengthening the Roadmap for Coordinated Medical, Long-Term Care, and Caregiving Services







#### Introducing Home Medical Centers that Visit Elderly Long-Term Care Recipients at Home

Robust Service Model Design	Overcoming Disability Factors
<ul style="list-style-type: none"> <li><b>(Target Group)</b> Long-term care recipients with grades 1 to 4 who reside at home</li> <li><b>(Participating Institutions)</b> 28 hospitals and clinics (comprising home medical teams)</li> <li><b>(Service Providers)</b> Physicians, nurses, social workers, etc.</li> <li><b>(Services)</b> Home visits for medical consultations, home nursing, resource coordination, etc.</li> </ul>	<ul style="list-style-type: none"> <li><b>(Hospitals)</b> Developing realistic fees through an understanding of the necessity of home medical care, including analyzing average personnel costs at public healthcare facilities.</li> <li><b>(Government)</b> Concerns about the low participation of clinics in-home medical care programs: Convincing participation through meetings with excellent institutions, in-home visits, and discussions with local authorities.</li> <li><b>(NHIS)</b> Possibility of low participation by beneficiaries: Targeted guidance (prioritizing grades 1-2 recipients), promotion through clinics, and collaboration with local authorities.</li> </ul>

### • • • Customized Home Care Services

The NHIS is establishing a seamless and customized utilization system through personalized home care services, ensuring that appropriate care is provided at home. Specifically, considering that 56.5% of the elderly express a desire to continue residing in their current homes even if they experience mobility limitations, we are strengthening community-centered public caregiving and offering a variety of services. The utilization rate of home care services in 2022 has been on the rise, reaching 77.261%, showing an annual increase.

#### Expanding Home Care Services and Reinforcing Family Support Systems for In-Home Access to Needed Services

	Category	Implementation Results	Achievement
	Integrated Home Care	<ul style="list-style-type: none"> <li>Expanding the number of institutions (increased to 21+) to meet beneficiary needs and address service imbalances between regions</li> <li>Institutionalizing the program through collaboration between the government, local authorities, and the NHIS (including legislative proposals for legal amendments in January 2022)</li> </ul>	Expansion of users increased by 11.4 times compared to the previous year
	Mobile Support	<ul style="list-style-type: none"> <li>Expanding pilot areas (from 4 to 6 locations) and increasing service vehicles (from 43 public vehicles to 107, including taxis).</li> <li>Computer system development (two types) to simplify document formats and enhance claim efficiency. This has resulted in an 87.5% increase in participating institutions and a 94.0% increase in service utilization compared to the previous year.</li> </ul>	User satisfaction increased by 11.6% compared to the previous year
	Short-Term Protection	<ul style="list-style-type: none"> <li>Expanding short-term protection pilot institutions to 68 locations (total of 263, a 34.9% increase compared to the previous year).</li> <li>Implementing the Dementia Family Vacation Program for the first time. Institutions expanded by 76.6%, and users increased by 26.0%.</li> </ul>	Caregiver satisfaction at 97.9% Reduced caregiver stress by 46.4%
	Strengthening Family Support in Care	<ul style="list-style-type: none"> <li>Individual Counseling (6 sessions), totaling 12,226 sessions</li> <li>Group Counseling such as Art Therapy (4 sessions), totaling 742 sessions</li> </ul>	Caregiver burden decreased by 5.7 points Depression decreased by 3.4 points

#### Achievements

- Enhanced Customized Beneficiary Management Resulted in a **13.1% increase (745,000 individuals, up by 86,000) In-home Care Allowance Users Compare to the Previous year**
- Strengthened Family Support Systems and Expanded 24-hour Care Services Have Diversified Service Options, Expanding the Choice for Home Care Recipients

### ●●● Fostering Mutual Growth in Vulnerable Communities

The NHIS, in response to the increase in the minimum insurance premium, has participated in the amendment of local regulations related to minimum insurance premium generation support along with 202 local governments across the country in order to address the reduction of support for low-income vulnerable groups. This initiative aimed to establish institutional arrangements.



Identifying and Supporting Crisis-Affected Children

Confirmation of the health status of children under 6 years old who have not visited a hospital for over a year, including assessing for signs of abuse or trauma (519,000 cases)



Vulnerable Groups (Adolescents)

- Providing health and hygiene sets for low-income vulnerable groups and out-of-school adolescents (2,000 individuals)
- Support for shared houses, including living essentials and employment assistance, to prepare adolescents for independence after leaving childcare centers (112 individuals)



Strengthening Safety Nets

Preventing loneliness-related deaths by making bi-weekly well-being calls and providing items to elderly individuals living alone, aged 65 and above (14,990 individuals).



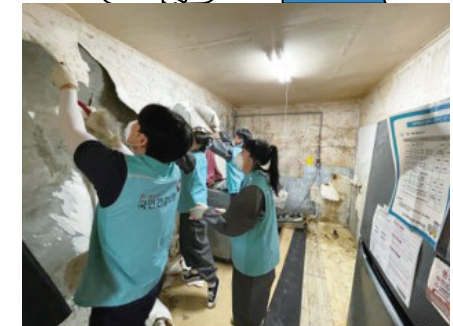
Medical Expense Support

- Surgical expenses support for medically vulnerable individuals: 2021(55 individuals, KRW 130,560,000), 2022 (63 individuals, KRW 162,843,000)
- Growth and developmental support for children with language and developmental delays: 2022 (124 children, KRW 14,374,000)



Improving Caregiving Blind Spots Environment

- Collaboration with the Funeral Culture Promotion Foundation to provide funeral support for uninsured deceased individuals and conduct joint funeral services (20 funerals completed).
- Conducting joint volunteer activities to improve caregiving blind spots (supporting 2,872 households)





# 05

## Creating a Safe Facility Environment

The NHIS has established a proactive disaster response system to protect the health and property of the citizens. We are particularly focused on disaster prevention and recovery efforts, making every effort to strengthen the NHIS's disaster management capabilities.

### Establishment of Disaster Response Promotion Strategy

Recently, there has been an increased demand for strengthening disaster management capabilities in public institutions due to various disasters such as the COVID-19 pandemic and the Kakao server disruption incident. Therefore, the NHIS is developing a disaster response strategy to ensure the safety of the approximately 9 million visitors to NHIS facilities annually and to support the health and daily recovery of the public.

#### Implementation Goals

Proactive disaster response utilizing the NHIS's capabilities to safeguard the lives and property of the citizens.

Enhancement of Disaster Safety Management System

Prevention-Centric Disaster Management

Nationwide Disaster Recovery Support

Strengthening Implementation System	<ul style="list-style-type: none"> <li>Deployment of 49 dedicated personnel for safety tasks</li> <li>Conducted specialized occupational safety and health training (total of 21 participants)</li> </ul>			<ul style="list-style-type: none"> <li>The number of service providers expanded by 76.6% and the number of users increased by 26.0%, as the dementia family leave system was implemented for the first time in conjunction with it.</li> <li>A 169% increase in safety education, training, and promotion expenses (from KRW 86 to 231 million)</li> <li>A 34% increase in facility improvement costs (from KRW 27,736 to 37,140 million)</li> </ul>
Enhancement of Manuals	<ul style="list-style-type: none"> <li>Establishment of new safety accident manual</li> <li>Elaboration of measures such as establishing accident investigation methods and formulating measures for the prevention of recurrence</li> </ul>	<ul style="list-style-type: none"> <li>Revision of crisis management manual</li> <li>Centralized the roles of the cyber incident response teams</li> <li>Modernization of infection prevention guidelines.</li> <li>Subdivision of the Civil Defense Units</li> </ul>	<ul style="list-style-type: none"> <li>Revision of occupational safety and health management regulations</li> <li>Revision of 11 provisions to reflect changes in higher-level safety and health regulations.</li> <li>Broadening the definition of accidents from 3 to 5 categories.</li> </ul>	

#### Achievements



Maintenance of the International Certification for Occupational Health and Safety Management Systems (ISO 45001)

→ Obtained full compliance assessments for the headquarters, regional headquarters, and the Institute for Human Resources Development.

## ••• Nationwide Disaster Recovery

The NHIS plays a leading role in supporting government public health policies based on the NHIS for the entire population. In the reality of a concentration of medical facilities and institutions in the metropolitan area, the experience gained from facing a pandemic disaster situation has enabled us to work closely with the central government and medical institutions. The NHIS is making every effort in disaster recovery by providing government support for facility equipment, medical expenses, and social insurance premiums, thus safeguarding the health and property of the citizens.



### Expansion of Emergency Treatment Beds

Support for the expansion of emergency treatment beds for severely ill patients in high-risk groups, such as patients with underlying conditions and children  
- (2021) 288 beds, KRW 69.6 billion → (2022) 424 beds, KRW 1.054 trillion ... a 47% increase in beds compared to the previous year



### Expansion of Isolation Treatment Beds

Support for the expansion of treatment beds for moderate to severe patients in regional hubs and infectious disease-specialized hospitals, as well as mental health institutions:  
- (2021) 16,390 beds → (2022) 29,063 beds ... an 82% increase in beds in local hub hospitals (from 1,161 to 2,118 beds).



### Purchase and Rental of Medical Equipment

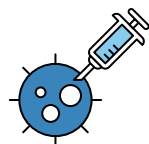
Support for the purchase (171 units) and rental (17 units) of essential equipment for the treatment of severely ill patients, such as ECMO machines and ventilators, for medical institutions where securing medical equipment is difficult.



### Isolation and Treatment Facilities

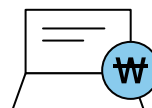
Operation of a total of 18 temporary living and treatment facilities...the most among public institutions, with a cumulative admission of 170,000 people

## Achievements



# 88%

COVID-19 mortality rate decreased by 88% compared to the previous year (mortality rate decreased from 0.8% to 0.1%)



# 114%

Increased support for medical assistance compared to the previous year



# 29,000 Households

The number of households receiving social insurance premium support increased by an average of 20,000 households per month compared to the previous year.



# 94%

The rate of processing support for vaccine side effects increased by 71 percentage points compared to the previous year.

## Regional Coexistence Inclusive Growth

### NHIS, Growing Together with Local Communities



**Community Joint Service:  
Creating a Pleasant Residential Environment**

Support for housing environment improvement projects for low-income vulnerable households (Including individuals with disabilities and elderly living alone) for safety and disease prevention



**Our Neighborhood Community Center**

Community-based services and support for vulnerable populations to ensure healthy and inclusive living for seniors in their hometowns



**Blue Lighthouse Scholarship**

Supporting scholarships for college students in the Gangwon region to foster local talent and strengthen regional cooperation and mutual growth



**Wonju Station Angel Donation Stairs**

Installation of "Angel Donation Stairs" at Wonju station (up and down lines), creating stair usage savings, and support activities

- ▶ Accumulate KRW 10 per person for using the stairs and support vulnerable populations (KRW 5.6 million)



**Geoni and Kangi Scale Up**

Expansion of technology development support funds (from KRW 1 to 1.9 billion) and support through consulting and mentoring to contribute to the growth of health, welfare, and environmental venture companies.



## Vulnerable Groups Care Support

### NHIS, Together with Vulnerable Groups



**Geoni and Gangsi Love Sharing Box**

Emergency provision of convenience food to children and adolescents concerned about malnutrition due to suspension of school and youth care facility meals during COVID-19



**Geoni and Gangsi Baby Care Box**

Contributing to improving the quality of life through participation in addressing low birth rates and supporting childcare supplies for vulnerable families with low birth rate



**Small Study Room**

Relief of caregiving burden for low-income families and nurturing a healthy future generation  
▶ Winter after-school experiential classes participation: 45 facilities, 763 individuals ('22)



**Funeral Bus Support for Unattended Deceased**

Production of a mobile funeral bus equipped with a simple funeral home for unclaimed deceased individuals  
▶ Sponsored 'Transportation and Funeral Bus (1 unit)' and conducted funeral ceremonies Provided public funeral support up to transportation, embalming, cremation, and remains storage (5 years)



**Women's Hygiene Product Support Program**

Sponsorship of health and hygiene products for low-income, vulnerable women and adolescents  
▶ '22 Year "Healthy and Hygienic Pink Wing Box" Sponsorship Project, supporting 2000 (units)



**Medical Service**

Beneficiary-centered medical volunteerism reaches areas with low access to medical facilities, poor clinical environments, and areas recommended by local governments and community organizations

## ••• Prevention-Centered Disaster Management

### Systematic Facility Protection Plans and Proactive Prevention of Safety Accidents

The NHIS, as an institution with the most extensive health information for the entire population, has the "National Health Insurance Information System" designated as a national core infrastructure by the Ministry of the Interior and Safety. Therefore, to ensure uninterrupted health insurance services to the entire population in the event of any disaster, we are committed to rigorous disaster preparedness and prevention activities, not only for the safety of our buildings but also for various disasters.



