

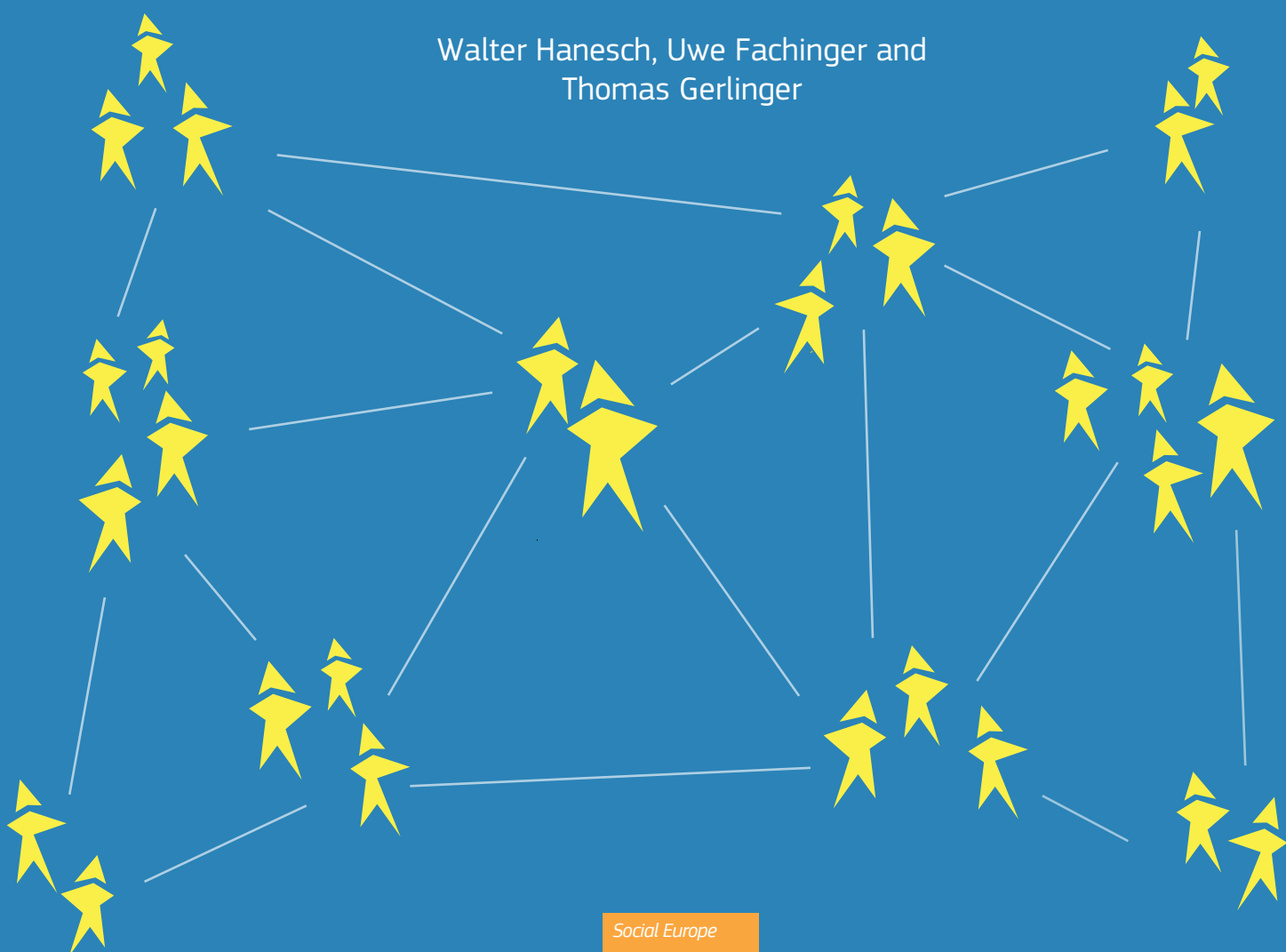


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Germany

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European Social Policy Network (ESPN)

**ESPN Thematic Report on
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through information and
simplification**

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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.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER) and APPLICA, together with the European Social Observatory (OSE).

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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 German National Plan on Access to Social Protection within the Monitoring Framework of the 2019 Council Recommendation ("German National Plan") does not explicitly mention the goals of improving information and simplifying social protection procedures and structures. From the perspective of the federal government there is no particular need for action in the six fields examined in this report, an assessment which is shared by the expert community. The situation is different in non-contributory benefits and services, where there is a clear need for action to improve information and advice.

