

## Bolivia

Exchange rate: US\$1.00 = 6.86 bolivianos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1949 (social insurance) and 1956 (social security), implemented in 1959.

**Current laws:** 1996 (mandatory individual account), implemented in 1997; 2007 (universal pension), implemented in 2008; 2010 (integrated pensions system); 2011 (social security regulations); 2012 (persons with disabilities); 2013 (disability solidarity grant); and 2013 (increases in universal and solidarity pension).

**Type of program:** Mandatory individual account and universal system.

Note: In 1997, all active members of the social insurance system were transferred to a system of privately managed mandatory individual accounts.

In 2008, a new universal pension (Renta Dignidad) replaced the Bonosol (available to all resident citizens of Bolivia older than age 65 from 1996 to 2008).

#### Coverage

**Mandatory individual account:** Salaried workers, including military personnel and apprentices.

Voluntary coverage for self-employed persons.

**Universal system:** Resident citizens of Bolivia.

Exclusions (solidarity disability grant): Persons with visual impairments and public-sector workers.

#### Source of Funds

##### Insured person

**Mandatory individual account:** 10% of covered earnings (old-age benefits) plus 1.71% (disability and survivor benefits) and 0.5% (administrative fees).

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

Solidarity pension: 0.5% of covered earnings from 1,656 bolivianos to 13,000 bolivianos; 1% of earnings from 13,001 bolivianos to 25,000 bolivianos; 5% of earnings from 25,001 bolivianos to 35,000 bolivianos; and 10% of earnings above 35,000 bolivianos.

20% of the insured person's contributions for disability and survivors insurance also finances the solidarity pension.

**Universal system:** None.

##### Self-employed person

**Mandatory individual account:** 10% of declared earnings (old-age benefits) plus 1.71% (disability and survivor benefits) and 0.5% (administrative fees).

The minimum declared earnings used to calculate contributions are the legal monthly minimum wage.

The maximum declared earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

Solidarity pension: 0.5% of declared earnings from 1,656 bolivianos to 13,000 bolivianos; 1% of earnings from 13,001 bolivianos to 25,000 bolivianos; 5% of earnings from 25,001 bolivianos to 35,000 bolivianos; and 10% of earnings above 35,000 bolivianos.

Mining cooperatives contribute 2% of declared income from sales.

20% of the self-employed person's contributions for disability and survivors insurance also finances the solidarity pension. See also source of funds under Work Injury.

**Universal system:** None.

##### Employer

**Mandatory individual account:** None; premiums finance disability and survivor benefits.

**Solidarity pension:** 3% of covered payroll; 2% of covered payroll (mining sector). See also source of funds under Work Injury.

**Universal system:** None.

##### Government

**Mandatory individual account:** Finances the value of accrued rights under the social insurance system and the funeral grant.

Solidarity pension: None.

**Universal system:** The total cost of Renta Dignidad is financed by taxes on hydro-carbons and dividends from public enterprises; the total cost of the solidarity disability grant is financed by the National Solidarity and Equity Fund (FNSE).

#### Qualifying Conditions

**Old-age pension (mandatory individual account):** At any age if the individual account balance is sufficient to finance a monthly pension of 60% of the insured's average earnings in the last two years (or over the whole contribution period if the insured has less than two years of contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 55 (men) or age 50 (women) with accrued rights under the social insurance system, if the individual account balance is sufficient to finance a monthly pension of 60% of the insured's average covered earnings in the last two years (or over the whole contribution period if the insured has less than two years of contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 58 (age 56 for miners) with at least 10 years of contributions if the individual account balance is sufficient to finance a monthly pension that is greater than the solidarity pension.

The retirement age for women is reduced by one year for each live birth, up to three. The retirement age for miners is reduced by up to five years for work in unhealthy conditions (one year for every two years of work in unhealthy conditions).

The old-age pension is payable abroad temporarily in specific cases.

Solidarity pension: Age 58 (age 56 for miners) with at least 10 years of contributions, and the individual account balance is insufficient to finance a monthly pension above a legally defined threshold.