#### Target Confirmation

- **(Network Enhancement)** Dual-line operation for communication networks between regional branches and the headquarters, including new tasks and telephone lines.
- **(External Organization Collaboration)** Establishment of a dedicated communication network for the Financial Payment Service, ensuring premium collection and refunds even in disaster situations



#### Power Outage and Fire

- **(Enhanced Inspection)** Immediate action was taken on 638 issues, such as leaks and faulty parts during monthly and annual on-site computer inspections
- **(Clean Day)** Conducted anti-static environment improvements such as dust removal from computer room floors and wax coating four times a year



#### Terrorism Prevention

- **(Joint Training)** Conducted two rounds of joint training on counterterrorism, including chemical and drone responses, by the civilian-military-police counterterrorism coordination committee
- **(Building Security)** Strengthened building security measures, including on-site responses to unauthorized entries and measures for controlling smart vehicle access



#### Information Security

- **(Expert Recruitment)** Recruited two external threat analysis experts, successfully blocking 6,613 hacking attempts
- **(DB Encryption)** Applied the latest National Intelligence Service-certified algorithm (ARIA-256) to prevent unauthorized data leakage
- **(Inspections and Training)** Conducted the first-ever information security audit in all departments and improved the response rate to malicious emails by 0.22 percentage points compared to the previous year



#### Information Protection

- **(System Improvement)** Comprehensive revision of 14 internal regulations and a complete revision of 44 formats for collecting and obtaining consent for personal information by major business units
- **(Protection Enhancement)** Introduction of PC watermarks, self-assessment of the impact of personal information files, and strengthened reasons for access
- **(Awareness Enhancement)** Expanded tailored education, conducted the "Personal Information Protection Day" campaign every month and achieved a self-assessment score of 98.1 points (9.6% increase)

#### Achievements

- **Received a commendation from the Minister of National Defense as an "Excellent Organization for Integrated Civil Defense."**
- **Achieved 4 consecutive years of "Zero" safety accidents in public facilities used by the general public**



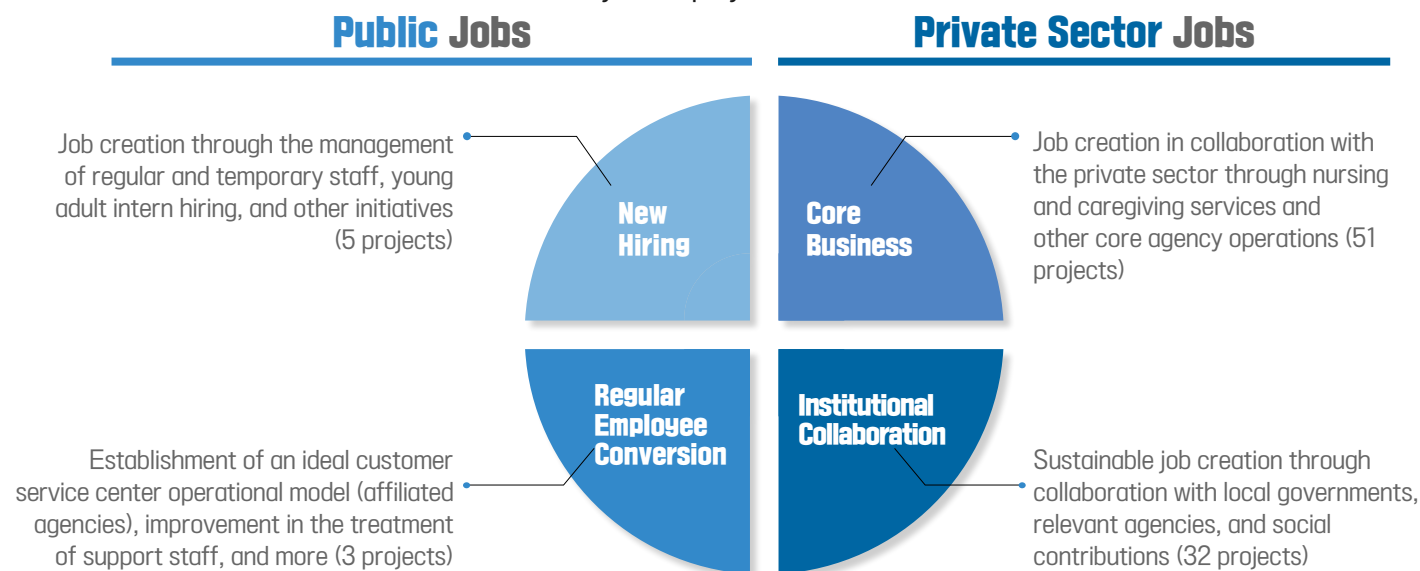
# 06

## Job Creation with Social Equity Consideration

In response to social demands, the quality of public and private employment opportunities has been identified, and the efforts of the NHIS have been recognized by the Ministry of Employment and Labor.

### ••• Job Creation and Improvement in Employment Quality

The NHIS is actively creating jobs and improving the quality of employment in line with the changing job environment and societal demands. In 2021, there was a decrease in non-core short-term jobs, and there was an increased demand for regular jobs that allow for work-life balance. In 2022, we continued to promote job creation and improvement in job quality, particularly focusing on core tasks. As a result, we have created a total of 20,676 jobs in both the public and private sectors. Our efforts in creating private sector jobs in collaboration with internal projects were recognized, and we received the Prime Minister's commendation for job creation from the Ministry of Employment and Labor.



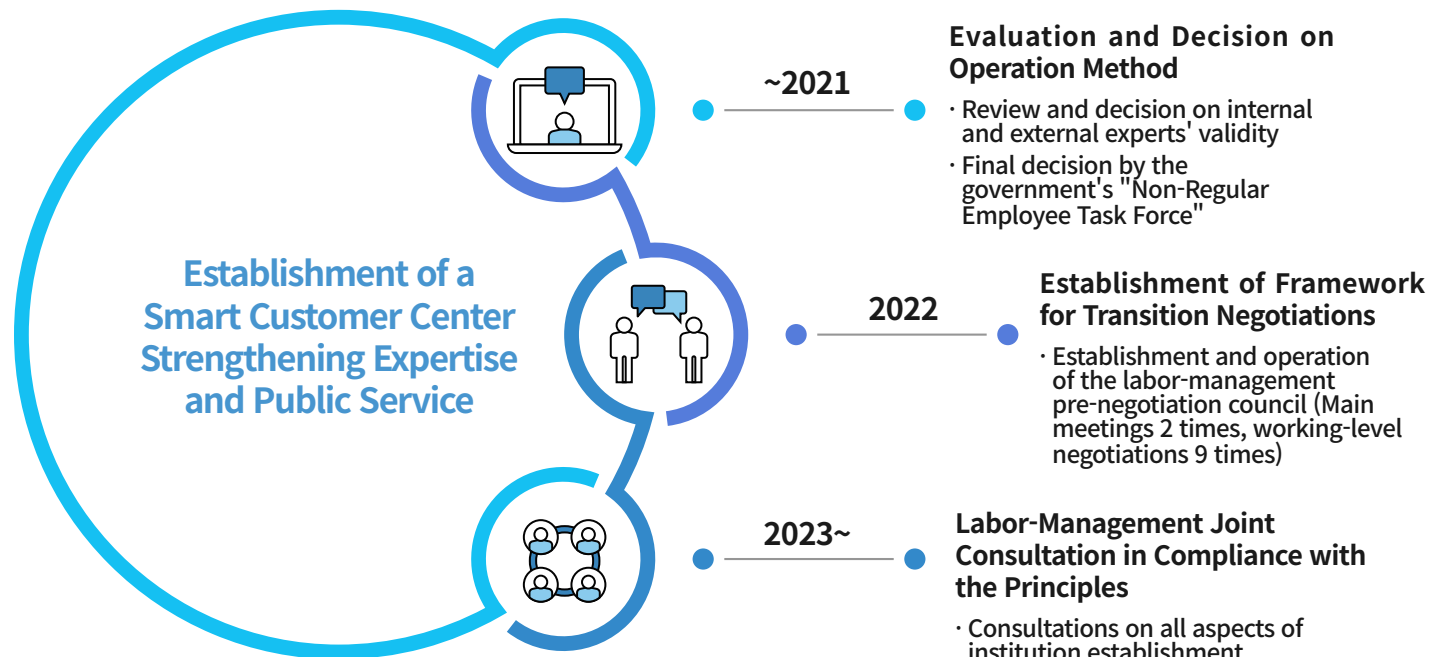
### Achievements

- Expansion and enhancement of job responsibilities and skills for young interns, leading to employment opportunities for 320 individuals
- Exceeding the target of 466 new hires for young individuals by achieving 1,015 hires, which is 217.8% over the target

- Creation of 31 new projects, 4,401 new jobs, and 5,240 regular positions
- Awarded the Prime Minister's commendation for job creation by the Ministry of Employment and Labor

### ●●● Efforts for Regular Employee Conversion

The NHIS has been working to convert the customer center, which has been operated by the private sector, into a subsidiary of the institution. In the future, we plan to proceed in accordance with government guidelines and policy directions, and through consultations with the labor-management joint council.



#### Establishment and Operation of Labor-Management Pre-Negotiation Council

Selection of institution and worker representatives, as well as experts  
Composition of neutral external expert members  
Establishment of an efficient operational system

#### Development of a Desirable Customer Service Center Operation Model

Situation analysis and gathering of stakeholders' opinions  
Establishment of stable employment and fair recruitment processes

#### Resolution of Conflicts with Customer Service Center Union

Face-to-face negotiations between the NHIS and the customer service center union (13 times)

#### Investigation of Preceding Agencies' Cases

Ongoing communication with government departments  
Study of precedents in the operation of preceding agencies' councils (15 organizations)



#### Achievements

**Reasonable Organization and Operation of Labor-management Consultation and Establishment of an Objective Basis for Judgment through the Design of an Operating Model**

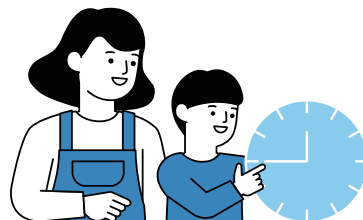


## 07

## Implementing Work–Family Balance Organizational Culture

Over the past 14 years, the NHIS, as a public institution, has consistently received recognition as a "Family-Friendly Certified Organization." This acknowledgment highlights NHIS's ongoing commitment to fostering a work environment that promotes work-life balance and supports a family-friendly culture.

### ●●● Leading a Family-Friendly Workplace Culture



The NHIS has led the way in creating a family-friendly workplace culture to promote work-life balance. As the first public institution, NHIS has obtained 'Family-Friendly Certification' for 14 consecutive years.

Enhancing the Leading Institution Image through 14 Consecutive Years of Family-Friendly Certification, a First for Public Agencies



**Recognition of the Excellence in Work–Life Balance Culture and Sharing of Outstanding Practices Using Local Community Platforms**

Continuing the "Work-Life Balance Day" Campaign and Creating a Focused Work Environment



#### Time Reduction in Related Tasks

581,000 hours (before improvement)  
→ 322,000 hours (after improvement)

**Annual Workload Reduced by 259,000 Hours**

Implementation of Institutional Improvements and Customized Education



#### Improvement of Childcare and Caregiving Support Systems

Shortened work hours for employed short-term workers during parenting periods and expansion of family care leave

**Customized Gender Equality Awareness Education (Total of 4,712 Participants) Hours**

### Achievements

Satisfaction with Pregnancy, Childbirth, and Parental Support **Increased by 2.5 percentage points compared to the previous year.**  
From '21: 73.1 to '22: 75.6%

Increase in Parental Leave Users **Up by 25.9% compared to the previous year**  
From '21: 1,014 to '22: 1,277 individuals

Increase in Male Parental Leave Users **Up by 74.8% compared to the previous year**  
From '21: 127 to '22: 222 individuals

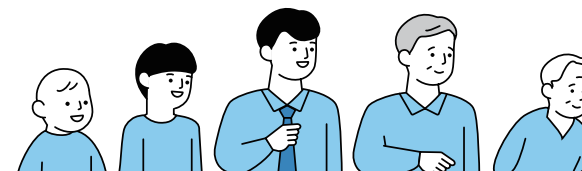
### ●●● Customized Employee Benefits

The NHIS has been implementing customized employee benefits programs to cater to the needs of employees based on their age groups and generations. By analyzing the understanding and demands of employees who have different needs based on age and generation, the NHIS is not only directly providing support but also collaborating with private and local organizations to operate off-budget programs that are integrated with employee welfare. As a result of these efforts, employee satisfaction with welfare benefits increased by 5.3 percentage points compared to the previous year, reaching 71.5% in 2022.

