



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Belgium

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EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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European Social Policy Network (ESPN)

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2022

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

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Manuscript completed in September 2022

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QUOTING THIS REPORT

Van Lancker, A. (2022). *ESPN Thematic Report on Making access to social protection for workers and the self-employed more transparent through information and simplification – Belgium*, European Social Policy Network (ESPN), Brussels: European Commission.

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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.

The "Charter of the socially insured" obliges all Belgian social security institutions to provide "useful information" through frequently updated documents to people who ask for it. The definition of useful information varies greatly between the different branches. The definitions mostly refer to any information that clarifies the personal situation of the socially insured, including eligibility conditions, elements taken into account in deciding benefit amounts, and reasons for refusal. The regulations concerning unemployment insurance have the most developed definition of useful information, and could be a model for the other branches.

Websites of the respective public institutions mostly, but not always, contain sufficient information about the rights and obligations of the socially insured. Except in the case of pensions and invalidity benefits, the websites do not have simulators that allow the socially insured to calculate the amounts of their benefit. Certain public social security institutions have special applications. The most sophisticated application is "Mypension", which allows people to simulate their pension and provides information about their careers. All public social security institutions make personal documents available to the socially insured through "e-box", a secure online interface created in 2018, where a growing number of governmental institutions and organisations with public service obligations contribute to improved access by citizens to their personal files. The public unemployment and pension offices have telephone reception services. Many public social security institutions use social media to make their services known.

Generally, the legislation concerning transparency and information for the different branches of social security does not yet sufficiently guarantee that socially insured people have access to the information that fully respects the quality requirements of the 2019 Council Recommendation.

No public campaigns have been launched in the period covered by this report to raise awareness amongst the general public or specific target groups on their rights in the social security system or in specific branches. Only an online campaign called "Tree of trust" has been launched, on the occasion of the 75th anniversary of the Belgian social security system, to highlight the importance of social protection, especially in times of crisis.

The creation of the Crossroad Bank for Social Security has significantly simplified the exchange of information between the different social security institutions and reduced the administrative burden. It is also an essential instrument for allowing the automatic examination of eligibility to access social rights. The automatic identification of potential beneficiaries and an examination of their right to access is a long standing priority for social NGOs and governments. Nevertheless, progress is slow: the right to access is examined automatically only for pensions, service-cheques for self-employed people after maternity leave, and increased reimbursement (IR) and the maximum bill for healthcare costs.

The trend towards increased digitalisation of information and online applications in all public social security institutions, facilitates access to social security rights for many citizens. But for people with limited digital capacities, or who do not have access to personal IT devices, or who face multiple social problems, personal contacts are essential. Rationalisation of services and the COVID-19 crisis have significantly restricted these possibilities. Grassroots organisations and NGOs working with vulnerable groups have temporarily filled the gaps, but strongly insist on the need to restore opportunities for physical access to information and guidance.

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

This section focuses on policies and practices (including structures/tools) aimed at improving information about the conditions and rules of access to the six branches covered in this report; these policies/practices can be organised at both collective level (e.g. information campaigns through the radio or press) and individual level (e.g. targeted access through IT tools).

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

This sub-section describes the main policies and practices (including structures/tools) in the country which provide workers and the self-employed with general and personalised information on social protection and/or specific information on their individual rights, entitlements and obligations regarding access to each of the six branches. It examines whether the websites allow online applications and provide simulators to calculate benefits. It indicates whether the websites comply with the web content accessibility guidelines (WCAG) on access for people with disabilities and whether other forms of information are available.

Except in the case of pensions, where the simulator also guides people to additional pension benefits they are entitled to, the tools only give information on the respective benefits that the person is searching for. Dates of creation of and changes made to the websites, tools and simulators could not be retrieved, except where indicated otherwise. No information could be found about figures on target groups, users or numbers of access to the websites, tools and simulators.

The “Charter of the socially insured” (hereafter the Charter), introduced by the law of 19 April 1995, obliges all Belgian social security institutions – for employees, for the self-employed and for civil servants – to provide general information through frequently updated documents to people who ask for it. They should also provide “useful information” and advice to socially insured people about their rights and obligations, but the Charter itself does not contain such a definition. They should communicate to the user the file number of the insured person and the service in charge of the dossier. Information should be given in principle within 45 days, but the Charter does not provide for sanctions in case of non-respect of this period. The definition of useful information is given in the rules governing each branch of social security. This definition is very different from one branch to another. The definition mostly refers to any information that clarifies the personal situation of the socially insured, including eligibility conditions, elements taken into account in deciding benefit amounts, and reasons for refusal. The Charter does not oblige the social security institutions to regularly update this information, nor to provide online simulation tools or personal accounts. Rules on these issues are found in the respective legislation governing the social security branches. All public social security institutions provide general and personalised information on the benefits, but most websites are only partially in line with WCAG 2.2 for making web content more accessible to a wide range of people with disabilities.

All public social security institutions make personal documents available to the socially insured through e-box, a secure online interface created in 2018, where a growing number

of governmental institutions and organisations with public service obligations contribute to improved access by citizens to their personal files¹.

Although not directly within the scope of the present report, it is interesting to note that in 2016 the Crossroad Bank (see under Section 1.2.3) developed the “buffer data bank”, which contains information about social assistance schemes and on the requirements for access to the benefits, provided by 10 authentic sources. This database is used to facilitate the automatic granting of derived social rights (such as the social tariff for gas and electricity, access to water, and benefits at the level of municipalities). To facilitate access to this information, a tool called “myBEnefits” was created, whereby citizens can download a personal QR code to prove their social status when applying for price reductions to access services and consult a list of additional benefits they are entitled to. Professional service-providers can check the validity of applications and add benefits people can use.

1.1.1.1 Unemployment benefits

The legislation in force specifies which useful information the competent institutions have to provide to the socially insured regarding the unemployment system.

The regulations concerning unemployment insurance have the most developed definition of useful information, and could be a model for the other branches. The definition not only refers to any information that clarifies the personal situation of the socially insured, including eligibility conditions, elements taken into account in deciding benefit amounts (such as reference period, waiting time, and ways of counting days worked in another country) and reasons for refusal. It also explicitly mentions that information must be provided about administrative obligations and the corresponding deadlines. The regulations do not explicitly mention that the rules on social contributions and taxes to be paid and on fiscal deductions from benefits fall under “useful information”. They do not impose an automatic examination of the right to access to the benefits, nor the fact that the date of application made at an institution that is not competent will determine the date of application for unemployment benefits.