Policies and practices to improve access to information on social protection could be found in the past five-year period in all of the six policy fields examined here. In all branches of the social insurance system, online access to benefits and services was already largely in place in 2017 (at the beginning of the reference period of this report) and has been further expanded and improved in recent years. This applies to unemployment insurance, where online access was further expanded and improved during the observation period. In the statutory health insurance system, where the information system was already well developed in 2017, special importance was attached to the introduction of high-quality assurance facilities and to ensuring independent and high-quality counselling in addition to the information provided by the health insurance funds. The statutory pension insurance scheme (SPI) has constantly improved access to general and personalised information. Among other things, it sends information about pension and invalidity benefits every year to all insured people aged 27 or over who have a contribution period of at least five years. Awareness-raising campaigns aimed at the general public have not played a role in any of the policy areas examined.

Policies and practices aimed at simplifying procedures for accessing social protection benefits have been closely linked to digitisation and online access to benefits. However, any possible facilitation is also very much dependent on users' digital literacy. To the extent that face-to-face access to services was temporarily not possible during the pandemic due to the closure of facilities, online-only access actually posed a barrier to access for groups with low digital literacy. No policies to simplify the structures of social protection were introduced during the period under study. Ongoing or planned reforms to ensure information on social protection for workers and the self-employed are focused on improving or further developing and linking the online access to benefits and services provided by the various public levels and bodies (Online Access Act – OZG). Work is currently concentrated on non-contributory benefits and services. By the end of 2022, all benefits and services provided by the public administration are to be accessible online.

The new government coalition, which took office in December 2021, has announced that independent patient-counselling in the health sector will be reorganised during the current government period. The Digital Pension Overview Act aims to increase transparency in the provision of medical rehabilitation services. As a consequence of the 2021 law on the development and implementation of a digital pension overview, a digital portal will be set up and run by a central unit of the German Federal Pension Scheme.

Currently, no reforms to simplify the structures of social protection in the policy areas examined are in the works or planned.

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

The purpose of this report is to present policies and measures in the areas of information and simplification intended to improve access to social benefits for employees and the self-employed in Germany. The six social benefits in the 2019 Council Recommendation are examined as examples (i.e. unemployment benefits, sickness and health benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age and survivors' benefits, and benefits in respect of accidents at work and occupational diseases). The period under review is 2017-2022.

In Germany, all six policy areas examined are determined by coverage through contribution-related statutory social security systems (Federal Ministry of Labour and Social Affairs, 2020). As a rule, such benefit schemes are characterised by information and access problems to a much lesser extent than tax-financed social benefits, since the entitlement to social benefits is primarily acquired through the contribution payments. As a result, problems such as ignorance or non-take-up of social benefits are less common and require little in the way of investigation here. Consequently, any planned reforms to improve access are focused less on information and procedural issues than on substantive issues, such as the conditions of entitlement through which inclusion or exclusion is defined (see Federal Ministry of Labour and Social Affairs, 2021).

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

The German National Plan (Council of the EU, 2019; Federal Minister of Labour and Social Affairs, 2021) does not explicitly mention the goals of improving information and simplifying social protection structures and procedures¹. Since the 2019 Council Recommendation in Germany related primarily to social security benefits, no particular need for action was seen here, an assessment which is shared by the expert community. However, the low level of digitisation of public administration in Germany must be taken into account when extending the Recommendation to other areas of social benefits and services.

With the amendments to the Basic Law of 13 July 2017, a paragraph 5 was added to Art. 91c of the Basic Law. According to this, comprehensive information technology access to the benefits and services of the federal government and the *Länder* (states) is regulated by federal law with the approval of the Bundesrat (the upper house of the German parliament). On this basis, the Online Access Act (*Onlinezugangsgesetz – OZG*) was passed, which came into force on 18 August 2017. The law requires the federal state, the *Länder* and local authorities to offer their benefits and services electronically via administrative portals by the end of 2022 at the latest and to link these to form a portal network (§1 OZG).

The goal of the OZG is to introduce online access to benefits and services – or to improve it where it already exists. User-friendliness is the overriding principle of the service standard for digital administration, which defines holistic quality principles for the digitisation of administrative services. The development of digital offerings must be geared to meet the needs of the target group in question. As a result, interaction between citizens and companies with the administration is to become significantly faster, more efficient and easier to use.

¹ Improving the conditions of access to social benefits for employees and the self-employed by changing eligibility and other benefit conditions is not the subject of this report.

In particular, the federal and *Länder* governments must provide user accounts in a portal network that enable users to identify themselves uniformly across all the electronic administrative services available in the portal network (Section 3 OZG). The aim of the uniform user account is to provide citizens and companies with a "digital identity" for their communication with the public administration on the internet. The user account can be used for all online administrative services and is to be accepted by all portals in the network. It is therefore inter-operable.

