

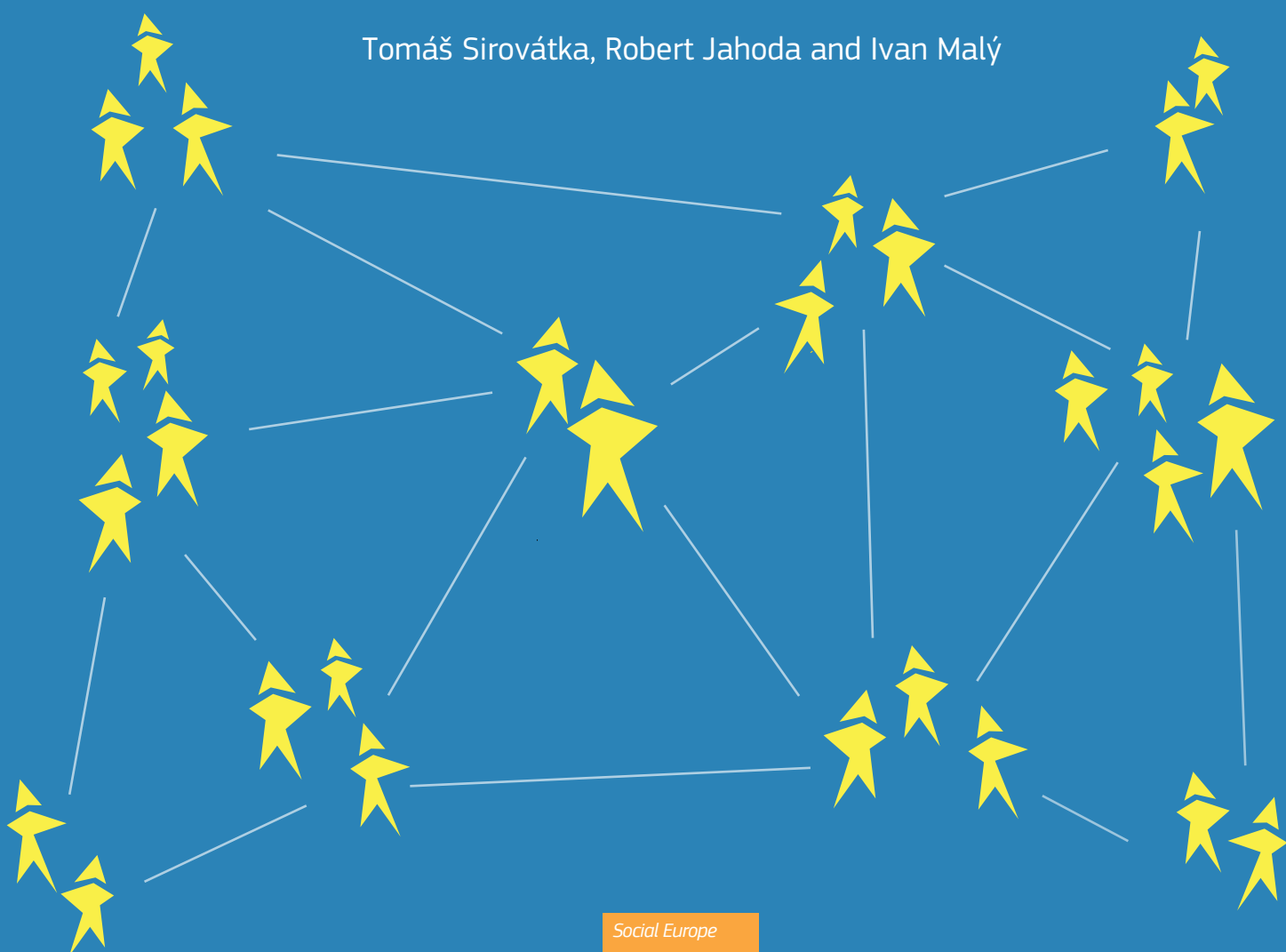


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Czech Republic

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EUROPEAN COMMISSION

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European Social Policy Network (ESPN)

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protection for workers and the
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simplification**

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2022

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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 improvements in access to information and the simplification of applications for social security benefits after 2017 were mainly due to the implementation of the strategic framework for the development of public administration for 2014-2020 and the government resolution on "Digital Czechia" from 2018. General information on unemployment, sickness and maternity/paternity benefits, and on invalidity and old-age pensions, is provided through the websites of the Ministry of Labour and Social Affairs (MLSA), Czech Social Security Administration (CSSA) and Labour Office (LO). These websites can also be accessed via an electronic system integrating online information and communications with all public administration bodies for citizens: e-government. Online calculators that allow for the indicative calculation of benefits are provided at the portals, and so also are electronic application forms for benefits. More personalised information on individual employment records affecting entitlements to sick leave and pensions is covered as well. The intention to provide citizens with these centralised information points has been undermined by a lack of co-ordination of information flows. Information is collected from many government offices in an unco-ordinated manner, is not always relevant and is often duplicated. Tools verifying the CSSA's records of income and pension insurance periods are essential. They allow insured people to fill in any gaps well before retirement. A number of online application forms related to insurance benefits have recently been added to the CSSA's e-portal. Easy-to-read information allows access for people with disabilities and low digital skills. More personalised information can also be accessed through call centres of the above bodies operating during standard working hours, and via in-person consultations. Health insurance companies have been gradually developing websites and portals allowing authorised access for their clients and serving as a main information source on entitlements and benefits. Employers have a legal liability to provide protection for employees or their survivors in the event of an occupational accident or disease. The statutory employer's liability insurance guarantees the payment of benefits. There is no specific national policy to ensure access to information on social protection rights, entitlements, and obligations in this branch and there have been no significant awareness-raising campaigns. Simplification of applications for social insurance benefits has been seen in the last five years in connection with the spread of online application forms and guidance to these forms, and expanded options for authenticated login, harmonised across several state authorities. In 2020, the parliament updated the information strategy in public administration and adopted the Act on the Right to Digital Services, which significantly simplifies access to benefits. No policies have been introduced to simplify the structures within the administration of social protection.