The website of the federal office for unemployment insurance (*Rijksdienst voor Arbeidsvoorzieningen – RVA, Office National pour l’Emploi – ONEM*)² provides detailed and up-to-date information on the rights and obligations of the socially insured. The RVA/ONEM also provides administrative forms online. Applications for benefits can be made online. The website also gives the addresses of the local offices, for general information about the applicable rules. This is also the case for the Federal Institute for the Social Insurance of the Self-employed (*Rijksdienst voor de sociale verzekering der zelfstandigen – RSVZ, Institut National d’Assurances Sociales pour les Travailleurs Indépendants – INASTI*)³, concerning the “bridging right”⁴. None of the websites has a simulator that allows the socially insured to calculate their benefits, except with regard to the special unemployment benefits for young people leaving school. The RVA/ONEM website contains links to online applications on the websites of the organisations responsible for the payment of unemployment benefits (trade unions and the neutral auxiliary fund for unemployment), where unemployed people can apply for benefits and consult their personal files (Van Limberghen *et al.*, 2022⁵). All these websites provide the information in simple and accessible language for citizens, but they do not have special arrangements for people with

¹ [Startpagina | eBox \(myebox.be\)/ Accueil | eBox \(myebox.be\)](#)

² [RVA/ONEM |](#)

³ [INASTI | Sécurité Sociale Entrepreneurs Indépendants/RSVZ | Sociale Zekerheid Zelfstandige Ondernemers](#)

⁴ The bridging right, introduced in 1997, grants a modest replacement income for self-employed people in four cases: bankruptcy, collective debt settlement, disaster, or imperative economic reasons. It was considerably broadened to cover more self-employed people in different emergency situations during the COVID crisis. See also Van Lancker and Cantillon (2021).

disabilities, such as text alternatives for non-text content or transcripts for video and audio content. They therefore only comply partially with the WCAG.

The RVA/ONEM chat box, launched in 2020, was updated in 2021, to include not only basic information about unemployment benefits, time credits and career break benefits, but also detailed information about all types of benefits the RVA/ONEM is responsible for. The information available on the website has been tested on experts, citizens users and employers, to find out how they consult the website and what kind of information they search for. Texts have been redrafted to increase their accessibility and readability⁶.

The RVA/ONEM also uses social media (Facebook, Twitter, LinkedIn) for communication about changes in legislation and procedures.

Telephone reception services were reorganised in 2018: the socially insured and employers now can only reach RVA/ONEM services via one central telephone number, where they have to choose the subject of their request. These services were evaluated in 2021 in a satisfaction survey amongst 1,898 users: 83.8% were satisfied with the service; 89.6% received an answer to their question; 91% appreciated the quality of the reception; 84% appreciated the competency of the staff; and 84% appreciated the clarity of the explanations given⁷.

Belgium has a quasi-Ghent system⁸, whereby the trade unions have an important responsibility for paying out (both regular and temporary) unemployment benefits. There are three main trade unions in Belgium: ACV/CSC, a Christian trade union; ABVV/FGTB, a socialist trade union; and ACLVB/CGSLB, a liberal trade union. All trade unions have special services for people who are unemployed: they not only provide information about the right, and the conditions for access, to unemployment benefits, but also open individual applications to benefits and offer help in following up on the unemployment dossier of their affiliates, who can also follow their dossier online on the website of the trade unions.

1.1.1.2 Sickness and healthcare benefits

a) Sickness benefits

The legislation concerning labour incapacity of employees and self-employed people defines useful information as all information that clarifies the personal situation of the socially insured concerning all aspects of their request (see Section 1.1.1). The law does not explicitly mention the administrative obligations, nor the corresponding delays. The mutual insurance companies and the neutral auxiliary fund (for people who do not chose to adhere to one of the mutual insurance companies) have the explicit obligation to make available a service that is responsible for providing information, help and assistance to the insured. The law does not mention automatic examination of the right to access the benefits. Nor does it state that the date of an application to a non-competent institution – which according to the Charter has to send the application to the competent institution – must be seen as the date of application for sickness benefits, a practice that would facilitate compliance by patients with the rules.

The Federal Office for Sickness and Invalidity Insurance (*Rijksdienst voor Ziekte en Invaliditeitsverzekering* – RIZIV, *Institut National d'Assurance Maladie-Invalidité* – INAMI)⁹

⁶ [De RVA in 2021 – Volume 1/ L'ONEM en 2021](#)

⁷ [De RVA in 2021 – Volume 1/ L'ONEM en 2021](#)

⁸ The **Ghent system** is the name given to an arrangement in some countries whereby the main responsibility for welfare payments, especially unemployment benefits, is held by trade unions, rather than a government agency. The system is named after the city of Ghent, Belgium, where it was first implemented. Belgium has a hybrid or "quasi-Ghent" system, in which the government also plays a significant role in distributing benefits. Unemployment funds held by unions or labour federations are regulated and subsidised by the national government concerned.

⁹ [Onthaal – RIZIV \(fgov.be\)/ Accueil - INAMI \(fgov.be\)](#)

as well as the auxiliary sickness and invalidity fund¹⁰ have websites with detailed information, including on the conditions for acquiring the right to benefits, the medical controls, and the resumption of work. The application "Docleg", an online database with the legislation on healthcare and benefits, contains the relevant regulations and gives minimum and maximum amounts of the benefits. The website contains forms to apply for benefits. There is no simulator to calculate personalised amounts of the benefits. The RSVZ/INASTI, for the self-employed, has its own website. The latter also refers to the RIZIV/INAMI website (Van Limberghen *et al.*, 2022¹¹). The websites do not fully comply with the WCAG regarding access for people with disabilities.

b) Healthcare benefits

The legislation in place does not specify the useful information that the health insurance institutions have to provide to the socially insured.