The retirement age for women is reduced by one year for each child born alive, up to three. The retirement age for miners is reduced by up to five years for work in unhealthy conditions (one year for every two years of work in unhealthy conditions).

**Renta Dignidad old-age pension (universal):** Age 60.

The universal pension is payable abroad temporarily in specific cases.

**Disability pension (mandatory individual account):** Younger than age 65 and assessed with a degree of disability of at least 60%; had at least five years of contributions to the social insurance or individual account schemes or during half the period between the date of the first contribution to the individual account and the date the disability began; must be currently contributing or have ceased contributing no longer than 12 months before the disability began. If the disability is due to an illness, the insured must also have at least 18 months of contributions in the last 36 months before the disability began.

Partial disability: Younger than age 65 and assessed with a degree of disability of 50% to 59%.

Severe disability supplement: Assessed with a degree of disability of at least 80%.

Certified medical doctors assess the degree of disability.

The disability pension is payable abroad temporarily in specific cases.

**Disability solidarity grant (universal):** Assessed with a severe (unable to perform most daily tasks) or very severe (in need of constant attendance of others to perform daily tasks) disability.

**Survivor pension (mandatory individual account):** The deceased received or was entitled to receive an old-age or disability pension; had at least five years of contributions to the social insurance or individual account schemes or during half the period between the date of the first contribution to the individual account and the date of death; and was either still contributing or had ceased contributing no longer than 12 months before the death. If the death was the result of an illness, the deceased must also have had at least 18 months of contributions in the last 36 months before the date of death.

Eligible survivors include a widow(er) or cohabiting partner and children younger than age 18 (age 25 if a student, no limit if disabled).

If there is no eligible widow(er), partner, or child, other eligible survivors include the deceased's parents, brothers and sisters younger than age 18, or other survivors named by the insured.

The survivor pension is payable abroad temporarily in specific cases.

**Funeral grant (mandatory individual account):** Paid when an insured worker younger than age 60 or a citizen aged 60 or older dies.

## Old-Age Benefits

**Old-age pension (mandatory individual account):** The insured must purchase a fixed or variable life annuity, depending on the account balance at retirement. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

The first monthly amount paid under a variable life annuity must not be less than 60% of the insured's average covered earnings in the last two years (or over the whole contribution period if the insured has less than two years of contributions).

Schedule of payments: 13 payments a year.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda).

The UFV is adjusted daily according to changes in the cost of living.

**Solidarity pension:** The difference between the individual account balance and a legally defined threshold corresponding to the insured's number of years of contributions is paid. The benefit increases incrementally with 10 years to 35 years of contributions, up to a maximum.

**Renta Dignidad old-age pension (universal):** 3,000 bolivianos a year is paid for life. The benefit is reduced by 25% if the person receives another pension.

The benefit is paid monthly, bimonthly, quarterly, or annually.

Benefit adjustment: The benefit is adjusted every three years based on available funds.

## Permanent Disability Benefits

**Disability pension (mandatory individual account):** For an assessed degree of disability of at least 60%, 70% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

Partial disability: For an assessed degree of disability of 50% to 59%, the pension is the degree of disability multiplied by the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions).

Severe disability supplement: A monthly benefit equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 1,656 bolivianos.

The insurance company pays a monthly contribution of 10% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

The minimum earnings used to calculate the disability pension are the legal monthly minimum wage.

The maximum earnings used to calculate the disability pension are 60 times the legal monthly minimum wage.

Schedule of payments: 13 payments a year.

The disability pension ceases at age 65 and is replaced by the old-age pension.

If an insured person assessed with a disability does not meet the contribution requirements for a disability pension, the insured may use the individual account balance plus accrued rights under the social insurance system (if applicable) to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda).

The UFV is adjusted daily according to changes in the cost of living.

**Disability solidarity grant (universal):** 1,000 bolivianos a year is paid.

## Survivor Benefits

**Spouse's pension:** 90% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible children; 70% if there is one eligible child; and 50% for two or more eligible children. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance plus accrued rights under the social insurance system (if applicable) is insufficient to finance the minimum survivor pension.)