The declaration by the new government elected in 2021 is greatly concerned with the issue of public digital services for citizens. It sets out the aim of creating a mobile application for the citizen's portal that will simplify communication with the state and public administration. It also states that it will introduce the possibility of sharing data/information stored in key registers, based on data subjects' consent.

We recommend simplification of the e-portal and the inclusion of smart chatbots to help with navigation. A massive information campaign to explain the benefits of the system to citizens whose ICT literacy is lower is also advisable.

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 focus here is on the main policies and practices (including structures/tools) aimed at improving information about the conditions and rules of access to each of the six social protection branches.

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

General and personalised information on each of the six branches is covered here.

The overarching reform of public administration implemented from 2017 was governed by the strategic framework for the development of public administration for 2014-2020. This general document (updated in 2016) set out a general goal of seeking “quality, effectiveness and transparency”, for which modernisation and improved effectiveness of public administration were needed. It required, among other things, that “a functional frame of e-government” should be completed, as a tool for the provision of services for citizens.

In this context, the portal of public administration, the e-government portal,¹ which was launched in October 2016, is a general platform which provides online information to all citizens about issues that fall within the competence of public administration bodies.² On the first page of the portal, citizens find direct links to various life situations. Among these life situations are also those where there are entitlements to social benefits in all the six branches. Users can find basic information there, and links to other institutions’ portals dealing with benefits (see below) where more information is available.

1.1.1.1 Unemployment benefits

There are several channels and arrangements which ensure access to general as well as personalised information on the rights and entitlements to unemployment benefits to be provided to citizens, employees and the self-employed.

This agenda is within the competence of the LO, which is subordinate to the MLSA.

General information is provided through the MLSA and LO websites. These are part of the electronic system of information and online communication with public administration bodies for citizens – e-government.³

Some measures and several documents ensuring the usage of “easy/friendly language” were developed, with the aim of improving the clarity of information available on the e-government portal and thus facilitating access to information for the most vulnerable groups. These measures and documents also concern other social insurance benefits discussed in this report.⁴

¹ gov.cz – Portál veřejné správy

² This portal contains the citizen’s portal (<https://obcan.portal.gov.cz/prihlaseni>) and public administration portal (<https://portal.gov.cz/>).

³ This portal contains the citizen’s portal, citizen.portal.gov.cz, and public administration portal, portal.gov.cz. See [Český eGovernment – gov.cz](http://www.gov.cz).

⁴ [Zvyšování srozumitelnosti materiálů veřejné správy, ETR \[Improving the clarity of public administration materials\] – Ministerstvo vnitra České republiky \(mvcr.cz\)](http://www.mvcr.cz)

In 2019, the Ministry of the Interior responded to a task set out in the national plan for supporting equal opportunities for people with disabilities for 2015-2020, and collaborated with some NGOs to develop a methodological guide (Ministry of the Interior, 2019) for easy-to-read text writing. The guide enables people facing problems with understanding written text without the need for an explanation by another person (e.g. people with disabilities, older people, foreigners and people in challenging life situations).

Based on this guidance, a handbook for older people ("Understandable office") was created in January 2021; and soon after a handbook for parents followed, called "I am expecting a baby. I have got a baby. What do I need to take care of?"⁵ available at the e-government portal, in the "easy-to-read" section.

In most of the social policy areas in focus, the methodological guide did influence the general approach of the responsible authorities. For example, information on the websites of the authorities concerned (LO, MLSA, CSSA) is appropriately organised. In the first step, visitors to these websites get basic, simple information about benefit entitlements, eligibility conditions and benefit levels. This information is accompanied by information leaflets (also available in print) and videos.⁶ In the second step, links to more detailed information on the above issues and online benefit application forms may be accessed. Such a structure of information is provided for unemployment benefits on the LO and MLSA websites.

The MLSA provides general information under the navigation menu item "Registration of job-seekers and unemployment benefits" on the website. The information provided covers entitlements and eligibility conditions for unemployment benefits and the scope of the entitlements (level and duration of the benefits), a link to online forms and advice on how to proceed with the application.⁷

The LO website has a menu item "Social guide with an overview of the entitlements and eligibility conditions and the scope of the entitlements", similar to a range of other contributory and non-contributory benefits. General advice on how to proceed with the application is also available.⁸ Since 2017, the websites have gradually been enriched with further information such as information leaflets and videos.⁹ Social networks (Facebook, Instagram, YouTube) have recently been utilised to post instructional videos ([Formuláře – YouTube](#)).

The above information overlaps with information provided by the MLSA. The MLSA website provides a menu item "Forms" that lists application forms, both printable and electronic, for various social benefits, including unemployment benefits (see the next section for details).¹⁰

More personalised information (e.g. how to apply the general eligibility rules in individual cases, and answers to specific questions) is available through a call centre, which operates during standard working hours,¹¹ and through in-person contact for job-seekers at local branches of the LO. These forms of communication provide an easy access to information for job-seekers who may be less competent/experienced with digital forms of communication, including disabled people.

There has been progress since 2017 in relation to the complexity of general information provided through the websites. In particular, the setting up of a website where access to

⁵ [Výstupy Strategického rámce rozvoje veřejné správy \[Outputs of the strategic framework for public administration development\] – Ministerstvo vnitra České republiky \(mvcr.cz\)](#)

⁶ The leaflets and videos may be particularly useful for people with disabilities (with hearing/visual impairment) and people with low digital skills.