The RIZIV/INAMI website gives detailed information on the rights and obligations of beneficiaries. It gives the contact data of the healthcare insurance institutions. The website contains detailed information about the financial accessibility of healthcare, the thresholds of the maximum bill, and the reimbursement of healthcare costs. The search programme "reimbursed drugs" gives information about the modalities of reimbursement of medical products. The application "NomenSoft" is a database that combines the nomenclature of medical services with the applied tariffs, to allow estimation of the contribution from the insurance. Other applications on the website allow the patient to check if a medical service provider is under contract, and applies the insured tariff. The website provides an official form to request reimbursement of drugs for which an authorisation is due. The application "eAttest" allows the general practitioner to send the certificate to the insurance company, which reimburses the patient (Van Limberghen *et al.*, 2022¹²). The websites do not comply with the WCAG regarding access for people with disabilities.

1.1.1.3 Maternity and equivalent paternity benefits

The legislation in place defines useful information in the same way as for unemployment benefit and sickness benefits (see Section 1.1.1). It does not explicitly mention that information should be given on the administrative obligations and the corresponding delays. The insurance companies must provide a service that gives personal help, information and assistance to the socially insured. There is no automatic examination of access to the benefits under certain conditions, nor of whether the date of application to a non-competent institution determines the date of applications for maternity benefits.

The websites of the competent public institutions provide up-to-date information on the rights and obligations of the socially insured. The websites of the RIZIV/INAMI¹³ and auxiliary sickness and invalidity fund¹⁴ give very detailed information on the regulations for maternity and paternity benefits for employees, unemployed people and self-employed people, and offer forms. They specify the minima and maxima of the maternity benefits, but do not offer a simulator that allows the beneficiaries to calculate the amount of their benefits. For the self-employed, relevant basic information is available on the RSVZ/INASTI website, which also refers to the RIZIV/INAMI website (Van Limberghen *et al.*, 2022¹⁵). The websites do not comply with the WCAG regarding access for people with disabilities.

¹⁰ [Welkom op HZIV | HZIV \(fgov.be\)/ Bienvenue sur CAAMI | CAAMI \(fgov.be\)](#)

¹¹ Synthesis LIII, text 122-134.

¹² Synthesis XLVII, text 75-76.

¹³ [Onthaal - RIZIV \(fgov.be\)/ Accueil - INAMI \(fgov.be\)](#)

¹⁴ [Bienvenue sur CAAMI | CAAMI \(fgov.be\)/ Welkom op HZIV | HZIV \(fgov.be\)](#)

¹⁵ Synthesis LVIII, text 168-182.

1.1.1.4 Invalidity benefits

The legislation concerning labour incapacity of employees and self-employed people defines useful information as explained under Section 1.1.1. The insurance companies have an explicit obligation to make available a service that is responsible for providing information, help and assistance to the insured. The law does not mention automatic examination of the right to access the benefits. Nor does it state that the date of application to a non-competent institution must be seen as the date of application for invalidity benefits.

The RIZIV/INAMI and the neutral auxiliary sickness and invalidity fund have websites with detailed information on the regulations on invalidity benefits applicable to employees, unemployed people and self-employed people, including on the minimum and maximum amounts of invalidity benefits. The website contains forms to apply for benefits. There is a simulator to calculate personalised amounts of the invalidity benefits. The RSVZ/INASTI, for the self-employed, has its own website, which also refers to the RIZIV/INAMI website (Van Limberghen *et al.*, 2022¹⁶). The websites do not comply with the WACG concerning access for people with disabilities.

1.1.1.5 Old-age benefits and survivors' benefits

The legislation applicable to the pension systems of the private and the public sector defines useful information as described under Section 1.1.1. It specifies the cases where the right to a pension is assessed automatically and the cases where the application for a pension also counts as an application for another pension. It specifies that the date of application addressed to a non-competent institution is also the date of application to the institution competent for the pension. The pension insurance for employees and for the self-employed use a broad definition of useful information that the pension institutions have to provide to the social insured. However, this does not explicitly include information about administrative obligations and corresponding deadlines.

The website of the Federal Pension Office¹⁷ (*Federale Pensioendienst, Service fédéral des Pensions – SFPD*) gives very detailed and up-to-date information on the rights and obligations of the socially insured. The RSVZ/INASTI website¹⁸ has a link for online applications. Both websites have a link to the "Mypension" application, introduced in 2010 and gradually extended regarding the information and services offered¹⁹. It gives visitors additional information on eventual pension rights acquired in other employment statuses. All workers can not only apply online, but also since 2017 request simulations of their future statutory and occupational pensions, demand an overview of their career (under "Mycareer.be") and follow up their personal file after the start of their pension (Van Limberghen *et al.*, 2022²⁰). Since 2017, there has also been a smartphone app for accessing Mypension. The website was renewed in 2020 to make it more user-friendly. The SFPD has launched a special COVID-19 page on the website, to inform the socially insured about the possible consequences of the crisis for issues such as benefits, procedures, and eligibility conditions.

In 2020, almost three million people used Mypension, 57% men and 47% women. 44% of the visitors were aged 56-65; 27% were aged 46-55. 49% were employees; 27% had mixed careers as employees and self-employed people, and 17% as employees and civil servants.

¹⁶ Synthesis LIII, text 122-134.

¹⁷ [Federale Pensioendienst \(fgov.be\)](https://fgov.be)/ [Service fédéral des Pensions \(fgov.be\)](https://fgov.be)

¹⁸ [RSVZ | Sociale Zekerheid Zelfstandige Ondernemers/INASTI | Sécurité Sociale Entrepreneurs Indépendants](https://rsvz.be)

¹⁹ [Gelukkige verjaardag, mypension.be!](https://my pension.be) | [Federale Pensioendienst \(fgov.be\)](https://fgov.be)/ [Joyeux anniversaire mypension.be](https://my pension.be) | [Service fédéral des Pensions \(fgov.be\)](https://fgov.be)

²⁰ Synthesis LXXIII, text 336-351.

The SFPD also uses social media (Facebook, Twitter, Instagram and LinkedIn) to inform the socially insured.

There is a central telephone line that people can call. Physical contact at pension points is only available by appointment (online or by phone).

Benefits in respect of accidents at work and occupational diseases

The regulations concerning accidents at work for employees define useful information as all information concerning the request of the socially insured, or the entitled survivor, that clarifies their individual situation in relation to the accident of the socially insured. The information concerns in particular the recognition of the accident, the eligibility conditions for the benefits, the elements that are taken into account for the calculation of the benefit, and the application of the cumulation rules.

