



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Making access to social protection for workers and the self-employed more transparent through information and simplification

Montenegro

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European Social Policy Network (ESPN)

**ESPN Thematic Report on
Making access to social
protection for workers and the
self-employed more
transparent through
information and simplification**

Montenegro

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Summary

The purpose of this report is to identify and analyse policies put in place by the country to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on Access to social protection for workers and the self-employed (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022.

There are no specific policies that the Montenegrin government has adopted in order to ensure access to information on social protection rights, entitlements and obligations. The main national strategic document on social protection (the strategy for the development of the social and child protection system for 2018-2022) does not define any goals, targets or measures in this area, but envisages the provision of information to all citizens and beneficiaries as a continuous activity.

In order to ensure the availability of information on social protection, the main practice of all government bodies (including the Employment Agency of Montenegro, Health Insurance Fund, Pension and Disability Insurance Fund, Institute for Social and Child Protection, and ministries) is to present all information on official websites in the form of leaflets or sets of information. However, there are no interlinkages or cross-referencing between those websites.

In addition, beneficiaries may obtain information by phone or in person at the regional and local offices of the Employment Agency of Montenegro (on unemployment benefits), the Health Insurance Fund (on sickness and health benefits), the Centre for Social Work (on maternity and paternity benefits, and on invalidity benefits), and the Pension and Disability Insurance Fund (on old-age benefits and survivors' benefits, and benefits related to accidents at work and to occupational diseases).

The government of Montenegro rarely conducts awareness-raising campaigns on its own, and when it does so it is usually in co-operation with the civil society sector. However, when there is a new benefit or programme, government representatives present this information in press conferences, or in interviews on TV programmes or in newspapers.

Many NGOs help to improve citizens' access to information on social protection matters, and frequently offer free legal advice (for instance, the NGO "Parents") or seek to simplify access to legislation and procedures for citizens (for instance, the NGO "Cultural Centre"). The NGO sector almost always carries out these activities independently or in co-operation with other institutions, but without financial assistance from the government.

A system that integrates social and child protection data, the social welfare information system (SWIS), was introduced in 2017 in order to improve the exchange of data between different public service departments, allowing for an increased transferability of information related to social protection rights. This system directly targets people receiving any kind of social and child protection, including workers in non-standard forms of employment and the self-employed (since they qualify for certain types of social and child protection). However, the data in this database are sometimes out-of-date, and do not correspond to the real situation, which potentially leads to negative decisions about people's rights to social benefits.

Another system which provides direct support to the citizens of Montenegro is the e-service "e-Health". Through the e-Health portal, all citizens can access information about their health insurance status, and can schedule an examination with a primary healthcare doctor chosen by them. Several strategic documents envisage the establishment of a unique database on people with disabilities, including their needs and rights; but this does not yet exist. It is expected that having all these data in one place will contribute to the assessment of the needs of people with disabilities for social benefits and services, and to easier dissemination of information intended for them.

1 Current policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed

1.1 Policies and practices to ensure access to information on social protection rights, entitlements and obligations

The main strategic document on the social protection system, the strategy for the development of the social and child protection system for 2018-2022, does not envisage any specific goals or measures for improving practices and policies to ensure information on, and simplify access to, social protection. It only states that activities on “*compiling and publishing magazines, manuals, guides, newsletters and examples of good practice for all citizens, which would lead to greater explanation of citizens’ rights on the implementation of social and child protection*” are continuously conducted by the Institute for Social and Child Protection.

In addition, since 2019 the government has implemented the practice of making all websites accessible to people with disabilities, allowing them to follow all the content on the Montenegrin government's official websites. There is a reader for all documents, as well as font settings and other options that allow for significantly better and more efficient access to information for people with disabilities.

1.1.1 Policies and practices to ensure access to general and personalised information

The unique telephone line¹ of the centres for social work is intended for Montenegrin citizens who know a person who is in social need due to special circumstances and social risk, and can thus report such a case to the responsible centre free of charge. The centre for social work then contacts the individual who is in need and analyses which type of social benefit they are eligible for. Furthermore, through a free call, beneficiaries of social and child protection rights can obtain information that is important for exercising their rights. This unique telephone line, as well as the employees of the centre, are available to users 24 hours a day.