⁷ See [Evidence uchazečů o zaměstnání a podpora v nezaměstnanosti \(mpsv.cz\)](#).

⁸ See [Sociální poradce \(uradprace.cz\)](#).

⁹ See <https://www.uradprace.cz/web/cz/prakticke-rady-informacni-letaky-idea>.

¹⁰ See [Formuláře \(mpsv.cz\)](#).

¹¹ See [Call centrum UP ČR \(uradprace.cz\)](#).

information on various social benefits is available under a single navigation menu item (such as "Social guide" and "Forms") has been helpful. Information on how to fill in and submit electronic forms was included in 2019, with the option to submit electronic application forms.

There has also been progress in terms of the comprehensiveness of information provided through the e-government and e-portal sites since 2017. In 2017, these sites did not as yet include a direct link to information on unemployment and unemployment benefits. In 2022, this life situation is now covered. No information is available on the number of users of the websites that provide information on unemployment benefits.

1.1.1.2 Sickness and healthcare benefits

Sickness benefit is regulated by the Act No 187/2006 Coll., on sickness insurance. Its administration and delivery fall within the competence of the CSSA, while the legislation and regulations related to the benefit fall within the competence of the MLSA.

The basic information approach is not very different from that described in Section 1.1.1.5 on old-age pensions. The MLSA publishes basic general information related to sickness insurance. The information is not personalised and some specific links are out of date (do not lead to any specific pages). Most of the links to more specific information lead to the CSSA website. Information on the number of users and accesses to the websites/portals is not available.

The CSSA website provides detailed information for sickness benefit claimants. It also includes five online calculators that allow for an indicative calculation of the amount of the different sickness benefits (sickness benefit, maternity benefit, care allowance, long-term care allowance, and paternity benefit).

Compared with pension benefits, there is one significant difference in the case of sickness insurance. Self-employed workers can choose whether or not to be insured against sickness. The CSSA website has no section dedicated to information on the rights and obligations arising for the self-employed who choose to get sickness insurance. For example, a person facing such a decision will not know how long the waiting period is for entitlement to sickness benefit. This information can be found on the CSSA website but it is scattered across different sections.

From the perspective of self-employed people, the system provides access to personalised data on sickness insurance premiums paid (access to personalised data is identical to that described in Section 1.1.1.5). As for all insured people, the system offers more information related to sickness insurance – the most important being a historical overview of the sick leave taken and benefits paid. The personalised information also includes the possibility of obtaining information on the status and progress of a sickness benefit claim.

From the client's perspective, the information system includes a call centre (see Section 1.1.1.5).

The Czech healthcare system is based on compulsory public health insurance. All permanent residents are mandatorily insured regardless of their occupational status. There are no cash benefits aimed at covering healthcare expenses. Most of the services, including doctor visits, hospital stays, and (partly) medications, are free of charge. Seven health insurance funds administer the public health insurance scheme, and it is mainly their task to provide both general and personalised information to their registered clients. For that purpose, they use mainly their websites,¹² as well as electronic applications with authorised access allowing for personalised communication. The largest insurance company in the country, General Health Insurance Company (VZP), launched its own communication e-portal in 2016. Information on the number of users and accesses to the websites/portals

¹² E.g. <https://www.vzp.cz/pojistenci> and <https://www.vozp.cz/pojistenci>.

is not available. We are not aware of any special efforts made to ensure a simple and user-friendly access to information for all, especially for people with low digital skills and/or people with disabilities, in this area.

There is no specific national policy to ensure access to information on social protection rights, entitlements, and obligations in this branch. General information about the health insurance system is available on the ministry's website.¹³ However, navigation through the website is not very user-friendly and accessing desired information on social protection rights and entitlements may be difficult. The government's main universal electronic communication platforms, described in Section 1.1.1, provide general information on numerous healthcare areas and links to health insurance funds' websites. However, as far as rights and entitlements are concerned, only information on reimbursement for healthcare received abroad is given here.

1.1.1.3 Maternity and equivalent paternity benefits

Administration and delivery of maternity benefit and paternity benefit are within the competence of the CSSA, while the legislation and regulations related to these benefits are within the competence of the MLSA.

General information for citizens, employees, the self-employed and employers is provided through specific sections of the government e-portal services, that is through the MLSA and CSSA. The CSSA developed an online information tool providing access to information on entitlements to maternity benefits and their level, as well as information on the processing of the applications submitted. Access is possible with the use of an e-identity or through a data mailbox.

On the MLSA website (and, similarly, on the CSSA website), there is a section on the benefits paid from sickness insurance, which include the maternity and paternity benefits. The section gives guidance in respect of entitlement, eligibility conditions and the content of the entitlement. Information leaflets and videos are also provided.¹⁴ An online tool/calculator for computing the benefits level is provided. There is also the ability to ask simple questions and receive a response online via a chatbot. Information on the number of users and accesses to the websites/portals/chatbots is not available.

The website also explains the process of how to apply, the forms of benefit payment, the obligations of employers and their role in the application process, and related legislation. There is also a "Technical support" section with information about how to fill in and submit electronic applications for the benefits online. Social networks (Facebook, Instagram, YouTube) have recently been utilised as well to post leaflets and instructional videos ([Formuláře – YouTube](#)). From 2022, the LO will also provide a booklet for expectant parents, with detailed information on maternity, paternity and parental benefits.¹⁵

More personalised information (e.g. how to apply the general eligibility rules in individual cases, and answers to specific questions) is available through CSSA call centres for sickness insurance¹⁶ and through the online questions and answers section. Another channel is through district branches of the CSSA and in-person consultations. This form of communication is particularly relevant for people who may be less competent/experienced with digital forms of communication, including disabled people.