The federal government and the *Länder* each designate a public body that offers users the opportunity to set up a user account. Similarly, the federal government and the *Länder* each designate public bodies that may carry out the registration of user accounts (Section 7 OZG). Proof of an account-user's identity can be provided at different levels of trust and must allow use of the level of trust required for the administrative procedure in question (Section 8 OZG). Depending on the application, a distinction is made between basic, substantial and high levels of trust during registration. The online ID card function goes with all online applications. The e-ID Card Act of 26 June 2019 also allows non-German nationals of a Member State of the European Union or a State party to the Agreement on the European Economic Area to access German digital administrative services (e-government services) with a card for electronic proof of identity (e-ID card).

The federal user account (NKB), also known as BundID, is a portal network pushed by the IT Planning Council that went online in 2019. The service is designed to enable citizens to voluntarily open an account that they can use to identify themselves to all administrations registered in the portal network. By mid-February 2022, over 100,000 accounts had been registered.

The adoption of the Register Modernisation Act in March 2021 meant that the once-only principle for citizens could be put into practice with the help of the tax identification number.

In 2018, the European Parliament and the European Council decided to create a single digital access gateway to the administration in the EU by means of the single digital gateway (SDG). The SDG and the OZG have the same goal, namely to establish a single portal for all the administration's digital offerings. More than 6,000 administrative services, bound together into 575 OZG service bundles, must be digitised at the federal, *Länder* and local levels by the end of 2022.

As public bodies, all branches of the statutory social security system are obliged to make their websites barrier-free in accordance with the provisions of the Federal Disability Equality Act (BGG) and the Barrier-Free Information Technology Ordinance (BITV 2.0) implementing Directive (EU) 2016/2102. In none of the social security branches examined here has the use of digital services been systematically recorded and documented to date.

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

This section provides information on policies and practices to ensure access to information on social protection rights, entitlements and obligations for the six branches of social protection mentioned in the 2019 Council Recommendation on "Access to social protection for workers and the self-employed" (Council of the EU, 2019): unemployment benefits, sickness and healthcare benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age benefits and survivors' benefits, and benefits in respect of accidents at work and occupational diseases.

1.1.1.1 Unemployment benefits

The Federal Employment Agency (*Bundesagentur für Arbeit* – BA) and its local employment agencies are responsible for providing benefits and services under Social Code III (unemployment insurance). The provision of information and counselling for trainees and job-seekers, for insured people and for employers is one of their core tasks (§ 29 Social

Code III). Due to the pandemic, the BA has been offering video communication as a further form of advice in addition to on-site services since September 2020. Due to the success of this experiment, this service is to be used permanently for advice and job-placement purposes. Another important step towards improving information on unemployment insurance was the introduction of online access to insurance benefits and services in conjunction with a virtual mailbox for sending and receiving applications, documents and notifications. The online application system for unemployment benefit was introduced back in 2014 and has been gradually expanded and simplified since then. Starting in 2017, additional social benefits under Social Code III were gradually made available for online application (insolvency allowance, short-time allowance, integration allowance, vocational training allowance, etc.). In a final step, online unemployment registration, which previously had to be completed in person at the local employment agency, was added in January 2022 (Bundesagentur für Arbeit, 2018 and 2021a).

The BA's new online portal went live in December 2016 and since then has offered one central online access route to the BA. The site's structure is geared to customers' life situations and thus enables them to find the shortest route to the information they are looking for. Access to the e-service is available via a navigation overview page or directly via a dedicated site². After a short registration process, insured people have access to the BA's online services. As with in-person unemployment registration, proof of identification is also required for online registration. Identification is carried out with the help of an ID card with an online ID function or another electronic identification document (electronic residence permit, e-ID card, ID card of an EU/EEA Member State with online ID function). As an alternative to online registration, in-person unemployment registration will continue to be used. The online service is constantly being updated and developed³.

In addition to information in German, English and Arabic, the BA website also offers information in simple language and in sign language in order to make access to information as barrier-free as possible⁴. The same applies to selected information brochures. Visitors to the BA website can get answers to inquiries with the help of the digital assistant, the "chatbot". The chatbots are continually being further developed and supplemented with other life situations/services⁵. This should also make it easier for visitors with poor digital skills to use the e-services.

1.1.1.2 Sickness and healthcare benefits

Counselling and informing insured people about social rights when using health services has become significantly more important since the 1990s. The background to this is as follows:

- the growing complexity of benefit law in healthcare and long-term care insurance, making it increasingly difficult for insured people to get an overview of these legal rights; and

² www.arbeitsagentur.de/eservices

³ The online service for unemployment benefits currently (2022) includes the following services (Bundesagentur für Arbeit, 2021b): registering for work and unemployment, claiming unemployment benefit, notification of incapacity for work, absence from work/holiday, deregistration from the employment agency, tracking the processing status of an application, filing an appeal, receiving notices and supporting documents, viewing benefits paid, keeping track of appointments at the employment agency, adding or resubmitting documents during the online application, using secure mailbox messages to send and receive confidential information, changing address or bank details, tracking previously submitted applications, and notifications of changes.