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive at the time of death, whichever is greater, depending on the deceased's age at the time of death.

The minimum earnings used to calculate the monthly base pension are the legal monthly minimum wage.

The maximum earnings used to calculate the monthly base pension are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

Schedule of payments: 13 payments a year.

The widow(er)'s or partner's pension ceases on remarriage or cohabitation.

**Orphan's pension:** 20% of the monthly base survivor pension is paid for one orphan; 50% is split equally if there are two or more orphans; and 100% is split equally among full orphans. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance plus accrued rights under the social insurance system (if applicable) is insufficient to finance the minimum survivor pension.)

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive at the time of death, whichever is greater, depending on the deceased's age at the time of death.

Schedule of payments: 13 payments a year.

When an orphan ceases to be eligible, the widow(er)'s or partner's pension is recalculated.

All spouse's and orphan's benefits combined must not exceed 100% of the base survivor pension.

**Other eligible survivors:** If there is no eligible widow(er), partner, or child, 60% of the monthly base survivor pension is divided equally among other eligible survivors.

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive at the time of death, whichever is greater, depending on the deceased's age at the time of death.

Schedule of payments: 13 payments a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased did not meet the contribution requirements for an old-age or disability pension, the deceased's individual account balance plus accrued rights under the social insurance system (if applicable) may be used to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 1,695 bolivianos.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda).

The UFV is adjusted daily according to changes in the cost of living.

**Funeral grant:** A lump sum of 1,800 bolivianos is paid.

### **Administrative Organization**

Note: The Public Management Body for Long-Term Social Security, once established, will take over administration of old-age, disability, and survivors benefits, under the supervision of the Ministry of the Economy and Public Finances. The Public Management Body for Long-Term Social Security will transfer administration of disability benefits to the Public Insurance Entity, once established.

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Pension and Insurance Auditing Authority (APS) (<http://www.aps.gob.bo/>) supervises the Pension Fund Administrators (AFPs).

AFPs administer the old-age and solidarity pension and funeral grants and contract with insurance companies for disability and survivor insurance.

Insurance companies administer the disability pension and survivor pension program.

Assessment Body, established by the AFPs and the insurance companies, determines the degree of disability.

Approved financial entities pay universal pension (Renta Dignidad) benefits.

Ministry of Health and Sports (<http://www.minsalud.gob.bo/>) administers the disability solidarity grant.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1949.

**Current laws:** 1956 (social security code), 1959 (regulations), 1987 (social security), 1988 (job protection), 1998 (health), 2002 (maternity), 2009 (job protection), and 2011 (health resolution).

**Type of program:** Social insurance system.

#### **Coverage**

**Cash and medical benefits:** Employed persons.

Voluntary coverage for self-employed persons.

**Medical benefits only:** Persons older than age 60.

### **Source of Funds**

**Insured person:** None; pensioners contribute 3% of the pension.

**Self-employed person:** Pay contributions. (Self-employed miners contribute 10% of 1.3 times the legal monthly minimum wage.)

The legal monthly minimum wage is 1,656 bolivianos.

The self-employed person's contributions also finance temporary disability benefits and medical benefits under Work Injury.

**Employer:** 10% of payroll.

The employer's contributions also finance temporary disability benefits and medical benefits under Work Injury.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** Must have at least two contributions before the incapacity began.

**Cash maternity benefits:** Must have at least six months of contributions in the 12 months immediately before the expected month of childbirth. The benefit is paid to an insured woman or to the wife of an insured man.

**Medical benefits:** Must have at least one month of contributions in the previous two months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 75% of the insured's last earnings is paid after a four-day waiting period for up to 26 weeks; may be extended to 52 weeks if continuing medical care will prevent permanent disability.

**Maternity benefit:** 95% of the insured's earnings is paid for up to 45 days before and 45 days after the expected date of childbirth.

Job protection: Both parents have the right to retain their job position, salary, and grade during the entire pregnancy and until the child is 12 months old.