1.1.1.4 Invalidity benefits

The basic approach to invalidity pensions does not differ from that described in Section 1.1.1.5 on old-age benefits. For all types of pensions, the system is uniform in its approach to entitlement and in the extent of information shared. The MLSA does not publish

¹³ <https://www.mzcr.cz/>

¹⁴ <https://www.uradprace.cz/web/cz/prakticke-rady-informacni-letaky-vidoa>

¹⁵ [d104431d-7672-d9bb-4934-56fa094d076e \(uradprace.cz\)](https://www.uradprace.cz/web/cz/prakticke-rady-informacni-letaky-vidoa)

¹⁶ [Call centra ČSSZ – Česká správa sociálního zabezpečení \(cssz.cz\)](https://www.cszs.cz/)

specific information on invalidity pensions; it merely copies the relevant sections of the Act No 155/1995 Coll., on pension insurance. The organisation of the allocation of the benefit and its payment is carried out by the CSSA. On its website, it describes the eligibility conditions and the application process concerning the benefit. The system offers a web form for making an appointment with a local CSSA office. In this case, the system does not distinguish the type of invalidity pension (or any other type of pension described in Section 1.1.1.5) the client will want to consult on. Section 1.1.1.5 describes the personalised online information services offered by the CSSA. None of them deals with invalidity pensions (because the range of documents is the same for old-age and invalidity pensions). Information on the number of users and accesses to the websites/portals is not available.

1.1.1.5 Old-age benefits and survivors' benefits

All types of pension benefits (old-age, invalidity and survivors' pensions) are regulated by the Act No 155/1995 Coll., on pension insurance. Their administration and delivery fall within the competence of the CSSA, while the legislation and regulations related to these benefits are within the competence of the MLSA.

General information for citizens, employees, the self-employed and employers is provided in specific sections of the government e-portal services, that is through the MLSA and CSSA. The relevant section of the MLSA website describes basic general information on pension insurance issues. The section for individual types of pensions brings information copied in from the above-mentioned law and is thus not very user-friendly. Detailed information that would make it easier for insured people to access the different types of benefits is not included here; for these, a reference is made to the CSSA website. The information content in 2022 is not very different from that published on the site 10 or 15 years ago.¹⁷ The MLSA provides two online calculators for individual pension calculation. Their design and problems are described in more detail in Section 2.1.1.

More personalised information is available on the CSSA website. Callers are referred to either the e-portal (described below) or a call centre. The call centre provides mainly general information on pensions (old-age, invalidity and survivors' pensions) in relation to specific client queries. Due to the impossibility of confirming the identity of the caller, it can only provide limited information of a personal nature to the client (instead, the call centre collects queries and replies by post to the client's permanent home address once the query has been processed). The call centre has been set up for all clients, but especially for those whose ICT literacy is lower. It is available 37 hours a week (Monday to Friday). It is a toll-free line for callers from the Czech Republic. For clients who applied for a pension more than 90 days previously, there is a simple form which the client can complete to request information on the status of the pension application.

The e-portal developed by the CSSA is an essential resource for transparent information on social protection. It allows for personalised communication between the office and registered clients. In recent years, the number of options for authenticated login has been expanding. At the same time, these options are being harmonised across several state authorities. Historically the oldest way of logging in was via data mailboxes¹⁸ (launched in 2009) developed under the Ministry of the Interior. Self-employed people usually have to apply for this service, which is one of the reasons why its expansion has been slow and has only accelerated significantly with the COVID-19 pandemic. 1.5 million data mailboxes

¹⁷ Checked with the help of web.archive.org.

¹⁸ The aim of data mailboxes was to fundamentally change the way of delivering (receiving and sending) official documents and to make public administration more efficient – i.e. faster, cheaper and more reliable. A data mailbox can be imagined as an electronic mail client managed by a state-authorised operator. Communication via data mailboxes puts the paper and electronic version of the document sent on the same level.

had been set up as of March 2022 (DAS, 2022). A more user-friendly alternative is logging in via an electronic identity tool called citizen's e-identity (*identita občana*). This tool was created in 2018 and includes different options for logging into the e-office. Crucial for the development of this service has been the inclusion (since 2021) of a bank identity ("BankID"), which relies on authentication through internet banking credentials. Skalka (2022) reports that prior to the inclusion of the BankID, about 0.4 million people used the e-identity option; the BankID raised this number by another 0.7 million during 2021 alone. In 2022, further banks will join the service, bringing the number of potential clients up to 6 million from today's 4 million. The development of this option is also closely related to the ongoing COVID-19 pandemic, as the BankID is one of the options through which clients can obtain a vaccination certificate. Apart from the spread of e-banking, the uptake of this service has also been driven by the fact that it provides a harmonised access to multiple e-offices and is now being used by nearly 100 private companies to communicate with their clients.

The CSSA has been keeping track of the insurance period and earnings of each insured person for the last 80 years (retirement, sickness). This was paper-based at first, but since 2004 the office has digitised the archive, and new records are now stored in a data format. These records form a basis for individual insurance accounts (ISAs). ISAs are not directly accessible to the insured person via the e-portal, but serve as an underlying data resource for the assessment of pension and sickness benefits. As we describe below, the insured person can see the data recorded but (as of today) only has a limited possibility to correct it. It is therefore necessary to note the errors and gaps in the personal records (a legacy of the transformation period from the end of the 20th century) and the office is continuously working to eliminate them. However, it is the client who must provide evidence of all the facts and fill in any blanks when applying for a pension. There are, nevertheless, benefits for users. Firstly, the portal allows for the completion and submission of electronic forms used to specify the entitlement and the amount of pensions and sickness benefits. Online application forms are not yet available; application can still only be made in person (the client may authorise another person to do so) at a local CSSA office. Secondly, the office offers online services for employers (in particular, reporting sick leave on behalf of their employees) and for insured people. These services currently cover 15 issues of pension and sickness insurance (services often have duplicate content and are created spontaneously rather than systematically). From the point of view of the citizen, the most important service is the indicative pension application (launched in July 2021; see CSSA, 2022a). It lists the insurance periods recorded, their structure and the amount of the respective assessment bases. Using these data, it calculates the amount of pension that the citizen can expect if their future career is similar to the past one. The calculation is more accurate the closer the citizen is to their retirement age. Not only does the citizen get an idea of the amount of pension they can expect, but they also find out which personal data are stored within the system. If any data are missing or inaccurate, the citizen has the opportunity to complete the gaps and not wait until the time when they apply for a pension. It is still not possible to apply for a pension electronically.