#### Identify and Promote Reasonable Welfare Initiatives Tailored to Different Age Groups' Needs

Identifying Key Implementation Tasks		Detailed Implementation Tasks by Task	
30s	① Creating a Family-Friendly Environment	<ul style="list-style-type: none"> <li>One-Stop Services for Pregnancy, Childbirth, and Parenting</li> <li>Streamlining the Application Process for Family-Related Services</li> </ul>	Immediate Support for Pregnancy, Childbirth, and Family-Related Goods (As Needed)
50s	② Honoring Retirees	Rewarding Dedication and Supporting Retirement Planning	Cultural Exchanges and Retirement Support Events (March to November)
All Employees	③ Establishing a Health Management Foundation	Customized Support for Musculoskeletal Prevention Items	Distribution of State-of-the-Art Trend-Reflecting Preventive Items (April)
Mutual Cooperation	④ Boosting Work Enthusiasm	Supporting High-Quality Cultural and Leisure Activities	Operation of Private Sector Partnered Welfare Platforms (As Needed)

#### Operation of Systems Reflecting the Needs of Employees According to Age and Job Characteristics



Category	Employee Needs	Key Reflective Content
Generation Z	<ul style="list-style-type: none"> <li>Operation of leisure support programs following the relaxation of COVID-19 restrictions</li> <li>Planning and operation of unique community experience activities</li> </ul>	<ul style="list-style-type: none"> <li>Introduction of facilities allowing pets (27 locations) for the first time, expanding resorts</li> <li>Utilization of the organization's character for pottery, baking, and other experiential activities with 1,390 participants</li> </ul>
Support Across Life Stages (Birth and Death)	<ul style="list-style-type: none"> <li>Improvement of support item selection for pregnancy and childbirth (considering preferences)</li> <li>In-depth one-on-one counseling provided for university entrance exam consulting</li> <li>Integrated support services for congratulatory occasions</li> </ul>	<ul style="list-style-type: none"> <li>Increase in the number of support items provided compared to the previous year (638 to 789 items)</li> <li>Expansion of counseling recipients (from 67 to 80 individuals) for continuous and scheduled consultations</li> <li>Improvement of funeral item packages and simplification of the application process for total services</li> </ul>

# 08

## Realization of Respect for Diversity and Human Rights Management

The NHIS actively encourages women's participation in management to achieve gender equality.

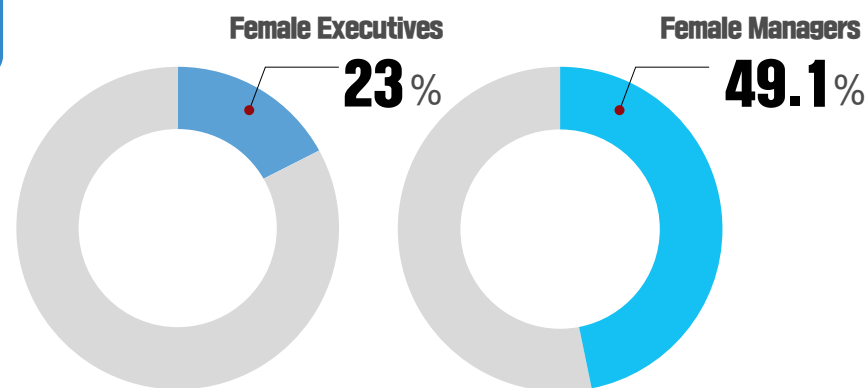
Additionally, we have established internal human rights experts and developed a mid-to long-term human rights management roadmap.

### ●●● Enhancing Female Representation

While the proportion of female employees at the NHIS has been increasing, the representation of women in senior positions has remained relatively low. In response to this, NHIS has actively appointed female talent to key departments and made efforts to realize the substantive value of gender equality. NHIS has also encouraged the development of women's capabilities, including promoting a work-life balance culture.

Category	Progress Details	2020	2021
Goals	Government Target Rate for Female Managers	25.4%	26.6%
	Self-Set Target Rate for Female Managers	27.1%	29.0%
Results	Female Manager Ratio	36.8%	43.2%
	Female Senior Managers Ratio (Grade 1/Grade 2)	13.2% /31.7%	17.5% /43.6%

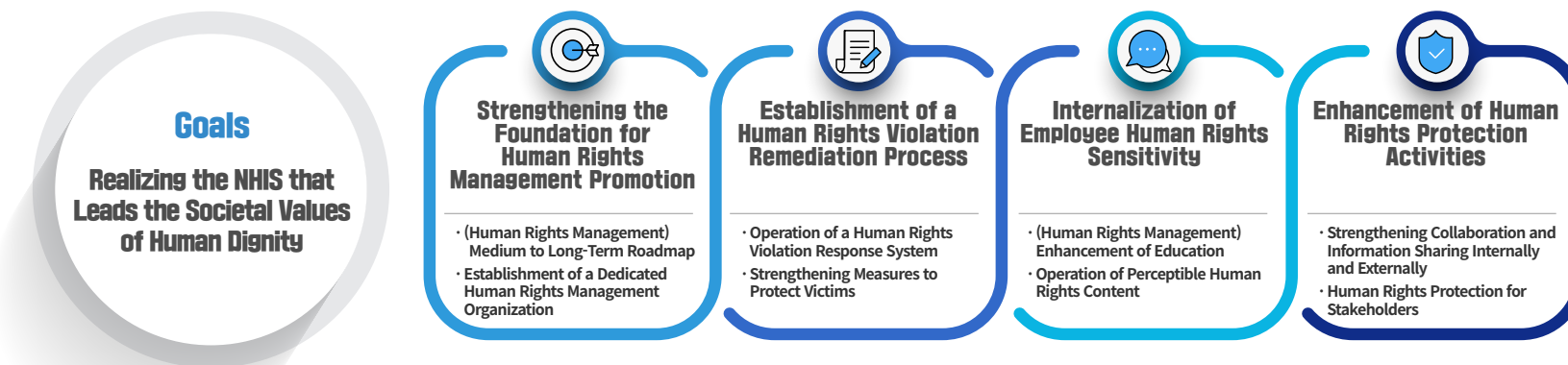
### 2022 Appointment of Female Executives and Exceeding Targets for Female Managers



## ●●● Human Rights Management

### Equality and Respect in Everyday Life, Achieving ZERO Human Rights Violations

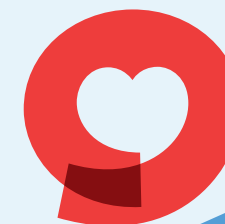
Starting in 2022 with the establishment of human rights governance, NHIS has outlined a long-term roadmap aimed at developing in-house human rights experts and becoming a leader in human rights management among public institutions by 2025.



### Human Rights Management Pledge

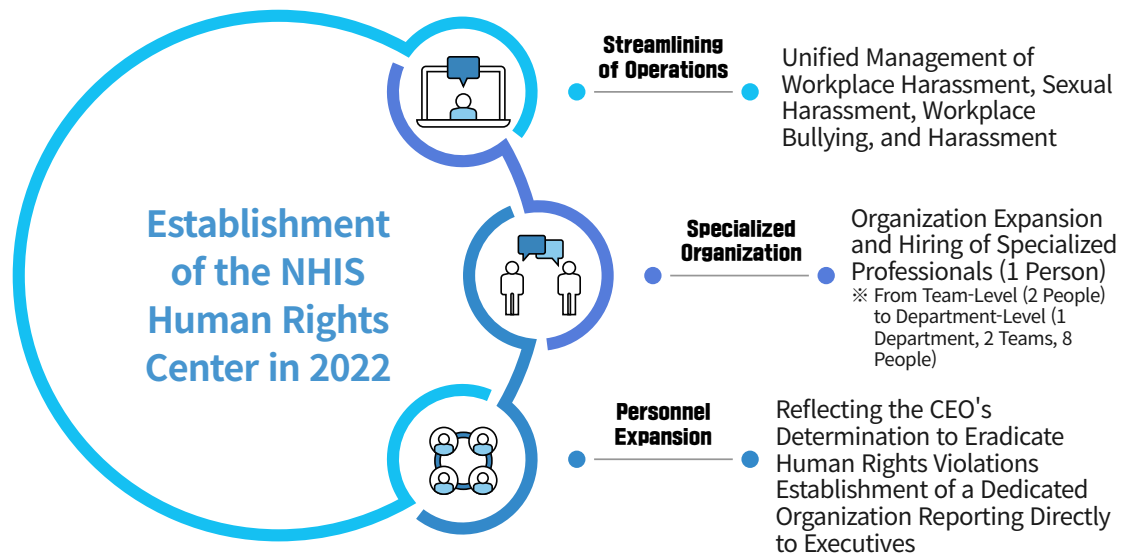
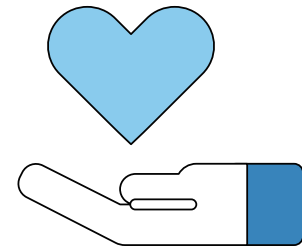
We are committed to leading the realization of health security by advancing public health and social welfare, improving the quality of life, and enhancing human dignity. We uphold the purpose of our establishment entrusted to us by the state and the people, and we dedicate ourselves to protecting human rights. As a fundamental code of conduct and a criterion for value judgment that all employees must adhere to in all aspects of our organizational management, we hereby declare and pledge to practice human rights management as follows

- We prioritize human rights management and respect human dignity and value.
- We do not discriminate on the basis of race, skin color, gender, education, age, religion, region, or any other factors.
- We respect the human rights of all stakeholders, including subscribers, suppliers, affiliated organizations, cooperating companies, and local communities.
- We do our best to ensure that the right to health of the people is not compromised by providing necessary services.
- We guarantee the freedom of collective bargaining and association for our employees.
- We provide a pleasant and safe working environment for our employees.
- We strive to enhance the guarantee of equal and non-discriminatory National Health Insurance and Long-Term Care Insurance for the elderly.
- We make our best efforts to protect the rights of socially disadvantaged groups, including the elderly, women, children, people with disabilities, multicultural families, and North Korean defectors.
- We work to prevent human rights violations in advance and make active efforts for remedies.
- We strive for the expansion of Universal Health Coverage (UHC) for the health and happiness of all humanity.



## ••• Human Rights Risk Management

In January 2022, the NHIS established and operates the NHIS Human Rights Center, a dedicated organization for resolving human rights risks. Reflecting the Chairman's commitment to eradicating human rights violations, the NHIS Human Rights Center was placed directly under executive leadership, and its personnel and organization were expanded. This consolidation enables the center to manage all aspects of human rights violation-related tasks, from counseling to reporting, investigation, and post-support, creating a one-stop grievance resolution system.

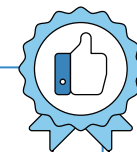


### Establishment of a One-Stop Complaint Handling System

- 1. Counseling**
  - Establishment of Email Counseling Service to Alleviate Time and Space Constraints – NHIS Representative Account (helpmetoo)
- 2. Reporting**
  - Operation of a Convenient Reporting Channel for Reporters – Telephone, Help Line (Website), Improved Mobile Reporting Convenience, Introduction of Mobile Reporting
- 3. Investigation**
  - Participation of Human Rights External Experts for Enhanced Professionalism and Fairness
  - Joint Investigation of Human Rights Violation Cases (22 cases)
- 4. Support**
  - Counseling and Medical Expenses Support for Victim's Daily Recovery (1 million won)
  - Signing MOUs and Support for Specialized Counseling Agencies

### Achievements

**Promotion of a Culture of Human Rights Respect - Awarded by the Chairperson of the National Human Rights Commission of Korea for Contributions to Human Rights Protection (December 2022, Human Rights Officer)**



# Governance

NHIS, Building Values of Coexistence

# 04

Stakeholder Interview

Strengthening Practice and Monitoring of Ethical Management

Enhancing Board Transparency and Expertise

Expanding Stakeholder Communication and Participation

Financial Soundness and Financial Risk Management





Professor of the  
College of Business  
Administration,  
Korea University,  
**Changki Kim**

### The NHIS's ESG Management at this Point

The ESG management of the NHIS can be considered to be in its initial stages. Of course, this is not unique to the NHIS, as it is a similar situation for most public institutions in our country. Fortunately, when you look at the institution's ESG management plan for 2023, it is meticulously prepared and well-drafted. While the actual implementation remains a question, the plan itself is very positive. The essence of insurance-related companies is risk management, and the NHIS, in the end, also needs to focus on risk management.