The only web portal² in Montenegro that deals with disability-related topics contains information on the rights of people with disabilities related to education, employment, independent living, and invalidity benefits. The purpose of the portal is to consolidate information relevant to people with disabilities and promote their rights. The development of the portal was initiated by the NGO Association of Youth with Disabilities of Montenegro³ in 2018, as part of the European Union-funded project “Networking for Better Work” Different donors fund the portal on a project basis.

1.1.1.1 Unemployment benefits

All the necessary information on unemployment benefits is available on the official website of the Employment Agency of Montenegro.⁴ On this site, every individual can find detailed information about unemployment benefits and all the necessary requirements and documentation needed to access them.⁵

¹ <https://www.csrcg.me/index.php/csr-danilovgrad/multimedija/797-otvorena-besplatna-jedinstvena-telefonska-linija-19977>

² www.disabilityinfo.me

³ www.umhcg.com

⁴ www.zzzcg.me

⁵ <https://www.zzzcg.me/prava-i-obaveze-nezaposlenih-lica/>

Citizens can obtain information by phone or in person at the local bureaus for employment, located in all 24 municipalities of Montenegro.

1.1.1.2 Sickness and healthcare benefits

All the necessary information on acquiring sickness and healthcare benefits is available on the official website of the Health Insurance Fund.⁶ The website offers information about the conditions for obtaining these benefits, and the documentation required.

Citizens can also obtain information by phone or in person at all the regional offices of the Health Insurance Fund, located in 22 out of the 24 municipalities of Montenegro.

In addition, the e-service "e-Health," for which beneficiaries need to register, offers certain types of information, such as beneficiary rights and contributions paid (for further details, see Section 1.2.2.2).

1.1.1.3 Maternity and equivalent paternity benefits

All the necessary information on realising the rights to maternity and paternity benefits is available on the official website of the Centre for Social Work.⁷

In addition, citizens may obtain information in person at all regional centres for social work (there are 13 centres covering the 24 municipalities of Montenegro).

The Centre for Social Work has developed a unique telephone line, which is designed to provide information about all social and child protection benefits, including maternity and paternity benefits (more in Section 1.1.2).

Since 2012, the NGO "Roditelji"⁸ has provided free legal aid to parents, advising them on how to exercise their rights under the Law on Social and Child Protection. This association's lawyers provide counselling in situations where an employer dismisses a female employee when she becomes pregnant, refuses to pay an employee on maternity leave the amount guaranteed by the law, or threatens to terminate or not renew the contract if a woman does not return to work before the end of the maternity leave guaranteed by law. However, this service is funded on a project basis, mainly by international donors, and not by the Montenegrin government.

1.1.1.4 Invalidity benefits

All necessary information on how to acquire rights to invalidity benefits is available on the official website of the centres for social work.

In addition, citizens can obtain information in person at all regional centres for social work (there are 13 centres covering the 24 municipalities of Montenegro).

The Centre for Social Work has developed a unique telephone line, designed to provide information on all social and child protection benefits, including invalidity benefits (more in Section 1.1.2).

1.1.1.5 Old-age benefits and survivors' benefits

All necessary information on realising the right to old-age benefits and survivors' benefits is available on the official website of the Pension and Disability Insurance Fund.⁹ The site offers very clear and detailed information on benefits.¹⁰ Every person who is interested in

⁶ www.fzocg.me

⁷ www.csrg.me

⁸ www.roditelji.me

⁹ www.fondpio.me

¹⁰ <https://www.fondpio.me/pregled-prava/>

receiving old-age or survivors' benefits is free to search on the official website of the Pension and Disability Insurance Fund, where concise information is available.

Citizens can also obtain information by phone or in person at all regional offices of the Pension and Disability Insurance Fund (nine offices, covering the 24 municipalities of Montenegro).