It is clear that the ability to access personalised information at the time of entitlement, including the recorded insurance history and documents required to file a claim (or even directly e-file), has substantially improved in the last five years. The days when the CSSA warned self-employed workers about the risks of pension under-insurance by letter (January 2016) are history (see CSSA, 2016).

The above description and evaluation focus primarily on the old-age pension system. As the pension system is uniform (old-age, invalidity and survivors' pensions), the information given can also be applied to invalidity and survivors' pensions.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

The Labour Act (Act No 262/2006 Coll., Volume 5, Section 1, §§269-275) applies the principle of employer's legal liability to provide protection for the employee or their

survivors in the event of an occupational accident or disease. The statutory employer's liability insurance ensures the payment of benefits. Two private insurance companies have been entrusted with the implementation of the statutory employers' liability insurance in the event of an occupational accident or disease. The implementation of the statutory insurance by private insurance companies is non-profit-making. The insurance companies can keep a certain percentage of the collected premiums to cover administrative overheads. If insurers incur losses as a consequence of the operation of statutory insurance, they are entitled to reimbursement from the state budget. The surplus arising from this insurance is paid by the insurance companies to the state budget (Ministry of Finance, 2018). The State Labour Inspection Office administers this agenda, and its website provides basic information.¹⁹ The amount of compensation is set periodically by government regulations. In 2019, approximately 12,750 injured workers received compensation. Compensation for survivors' maintenance costs was paid to about 470 survivors (MLSA, 2018). There is no specific national policy to ensure access to information on social protection rights, entitlements, and obligations in this branch.

1.1.2 General awareness-raising campaigns

Here we describe initiatives targeted at improving information about the conditions and rules of access to one or several of the six branches.

1.1.2.1 Unemployment benefits

There have been no general awareness-raising campaigns in the field of unemployment benefits since 2017.

1.1.2.2 Sickness and healthcare benefits

In the area of sickness benefits, there has been no information campaign targeting the economically active or employers in recent years. The only exception is the enactment of the "Extraordinary benefit for employees in mandatory quarantine" in 2021 and a related information campaign. The new benefit supplements standard sickness benefits and is paid for 14 days after people are quarantined as a measure connected with COVID-19. The general rule requires the total replacement rate (sickness benefit plus supplement) not to exceed 90% of previous gross wage. A quarantined person is entitled to the extraordinary benefit provided they have sickness insurance. Those self-employed workers who opted out of sickness insurance are not eligible for the benefit. However, they could be eligible for other forms of support.

Sickness benefit provides basic income replacement in the event of quarantine, but its replacement ratio does not prevent a drop in the standard of living. The significantly higher number of quarantines ordered during the acute phase of the COVID-19 pandemic led people to seek ways to avoid quarantine. They did not report all contacts in the case of infection and generally did not answer telephone calls from numbers unknown to them. The extraordinary benefit significantly raised the overall replacement rate (for more, see Baptista *et al.* 2021, p.65). Virtually all media in the country covered the enactment and launch of the new benefit and its functionality. The information campaign aimed to reach all citizens of the Czech Republic, which, judging by the take-up rate of the benefit, was successful. The information campaign included the creation of a simple online calculator (see MLSA, 2021) where anyone could calculate how much benefit they would be entitled to if they were ordered into quarantine.

Regarding healthcare, there have been no general awareness-raising campaigns adopted since 2017.

¹⁹ <https://www.suip.cz/web/suip/odskodnovani-pracovnich-urazu>

1.1.2.3 Maternity and equivalent paternity benefits

There have been no general awareness-raising campaigns in the field of maternity/paternity benefits since 2017.

1.1.2.4 Invalidity benefits

There have been no general awareness-raising campaigns in the field of invalidity pensions since 2017.

1.1.2.5 Old-age benefits and survivors' benefits

Despite considerable income redistribution within the pension system, the old-age pension amount depends on the level of payments made during economic activity. More than half of self-employed workers pay minimum contributions and can therefore expect a retirement pension that will be 30-40% lower than the average pension. As these entrepreneurs are consequently at a higher risk of income poverty, the MLSA warned them (see Morávek, 2016) by a mass letter sent in 2016 of the implications of them paying minimum premiums. However, we need to remember that it is the state that has the authority to set minimum premiums higher. The letter describes how to prevent possible poverty in old age: *"These self-employed workers may start paying higher advance payments [for insurance premiums] and thus increase their average pension base. They can also join a supplementary pension savings scheme."* There is no evidence that more self-employed people have started to pay higher premiums or have joined the supplementary pension savings scheme due to the letter.

Since 2015, the CSSA has been sending out summaries of registered retirement periods to insured people approximately two years before their legal retirement age. These people can thus check whether they have sufficient insurance records to qualify for a pension. At the same time, they are asked to use the online pension calculator to find out the indicative amount of their retirement pension. *"Suppose they find out that they are missing certain periods. In that case, they can inquire in advance how and when they can prove the missing periods so that the future processing of their pension application can go quickly and smoothly"*, says František Boháček, the CSSA director (see CSSA, 2019).