The occupational diseases regulation has a less precise definition of useful information, which is defined as all information that gives the socially insured clarity on their personal situation in all aspects of their request. The legislation specifies that the information is provided on the basis of the legislation that is applicable at the date of the request. This implies that legislation that has already been approved, but has not entered into force yet at the date of the request, will not be applied.

The website of the Federal Agency for Accidents at Work, Fedris²¹, provides detailed and up-to-date information on the rights and obligations of the socially insured. It mentions the contact data of the insurance companies and has an e-box for complaints about these companies. It does not have a simulator that allows the socially insured to calculate the amount of their benefits (Van Limberghen *et al.*, 2022²²). The private insurance companies offering insurance contracts in case of work accidents to employers and to the self-employed (such as KBC, Ethias, ING, and Baloise) have their own websites.

1.1.2 General awareness-raising campaigns

This sub-section describes the initiatives targeted at improving information about the conditions and rules of access to social security benefits, through different forms of communication (brochures, campaigns, online information).

Since September 2018, the Federal Public Office for Social Security has published a brochure for the general public about the objectives, history, organisation, financing and functioning of the Belgian social security system²³. The brochure is regularly updated and is available on the website of the Federal Public Office for Social Security.

During the COVID-19 crisis, on 22 October 2021, the Federal Public Office for Social Security launched an online "tree of trust"²⁴ campaign to inform people about the essential role of social protection during the crisis. The campaign was originally planned to celebrate the 75th anniversary of the Belgian social security, but was postponed because of the crisis.

The Federal Service to Combat Poverty, Insecurity and Social Exclusion²⁵ published an online document that listed all measures taken by the different governments and administrations that could support people in situations of poverty and vulnerability during the COVID-19 crisis. This overview has been regularly updated²⁶.

²¹ [Federaal agentschap voor beroepsrisico's | \(fedris.be\)/ Agence fédérale des risques professionnels | \(fedris.be\)](https://www.fedris.be/)

²² synthesis LXIII, text 281-292.

²³ [Everything you have always wanted to know about social security - 2022 \(.pdf\)](#)

²⁴ [Onze solidariteit is kostbaar – Tree of trust/Notre solidarité est précieuse - Tree of trust](#)

²⁵ An independent inter-federal public body.

²⁶ [210720-overzicht-covid-19-NL.pdf\(armoedebestrijding.be\)/210720-aperçu-covid-19-FR.pdf \(luttepauvrete.be\)](#)

Unemployment benefits

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to unemployment benefits took place between 2017 and 2022.

Sickness and healthcare benefits

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to sickness and healthcare benefits took place between 2017 and 2022.

Maternity and equivalent paternity benefits

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to maternity and paternity benefits took place between 2017 and 2022.

Invalidity benefits

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to invalidity benefits took place between 2017 and 2022.

Old-age benefits and survivors' benefits

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to old-age and survivors' benefits took place between 2017 and 2022.

Benefits in respect of accidents at work and occupational diseases

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to benefits in respect of accidents at work and occupational diseases took place between 2017 and 2022.

1.2 Policies and practices to simplify access to social protection

This section describes the main national policies and practices (including structures/tools) which are aimed at simplifying access to the social protection schemes available for workers and the self-employed in each of the six branches. Three main aspects of simplification are covered: simplification objectives embedded in reforms of social protection schemes and in the application process for accessing benefits, and simplification of the structures within the social protection administration.

1.2.1 Simplification objective embedded in reforms of social protection schemes

This sub-section describes the main policies and practices (including structures/tools) in the country between 2017 and 2022 whose stated objective was to simplify access to social protection schemes available for workers and/or the self-employed in one or more of the six branches.

Unemployment benefits

To the best of our knowledge, no reforms aimed at simplifying the unemployment benefits system took place between 2017 and 2022.

Sickness and healthcare benefits

To the best of our knowledge, no reforms aimed at simplifying the sickness and healthcare benefit system took place between 2017 and 2022.

Maternity and equivalent paternity benefits

To the best of our knowledge, there was no simplification objective in the reforms of maternity and paternity benefits.

1.2.1.4 Invalidity benefits

To the best of our knowledge, there was no simplification objective embedded in reforms of invalidity benefits.

1.2.1.5 Old-age benefits and survivors' benefits

To the best of our knowledge, there was no simplification objective embedded in reforms of old-age and survivors' benefits.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

To the best of our knowledge, there was no simplification objective embedded in reforms of benefits in respect of accidents at work and occupational diseases.

1.2.2 Simplification of the application process for accessing benefits

This sub-section describes the main policies and practices (including structures/tools) in the country which are designed to simplify the application process for accessing benefits, including the promotion of automated processes for applications for, and granting of, benefits.

The Charter explicitly states that social services are granted automatically and not on request "every time where this is materially possible". The intention of the legislator, expressed in the explanatory memorandum, is that "these initiatives of automatic granting without waiting for the application of the potential beneficiary must be encouraged where this is possible". But 25 years after the approval of the law, this shift in the paradigm, which invited social security institutions to reach out to the beneficiaries of social services, has remained largely without a follow-up: except for some benefits in the sectoral regulations, granting social benefits, as a rule, remains dependent on an explicit request.

The Crossroad Bank for Social Security (see under Section 1.2.3) operates under the "only once" principle. This means that information is required only once and is reused for other purposes, which avoids repeated requests for similar information at different places. Where previously social security institutions operated in "silos" and every institution collected its own information, the networking of information has considerably opened up the institutions and reduced the administrative burden for the insured. Several social services, such as the social energy tariff for minimum-income beneficiaries, can now be granted automatically without supporting paper documents.

Unemployment benefits

In the area of unemployment benefits, the Royal Decree that changed the unemployment regulations in order to implement the Charter introduced a rule stating that the automatic granting of benefits is materially impossible. It further clarified that the benefits can only be granted after a request has been made, and subject to the eligibility conditions and administrative requirements of the unemployment legislation²⁷.

During the COVID-19 crisis, the regulations and procedures concerning temporary unemployment have been significantly simplified, both for employers and employees. For employers, only a monthly report on the number of hours worked was required; all other

²⁷ Royal Decree of 25 November 1991 concerning the unemployment regulation, M.B., 31 décembre 1991, Art. 26bis, § 3.

forms and reports were abolished. For employees, a simplified application process for benefits was introduced that required only the data necessary for identifying the applicant and proof of payment of wages; all other documents, registration requirements, and control modalities were suspended.