Taking health-related risks as an example, the recent spread of diseases due to climate change negatively affects public health and ultimately leads to an increase in health insurance payouts. Therefore, it is necessary to pay attention not only to the Service's business but also to climate change. Disasters and emergencies are no different in this regard. The governance structure is also important; neglecting ethical and responsible management can be a risk factor. ESG-related risks can ultimately affect not only the Service's profitability but also the overall health and well-being of the public, so appropriate responses are absolutely necessary.

### Future Risk Management Strategies for the NHIS's ESG Management

As a public institution, the NHIS has a responsibility to contribute to our society through ESG management. Ultimately, the NHIS is an insurance company, so poor risk management implies poor management overall. Therefore, there is a need to benchmark ESG management practices of private or global insurance companies. This includes efforts towards achieving carbon neutrality, as well as expanding insurance benefits for vulnerable social groups and increasing community engagement activities.

Furthermore, in terms of governance, there is a need to establish stricter standards for ethical management. It's worth noting that foreign insurance companies often include provisions related to anti-bribery and corruption prevention in their ESG guidelines. Given that our national health insurance system is at a global standard, it is important to emphasize the need for a high level of ESG management and governance.



Team Lead of External  
Cooperation Team,  
Planning and  
Coordination  
Department,  
**Eun-Kyung Lee**

### Comprehensive Efforts for Ethical Management at the NHIS

The NHIS has been selected as the top institution for ethical management for eight consecutive years through the continuous efforts of its employees. I believe that this is an even more valuable result because ethical management is not something that can be completed in an instant, and the efforts made so far can crumble in an instant if we are careless. However, an unexpected accident occurred in 2022, and we organized an emergency response team to respond to the incident quickly across the organization. At the same time, we supplemented the corruption prevention management system (ISO37001) and the compliance management system (ISO37301), and we received ISO certification through it. In particular, we have established an enterprise-wide risk management model based on the three-line model to systematically manage potential risks of the institution, such as ethical risks. The first line is carried out by all departments, the second line is carried out by the Planning and Coordination Office and each department of the headquarters, and the third line is carried out by the Audit Office. We are working hard to prevent risks without any gaps by performing their respective roles and responsibilities.

### Realizing ESG Management through Ethical Management Focused on Integrity and Human Rights Respect

To effectively respond to the increased expectations of the public for ethical management of public institutions, the NHIS is centrally managing and supervising risk factors such as anti-corruption, integrity, human rights protection, and conflict of interest. In addition, we are working to protect human rights through measures such as a declaration of human rights in management activities, human rights impact assessment, provision of remedies to victims, and education. We will work to ensure that the ethical management system operates efficiently, that a culture of integrity and human rights is established, and that the human rights of all stakeholders are guaranteed. We will continue to work to ensure that safe and healthy relationships are maintained.

Moving forward, we will continue to make efforts to ensure a healthy and safe environment through a sound relationship.

# 01

## Strengthening Practice and Monitoring of Ethical Management

The NHIS has made concerted efforts to create a fair and ethical management environment, with all members working together to enhance the integrity of the organization. In particular, we have established an ethical management system that facilitates compliance with regulations and prevents corruption.

### ●●● Ethical Management Strategy

#### Goals

**Transparency and Fair Ethical Management Practices for Achieving the Highest Level of Integrity at NHIS**

#### Achievements

**External Evaluation**  
**<Newly Established>**  
 ISO 37001-37301 Certification  
 Integrity Assessment · Human Rights Impact Assessment

**Internal Evaluation · Reward**  
**<Enhanced>**  
 Departmental Evaluation  
 Target Increase (90→92%)  
 Recognition for Ethical and Human Rights Excellence

The NHIS has been recognized as the 'Top Organization in Comprehensive Integrity' for eight consecutive years among public institutions, making it the 'Health Insurance Integrity and Ethics Brand' of South Korea. This achievement is the result of the strong determination and rigorous management of the organization's leadership, which has led to the establishment, implementation, promotion, and dissemination of a culture of integrity and ethics that all members work together to build.

### Implementation Strategy and Tasks





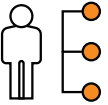
### Ethical Management Division (Headquarters)



### ●●● Conflict of Interest Prevention

The NHIS has actively pursued various initiatives to prevent conflicts of interest and ensure fair job performance. To establish a tailored conflict of interest prevention system for the NHIS, a medium to long-term roadmap was developed at an early stage. Furthermore, by establishing and operating a dedicated organization for conflict-of-interest prevention, we have supported the effective implementation and stable operation of the system.

#### Improvements in Conflict-of-Interest Prevention

	Category		Improvements
	Common	Whole Department	<ul style="list-style-type: none"> <li>• <b>Amendments to a total of 15 regulations</b> including the operating rules of the financial operations committee and management guidelines for work agreements.</li> <li>• <b>Establishment of criteria</b> Developed internal "confirmation and verification" criteria for conflict of interest elements throughout the entire business process to prevent potential triggers.</li> </ul>
		Personnel Recruitment	<ul style="list-style-type: none"> <li>• <b>Mandatory requirement</b> Submission of "Activities in the Private Sector by Senior Officials."</li> <li>• <b>Restriction assessment</b> Establishing criteria for "confirmation of family employment restrictions."</li> </ul>
	Institutional Operations	Contract Management	<ul style="list-style-type: none"> <li>• <b>Establishment of guidelines</b> Developed standards related to the submission of "Confirmation of Restrictions on Contract Signing"</li> </ul>
		Insurance Benefits	<ul style="list-style-type: none"> <li>• <b>Strengthened inspections</b> Enhanced inspections related to stock and other financial investment product ownership and transaction records for employees (targeting 72 individuals, making fair judgments).</li> </ul>
	Key Projects	Long-Term Care	<ul style="list-style-type: none"> <li>• <b>Computer system improvements</b> Improved the management system for the removal of commissioners.</li> <li>• <b>Establishment of guidelines</b> Introduced mandatory requirements for "confirmation of removal, avoidance, or evasion."</li> </ul>

#### Achievements

##### Implementation Outcome

##### Establishment of Conflict-of-Interest Prevention System Operating Regulations (April 29, 2022)

- Receipt and processing of legal reporting obligations (69 cases)
- Reporting by private interested parties(67 cases)
- Activities of senior officials in the private sector(2 cases)

##### Achievement

##### Integrity Assessment

'Effectiveness of Conflict of Interest Prevention System' Score: 85.8 points

**15.9 points increase compared to the overall institutions.**

# 02

## Enhancing Board Transparency and Expertise

To maintain a transparent and rational management system, the NHIS has actively energized the role of the board of directors. Furthermore, we have established a decision-making structure for efficient board operations and improved the board's operational system.



### Establishment of the Board of Directors' Accountability Management Strategy

#### Goals

**Realizing Responsible Governance through Board Activation and Strengthening the Role of Non-Executive Directors**

The NHIS has revitalized its board of directors while restructuring governance to ensure transparency in the management of public institutions. In particular, by strengthening the management recommendations and participatory management activities of non-executive directors, we aim to achieve responsible governance through a more proactive role of the board of directors.

#### Enhancing Board Operations

- Establishing a Rational Decision-Making System

#### Expanding Non-Executive Director Responsibilities

- Improving Management Recommendation Management System
- Strengthening Participatory Management Activities

#### Improving Board Operational Transparency

- Implementing Employee Representation in Board Observation
- Expanding Staff Participation in the Board

### Board of Directors' Operational Performance

Number of Meetings	Attendance Rate at Board Meetings	Resolutions Passed	Reports Presented	Pre-Discussion of Non-Executive Director Agenda Items	Provision of Management Information
15	87.3%	39	9	100%	38

**Achieved a Comprehensive Board Satisfaction Score of 95.1 points (up by 0.8 points)**

### ●●● The composition of the Board of Directors

The board of directors of the NHIS is composed of the President, 5 Executive Directors, 9 Non-Executive Directors, and 1 Auditor. The President and Directors are appointed based on their expertise and experience in the fields of social security and healthcare, in accordance with the National Health Insurance Act and the Articles of Incorporation. Directors participate in the deliberation and resolution of matters placed before the board. Among the Directors, Executive Directors are responsible for the tasks defined in the Regulations on Organization and may execute tasks as instructed by the President. Non-Executive Directors may request audits on specific matters related to the operation of the Service, and the Executive Auditor is generally required to comply with such requests unless there are special circumstances. Additionally, the Auditor audits the Service's operations, accounts, and property status in accordance with the Public Audit Act and the Regulations on the Operation of Audits for Public Enterprises and Government-Affiliated Organizations, submitting their opinions to the board of directors.

The President serves a term of 3 years, while Directors and the Auditor each serve 2-year terms, with the possibility of reappointment for one year based on evaluations of performance, including managerial and job performance.

Category		Name/Gender	Organization Name	Current Position
President		Ki-Seok Jeong (Male)	NHIS	President
Full-time Auditor		Dong-Wan Kim (Male)	NHIS	Full-time Auditor
Non-Executive Directors	Labor Union (1)	Dong-Ho Lee (Male)	Korean Confederation of Trade Unions	Deputy Chairman
	Employers' Association (1)	Ki-Jeong Ryu (Male)	Federation of Korean Industries	Executive
	Citizen Organization (1)	In-Young Lee (Female)	Citizens' Coalition for Economic Justice	Health and Medical Committee Member
	Consumer Organization (1)	Jeong-Hwa Kang (Female)	Korea Consumer Federation	President
	Agricultural Association (1)	Sung-Bok Lee (Male)	National Association of Agricultural Technicians	(Former) President
	Senior Citizens Organization (1)	Yong-Yeol Park (Male)	National Senior Citizens Association	Vice President
	Government Officials (3) Ministry of Planning and Finance Ministry of Health and Welfare Personnel Innovation Office	Sang-Yeol Ahn (Male)	Ministry of Planning and Finance	Deputy Director of Welfare Budget Review
		Yun-Soon Jung (Male)	Ministry of Health and Welfare	/ Director of Health Insurance Policy
		Yong-Soo Park (Male)	Personnel Innovation Office	Director of Personnel Management
Executive Directors	Executive Directors Recommended by the Recommendation Committee (5)	Jae-Ryong Hyun (Male)	NHIS	Planning Full-time Director
		-	NHIS	General Affairs Full-time Director
		Sun-Ok Kim (Female)	NHIS	Collection Full-time Director
		Sang-Il Lee (Male)	NHIS	Benefit Full-time Director
		Young-Sam Hong (Male)	NHIS	Long-term Care Full-time Director



### ●●● Diversity in the Board of Directors

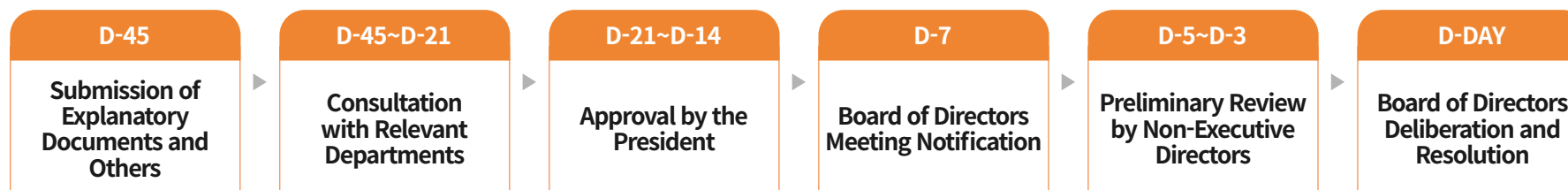
To ensure diversity on the board, six representatives from six subscriber organizations are appointed as non-executive directors. Additionally, three non-executive directors representing government agencies such as the Ministry of Planning and Finance, the Ministry of Health and Welfare, and the Personnel Innovation Office serve as public representatives. They provide opinions on policies and the operation of institutions from a public perspective.