In Section 1.1.1.5, we report on the progressive digitalisation of the CSSA in the area of old-age pensions. The organisation launched an information campaign in this area on its website in 2022. This includes a YouTube channel with a short, animated video about the possibility of using the CSSA's informative pension app (see CSSA, 2022b). The video was created on 20 January 2022 and was viewed 6,472 times in the first five months. The intensity of the campaign is rather low and clearly so is the impact. Nine more informative YouTube videos have been created since. The video on how to log into the e-portal has had 13,000 views.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

There have been no general awareness-raising campaigns adopted since 2017.

1.2 Policies and practices to simplify access to social protection

In this section we focus on 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.

1.2.1 Simplification objective embedded in reforms of social protection schemes

Here, we describe the main policies and practices whose stated objective is to simplify access to social protection schemes available for workers and/or the self-employed in one or more of the six branches.

1.2.1.1 Unemployment benefits

There have been no reforms guided by the simplification objectives since 2017.

1.2.1.2 Sickness and healthcare benefits

Regarding healthcare, there have been no reforms adopted guided by the simplification objectives since 2017.

1.2.1.3 Maternity and equivalent paternity benefits

There have been no reforms guided by the simplification objectives since 2017.

1.2.1.4 Invalidity benefits

There have been no reforms guided by the simplification objectives since 2017.

1.2.1.5 Old-age benefits and survivors' benefits

There have been no reforms guided by the simplification objectives since 2017.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

There have been no reforms guided by the simplification objectives since 2017.

1.2.2 Simplification of the application process for accessing benefits

In this section we describe the main policies and practices that are designed to simplify the application process for accessing benefits, focusing on the six branches.

In general, the e-government portal is a platform that simplifies the application process for accessing benefits in all the branches in focus. The portal includes the citizen's portal (*portál občana*²⁰) where citizens can submit applications and communicate with the government and relevant public authorities. The e-government portal also includes links to navigate citizens to key information on various life situations, and links to the public administration portals where they can find forms and submission guidance (see below on the six branches).

1.2.2.1 Unemployment benefits

Similar to the other branches, it is possible to apply for unemployment benefits (and other social benefits) in either paper or electronic form, and to access the application forms along with an application guide through the websites of the MLSA and LO, including examples of applications.

The electronic application for unemployment benefit was previously only available for downloading and/or printing on the LO website. Electronic submission has been possible since 2020, initially through a data mailbox or in electronic form with an electronic signature.

The MLSA published a user guide called "A single portal solution for labour and social affairs" (*Jednotné portálové řešení práce a sociálních věcí*) on its website.²¹ The first version of the user guide for applicants was created in October 2019 and includes advice on how to fill in the application form and how to submit it. In July 2021, the section "Communication assistant forms" (*Komunikační asistent formuláře*), as a guide for completing and submitting the electronic online form, was included in the user guide. In January 2022, the chapters "Working with the form" (*Práce s formulářem*) and "Submitting the form" (*Odeslání formuláře*) were created. These sections provide more detailed

²⁰ [Portál občana – Přihlášení \(gov.cz\)](https://portal.obciana.gov.cz)

²¹ See [b396c5ad-2126-cd35-50dd-2238c69769f9 \(uradprace.cz\)](https://b396c5ad-2126-cd35-50dd-2238c69769f9.uradprace.cz).

information and guidance for completing and submitting the application in terms of technical/practical advice on how to proceed.

In January 2022, the electronic submission of applications was significantly simplified, as more authentication options were made available. Previous options included submission in person at a contact point of the LO, signing and sending the application by post, submission through a data mailbox or using a certified electronic signature. New and simpler forms include submission of an interactive form directly through the LO website. Authentication of the applicant is possible via several new options: a banking identity (the applicant registers using their internet banking login), activation of an electronic chip of the citizen's identity card, or using a login name, password and a verification SMS code of the citizen's identity.

1.2.2.2 Sickness and healthcare benefits

The CSSA e-portal contains a section of electronic forms in the field of sickness insurance. In total, there are 25 e-forms, 15 of which allow electronic completion. The remaining 10 forms are usually issued by the respective attending physician. Of the 25 e-forms, five (three of which can be completed electronically) concern maternity and paternity benefits. In specific cases, these electronic documents, which can be accessed from the e-portal, make it easier to administer sickness benefits.

A major simplification has been the launch of the e-sick leave system from January 2020. Electronic processing has simplified the transmission of information by making it mandatory to electronically link the three entities concerned: the doctor, the employer and the CSSA. This has also changed the way in which the employer learns about a temporary incapacity for work of an employee. Health insurance companies have been gradually developing client portals to increase their clients' comfort. In some cases, they offer even electronic registration of newborn children.

A change of entitlement policy that is partly relevant for workers and/or the self-employed has been adopted since August 2021. Newborn children of foreigners in the Czech Republic have been mandatorily insured in the public health insurance system. Act No 274/2021 Coll., amending Act No 326/1999 Coll., on the residence of foreign nationals in the territory of the Czech Republic, applies to a child born in the Czech Republic whose mother has a long-term residence permit in the Czech Republic at the time of birth and whose father is not a permanent resident. The child becomes a participant in the public health insurance system from the date of birth until the end of the month in which the child reaches the age of 60 days. For the child's further stay, it is necessary to take out private comprehensive health insurance. The insurance premiums for these newborn children are paid by the legal representative, guardian or custodian.