Sickness and healthcare benefits

On 26 March 2020, the Belgian government decided by Royal Decree²⁸ to implement the automatic identification of potential beneficiaries of increased reimbursement (IR) of healthcare costs. This IR beneficiary status means that people on a low income, or the beneficiaries of certain benefits, are entitled to reduced co-payments and a lower maximum bill for healthcare expenses (a financial measure that places a ceiling on the healthcare costs of families with a certain social status or with a modest family income, above which out-of-pocket payments are reimbursed). It also gives them access to third-party payer arrangements and other financial advantages with regard to transport as well as local benefits or services.

IR beneficiary status is granted to people receiving the minimum income, the guaranteed income for older people, or disability benefits. For them, automatic granting of IR beneficiary status has considerably improved over time. However, even though IR was always granted to these groups, a recent impact study shows that take-up of IR benefits has substantially increased since the federal administrations in charge of replacement incomes and the local public centres for social welfare (PCSWs) began automatically transmitting their clients' data to the health insurance funds via the Crossroad Bank for Social Security.

IR is also granted to people on a low income, following an income test. Before 2015, clients had to file an application, and their household income was then investigated by a local social health insurance office. Between 2015 and 2017, potential IR beneficiaries were identified pro-actively, through the "pro-active flux" method. During this period, the RIZIV/INAMI, in collaboration with the tax administration, provided the social health insurance funds with a list of potential beneficiaries, who were contacted via letters and flyers. To evaluate the pro-active flux, the TAKE project²⁹ (funded by the Belgian Science Policy Office) conducted a large-scale randomised field experiment (involving more than 50,000 households including more than 90,000 people) in co-operation with a social health insurance fund that covers approximately 40% of the Belgian population. The experiment, carried out between November 2015 and May 2017, showed that mailing increased take-up of IR by about 10 to 15 percentage points (i.e. a three- to fourfold increase on the original control group levels of around 4.9%), although with large differences across geographical areas. An evaluation carried out by the RIZIV/INAMI in 2018³⁰, and again in 2022, on the impact of the pro-active flux in 2020³¹ showed similar positive effects: 10% of the people with a low income who were contacted were recognised as rightful claimants. Based on these results, the new legal framework will change the pro-active flux from a one-off measure into a yearly organised practice. The RIZIV/INAMI and the federal government have agreed to further consider refining the eligibility criteria and the means-testing procedure, to improve the automatic identification of potential beneficiaries and to make spending more effective and equitable.

²⁸ Royal Decree amending the Royal Decree of 15 January 2014 on the increased insurance allowance referred to in Article 37, § 19, of the Law on compulsory insurance for medical care and benefits, coordinated on 14 July 1994

²⁹ [TAKE | Reducing Poverty Through Improving Take Up Of Social Policies \(wordpress.com\)](https://www.wordpress.com)

³⁰ [Evaluatie van de hervorming van de verhoogde tegemoetkoming en het nieuwe systeem voor gegevensuitwisseling – RIZIV \(fgov.be\)/ Évaluer la réforme de l'intervention majorée et le nouveau système d'échange de données – INAMI \(fgov.be\)](https://www.fgov.be)

³¹ Information provided at the BELMOD/TAKE final conference on 23 June 2022.

Automatic examination of access to social rights is also applied in the health insurance area with regard to the maximum bill, which is a ceiling on the total annual personal contributions by patients, varying according to the income of households. The maximum bill is always applied automatically by the insurance companies, on the basis of information on the income of the insured person, communicated by the finance administration to the RIZIV/INAMI. From the moment that the ceiling is achieved, the healthcare costs of the household are covered by the health insurance.

Maternity and equivalent paternity benefits

In the social security statute of the self-employed, to improve the balance between professional and private life and to support maternity, service-cheques are provided that replace maternity benefits at the moment of resumption of work. These service-cheques must be proposed automatically by the social insurance funds, from the moment they are informed of the registration of the child at the federal register for natural persons³².

Invalidity benefits

Employees on invalidity benefits for at least one year on 31 December, and who are still on invalidity benefits in May of the next year, receive a yearly adjustment premium on top of their regular invalidity benefits. This is automatically granted by the administration responsible for invalidity benefits.

Access to information on invalidity benefits is particularly difficult for people with disabilities. The federal administration is hard to reach by phone and physical access to the offices is difficult. Also, online access to information and assistance proves to be deficient. This causes long delays in dealing with requests and applications for benefits. In 2021, the Federal Office for People with Disabilities (*DG Personen met een handicap, DG Personnes handicapés* – DG HAN) developed a new contact form that is more efficient, user-friendly and accessible. It allows the user to indicate more precisely their request, which facilitates a more accurate referral to the competent body and a faster response to the request.

Old-age benefits and survivors' benefits

For employees as well as for the self-employed, the social rights to pensions are examined automatically by the competent pension institutions (the SFPD for employees and the RSVZ/INASTI for the self-employed), provided the socially insured person has reached the age of 62³³. The same is true for the guaranteed income for older people, a non-contributory basic pension that is means-tested. The SFPD is in charge of the dossier and automatically on its own initiative examines the eligibility of people who have arrived at the legal pension age and applied for a contributory pension, or benefits in the form of an income-replacement allowance or minimum income³⁴. However, the TAKE research³⁵ on the extent, characteristics and determinants of non-take-up, shows that non-take-up for the income guarantee for older people is between 61 and 72%, due to the fact that potential beneficiaries who are contacted by the SFPD still have to complete a complex questionnaire, which is judged to disincentivise applications for the benefit.

³² Royal Decree of 17 January 2006 introducing a system of services to support maternity for self-employed women, ministerial decree of 23 January 2006, Art.4.

³³ Royal Decree of 21 December 1967 regarding the general rules for the pension system for employees and ministerial decree of 16 January 1968 Art.10§3 and §3ter; Royal Decree of 22 December 1967 regarding the general rules for the pension system for self-employed people, ministerial decree of 10 January 1968, Art. 13 3quater and 133 quinquies.

³⁴ Law of 22 March 2001 introducing the income guarantee for older people, ministerial decree of 29 March Art.5§3. Ministerial decree of 23 May 2001 regarding the general rules on the guaranteed income for older people.