\* Representatives for Employed Subscribers: Labor Union, Employers' Association

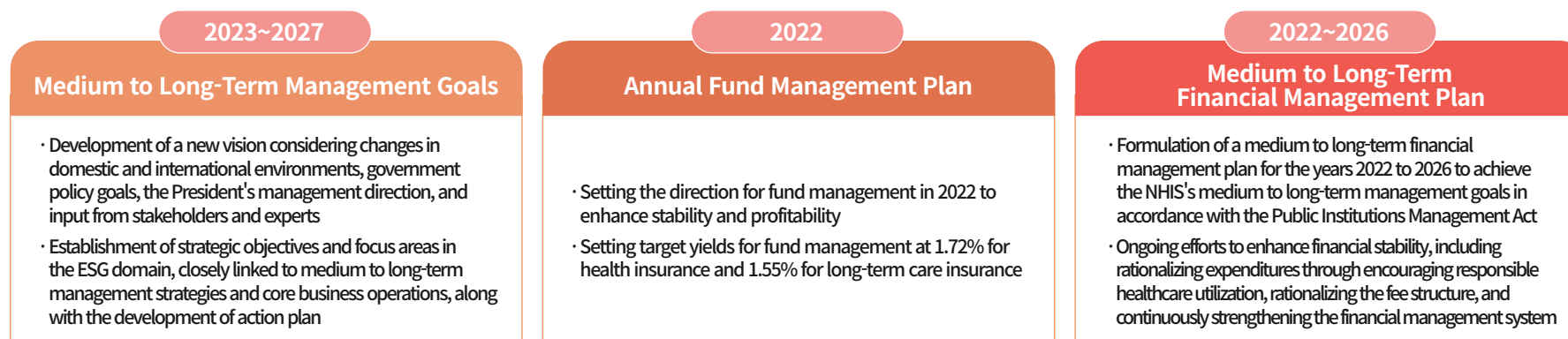
Representatives for Regional Subscribers: Citizen Organization, Consumer Organization, Agricultural Association, Senior Citizens Organization"

### ●●● Board of Directors Resolution

The Board of Directors of the NHIS serves as the highest decision-making body of the organization. It deliberates and resolves matters related to the operation plan and basic policies for the operation of the NHIS, as well as matters related to the budgets and settlements of health insurance and long-term care insurance programs, in accordance with Article 11 and Article 24 of the Enforcement Decree of the National Health Insurance Act. Additionally, it reports on the progress of key tasks for each year, audit results, and measures for addressing audit findings in accordance with Article 5 of the Board of Directors' Operation Regulations. The convening of the board and the presentation of agenda items are conducted in accordance with the procedures stipulated in the Articles of Incorporation and the Board of Directors' Operation Regulations.



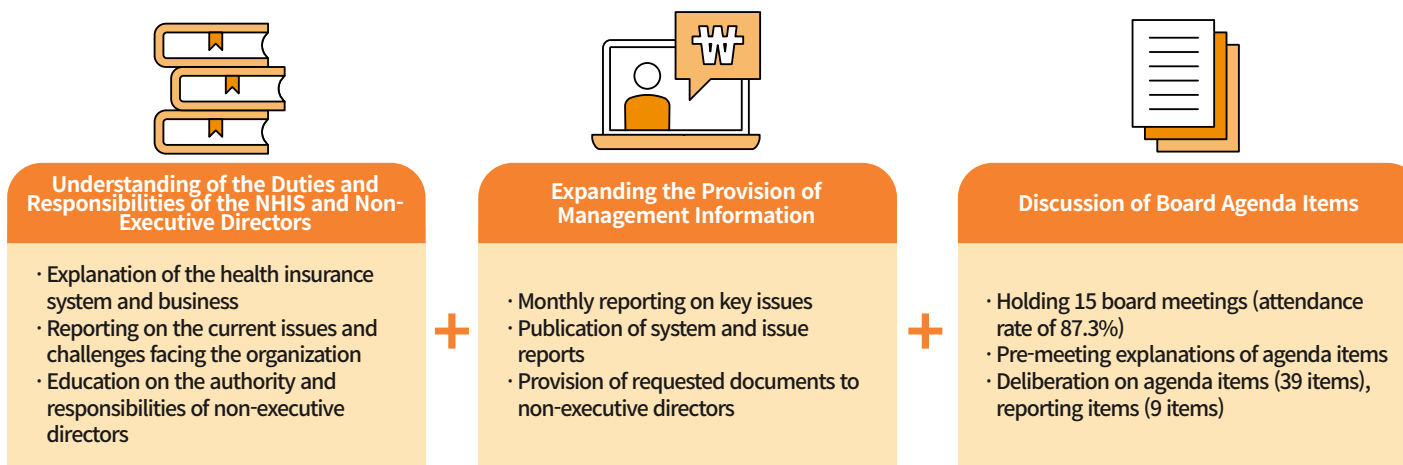
### ●●● Key Resolutions of the Board of Directors





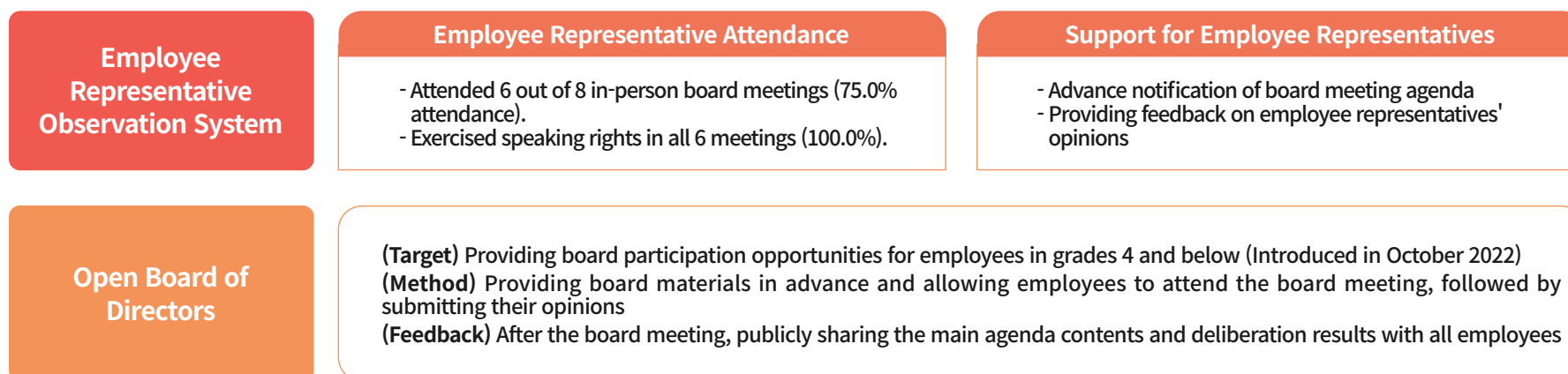
### ●●● Efforts to Establish a Rational Decision-Making System

The NHIS provides education to non-executive directors on the responsibilities and roles of the institution and non-executive directors, as well as providing information on the management of the NHIS. Through these efforts, it aims to enhance their ability to deliberate on agenda items and build a rational decision-making system.



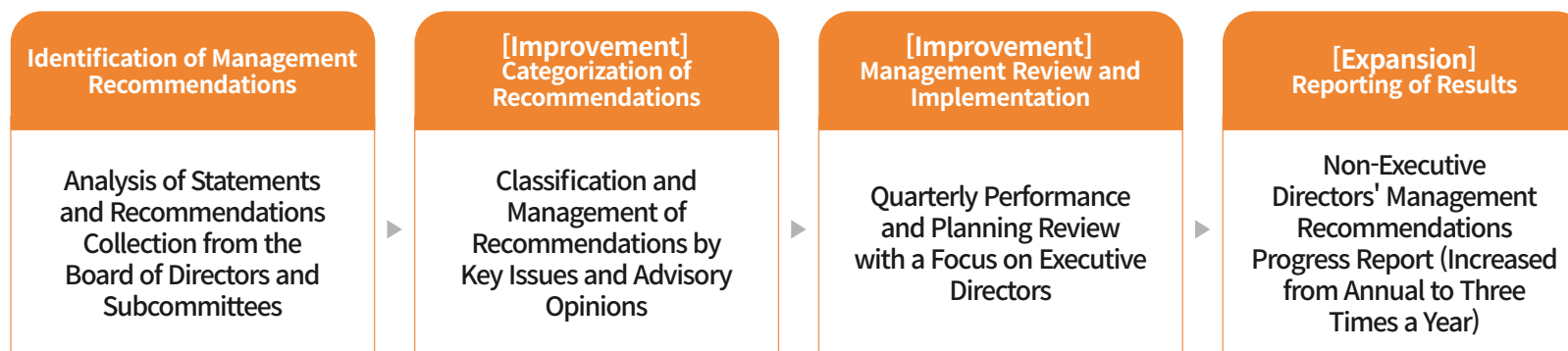
### ●●● Ensuring Decision-Making Transparency

The NHIS has expanded channels for internal staff to participate in the board of directors and ensured transparency in decision-making by making board meeting records public. Encouragement for labor union-recommended employee representatives to participate in the board meetings and express their opinions has been introduced, along with the introduction of an 'Open Board of Directors' where employees in grades 4 and below can attend and observe.



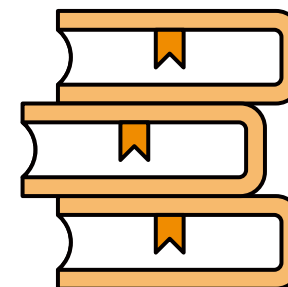
### ●●● Expansion of Non-Executive Directors' Participation

The NHIS enhances its involvement in management activities based on the expertise of non-executive directors to generate the organization's performance. This is achieved through various initiatives such as participation in expert committees, hosting interdepartmental meetings on the key business area of medical data, and contributing to media discussions related to the revision of the health insurance premium collection system. Additionally, the NHIS has improved the rate of non-executive directors' opinions being reflected by focusing on key issues in management recommendations and centralizing management's attention on them.



### ●●● Board of Directors Performance Evaluation

The Minister of Health and Welfare, in accordance with Article 31 of the Public Institutions Management Act, enters into a contract with the President of the NHIS and evaluates its performance. The President, in turn, enters into a performance contract with the Executive Directors and evaluates their performance. Non-Executive Directors and the Auditor are evaluated for their job performance by the Minister of Planning and Finance under Article 36 of the Public Institutions Management Act.



## 03

## Expanding Stakeholder Communication and Participation

To continue fostering a transparent and rational management system, we have actively revitalized the role of the board of directors. Furthermore, we have established a decision-making system and improved the board's operational framework for more efficient functioning.



### Stakeholder Communication System

The NHIS has established a communication system that classifies stakeholders into four categories, each with tailored communication strategies and methods. This approach has proven to be effective in enhancing communication with the public regarding the policies and regulations of the NHIS.

Category	Key Issues	Implementation Progress and Achievements	
<b>Core Type</b> Subscribers, Providers, Policymakers, etc.	Revision of the Health Insurance Premium Collection System Deduction for Housing Finance Debt Trial Program for Sickness Allowance	<ul style="list-style-type: none"> <li>Two-stage revision of the health insurance premium collection system</li> <li>Deduction applied to residential properties for actual living purposes</li> <li>Phase 1 trial program for sickness allowance, allowing sick leave</li> </ul>	Second-stage revision of the collection system Achievement of 93.964% in the income collection ratio, up from 92.164%
<b>Strategic Type</b> Media organizations, Labor unions, Patient groups, etc.	Chronic Disease Management Pilot Project Introduction of Special Law Enforcement Police System Linking Prescription History with Care Costs	<ul style="list-style-type: none"> <li>Implementation of primary healthcare chronic disease management pilot project</li> <li>Explanation of the bill regarding the introduction of the NHIC Special Law Enforcement Police</li> <li>Guidance on the automated prescription history linkage system</li> </ul>	Development of a comprehensive management model for 8 major chronic diseases (e.g., hypertension, diabetes, asthma)
<b>Collaborative Type</b> Civil organizations, Related agencies, Local governments, Academia, etc.	Termination of Government Support for Health Insurance Expansion of Nursing and Care Services Establishment of Elderly-Friendly Research Centers	<ul style="list-style-type: none"> <li>Discussion on the necessity of government support for health insurance and related legal revisions</li> <li>Public opinion formation regarding the alleviation of medical expenses and strengthening of the medical safety net</li> <li>Guidance on empirical research and the installation of experience centers for welfare equipment, etc.</li> </ul>	Expansion of nursing and care services (6,255 additional beds, cumulative total of 70,363 beds)
<b>Potential Type</b> Future generations, International community, Corporations, etc.	Early Childhood Oral Examination System Support for Pregnancy and Childbirth Medical Expenses Temporary Extension of National Health Examination	<ul style="list-style-type: none"> <li>Revision of examination systems, implementation of integrated home care preliminary projects</li> <li>Health insurance system brand campaign, system promotion</li> <li>Temporary extension of national health examination, on-site experience for adolescents</li> </ul>	Expansion of early childhood examination system Oral examination considering the timing of tooth decay occurrence (from 3 times to 4 times)

## ●●● Incorporating Stakeholder Communication and Engagement

The NHIS has led policy, institutional, and system changes through the input and opinions of stakeholders and the public. Through various communication channels, it has not only collected opinions on improving the health insurance system but also implemented substantial changes necessary for the institution's development. In the future, the NHIS will continue to make active efforts to incorporate the voices of stakeholders and the public into important policy, institutional, and system improvements.