1.2.2.3 Maternity and equivalent paternity benefits

Webpages by the MLSA and CSSA provide specifications on how to apply for maternity (and paternity benefits), the online forms for applications, and guidance on how to fill in the application forms, what enclosures are needed, and how to submit the application. The actions to be taken by an employer and the forms requested from them are also specified there.²²

There have been no substantial changes regarding simplification of the application process since 2017 (electronic online submission was possible before 2017), except two. First, since January 2022, the submission of electronic application forms has been significantly simplified as more options for proving the applicant's identity are possible (see above in Section 1.2.2.1 on unemployment benefits for further details on the identification process). Second, in 2020 and 2021, in connection with the COVID-19 pandemic, the process of

²² See: [Uplatňování nároku a výplata dávek nemocenského pojištění – Česká správa sociálního zabezpečení \(cssz.cz\)](https://www.cssz.cz).

applying for the benefit was simplified. Although employees continue to submit applications to the employer in paper form, all documents from the employer are submitted to sickness insurance authorities in electronic form, including documents for calculating the amount of benefits based on previous income (CNP, 2021).

A user booklet by the CSSA on how to work with the e-portal and how to proceed with online applications is available on the CSSA website.²³

For maternity and paternity benefits see also Section 1.2.2.2.

1.2.2.4 Invalidity benefits

There has not been much development of the e-portal in the area of invalidity pensions (for more on this, see Section 1.2.2.5). The only upgrade is the option to apply for a change in the type of invalidity pension via an electronic form.

1.2.2.5 Old-age benefits and survivors' benefits

The CSSA e-portal contains a section of electronic forms in the field of pension insurance. In total, there are 12 e-forms, all of which can be completed online. Although this section is devoted to old-age, invalidity and survivors' pensions, most of the e-forms are dedicated to old-age pensions. Applicants cannot apply for an old-age pension using the e-form directly. However, they can, for example, opt in/out of voluntary participation in pension insurance or submit an affidavit of periods of employment. Another section of the e-portal contains forms for recipients of old-age pensions – there are 10 forms (e.g. an application for an increase in the old-age pension in connection with economic activity, or for a pension payment to be paid into a bank account). We do not have information on the number of people who have made electronic submissions using the e-portal.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

There is no policy aimed at simplifying the application process for accessing benefits related to accidents at work and occupational diseases.

1.2.3 Simplification of the structures within the social protection administration

In this section we describe the main policies and practices that seek to simplify the structures within the administration of social protection.

1.2.3.1 Unemployment benefits

No policies have been designed to simplify the structures within the administration of social protection.

1.2.3.2 Sickness and healthcare benefits

No policies have been designed to simplify the structures within the administration of social protection.

1.2.3.3 Maternity and equivalent paternity benefits

No policies have been designed to simplify the structures within the administration of social protection.

²³ See [e2393791-3511-6e1f-7363-eafcfb119140 \(cssz.cz\)](https://www.cssz.cz/e2393791-3511-6e1f-7363-eafcfb119140).

1.2.3.4 Invalidity benefits

No policies have been designed to simplify the structures within the administration of social protection.

1.2.3.5 Old-age benefits and survivors' benefits

No policies have been designed to simplify the structures within the administration of social protection.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

No policies have been designed to simplify the structures within the administration of social protection.

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

In this section we describe issues and debates, as well as ongoing or planned reforms, aimed at ensuring information on, and simplifying access to, social protection for workers and the self-employed.

2.1 Issues, debates and reforms related to information

2.1.1 Issues

The two online pension calculators currently provided on the MLSA website have been available for 15 years and have from the start been able to individualise pension information for each citizen. The first one allows for the calculation of the age at which an individual becomes entitled to an old-age pension. The second calculator allows for an indicative calculation of the amount of the old-age pension. These calculators were the first tools that allowed for the determination of individual pension entitlements, but their design has not changed since 2005. They are cumbersome and, moreover, the second calculator requires the input of a large amount of individualised information from the course of the user's working career (potentially spanning 1986-2021), which is difficult for users to access. The situation changed after 2015, when the CSSA offered a similar service (for more on that see below).²⁴

It must be pointed out that the dissemination of information on social measures lacks a systematic and co-ordinated approach. Tools/information channels are created in an unco-ordinated manner, they are scattered across many government offices and they do not always contain information of interest to citizens; quite the contrary, they often duplicate information. We have already given the example of archaic online calculators on the MLSA website and the large amount of fragmented personalised information on the CSSA website. An example of missing information is the impossibility of obtaining official information on the impact of extraordinary pension indexations in 2022 (due to higher inflation there will be three pension increases in 2022). This would be a very simple application to develop and it is surprising that neither the MLSA nor the CSSA offers it yet. This gap is filled by private websites. One example of the fragmentation of information is

²⁴ The original online calculator from 2005 has not been updated in any way in recent years and the MLSA has never checked it for user-friendliness. The responsible ministry officials said that they had handed over the entire agenda of the online pension calculator including any future upgrades to the CSSA before 2015. The old tool has remained available on the MLSA website out of inertia because it is still in use from time to time. Based on our recommendation, it was promised that the next update of the website would link to a more modern CSSA tool.

the document "Understandable office: a guide for the elderly" (published by the Ministry of the Interior, see Sláma 2022), which, over 60 pages, guides older people through the various entitlements to services according to specific life situations. Basic information for pensioners is already provided on the MLSA website, with navigation through various dedicated parts of the website, as well as direct navigation to the CSSA website for detailed information and for access to the e-portal. It is therefore difficult to understand why another document addressing the same area was produced by the Ministry of the Interior. Another example is the information website "Umbrella against inflation" (prepared by the Government Office), which again shows what social security benefits individual households are entitled to.

2.1.2 Debates

No debates on these issues and no surveys on the friendliness/clarity of the websites providing information on access to the benefits in focus have been carried out. No specific issues have been raised by NGOs or other stakeholders regarding the accessibility of information for people with low digital skills or people with disabilities.