³⁵ Information provided at the final BELMOD/TAKE conference on 23 June 2022.

Benefits in respect of accidents at work and occupational diseases

No developments can be reported in this field.

1.2.3 Simplification of the structures within the social protection administration

This sub-section describes the main policies and practices (including structures/tools) in the country which are designed to simplify the structures within the administration of social protection, especially through the creation of the Belgian Crossroad Bank.

The connection of data through the creation of the Crossroad Bank for Social Security, in 1990, strongly contributed to simplifying access to information on potential rights, at least for the different social security institutions (Schoukens, 2020). The Crossroad Bank has the mission to organise the exchange of information between public and private institutions for social security, more specifically through the federal register of natural persons, and to develop more generally a strategy of e-government for social security. All social security institutions, federal as well as regional, and the federal register are interconnected in an information network called the network for social security; this permits, provided authorisation is given, the circulation and use of information that each partner disposes of in its own database. The Crossroad Bank has a personal account that indicates for each insured person, identified through their number at the federal register, where data are available regarding the person's rights and which are the competent institutions. Social security institutions are obliged to search for the information available at the Crossroad Bank without further demands to the insured person. This has significantly reduced the administrative formalities, especially through the digitalisation of information provided by employers and the linking-up of this information for multiple uses, such as the calculation of the amounts of the benefits or the granting of rights in different branches of social security, according to the "only once" principle (see under Section 1.2.2). The law concerning the Crossroad Bank explicitly charges it with facilitating the social security institutions' missions with a minimum of administrative burdens. The bank has been commissioned by the government under the GSS project (*geharmoniseerde sociale statuten, statuts sociaux harmonisés* – harmonised social statute)³⁶ with easing access to social assistance benefits and harmonising eligibility conditions. The bank is also an essential instrument to allow the automatic examination of social rights (Spruyt, 2019). A number of mechanisms have been created to guarantee the right to privacy in the way the Crossroad Bank operates. The committee for security of information, created in 2018 as the successor to the committee for social security and health, and operating in conjunction with the Data Protection Authority, has a special "social security and health" section that has as its mission the formulation of best practices with respect to the privacy of the socially insured. Prior authorisation is required, on a case-by-case basis, before a flow of personal information is set up between institutions. The challenge is to avoid the creation of a meta-base of data, whereby a multitude of institutions that have obtained authorisation to access the bank could access a great variety of data that can be linked to the personal identification number of the insured person through the federal register (Dumont, 2022).

The BELMOD project³⁷ was set up to modernise the current micro-simulation model of the Federal Public Service for Social Security, MIMOSIS. It will be used to examine the possibilities of simplifying and harmonising means-testing in Belgian social protection law.

³⁶ [Project 'geharmoniseerde sociale statuten – afgeleide rechten' \(GSS\) | KSZ – Kruispuntbank van de Sociale Zekerheid \(fgov.be\)](#) / [Projet statuts sociaux harmonisés – droits dérivés \(SSH\) | BCSS - Banque Carrefour de la Sécurité Sociale \(fgov.be\)](#)

³⁷ A research project, funded through the EU Programme for Employment and Social Innovation (EaSI) and coordinated by the Federal Public Service for Social Security.

Unemployment benefits

No developments can be reported in this field.

Sickness and healthcare benefits

No developments can be reported in this field.

Maternity and equivalent paternity benefits

No developments can be reported in this field.

Invalidity benefits

No developments can be reported in this field.

Old-age benefits and survivors' benefits

No developments can be reported in this field.

Benefits in respect of accidents at work and occupational diseases

No developments can be reported in this field.

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

This section describes issues and debates, as well as ongoing or planned reforms, concerning improved information on social protection for workers and the self-employed. It focuses especially on an assessment of the Belgian social protection system against the requirements of the 2019 Council Recommendation, and on the challenges related to digitalisation of information.

2.1.1 Issues

In order to document the National Plan on access to social protection within the monitoring framework of the 2019 Council Recommendation (hereafter "the Belgian National Plan"), the Federal Public Service for Social Security has requested an academic report that evaluates the gaps and challenges of the Belgian social protection system assessed against the requirements in the Recommendation (Van Limberghen *et al.*, 2020).

In November 2020, a report was published that makes an extensive analysis of the Belgian social security system, tested against the criteria of the 2019 Council Recommendation. The report refers to the gaps in sectors of the social security system in terms of formal coverage, effective coverage, adequacy and transparency. The experts present ideas for reflection, including with regard to effective access to the Belgian social protection system, both for employees and self-employed people.

The Van Limberghen report finds that the definition of useful information diverges greatly between the different branches. Websites of the respective public institutions contain mostly, but not always, sufficient information about rights and obligations of the socially insured. They mostly do not have a simulator that allows the socially insured to calculate the amounts of their benefit. Generally, the legislation concerning transparency and information for the different branches of social security does not sufficiently guarantee that

the socially insured have access to information fully respecting the quality requirements of the 2019 Council Recommendation (Van Limberghen *et al.*, 2022³⁸).

The general policy papers of the ministers responsible for (branches of) social security announced further digitalisation of information and services provided by the federal institutions for social security (Belgian Chamber of Representatives, 2020a and 2020b). The existence of an important digital divide that hinders access for all, especially for vulnerable people, is an ongoing concern that has not yet been adequately addressed.

2.1.2 Debates

Several advisory bodies commented on the 2019 Council Recommendation, the expert study and the Belgian National Plan.

On 8 March 2021, the Minister for Social Affairs requested the opinion of the National Council for Labour on the implementation of the 2019 Council Recommendation, but the opinion does not address the issue of transparency. In its reply to the request for an opinion³⁹ on the implementation of the Council Recommendation by the Minister for Self-employment, the General Management Committee for Self-employment recommended: simplifying the regulation on access to the bridging right, which was significantly extended during the COVID-19 crisis, in order to make it a structural social right; disregarding the reason for cessation of activities; simplifying eligibility conditions; making it easier to combine benefits and work; clarifying the amount and duration of benefits; and abolishing the obligation to apply for unemployment benefits based on previous paid employment. The committee further recommended using a harmonised definition of “dependent family”.