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

All necessary information on realising the rights to benefits related to accidents at work and occupational diseases is available on the official website of the Pension and Disability Insurance Fund. Very detailed information on how to acquire the right to these benefits can be found there.

Citizens can also obtain information by phone or in person at all regional offices of the Pension and Disability Insurance Fund (nine offices, covering the 24 municipalities of Montenegro).

1.1.2 General awareness-raising campaigns

The government of Montenegro rarely conducts awareness-raising campaigns on its own, and when it does so it is usually in co-operation with the civil society sector. However, when there is a new benefit or programme, government representatives present information on it in print or electronic media.

In addition to the official websites of the governmental institutions in charge of providing social protection, there are initiatives by NGOs to provide information on citizens' rights. For instance, in 2014, the NGO "**Cultural Centre**" launched a **portal**¹¹ with the aim of explaining all Montenegrin regulations, laws and procedures, and better informing citizens. All data are regularly updated, and full support is provided to individuals. There is no information available on the impact of this campaign.

1.1.2.1 Unemployment benefits

A brochure on **unemployment insurance**,¹² published by the Employment Agency of Montenegro, explains unemployment insurance in detail, with the aim of informing the general public on unemployment benefits. This document primarily explains the right to cash benefits, the deadline for the submission of applications, the duration of the right to cash benefits, the termination of the right to cash benefits, cash benefits amounts, the procedure for exercising the right to cash benefits, and the obligations of unemployed people during the period of receiving cash benefits. The brochure is available on the Employment Agency of Montenegro website in electronic form and in hard copy in all offices of the agency.

There has recently been no significant campaign on unemployment benefits conducted by the government. Certain issues are promoted on an ad hoc basis on national television or in other media by the government, but such activities do not have the character of a campaign (rather, they take place in the form of debates and round tables).

1.1.2.2 Sickness and healthcare benefits

There have been no specific awareness-raising campaigns about sickness and healthcare benefits during the observed period in Montenegro.

¹¹ www.asistent.me

¹² <https://www.asistent.me/dw/brosure/Nezaposleni-novcana-naknada.pdf>

1.1.2.3 Maternity and equivalent paternity benefits

There have been no specific awareness-raising campaigns about maternity and paternity benefits during the observed period in Montenegro.

1.1.2.4 Invalidity benefits

The "**Inclusive guide for the full, dignified, guaranteed participation of people with disabilities in everyday life activities**"¹³ explains the rights of children, young people and adults with disabilities. This guide provides information on rights and services and discusses: discrimination; rights and procedures in the realms of social protection, employment, and pensions; and rights concerning the family, health, education, accessibility and taxes. The guide is the result of co-operation between the Ministry of Human and Minority Rights of Montenegro and the NGO "Staze," and was published online in 2020 on the website of the Health Insurance Fund.

1.1.2.5 Old-age benefits and survivors' benefits

There have been no specific awareness-raising campaigns about old-age benefits and survivors' benefits during the observed period in Montenegro.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

There have been no specific awareness-raising campaigns about benefits related to accidents at work and occupational diseases during the observed period in Montenegro.

1.2 Policies and practices to simplify access to social protection

1.2.1 Simplification objective embedded in reforms of social protection schemes

1.2.1.1 Unemployment benefits

There have been no relevant policies and practices designed to simplify access to unemployment benefits during the observed period in Montenegro.

1.2.1.2 Sickness and healthcare benefits

There have been no relevant policies and practices designed to simplify access to sickness and healthcare benefits during the observed period in Montenegro.

1.2.1.3 Maternity and equivalent paternity benefits

The Montenegrin government's "Maternity" portal is designed for the electronic submission and processing of employers' requests for refunds during maternity leave. The portal has been designed but the service is still not functional.

1.2.1.4 Invalidity benefits

There have been no relevant policies and practices designed to simplify access to invalidity benefits during the observed period in Montenegro.

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<https://fzocg.me/Administracija/Documents/1605697730Vodi%C4%8D%20za%20lica%20sa%20invaliditetom.pdf>

1.2.1.5 Old-age benefits and survivors' benefits

There have been no relevant policies and practices designed to simplify access to old-age benefits and survivors' benefits during the observed period in Montenegro.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

There have been no relevant policies and practices designed to simplify access to benefits related to accidents at work and occupational diseases during the observed period in Montenegro.