### Health Insurance Monitor Group (Enhanced)

Strengthening the Foreigner's Health Insurance System and More

**Collecting opinions on 9 topics, including the enhancement of the foreigner's health insurance system**

- ① Participation: Activities of 1,000 Citizens (2-Year Term)
- ② Results: Monitoring of 3,762 Individuals, 1,496 in Meetings
- ③ Acceptance Rate: 66.6%, 334 Proposals Accepted (an Increase of 94.2% Compared to the Previous Year)

**Improvement Measures for Qualification Acquisition by Foreign Health Insurance Beneficiaries**

- ▶ Response indicating a need for improvements in residency requirements (70.8%)
- ▶ Establishment of criteria for the residency period of foreign health insurance beneficiaries



### National Debate Forum (Enhanced)

Disability Healthcare Leading Physician System, etc.

**Collecting opinions on 5 topics, including the activation of the leading physician system**

- ① Participants: Nationwide (Encouraging interest through YouTube)
- ② Results: 26,037 views, 824 opinions registered
- ③ Acceptance rate: 69.2%, 28,625 views (an increase of 17.2% compared to the previous year)

**Raising awareness of Disability Healthcare Leading Physicians and Driving System Improvements**

- ▶ Utilizing the Ministry of Health and Welfare's system improvement (participation application, expansion of beneficiaries and services)



### Citizen Participation Innovation Team (Expanded)

Setting Directions for the Public Corporation's Innovation Plan, etc.

**Collecting opinions on 2 topics, including the ESG management strategic system**

Promoting management innovation that citizens perceive through various opinions on key projects, such as innovation plans and medium to long-term management goals, based on citizen participation

- Innovation team with 60 members (3 subgroups)
- Evaluation of 132 tasks in the 2022 Innovation Competition, selecting 22 projects (11 ESG and 11 active administration)

**Collecting Opinions to Strengthen Citizen-centered ESG Management**

- ▶ Review and enhancement of the ESG strategic system
- ▶ Public empathy (strategic system) 85%



### Health Insurance Citizen Participation Committee

Prioritization of Health Insurance Coverage, etc.

**Gathering the Opinions of the General Public on Topics Requiring a Judgment of Social Value**

- Recruitment and operation through public recruitment (90 members, 30 members per session)
- 4 rounds of opinion collection (2 rounds in 2021, 2 rounds in 2022)

**Collecting Public Opinions through Discussions and Using Them as Reference Materials for Health Insurance Policy Decisions**

- ▶ Expansion of essential medical health insurance coverage
- ▶ High-cost new medications, dentistry, obesity treatment, etc.

### ●●● Health Insurance Big Data-Based National Health Promotion

The NHIS utilizes the information collected during the performance of health insurance and long-term care insurance tasks to provide healthcare services to the public and opens up health insurance data to researchers and policy stakeholders.

#### Pseudonymization for Healthcare Data Utilization

The NHIS ensures the safe management of health insurance big data, including anonymizing personal information to prevent identification.

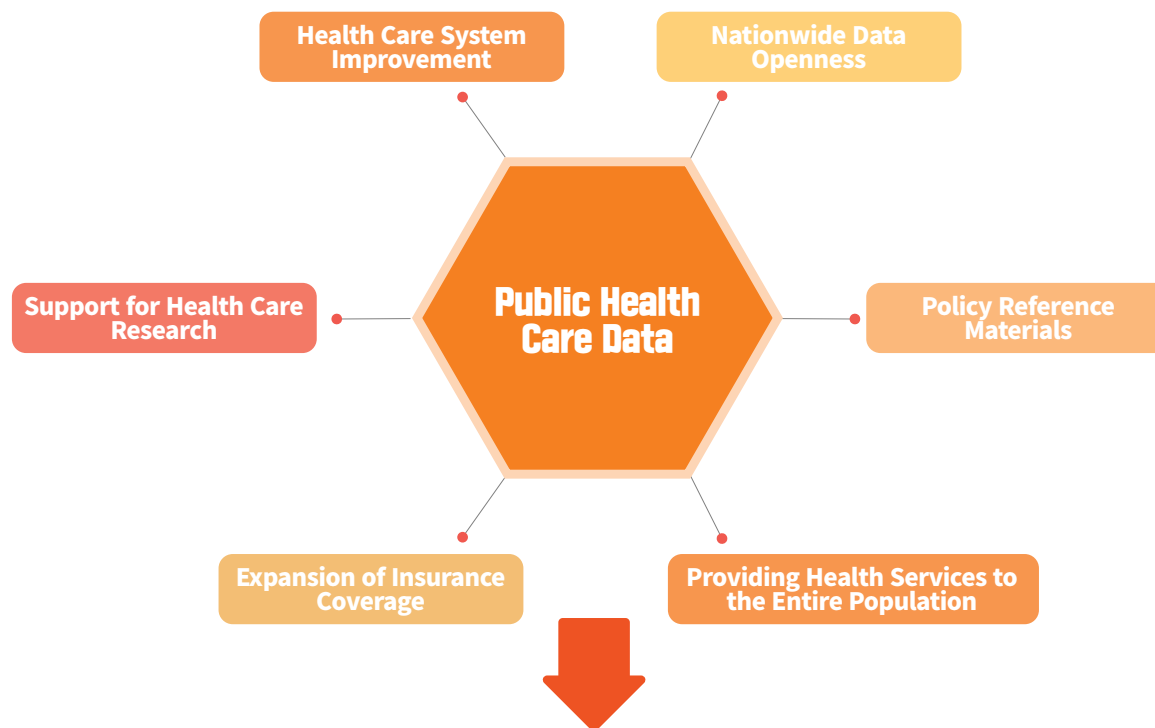


Personal  
Information



Pseudonymous  
Information

Replacing Personal Information with a Unique Identifier for De-Identification



## Enhancing the Health Level of the Nation

#### Achievements

- Awarded the 4th Industrial Revolution Power Korea **Big Data Award for 4 Consecutive Years**
- Awarded for **Excellence in Government Innovation** through the Establishment of an Integrated Personal Health Information Providing Platform
- Achieved an **Excellent Grade** in the Evaluation of Public Data Provision and Operation Status

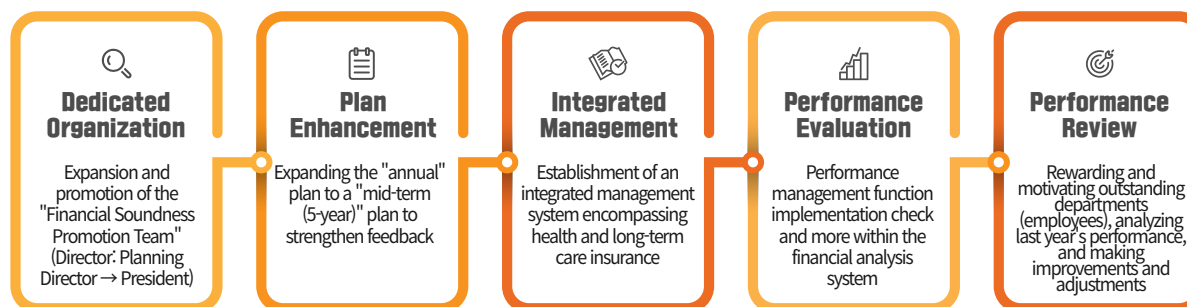
# 04

## Financial Soundness and Financial Risk Management

The NHIS is making every effort to ensure the stability of financial operations, aiming to enhance the sustainability of the health insurance and long-term care insurance systems. Through comprehensive self-improvement efforts, including the establishment and implementation of financial soundness plans and strategic fund management plans, we will continue to strive for stable financial management.

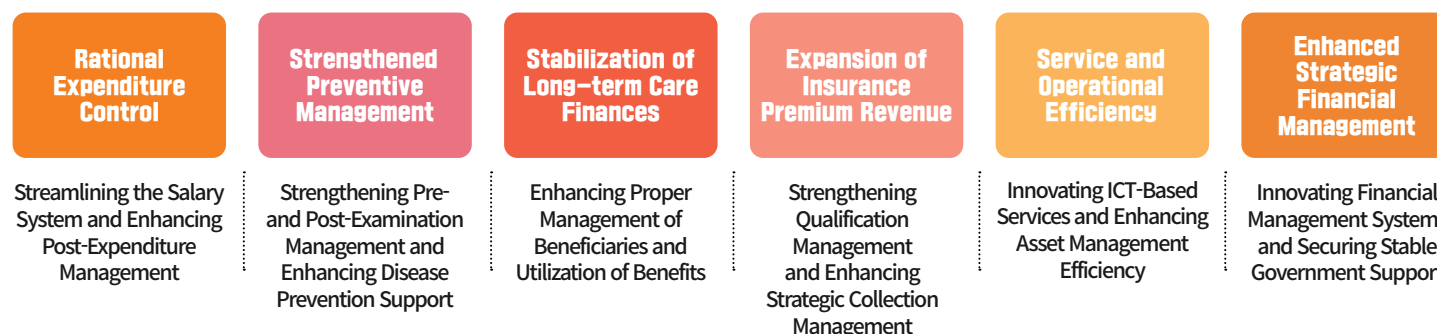
### Establishment of a Systematic Financial Management Plan

The NHIS has achieved a surplus for the second consecutive year through efforts in fund management and financial soundness. As a result of the corporation's high-intensity financial soundness strategy and self-reliant efforts, the surplus for the year 2022 reached KRW 3.6 trillion, and the reserve fund amounted to KRW 23.8 trillion.



<b>Health Insurance</b>	Improvements in the income-based premium adjustment system, totaling <b>KRW 32.944 billion</b>	<b>Long-term Care</b>	Expansion of on-site investigations and the recovery of unjust profits, totaling <b>KRW 3.846 billion</b>
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### Direction and Key Contents of Fiscal Consolidation

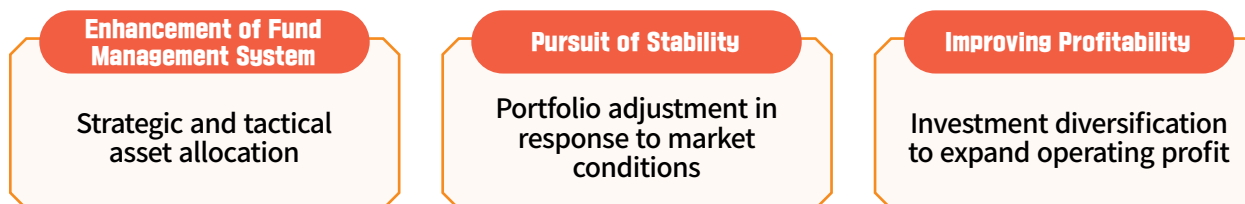




## ●●● Fund Management

The NHIS is establishing an annual fund management plan that includes annual target returns, allowable risk limits, and asset allocation ratios for the strategic management of the reserves it holds to pay insurance benefits. In response to the high volatility of domestic and foreign financial markets, we are working to improve profitability by executing differentiated investment strategies and expanding investment in various asset classes.

### Stable Fund Management in Response to Financial Market Volatility and Economic Downturn



(Unit: %)

Category	2018	2019	2020	2021	2022
Return	2.20	2.28	1.91	1.22	2.15
Benchmark Return	2.07	1.88	1.64	1.03	1.65
Relative to Benchmark	0.13	0.4	0.27	0.19	0.50

## ●●● ESG Investment

We are setting annual fund management plans and establishing ESG investment target allocations accordingly. We actively engage in ESG investments by using the performance of ESG-achieving companies as indicators, aiming to realize social value and enhance long-term profitability.

### ESG Investment Achievement in 2022: 196 %

ESG Investment Performance Allocation\*

ESG Investment Target Allocation

X 100(%)

\* In cases where it is impossible to initiate investments in socially responsible bond funds due to unavoidable circumstances, the proportion of ESG-related bonds invested in bond funds will be measured.

