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# Circular 09/2026/TT-BTC regulating the creation and use of electronic social insurance books and electronic health insurance cards

On 3 February 2026, the Ministry of Finance issued Circular 09/2026/TT-BTC regulating the creation and use of electronic social insurance books and electronic health insurance cards (Circular 09). The Circular brings several benefits, such as eliminating the use of paper books/cards, reducing loss and damage; speeding up processing times and improving convenience in information lookup and benefits settlement; and providing greater convenience for both participants and employers.

Below is a summary of the key changes under Circular 09.

- Social insurance (SI) books and health insurance (HI) cards are issued entirely in electronic form, replacing paper versions.
- Applicable to all participants of SI, HI, and unemployment insurance (UI), except those under the management of the Ministry of National Defense and the Ministry of Public Security.
- All transactions (registration, adjustments, contributions, etc.) are carried out electronically.
- Information on the electronic book/card must match and be updated in the National Insurance Database.
- The Social Insurance Authority creates electronic SI books and HI cards from the database, stores them in the participant's electronic data repository, and sends results to the participant's electronic repository or email.
- Electronic books/cards are integrated with the level 2 electronic identification account (VNeID) and the digital social insurance account (VssID) and hold the same legal validity as paper versions.

Circular 09 takes effect from 3 February 2026. Paper SI books that have not yet been updated into the National Insurance Database will be supplemented by the Social Insurance Agency to support the settlement of benefits. HI cards displayed on VssID issued before the Circular's effective date will continue to have the same legal validity as paper cards and will be managed and used in accordance with this Circular.



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