1.2.2 Simplification of the application process for accessing benefits

1.2.2.1 Unemployment benefits

There have been no relevant policies and practices designed to simplify access to unemployment benefits during the observed period in Montenegro.

1.2.2.2 Sickness and healthcare benefits

The e-Health portal¹⁴ can be used by beneficiaries to schedule an examination with their chosen doctor, to get the results of biochemical laboratory analyses or information about their health insurance status. The portal was further developed during the COVID-19 pandemic, so that people who had tested for the presence of the coronavirus could obtain reports and schedule appointments with a chosen doctor.

The e-Health portal was envisaged in the action plan of the Health Insurance Fund for 2017-2018. The goal was to modernise and optimise the organisation of the health system and improve health services using new information and communication technologies.

The beneficiaries are all citizens of Montenegro, and everyone who has healthcare (which is universal right in Montenegro) may use this service. However, in order to use this service beneficiaries should have internet access and should know how to use the portal, on which they need to register first. The portal has improved communication between health institutions and citizens, the scheduling procedure is easier, and beneficiaries may inform themselves about their rights.

The NGO Roditelji¹⁵ conducted a survey among parents on their satisfaction with the available e-services. According to the results, 60% of parents surveyed thought that the e-Health portal was the best of all available e-services.

1.2.2.3 Maternity and equivalent paternity benefits

The Montenegrin government's "Maternity" e-service for employers was created in 2021, and was intended to be used for the electronic submission and processing of employers' requests for refunds for maternity and paternity leave benefits. However, the service is still not active.

1.2.2.4 Invalidity benefits

There have been no relevant policies and practices designed to simplify access to invalidity benefits during the observed period in Montenegro.

1.2.2.5 Old-age benefits and survivors' benefits

There have been no relevant policies and practices designed to simplify access to old-age benefits and survivors' benefits during the observed period in Montenegro.

¹⁴ www.ezdravlje.me

¹⁵ <https://www.roditelji.me/blog/2022/03/30/portal-ezdravlje-za-vecinu-roditelje-najbolja-eusluga/>

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

There have been no relevant policies and practices designed to simplify access to benefits related to accidents at work and occupational diseases during the observed period in Montenegro.

1.2.3 Simplification of the structures within the social protection administration

The **social welfare information system** (SWIS) was introduced in Montenegro in 2017 in order to improve the exchange of data between different public service departments, allowing for increased transferability of information related to social protection rights.¹⁶ This system directly targets socially vulnerable people, including workers in non-standard forms of employment and the self-employed who may have the status of a worker (since they can receive certain types of social and child benefits).

The SWIS is an electronic system for the processing, approval, record-keeping, calculation and payment, reporting, monitoring and audit of social benefits/transfers. Citizens are relieved of the obligation to independently collect many documents when applying for certain social and child protection benefits. The system incorporates almost all other business processes related to social services, including the introduction of case management, the issuing of decisions for placements in residential social facilities, and complaint procedures. The beneficiaries are no longer exposed to expenses relating to the collection of extensive paperwork, which was previously necessary for accessing social protection benefits, as the Centre for Social Work has effectively become a one-stop shop.¹⁷ The SWIS has an interoperability module with 10 national institutions: the Pension Fund, the Health Fund, the Real Estate Office, the Public Revenue Office, the Employment Office of Montenegro, the Ministry of Interior motor vehicles registry, the Ministry of Information Society and Telecommunications national central registry of the population, the Ministry of Agriculture Veterinary Directorate, and the Ministry of Education database. In this manner, people's eligibility for social benefits is automatically determined.

Another objective of the SWIS is to relieve social workers of this administrative burden so that they can dedicate more time to beneficiaries.

1.2.3.1 Unemployment benefits

There has been no observed simplification of structures within the administration of unemployment benefits.

1.2.3.2 Sickness and healthcare benefits

There has been no observed simplification of structures within the administration of sickness and healthcare benefits.