# Appendix

# Economic Performance

## Summary Consolidated Statement of Financial Position (K-IFRS)

Classification	Unit	2020	2021	2022
Assets	Current Assets	KRW Million	27,683,659	28,206,833
	Non-Current Assets	KRW Million	5,531,547	7,997,908
	Total Assets	KRW Million	33,215,206	36,204,741
Liabilities	Current Liabilities	KRW Million	11,127,755	10,211,700
	Non-Current Liabilities	KRW Million	1,255,063	1,350,596
	Total Liabilities	KRW Million	12,382,818	11,562,296
Equity	Other	KRW Million	-	-
	Total Equity	KRW Million	20,832,388	24,642,445

## Summary Consolidated Statement of Comprehensive Income (K-IFRS)

Classification	Unit	2020	2021	2022
Revenue	KRW Million	92,595,008	102,572,511	113,760,010
Cost of Goods Sold	KRW Million	90,939,464	98,744,206	107,787,501
Operating Expenses	KRW Million	1,627,615	1,639,997	1,696,092
Operating Income	KRW Million	27,929	2,188,308	4,276,417
Other Revenue	KRW Million	1,627,371	1,443,412	2,020,697
Other Expenses	KRW Million	426,759	72,195	290,922
Other Income (Losses)	KRW Million	-913	-170	31

Classification	Unit	2020	2021	2022
Financial Revenue	KRW Million	396,009	287,616	595,604
Financial Original Cost	KRW Million	7,716	31,419	69,715
Income Before Tax	KRW Million	1,615,921	3,815,552	6,532,112
Income Tax (Revenue)	KRW Million	-71	3,296	1,127
Net Income	KRW Million	1,615,992	3,812,256	6,530,985
Other Comprehensive Income (loss)	KRW Million	38,513	-2,199	72,818
Total Comprehensive Income (loss)	KRW Million	1,654,505	3,810,057	6,603,803

## Financial Status

Classification	Unit	2020	2021	2022
Safety	Current Ratio	%	248.78	276.22
	Debt Ratio	%	59.44	46.92
	Interest Coverage Ratio	%	361.96	44379.28
Profitability	Operating Profit Margin	%	0.03	2.13
	Net Profit Margin	%	1.75	3.72
Growth potentials and activity	Sales Growth Rate	%	9.18	10.78
	Operating Profit Growth Rate	%	Turnaround to profit	7735.3
	Net Income Growth Rate	%	144.56	135.91
	Total Profit Growth Rate	%	5.38	9
Productivity	total asset investment ratio	%	9.87	15.57
	Gross value added to property, plant and equipment	%	274.14	450.9

### Government Subsidy Support Performance

Classification	Unit	2020	2021	2022
Subsidy Amount	KRW Million	9,228,256	9,572,000	10,499,233

\* The above subsidy refers only to Article 108 of the National Health Insurance Act.

### Board of Directors Operation Status

Classification	Unit	2020	2021	2022
Number of Board Meetings Held	Case	14	12	15
Number of Resolutions Approved	Case	46	52	39
Prior Review Rate	%	100	100	100
Number of Resolutions Amended	Case	1	3	0
Number of Reporting Items	Case	8	9	9

### Research and Development (R&D) Status

Classification	Unit	2020	2021	2022	Other
R&D Expenses	KRW Million	7,783	9,087	5,434	
Number of R&D	Person	80	76	82	

## Environmental Performance

### Energy Usage

Classification	Unit	2020	2021	2022
Electricity	TJ	365.98	394.17	396.9
Natural Gas	TJ	20.9	21.45	22.69
Gasoline	TJ	2.46	2.48	2.12
Gas/Diesel Oil	TJ	1.59	1.66	1.58
LPG Vehicles	TJ	0.03	0.02	0
Total	TJ	390.96	419.78	423.29

\* Usage by headquarters, regional headquarters, and branch office buildings, excluding leased buildings.

### Greenhouse Gas Emissions

Classification	Unit	2020	2021	2022
Direct Greenhouse Gas Emissions (Scope 1)*	tCO <sub>2</sub> eq	1358.6	1389.48	1413.86
Indirect Greenhouse Gas Emissions (Scope 2)**	tCO <sub>2</sub> eq	17875.2	18959.74	19096.51
Total Greenhouse Gas Emissions	tCO <sub>2</sub> eq	19233.8	20349.22	20510.37
Direct Greenhouse Gas Emissions Intensity	tCO <sub>2</sub> eq / 100 Million	0.147	0.135	0.124
Indirect Greenhouse Gas Emissions Intensity	tCO <sub>2</sub> eq / 100 Million	1.930	1.848	1.679

\*, \*\* Usage by headquarters, regional headquarters, and branch office buildings, excluding leased buildings.

## Renewable Energy

Classification	Unit	2020	2021	2022
Electrical energy consumption	GWh	1317.528	1419.012	1428.84
Renewable energy consumption	GWh	-	1.592	2.41
Ratio of new energy use	%	-	0.11	0.17

## Water Usage \*

Classification	Unit	2020	2021	2022
Tap Water Usage	Ton	45023	45420	50675

\* Based on the Headquarters building

## Investment in environmental facilities

Classification	Unit	2020	2021	2022
Total Purchase Amount	KRW Million	10,461	16,629	18,898
Green Product Purchase Amount (Eco-label Certified Products)	KRW Million	9,301	8,930	11,359
Green Product Purchase Ratio*	%	88.9	53.7	60.1

## Waste Discharge by Type\*

Classification	Unit	2020	2021	2022
General Waste	ton	80.53	87.77	80.56
Designated Waste	ton	0	0	0
Total	ton	80.53	87.77	80.56

\* Based on the Headquarters building

## Environmental Regulation Violation

Classification	Unit	2020	2021	2022
Environmental Law and Regulation Violation	Case	0	0	0

# Social Performance

## Number of Employees by Employment Type

	Classification	Unit	2020	2021	2022
Executives	Table of Organization	Person	7	7	7
	Present of Organization Total	Person	7.00	7.00	7.00
	Male	Person	7	6	6
	Female	Person	0	1	1
Regular Employees (Full-time)	Table of Organization	Person	15,277	15,511	15,523
	Present of Organization Total	Person	15,139.00	15,121.63	15,217.63
	Male	Person	6,918.88	6,358.63	5,846.63
	Female	Person	8,220.13	8,763.00	9,371.00
Indefinite Contract Employees	Table of Organization	Person	797	808	810
	Present of Organization Total	Person	615.75	710.00	738.13
	Male	Person	304	347	360
	Female	Person	311.75	363	378.125
Non-Regular Employees (Part-Time) (There is no table of org.)	Present of Organization Total	Person	5,141	1,850	1,626
	Male	Person	1,358	259	152
	Female	Person	3,783	1,591	1,474
Total*	Table of Organization	Person	16,081	16,326	16,340
	Present of Organization Total	Person	15,761.75	15,838.63	15,962.75
	Male	Person	7,229.88	6,711.63	6,212.63
	Female	Person	8,531.88	9,127.00	9,750.13

\* Including executives, regular employees, and indefinite contract employees, Excluding temporary workers

### Number of Employees by Age Group

Classification	Unit	2020	2021	2022
Under 30	Person	3,205.75	3,183.75	3,136.50
Age 30-50	Person	6,253.13	6,748.50	7,682.75
Over 50	Person	6,302.88	5,906.38	5,143.50
Total	Person	15,761.75	15,838.63	15,962.75

### The Ratio of the Diversity of Employees (by category)

Classification	Unit	2020	2021	2022
By Age	Under 30	%	20.3	20.1
	Age 30-50	%	39.7	42.6
	Over 50	%	40.0	37.3
By Gender	Male	%	45.9	42.4
	Female	%	54.1	57.6

### Number of New Hires, Transfers, and Departures

Classification	Unit	2020	2021	2022
Total Number of Employees (Including executives, regular employees, and indefinite contract employees)	Person	15761.75	15,838.63	15,962.75
New Hires (by Gender)	Male	Person	314.50	399.00
	Female	Person	819.00	832.25
New Hires by Age Group	Under 30	Person	761.00	811.00
	Age 30-50	Person	311.50	306.50
	Over 50	Person	61.00	113.75
New Hires (Local Talents)	Local Talents from non-metropolitan areas	Person	668.00	651.00
	Local Talents from the previous local community	Person	66.00	101.00
Total Number of New Hires	Total	Person	1,133.50	1,231.25
Percentage of New Hires	%	7.2	7.8	7.6
Number of Employees Who Left (Transferred/Retired)*	Person	1,139	1,079	1,003
Transferred/Retired Employees Rate	%	7.2	6.8	6.3

\* Including executives, regular employees, and indefinite contract employees, Excluding temporary workers



## New Hires and Transfers

Classification		Unit	2020	2021	2022
New Hires by Age Group	Number of New Hires by Age Group	Under 30	67.1	65.9	67.0
		Age 30-50	27.5	24.9	26.9
		Over 50	5.4	9.2	6.2
	Number of New Hires by Gender	Male	27.7	32.4	25.6
		Female	72.3	67.6	74.4
		Total	100.0	100.0	100.0

## Socially Equitable New Recruitment

Classification	Unit	2020	2021	2022
People with Disabilities*	Person	72	130	104
Veterans**	Person	117	116	139
Local Talents***	Person	668	651	727
High School Graduate	Person	74	96	95

\* Number of disabilities among newly hired employees on indefinite contracts (business support positions)

\*\* Refer to the Seoul Regional Veterans Affairs Office

\*\*\* Reported based on the local talents from non-metropolitan areas

## Parental Leave Usage

Classification		Unit	2020	2021	2022
Parental Leave Users	Female Parental Leavers	Person	826	949	1134
	Male Parental Leavers	Person	112	130	235
	Total	Person	938	1079	1369
The number of Employees Returning After Parental Leave	Employees who finished Parental Leave	Person	645	624	828
	Employees who Have Worked for Over 12 months After Returning from Parental Leave	Person	630	608	813
Return Rate of Employees on Parental Leave		%	97.7	97.4	98.2

## Utilization of Flexible Working Hours

Classification		Unit	2020	2021	2022
Hourly Work		Person	458	507	538
Flexible Working Hours System	Staggered hours Scheme	Person	1,465	953	944
	Selective working hours Scheme	Person	21	38	36
Remote Work System	Remote Work	Person	16,271	11,838	2,778
	Smart Work type	Person	76	59	44

\* (Part-time work) Total of part-time workers of recruitment type and conversion type.

\* (Remote Work) Used including for irregular workers to prevent the spread of COVID-19 infection

### Employee Training Status

Classification	Unit	2020	2021	2022
Total Number of Employees (Full-Time)	Person	15761.75	15838.63	15962.75
Total Education Hours	Hour	2,654,666	3,936,477	2,575,117
Education Hours per Person	Hour/Person	168.42	248.54	161.32

### Customer satisfaction survey results

Classification	Unit	2020	2021	2022
Public-Service Customer Satisfaction Index (PCSI)	Point	91.4	92.1	92.4

### Current situation of partner companies

Classification		Unit	2020	2021	2022
Number of partner companies	Large company	Company	53	38	38
	SMEs	Company	1,324	1,178	1,010
Transaction Volume		KRW 100 Million	276,703	137,182	336,883
Percentage of SMEs		%	96.15	96.88	96.37

\* Ratio of small and medium-sized businesses = {Number of small and medium-sized businesses/(Number of small and medium-sized businesses + Number of large enterprises)}X100

### Results of Support for SME Partners for Win-Win Growth \*

Classification	Unit	2020	2021	2022
Win-Win Growth Evaluation for Public Institutions	Level	N/A	Improved	Excellent
Trainings	Company	0	46	49
Mutual Growth Fund	KRW Million	0	0	0
Mutual Growth Fund for Large, Medium, and Small Businesses	KRW Million	0	4.8	94
Rural Community Mutual Growth Fund	KRW Million	0	20	23
Performance sharing system	Case	0	0	15
Collaborative profit-sharing system	Case	0	24	10

\* Based on support (execution) amount

### Preferred Purchase Performance

Classification	Unit	2020	2021	2022
SMEs	KRW 100 Million	108,946	75,579	110,687
Technologically Developed Products" or "Products from Technology Development	KRW 100 Million	9,799	11,405	23,290
Social Enterprises	KRW 100 Million	10,951	8,020	9,604
Women-Owned Businesses	KRW 100 Million	21,508	15,976	20,355
Businesses Owned by People with Disabilities	KRW 100 Million	8,555	7,090	5,887
Green Products	KRW 100 Million	9,301	8,257	11,359
Products Manufactured by Severely Disabled Individuals	KRW 100 Million	2,450	2,680	1,781
Village for Self-Sufficiency of National Merit Holders	KRW 100 Million	1,526	1,674	1,189

## Social Contribution

Classification	Unit	2020	2021	2022
Employees' Volunteer Hours	Hour	19,127	10,028	13,090
Number of Participants in Volunteer Activities	Person	10,596	5,726	6,213
Social Contribution Investment Cost (Health Sharing Fund)	KRW Million	1,861	1,651	1,601
Social Contribution Investment Cost (Communal Fund)	KRW Million	4,608	3,948	3,797

\* The Amount of the Social contribution fund expenditure

## Industrial Accident

Classification	Unit	2020	2021	2022
Number of Accident Deaths	Sub Total	Person	0	0
	Job title	Person	0	0
	Subcontract	Person	0	0
	Construction Order	Person	0	0
Number of Injured in Accidents (Employees)	Person	18	8	27
Number of Injured in Accidents (Partners)	Person	2	0	4

## Social Contribution Costs

Classification		Unit	2020	2021	2022	Other
Spending Method	Social Contribution Operating Expenses (Indirect Costs)	Hour	19,127	10,028	13,090	Based on Alio
	Donations (Direct Costs)	Person	10,596	5,726	6,213	Based on ERP (amount raised by employees)
Spending Form	Cash	KRW Million	1,861	1,651	1,601	
	In-kind	KRW Million	4,608	3,948	3,797	

\* Expenditure type refers to social contribution operating costs (indirect costs).