During the COVID-19 crisis, many local offices of social protection institutions (such as PCSWs⁴⁰, trade unions, healthcare funds, RVA/ONEM local offices, and SFPD pension points) have closed for many months during the lockdowns and many have not reopened their offices, or have switched to reduced opening hours or meeting on request only. This trend is not just due to the COVID-crisis, but reflects a growing tendency towards rationalisation of services, by reducing the possibilities of access to local services, making prior appointments obligatory before physical visits or reducing the availability of telephone services (see Section 1 on unemployment and pension benefits)⁴¹.

For a few years there has been an ongoing trend in all public institutions for social security to opt for increased digitalisation of their services, including in providing information and online application to the socially insured. The main argument is that this facilitates access by the socially insured to personal and up-to-date information without having to waste time on traveling to contact the services.

However, digital information is not always easily accessible to people with limited digital capacities or who lack access to personal IT devices. Moreover, for people in vulnerable situations who face complex multiple problems, not only regarding their rights to social benefits but also regarding their personal situation (e.g. homelessness, health problems, and low educational skills), personal contacts are essential to access their rights. In recent years, though, complaints have grown with regard to the accessibility of services.

Several programmes designed to increase digital literacy among the general public have been planned, including for vulnerable groups, such as the creation of Digipoints in municipalities, or setting up Digibanks to help vulnerable people not only gain access to laptops and internet, but also to upgrade their digital skills. But civil society organisations

³⁸ Synthesis XLV, text 58-64.

³⁹ ABCCG, advies 2021/08, Brussels 19 April 2021/ [Recommandation européenne relative à l'accès à la protection sociale \(inasti.be\)](#)

⁴⁰ Local public centres in the municipalities, in charge of providing public welfare services with a focus on vulnerable people. See [OCMW | Belgium.be](#).

⁴¹ [Armoedevereniging luidt alarmbel: 'Sociale diensten zijn steeds minder bereikbaar' – Opinie – Sociaal.Net](#)

and grassroots organisations, especially those working with vulnerable people and people in poverty, that have tried to fill the gaps in service provision by providing information and assistance themselves, insist on the need to maintain and restore the possibility of physical access to information and guidance.

The general policy paper of the Federal Minister for Social Integration and Pensions (2020-2024), in the chapter on pensions, promises to guarantee physical access to information for people who have difficulties accessing digital information, under the slogan “digital by default, but not digital only”.

Unfortunately, no comparable exercise on improving access for people with disabilities has been planned.

2.1.3 Ongoing or planned reforms

The federal government agreement (2020-2024) commits the government to further improving the Mypension website, which will cover all pensions and include parameters, co-efficients and projections for calculating individual pensions.

The Federal Minister for Social Integration and Pensions, also responsible for disability policies, announced the launch of a brand-new DG HAN website that will also include user-friendly intake forms for online applications.

Using the BELMOD system, by the end of 2022 the RIZIV/INAMI website will include a simulator where people who receive invalidity benefits and people with disabilities will be able to calculate the impact of resuming work under different regimes in combination with their invalidity benefits or income-replacement allowances.

The Belgian National Plan, presented on 12 May 2021 in the Council of Ministers, focuses on the issues that were already identified in the federal coalition agreement. To improve transparency, the plan proposes further administrative simplification regarding pensions and invalidity, development of online accounts and calculation instruments, and automatic granting of rights to benefits (Van Lancker, 2021). The policy objectives in the Belgian National Plan include the development of the “myRVA/myONEM” and “my Fedris” websites, comparable to the existing Mypension website, to provide personal information on unemployment benefits and on benefits related to accidents at work.

2.2 Issues, debates and reforms related to simplification

This section describes issues and debates as well as ongoing or planned reforms, aimed at ensuring simplification of social protection for workers and the self-employed. It focuses especially on the progress towards automaticity of rights.

2.2.1 Issues

Over the past seven to eight years, there has been a special focus on the “smart” use of administrative data in the fight against non-take-up in Belgium, with an important role for the Crossroad Bank for Social Security, which gathers and stores key data on beneficiaries of various income-replacement benefits. The practice of automating access to social rights is actively promoted by the federal and regional governments in their governmental declaration, as well as in consecutive action plans to fight poverty at federal and regional levels. Today, however, only a few social rights are granted automatically. This includes social tariffs for gas and electricity, a maximum bill for health expenses, reduced taxes for people with disabilities, pensions and the guaranteed income for older people, service-cheques after maternity benefits for self-employed people, and increased child benefits for families in vulnerable situations.

Automatic granting of social rights has been a long standing priority for social NGOs and for the Combat Poverty, Insecurity and Social Exclusion Service (an inter-federal independent public service). It is considered an effective means to reduce non-take-up of

social rights, which undermines the effectiveness of social policy, creates non-justifiable inequalities and results in hard-to-cure poverty.

Although outside the direct scope of the present report, it is interesting to mention the BELMOD project, funded through the EaSI and co-ordinated by the Federal Public Office for Social Security, which investigates which further steps should be taken to improve the automatic granting of social entitlements and identification of potential beneficiaries. These include harmonising the means-testing procedure and the definition of households eligible for benefits, and working with a notion of actual income that provides more up-to-date information about households' income than that given by the tax income data (which only give information about households' income two years previously). Improving the assessment of actual income is of particular importance for vulnerable households with large income instability. One preliminary conclusion of this research is that the fully automated granting of the social right to means-tested benefits is difficult to achieve, because several income sources that are used for means-testing are not centrally registered. Simplification through harmonising the ways means-testing is done for the different social assistance benefits (minimum income, guaranteed income for older people, integration allowances and income-replacement allowances for people with disabilities, and IR of healthcare costs) could be achieved without major budgetary cost. Automatic identification of potential beneficiaries seems to be a more easily achievable option than fully automatic granting of rights. Researchers also warn against the possible negative consequences of automatic rights, such as dangers connected to the use of algorithms, inverse logics where the availability of data would determine eligibility criteria – the automatic granting of social rights also implying the automatic withdrawal of such rights. They stress the importance of up-to-date data, of maintaining parallel application procedures where citizens can file an application, of personalised contact especially with vulnerable people, and of good communication (Van Lancker, 2020). The final results of the BELMOD/TAKE projects were made public on 23 June 2022. The final BELMOD report was published in June 2022, and the final TAKE report later in 2022.