1.2.3.3 Maternity and equivalent paternity benefits

There has been no observed simplification of structures within the administration of maternity and equivalent paternity benefits.

¹⁶ The SWIS covers 19 types of material benefits as well as 11 benefits of veteran and disability protection. In addition to providing child protection, the system handles cases of social and child protection services, with more than 40 procedures (guardianship, family accommodation – foster care, domestic violence, counselling). Additionally, a single electronic database for domestic violence has been established, connecting the main institutions and providing a easier flow of information.

¹⁷ Bulatović (2017).

1.2.3.4 Invalidity benefits

There has been no observed simplification of structures within the administration of invalidity benefits.

1.2.3.5 Old-age benefits and survivors' benefits

There has been no observed simplification of structures within the administration of old-age benefits and survivors' benefits.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

There has been no observed simplification of structures within the administration of benefits related to accidents at work and occupational diseases.

2 Issues, debates and ongoing or planned reforms to ensure information on, and to simplify access to, social protection for workers and the self-employed

2.1 Issues, debates and reforms related to information

2.1.1 Issues

One important issue has been the establishment of a unique database of people with disabilities. Although several national strategies have articulated the need for this database and have planned its creation (the strategy for the integration of people with disabilities for 2008-2016; the strategy for the protection of people with disabilities from discrimination and promotion of equality for 2017-2021; and the national employment strategy for 2021-2025), the database still does not exist. The database should include data such as the social and material status of people with disabilities, and the need for assistance and support services for community living. The database would cover the needs of people with disabilities, and the rights they use. It is expected that having all these data in one place will contribute to the assessment of their needs for social benefits and services, and to easier dissemination of information intended for them.

2.1.2 Debates

There have been no ongoing debates during the observed period of time.

2.1.3 Ongoing or planned reforms

The **strategy for the development of the social and child protection system for 2018-2022** includes as one of its goals greater efforts in preparing magazines, manuals, guides, and newsletters that would provide more information on citizens' rights to social and child protection.

2.2 Issues, debates and reforms related to simplification

There have been no ongoing issues, debates or reforms related to simplification during the observed period of time.

2.2.1 Issues

Although the **SWIS** was created with the aim of providing a one-stop shop for the exercise of social rights, the question arises as to whether it has actually led to easier administration within the entire system.¹⁸

Although citizens are today relieved of the obligation to independently collect many documents when applying for material support for their families, they cannot be sure that the centres for social work will not ask them to submit additional documentation from institutions that are a part of the network. The most common reason for this is problems with the functioning of the connection between databases and out-of-date data in the databases.

Having outdated data in the databases of governmental institutions results in another potential problem, as data from the database may not correspond to the real situation (i.e. are not updated in a timely manner with necessary information), which may lead to negative decisions regarding rights to social benefits.

2.2.2 Debates

There have been no ongoing debates during the observed period of time.

2.2.3 Ongoing or planned reforms

The reform of the disability determination system is a three-year project (2021-2023) that will implement a complex and structural reform of the national disability identification system. The project, funded by the European Union and implemented by the United Nations Development Programme (UNDP), is designed to establish a single expert body and uniform national criteria and methodologies for determining disability that will be more aligned with the human rights model.

Until the introduction of this reform, the assessment method used for each benefit is based on a review of medical documentation and interviews with people requesting the benefit, conducted by separate commissions (one for unemployment benefit, one for social benefits, and one for financial compensation for bodily injury). This practice, where the same person is assessed by several commissions, leads to situations in which one person has several different assessments that may not be consistent.

The key activities of this reform for 2022 are, among others, the abolition of all existing commissions (around 30) and the establishment of an institute that will provide expertise on disability for all areas.

¹⁸ The question arose from NGOs that analysed the benefits and threats of the SWIS. Please check: <http://media.institut-alternativa.org/2019/02/socialni-karton.pdf>.

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- Portal for explanation of Montenegrin laws, regulations and procedures: www.asistent.me.
- Portal for people with disabilities: www.disabilityinfo.me.

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