Additional maternity benefits are paid under Family Allowances.

### **Workers' Medical Benefits**

**Medical benefits:** Medical benefits include general, specialist, and preventive care; maternity care; diagnostic services; surgery; hospitalization; and medicine.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Health (<http://www.minsalud.gob.bo>) provides supervision through the National Health Insurance Institute.

National Health Insurance Institute (<http://inases.gob.bo/>) (INASES) administers the program through its entities, including the National Health Fund (<http://www.cns.gob.bo/>).

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1924.

**Current laws:** 1956 (social security code); 1959 (regulations); 1987 (social security); 1996 (mandatory individual account), implemented in 1997; and 2010 (integrated pensions system).

**Type of program:** Social insurance and mandatory individual account system.

#### **Coverage**

Salaried workers and apprentices.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), none.

**Self-employed person:** For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), 1.71% of covered earnings.

20% of the self-employed person's contribution for disability and survivors insurance (work injury) also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

**Employer:** For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), 1.71% of covered payroll.

20% of the employer's contribution for disability and survivors insurance (work injury) also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

**Government:** Contributes as an employer.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to

and from work are covered if the employer provides the transportation.

Insured persons must be younger than age 65 and assessed with a degree of disability of at least 10%. If the disability is the result of an accident at work, the insured must have been employed when the accident occurred. If the disability is the result of an illness, the disability must begin while the insured is employed or up to 12 months (18 months for miners) after employment ceases.

Self-employed persons must be younger than age 65, assessed with a degree of disability of at least 10%, and have made at least three contributions in the last 12 months before the disability began. If the disability is the result of an accident at work, the disability must be assessed while the insured is making contributions. If the disability is the result of an illness, the disability must begin while the insured is making contributions or up to nine months (18 months for members of mining cooperatives) after contributions cease.

#### **Temporary Disability Benefits**

75% of the insured's last earnings is paid after a four-day waiting period for up to 26 weeks; may be extended for an additional 26 weeks if continuing medical care will prevent permanent disability.

#### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 60%, 100% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

The insurance company pays a monthly contribution of 10% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

**Partial disability:** For an assessed degree of disability of 25% to 59%, the pension is the degree of disability multiplied by the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions).

The disability pension ceases at age 65 and is replaced by the old-age pension.

**Disability grant:** For an assessed degree of disability of 10% to 24%, a lump sum of 48 times the insured's average earnings in the last five years (or over the whole contribution

period if the insured has less than five years of contributions) is paid.

Certified medical doctors assess the degree of disability.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda).

The UFV is adjusted daily according to changes in the cost of living.

### **Workers' Medical Benefits**

Benefits include necessary medical and surgical care, hospitalization, and medicine.

### **Survivor Benefits**

**Spouse's pension:** 80% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible children; 60% if there is one eligible child; and 50% if there are two or more eligible children.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

Schedule of payments: 13 payments a year.

The widow(er)'s or partner's pension ceases on remarriage or cohabitation.

**Orphan's pension:** 20% of the monthly base survivor pension is paid for one orphan; 50% is split equally if there are two or more orphans; and 100% is split equally among full orphans.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

Schedule of payments: 13 payments a year.

When an orphan ceases to be eligible, the spouse's pension is recalculated.

All spouse's and orphan's benefits combined must not exceed 100% of the base survivor pension.

**Other eligible survivors:** If there is no surviving spouse, partner, or child, 60% of the monthly base survivor pension is split equally among other eligible survivors.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

Schedule of payments: 13 payments a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased did not meet the contribution requirements for a permanent disability pension, the deceased's individual account balance may be used to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 1,656 bolivianos.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda).

The UFV is adjusted daily according to changes in the cost of living.

**Funeral grant:** A lump sum of 1,800 bolivianos is paid.

### **Administrative Organization**

Note: Once established, the Public Management Body for Long-term Social Security, under the supervision of the Ministry of the Economy and Public Finances, will administer permanent disability and survivors insurance (work injury) until a Public Insurance Entity is established.