The BELMOD research (BELMOD, 2022) shows that there is potential for an extension of the automatic identification procedure to social assistance benefits such as the income-replacement allowance, the integration allowance and the income guarantee for older people, which could considerably improve take-up of the benefits. This is particularly important because, in many cases, people with disabilities are denied access to allowances because their income, which is based on tax income data of the reference year of application minus two, is often considered to be too high, whereas their income situation may have changed dramatically since then; for the income guarantee for older people, the non-take-up rate calculated in the TAKE project lies between 61 and 72%. Automatic identification of potential beneficiaries requires a shift to the use of actual income data, from income sources that are known to the Crossroad Bank. However, some of the essential data for means-testing (such as property, alimony received for children or paid for the ex-partner, the income of self-employed people, and household composition) are missing and some income data are not always accurate. Efficient use of pro-active identification would therefore require improved access to actual and reliable data. Lack of reliable data is also the main reason that the automatic granting of benefits proves not to be a feasible option in the immediate future.

The BELMOD project also researched the possibility of simplifying and harmonising the rules for means-testing for social assistance benefits, namely with regard to exempting owner-occupied houses and alimonies received or paid. The budgetary impact of harmonisations would be quite modest: an extra €81.7 million per year (3.15% of the reference budget). But it would significantly increase the number of beneficiaries of the income guarantee for older people and reduce the AROP rate by 0.09%. Simulations of the effect of harmonising the definition of household composition, suggested by the stakeholders from anti-poverty organisations, could not be done through the BELMOD model because of the restricted information available in the input dataset.

The report stresses the importance of always providing a parallel application procedure where the potential beneficiary can take the initiative, because pro-active identification tends to focus mainly on people who are already known to the system. The researchers also insist on the importance of user-friendly information and of clear communication by service-providers. Personal guidance of beneficiaries must ensure that people do not miss out on their social rights because of digital illiteracy.

2.2.2 Debates

No specific debate to be reported currently.

2.2.3 Ongoing or planned reforms

In her general policy paper (2020-2024), the Federal Minister for Social Integration announced that automation of access will be improved through the development of a digital tool for social workers.

In the chapter on people with disabilities, the minister announced an evaluation of the multidisciplinary assessment of disabilities, which is judged to be too complex and lacking transparency and equal treatment. The assessment of disability is based on administrative (eligibility conditions, family situation) as well as on medical criteria. The assessment is done on the basis of an online application (My Handicap), supported by information from the attending physician as well as through an interview and medical examination by the medical officer or a multidisciplinary team (including medical as well as non-medical professionals such as social workers, psychologists, speech therapists, and physiotherapists) of DG HAN. Organisations for people with disabilities recommend that these procedures to assess disabilities should be revised. Notably, the assessment of the degree of autonomy is judged to be stigmatising, because it confronts people with disabilities with what they are not capable of doing. Sometimes endless repetitions of questionnaires need to be filled in. The assessment also gives important discretionary powers to social workers and medical doctors.

In the chapter on social integration, the minister promises further integration of PCSWs into Crossroad Bank.

The granting of additional minimum-income benefits by the PCSWs will be facilitated and harmonised through the roll-out of REMI (*Referentie budgetten voor een Menswaardig Inkomen, Budgets de référence pour une vie digne*), a reference budget simulation tool, developed by the Centre for Budget Advice and Research (CEBUD).

In the fight against non-take-up, an inter-cabinet working group has been created, coordinated by the Federal Service for Social Integration. The working group suggests the creation of a social WIKI website that will bring together all available information regarding access to federal social benefits on one website. At the BELMOD/TAKE conference, the Federal Minister for Pensions announced the automatic updating of the income guarantee for older people.

The general policy paper of the Minister for Social Affairs (2020-2024) refers to the BELMOD/TAKE project to facilitate the automatic granting of social rights, especially regarding social assistance benefits. In this respect, the policy objectives in the Belgian National Plan include the pro-active identification of potential beneficiaries of IR of healthcare costs, not just on the basis on social status, but also for people with low income, as well as full automation of derived rights, through the use of BELMOD.

2.3 Suggestions for improvements

This sub-section formulates suggestions for improving transparency through improved information and/or simplification. Suggestions are based, amongst others, on the recommendations formulated in the Van Limberghen report.

The 2019 Council Recommendation attaches great importance to the delivery of reliable information to workers and the self-employed. The Charter obliges social security institutions to provide useful information to the insured in every branch of the social protection system. But Belgian legislation, regarding the social security system for both employees and the self-employed, still does not yet guarantee access to information that fulfils the quality requirements of the 2019 Recommendation (Van Limberghen *et al.*, 2022, see under the Sections 1.1.1 for detailed comments).

In almost none of the social security branches is there provision for the automatic examination of access to certain social benefits, as recommended by the Charter and by the expert study (see Section 2.2.1).

With the exception of the websites for pensions and invalidity, the websites of the public social security institutions do not have a simulator that allows socially insured people to calculate the amount of their benefits (Van Limberghen *et al.*, 2022).

Hence, several ways of improving the transparency of access to social protection could be considered, as follows.

- In the Charter, a general definition should be included that clarifies the notion of useful information, applicable to all social security branches. This should include all information that clarifies the personal situation of the insured person concerning all aspects of their request. It should specify that this information must in particular concern the eligibility conditions, the elements that are taken into account in taking decisions about benefit amounts and the reasons for refusing benefits, but also the administrative obligations and the corresponding deadlines, as well as the rules regarding social and tax deductions.
- Access to social protection is considerably improved when the right to access benefits is automatically examined by the administration (see Section 2.2.1). The institutions for social security in the different branches should be charged with examining whether, and if so under which conditions, automatic access to social rights can be extended beyond the social assistance benefits and derived rights⁴² to cash and in-kind benefits.
- The websites of the public institutions should be improved by providing them with personal accounts and with simulators, to allow the socially insured to calculate the amount of their benefits and to be informed about additional benefits they are entitled to. They should also comply with all WCAG requirements, especially with regards to access for people with disabilities.
- The motto “digital by default, but not only digital” requires not only the roll-out of programmes to improve digital literacy but also restoring the possibility of physical access and personal contacts, to obtain information about and to apply for social rights to benefits. This is particularly true for people with limited digital capacities, or no access to personal IT devices, or who face complex multiple social problems.

⁴² Rights inside and outside the social security system that are based on the social security status of beneficiaries (sometimes also called complementary rights).

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