2.1.3 Ongoing or planned reforms

A new reform strategy for 2021-2030, "Client-centred public administration 2030", was approved by the government in May 2020,²⁵ covering the development of public administration until 2030. The ultimate vision is strengthened client-centred orientation of public administration, greater prosperity of the country and improved quality of life of its citizens. The strategy builds on five strategic aims supporting the vision: increasing the quality and accessibility of public services; ensuring an efficient system of public administration; streamlining the functioning of public institutions; increasing the competences of human resources; and improving citizens' information and facilitating their participation.²⁶

In the context of the strategic framework for the development of public administration for 2014-2020 (see Section 1), digitalisation of public services is an important driver in the development of online information on social protection and online submission of applications for social security benefits.

The government adopted a programme document, Digital Czechia, implemented by a government resolution of 3 October 2018. The aim of the document is to support co-ordinated and complex digitalisation of public administration, which should allow for user-friendly and effective online services for citizens and firms.

Digital Czechia was followed by another strategic document, "The information strategy of the Czech Republic", adopted in May 2020. This new strategy expanded on some specific points: in particular, the portal of public administration should become a single-entry point/gate for all online services for citizens. The digitalisation of public services should be completed by 2025. In 2020, 150 digital services were available through the e-portal (the section for citizens). Many of these services concern information on and access to social protection and benefits. One of the priorities is the further development of the citizen e-portal. This includes navigation through life situations, visualisation of data of the catalogue of services, overall graphic design and mobile applications for e-portal services (Government, 2020).

²⁵ See: <https://ec.europa.eu/info/sites/default/files/czechia-ht0321343enn.en.pdf>.

²⁶ [Koncepce Klienty orientovaná veřejná správa 2030 \[Strategy towards client-centred public administration 2030\] – Ministerstvo vnitra České republiky \(mvcr.cz\)](#)

The ongoing and planned developments and improvement concerning access to information, and the possibilities for electronic applications for social security benefits, seen in the country are mainly due to the implementation of this information strategy.

In 2020, the parliament adopted the Act on the Right to Digital Services and on Amendments to Certain Acts (*Zákon o právu na digitální služby a o změně některých zákonů*). The act stipulates the duty of public administration bodies to provide digital services to citizens and legal entities, and to connect various registers of public administration; and the right of citizens and legal entities to be provided with these services, and to make digital submissions to public administration bodies.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

No evidence and evaluations of this issue within the six social protection branches are readily available. On the other hand, we can offer a recent example from the field of social assistance. In the context of the current rise in energy costs, the government expanded the range of potential beneficiaries of the (extended) housing allowance in January 2022. It was expected that 100-200,000 households would apply for the new benefit. In this context, an indicative online calculator has been created where potential beneficiaries can check whether they are eligible. However, only 17,000 new households applied for the extended benefit in February (see MLSA, 2022). It is believed that the reason behind the high non-take-up is the large amount of paperwork that a prospective claimant has to undergo, and of documents that have to be submitted in paper form (with some documents only now being issued electronically). Part of the issue may be the claimants' ability to apply for the benefit electronically. Completing the application is difficult even for a person who is ICT literate. The situation is easier for an applicant who applies for the benefit repeatedly. However, it is almost impossible for a first-time claimant to fill in everything correctly. Given the complexity of the benefit, an electronic application is then often followed by a personal visit to a relevant labour office to complete the claim for the benefit. The MLSA has promised to simplify the benefit application system substantially in 2022 (Mazúchová, 2022).

2.2.2 Debates

No debates have taken place on issues related to simplification.

2.2.3 Ongoing or planned reforms

The declaration by the new government elected in 2021 is greatly concerned with the issue of public digital services for citizens. In a section on digitalisation, the following aims are declared.

The government promised to finalise the implementation of the Act on the Right to Digital Services. In particular, to mention the main points, it promised to:

- complete the catalogue of public administration services and the plan for their digitalisation, at the latest by 1 February 2025;
- develop centralised information systems and ensure sustainable funding for them;
- create, in 2022, a central co-ordination team and transformation teams supporting the digital transformation of individual central offices;
- develop a mobile application for the citizen's portal which will simplify communication with the state and the administration of common operations for citizens and firms; and
- introduce the possibility of sharing data/information stored in key/basic registers, based on data subjects' consent (Government Office, 2022).

2.3 Suggestions for improvements

The government's e-portal – through which it is possible to electronically apply for certain social benefits, provide necessary evidence for social benefits claims, and obtain and verify recorded information on the basis of which benefits will be assessed in the future – is a step in the right direction. This is demonstrated by the increasing number of visits to the e-portal, further driven up by the simplification of the authorisation method, using among other methods an e-banking authentication. In order for the e-portal to become a basic tool (and gateway) for communication with citizens in the field of social benefits, further adjustments and reforms are needed. In particular, it will be necessary to simplify the way citizens navigate the system so that electronic documents are presented to them in order of importance. Simplification must be supported by smart chatbots that quickly guide citizens to the information they need. Electronic forms should be pre-populated with basic data (information about the citizen) and should allow for the automatic completion of other important information already recorded by the CSSA about the client (e.g. reference income and family information). However, the main task will be a massive information campaign to explain the benefits of the system to citizens whose ICT literacy is lower.

In Section 2.2.1 we described the debate to simplify the housing allowance. The MLSA has promised to simplify the benefit application system substantially in 2022. The first simplification is to take place from July 2022. The Minister of Labour and Social Affairs, Marian Jurečka, said (see Zelený, 2022): *"So that we don't require people to submit original documents, but just copies, for example. And to simplify the list of annexes, which in some cases are unnecessary"*. From the beginning of 2023, digitalisation should ensure better access to the benefit. This should include proving income on a quarterly basis. Claimants should also have the choice of a different benefit payment interval.

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