## Executives' Compensation

Classification	Unit	2020	2021	2022
Standing institution head (base salary + performance bonus)	KRW Thousand	195,211	193,785	205,160
Standing auditor (basic salary + performance bonus)	KRW Thousand	154,505	155,930	161,515
Standing director (base salary + performance bonus)	KRW Thousand	156,168	155,027	164,127
Average Compensation for Full-Time Executives (Annual Salary)	KRW Thousand	161,508	160,693	169,616
Male	KRW Thousand	161,508	161,637	170,531
Female	KRW Thousand	-	155,027	164,127

<Executive Compensation Determination System>

1. Base Salary: The executive compensation (basic salary) follows the guidelines set by public enterprises and quasi-governmental agencies.
2. Performance Bonus: The executive performance-based salary follows the guidelines set by public enterprises and quasi-governmental agencies.

### The Ratio of Average Salary to the Highest Salary

Classification	Unit	2020	2021	2022
Total Amount of the Highest Salary (A)	KRW Million	131	136	133
Average Salary of Total Employees (B)	KRW Million	65	67	68
Ratio (A/B)	%	202	203	196

### The Ratio of the Highest Salary Growth Rate to Average Salary Growth Rate

Classification	Unit	2020	2021	2022
Salary Increase Rate of the Highest Salary (A)	%	0.7	2.6	-0.9
Average Salary Increase Rate (B)	%	3.4	2.5	2.2
Ratio (A/B)	%	20.9	103.2	-41.4

### New Hire Wage per Hour Compared to Minimum Wage

Classification	Unit	2020	2021	2022
Statutory Minimum Wage	KRW	8,590	8,720	9,160
New Hire Wage (Male)	KRW	14,804	15,355	15,971
New Hire Wage (Female)	KRW	14,804	15,355	15,971
Ratio (Male)	%	172.3	176.1	174.4
Ratio (Female)	%	172.3	176.1	174.4

### Ratio of Basic Salary and Compensation between Men and Women (by Worker Category)

	Classification	Unit	2020	2021	2022
Executives	Ratio of Male to Female Basic Salary	%	100.0	100.0	100.0
	Ratio of Male to Female Total Compensation	%	100.0	100.0	100.0
Employees	Ratio of Male to Female Basic Salary	%	100.0	100.0	100.0
	Ratio of Male to Female Total Compensation	%	100.0	100.0	100.0

\* No differences in base salary and compensation based on gender

### Employees' Satisfaction

Classification	Unit	2020	2021	2022
Internal employee satisfaction (overall work satisfaction)	Point	81.3	81.2	85.0
Internal employee satisfaction (satisfaction with work support)	Point	95.5	95.2	96.9
Organizational culture awareness	Point	78.6	77.2	80.0
Satisfaction with work and family balance	Point	79.6	73.1	75.6

### Status of Occupational Health and Safety Committees

Classification	Unit	2020	2021	2022
Number of participants in Safe Work Consultative Body	Person	0	0	0
Number of Safe Work Consultative Body meetings held	Case	0	0	0
Number of participants in the Occupational Safety and Health Committee	Person	10	14	14
Number of Occupational Safety and Health Committee meetings held	Case	1	4	3
Number of Safety Management Committee participants	Person	10	10	11
Number of safety management committee meetings held	Case	1	1	1

## Employee Human Rights Education Status

Classification	Unit	2020	2021	2022	비고
Employee Human Rights Education	Person	11,817	13,981	14,149	Distance Education through the Internet
Education on Sexual Harassment (4 Types)	Person	27,910 (The first[latter] half of the year)	30,520 (The first[latter] half of the year)	17,019*	
Education on Workplace Bullying (Gapjil)	Person	14,155**	14,270	16,117***	

### \* Education Operation Details

(Training period) April 19, 2022- December 28, 2022

(Training method) Online training, group training customized for high-ranking officials, one-time online training for all employees

(Target for training) All executives and employees (including business support workers, contract workers, interns, etc.)

### \*\* Education Operation Details

(Training period) August 3rd, 2020

(Training method) Group training hosted by each department head

(Target for training) All executives and employees (including business support workers, contract workers, interns, etc.)

### \*\*\* Education Operation Details

(Training period) June 1, 2022 - December 31, 2022

(Training method) Online training, group training customized for high-ranking officials, one-time online training for all employees

(Target for training) All executives and employees (including business support workers, contract workers, interns, etc.)

## Discrimination Cases\*

Classification	Unit	2020	2021	2022
Discrimination Cases	Case	0	0	0

\* Number of cases of internal warnings or disciplinary action due to discrimination between positions in the workplace, gender discrimination, etc.

## Labor Union Membership Status

Classification	Unit	2020	2021	2022
Number of employees eligible to join a labor union*	Person	14,947	15,771	16,014
Number of employees belonging to labor unions	Person	13,462	13,449	14,069
Percentage of employees belonging to labor unions	%	90.1	85.3	87.9

\* Including part-time workers

## Privacy

Classification	Unit	2020	2021	2022	비고
Number of incidents	Case	0	4	1	Number of personal information leaks

# GRI Standards Index

## Universal Standards

### GRI 2 : General Disclosures 2021

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	2-20	Process to Determine Remuneration	77-78
	2-21	Annual Total Compensation Ratio	78
	2-22	Statement on Sustainable Development Strategy	6
	2-23	Policy Commitments	53-55
	2-24	Embedding Policy Commitments	53-55
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Stakeholder Engagement	2-27	Compliance with Laws and Regulations	73
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## Universal Standards

### GRI 3 :Material Topics 2021

Classification	Disclosure	Contents	Page
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## Topic Standards

### GRI 200 : Economic Topics

Classification	Disclosure	Contents	Page
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	201-4	Financial Assistance Received From Government	71
Market Presence	202-1	Ratios of Standard Entry-Level Wage by Gender Compared to Local Minimum Wage	78
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## Topic Standards

### GRI 300 : Environment Topics

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Emissions	305-1	Direct (Scope 1) GHG Emissions	72
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## Topic Standards

### GRI 400 : Social Topics

Classification	Disclosure	Contents	Page
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# Global Initiatives

## UNGC

In 2017, the NHIS joined the UN Global Compact (UNGC) to actively participate in sustainable and balanced development promoted by the UN and supports the 10 principles in the four areas of human rights, labor, environment, and anti-corruption. And declared implementation and are creating results for social responsibility and sustainable development goals (SDGs).

Classification	Principles	
Human Rights	Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights.
	Principle 2	Businesses are not complicit in human rights abuses.
Labour	Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
	Principle 4	Businesses should eliminate all forms of forced and compulsory labor.
	Principle 5	Businesses should effectively abolish child labor.
	Principle 6	Businesses should eliminate discrimination in respect of employment and occupation.
Environment	Principle 7	Businesses should support a precautionary approach to environmental challenges.
	Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility.
	Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies.
Anti-Corruption	Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.



This is our **Communication on Progress** in implementing the Ten Principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

# Independent Assurance Statement

## Dear Stakeholders of NHIS

### Assurance Outline

Korea Productivity Center Quality Assurance (hereinafter "KPCQA") was commissioned by NHIS to conduct an independent assurance on the 2022 Sustainability Report (hereinafter "the report") and issues an assurance statement.

NHIS has sole responsibility for the preparation of the data within the report.

KPCQA's responsibility is to provide objective opinions on this report with the specified criteria and scope of assurance.

### Scope

This report describes NHIS's sustainability efforts and performance. The scope of assurance was included on activities from January 1, 2021 to December 31, 2022. The report was assured focusing on the reporting of sustainable management policies, strategies, goals, businesses, and performance, and conformity of data collection and analysis, and the report creation process.

### Criteria

The assurance was carried out in accordance with the following standards:

- AA1000AS v3
- KPCQA ESG Report Assurance Protocol

### Levels

The assurance of this report was conducted in line with the requirements of the AA1000AS v3 Type 1(Adherence to the AA1000 four principles) at moderate level of assurance. The assurance was applied by professional judgement about materiality.

The report has been produced in accordance with GRI Standards. We confirmed that the report was complied with reporting principles of GRI Standards, Universal Standards, and Topic Standards based on the data and information provided by NHIS.

## Universal Standards

Organizational and its reporting practices	2-1 ~ 2-5
Activities and workers	2-6 ~ 2-8
Governance	2-9 ~ 2-21
Strategy, policies and practices	2-22 ~ 2-28
Stakeholder engagement	2-29 ~ 2-30
Material topics	3-1 ~ 3-3

## Topic Standards

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Market Presence	202-1
Indirect Economic Impacts	203-1, 203-2
Procurement Practices	204-1
Anti-corruption	205-2
Energy	302-1, 302-3
Water and Effluents	303-3
Emissions	305-1, 305-2, 305-4
Waste	306-3
Employment	401-1, 401-3
Occupational Health and Safety	403-1, 403-3, 403-5, 403-7
Training and Education	404-1, 404-2
Diversity and Equal Opportunity	405-1, 405-2
Non-discrimination	406-1
Local Communities	413-1
Customer Privacy	418-1

## Methodology

- Review of Sustainability Performance Data and Management System
- Review of the reporting process and data management framework
- Review of materiality assessment process and Internal Analysis Procedure
- Review of media report on sustainability
- Interviews with executives and employees involved in material topics and report preparation
- Review of the overall report

## Limitations

This assurance is limited assurance in limited criteria with comparative review of data provided by NHIS. It has its own limitations depending on the characteristics and calculation method of the data.

## Conclusions

KPCQA conducted assurance on the draft by review of the data, onsite verification and interview with the employees. It was confirmed that all errors identified during the assurance were corrected.

As a result of the assurance of this report, no material errors or improper descriptions have been found and the conclusions are as follows.

### • Inclusivity : Participation of stakeholders

NHIS operates stakeholder communication channels to gather opinions from various stakeholders to derive material topics and ensure that they are reflected in decision-making.

### • Materiality : Selection and reporting of material topics

NHIS presented sustainability performance data without any material omissions. Relating to the material issues in the report, nothing had come to our attention that would cause problem in decision-making process.

### • Responsiveness : Organizational response to issues

KPCQA checked and reviewed the data related to the internal and external stakeholders of NHIS, we confirmed NHIS identified the reporting scope and stakeholders' interests and reflected them. we confirmed NHIS has management process of material topics through materiality assessment.

### • Impact : Monitoring and measurement of business activities

KPCQA reviewed NHIS identified and monitored the impact of NHIS's business activities on stakeholders. we confirmed the impact associated with material issues have been properly measured.

## Independence of Assurance

KPCQA is a 3rd Party Conformity Assessment Body that conforms to ISO/IEC 17021:2015 and has documented policies, assessment processes, and quality assurance systems with assurance team of ESG experts.

KPCQA was not involved in any of the business operations of the NHIS and the assurance was conducted with independence.

September 2023

Korea Productivity Center Quality Assurance  
President **Kyung Hui, Oh**

오경희

kpc 한국생산성본부인증원



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## NHIS Membership of Associations

Korea Standards Association (KSA)
Korea Contact Center Association (KCCA)
The Institute of Internal Auditors
Korea Public Institutions Audit Association
International Social Security Association (ISSA)
Korea Network of the UN Global Compact (UNGC)
Korea HRD Association
Korean Library Association
Korean Special Libraries Association
Emergency Planning Council

### The NHIS's 2022 Sustainability Management Report Contact Information

This report can be viewed and downloaded through the NHIS's website. If you have any opinions or questions about the report, please contact us using the details below.

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