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Pension Fund Administrators (AFPs) collect contributions and contract insurance companies for work injury disability and survivor insurance.

Insurance companies administer work injury disability and survivor programs.

Assessment Body, established by the AFPs and the insurance companies, determines the degree of disability.

National Health Insurance Institute (<http://inases.gob.bo/>) (INASES) administers the program through its entities, including the National Health Fund (<http://www.cns.gob.bo/>).

### **Unemployment**

#### **Regulatory Framework**

No statutory unemployment benefits are provided.

The labor code requires employers to grant severance pay to dismissed employees. Dismissed workers are covered for medical and maternity benefits for up to two months after employment ceases.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1953.

**Current laws:** 1956 (social security), implemented in 1959; 1987 (social security); 2009 (Juana Azurduy grant); 2011 (family allowances); 2012 (Juancito Pinto cash transfer).

**Type of program:** Employment-related and social assistance system.

### Coverage

**Employment-related system:** Employed persons and their spouses or partners.

Exclusions: Self-employed persons.

Special systems for bank employees, military personnel, and other groups of workers.

**Social assistance:** Needy residents of Bolivia.

### Source of Funds

#### Insured person

*Employment-related system:* None.

*Social assistance:* None.

#### Self-employed person

*Employment-related system:* Not applicable.

*Social assistance:* None.

#### Employer

*Employment-related system:* 13% of covered payroll.

*Social assistance:* None.

#### Government

*Employment-related system:* None.

*Social assistance:* The total cost.

### Qualifying Conditions

**Family allowances (employment related):** The child must be aged 1 to 19; no limit if disabled. The head of family must be currently working more than 15 days a month.

**Prenatal grant (employment related):** Paid to pregnant women.

**Birth grant (employment related):** Paid for the birth of a child.

**Nursing allowance (employment related):** Paid for each child for the first year.

**Burial allowance (employment related):** Paid for the funeral of a child younger than age 19.

**Juana Azurduy mother and baby grant (social assistance):** Paid to unemployed women during pregnancy and until the child is age 2. The payment is conditional on regular attendance at medical appointments. Beneficiaries may not receive any other family allowances.

**Universal prenatal subsidy (social assistance, in kind):** Paid to uninsured pregnant women. Must be receiving the Juana Azurduy mother and baby grant.

**Juancito Pinto cash transfer (social assistance):** Paid to children younger than age 21 (no limit if disabled) who are enrolled in and regularly attend primary or secondary school or special education institutions. Children must present their national identity card and be accompanied by a parent or guardian to receive the payment.

### Family Allowance Benefits

**Family allowances (employment related):** A monthly allowance is paid for each child.

**Prenatal grant (employment related):** A benefit (cash or in kind) equal to the legal monthly minimum wage is paid from the fifth month of pregnancy.

The legal monthly minimum wage is 1,656 bolivianos.

**Birth grant (employment related):** A grant equal to the legal monthly minimum wage is paid for each birth.

The legal monthly minimum wage is 1,656 bolivianos.

**Nursing allowance (employment related):** A food and milk basket equal in value to the legal monthly minimum wage is provided during the first year (paid in kind).

The legal monthly minimum wage is 1,656 bolivianos.

**Burial allowance (employment related):** A lump sum equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 1,656 bolivianos.

**Juana Azurduy mother and baby grant (social assistance):** 1,820 bolivianos is paid.

**Universal prenatal subsidy (social assistance, in kind):** Four baskets of nutritional products equal in value to 300 bolivianos each are provided during pregnancy.

**Juancito Pinto cash transfer (social assistance):** 200 bolivianos a month is paid per child.

### Administrative Organization

Ministry of Health (<http://www.minsalud.gob.bo>) provides supervision for the employment-related system, the Juana Azurduy mother baby grant, and the universal prenatal subsidy.

National Institute of Health Insurance (INASES) and managing short term health entities administer the employment-related system, the Juana Azurduy mother baby grant, and the universal prenatal subsidy.

Ministry of Education (<http://www.minedu.gob.bo/>) administers the Juancito Pinto cash transfer program.