⁴ See also: Directive (EU) [2016/2102](#) of the European Parliament and of the Council of 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies (OJ L 327, 2.12.2016, pp. 1-15).

⁵ The chatbot appears automatically in the lower right field when each page is called up and runs along when the page is scrolled. The digital assistants learn independently and are being continually developed and technically optimised.

- the increasing complexity of the care system, making it more difficult for insured people and for patients to identify those care institutions best suited to their situation.

Counselling and information polices cover different aspects:

- the provision of information on the legal rights of insured people in the event of illness and need for long-term care, including access rights and the assumption of costs by funders; and
- the provision of knowledge about care facilities that meet individual care needs particularly well and are therefore particularly suitable for those affected.

Thus the object of counselling and information extends beyond the social rights of insured people to include the optimal utilisation of healthcare and long-term care services. In this respect, the provision of information and counselling for insured people is also an important instrument for increasing the efficiency and effectiveness of the healthcare and long-term care systems. The legislator attaches particular importance to ensuring that this information is oriented towards the needs of the insured and is independent of the particular interests of service-providers or funders.

The efforts in question were started long before 2017. Many of them date back to the early 2000s. The following forms should be highlighted here.

- Insured people have a legal right to independent, free and high-quality counselling and information on health-related and health law issues (independent patient-counselling according to § 65b Social Code Book V).
- The legislature has given some responsibilities for information on the benefits of examination and treatment methods to the Institute for Quality and Efficiency in Healthcare, which was founded in 2004. In addition to its responsibility for quality assurance, it is also required to provide "*comprehensible [...] general [...] information for all citizens on the quality and efficiency of healthcare as well as on the diagnosis and treatment of diseases of significant epidemiological importance*" (§ 139a paragraph 3 Social Code Book V).
- The Institute for Quality Assurance and Transparency in Healthcare, which started its work in 2015, provides information on the quality of outcomes in healthcare facilities. It develops procedures and instruments for measuring and presenting the quality of care. Furthermore, it participates in the implementation of measures to collect and evaluate quality results, for example of hospitals. In this context, it also aims to publish quality comparisons of hospital services. The aim is to make it easier for patients to find out about the quality of services and facilities and thus to help them choose a hospital. This benefits patients, but is also an important aid for those providing treatment themselves. Their efforts to achieve good quality become visible and they are given pointers on how their treatments might be further improved (Gerlinger and Rosenbrock, 2022).
- The long-term care support centres at municipal and regional level (*Pflegestützpunkte*) provide counselling on long-term care issues.
- The insuree representatives in the self-administered statutory health insurance funds speak for insured people's interests.

The provision of information and advice to insured people is a fundamental duty of the health insurance funds. Social Code V, which codifies the law on statutory health insurance, states: "*The health insurance funds have to help the insured by providing information, advice and services [...]*" (§ 1 Social Code Book V). However, the Social Code does not further specify this task.

Information on entitlements to healthcare benefits is offered by many actors. Probably the most important of these are the approximately 100 statutory health insurance funds. In

addition, however, welfare, patient and consumer associations, as well as trade unions, play a considerable role in disseminating information on entitlements to sickness benefits and healthcare. Health insurance funds usually inform and advise their members through the following media: internet telephone hotlines; member magazines sent to members' homes by post at varying intervals; and local offices.

Among these media, the internet has gained considerable importance in recent years, with a significant share of the population searching for health information on the internet. According to an online access panel, 72% of internet users said they had done so previously (Link and Baumann, 2020: 683). The information and counselling provided via the internet and telephone are simplified means of accessing information and counselling.

Sickness benefits and healthcare are financed by the health insurance funds. Beyond the general statutory information obligations imposed on them, there are no detailed regulations on what kind of information they have to provide to their members.

The funds compete with each other for custom, since individuals are free to choose between the health insurance funds. Each fund sets its own priorities in its information and counselling strategy and is also guided in its choice of topics by its specific interests and strategic goals.

The information and counselling services offered by the health insurance funds differ considerably from one another. Many funds have a search function on their homepage: interested people can enter a term there or select the appropriate keyword from those offered. They then receive information that often includes an explanation of benefit entitlements.

Independent patient-counselling is a standard service in the statutory health insurance scheme. The umbrella organisation of the health insurance funds (*GKV-Spitzenverband*) has to support institutions that provide quality-assured and free information and advice to consumers and patients on health and health law issues. The funding amount was set at €9 million per year in 2016 and is updated every year in line with the increase in the average earnings of the statutorily insured (§ 65b para. 2 Social Code Book V). The aim is to strengthen patient guidance and to highlight problem situations in the healthcare system. The umbrella organisation may not influence the content or scope of the counselling activities. Before a counselling institution can be promoted, it must prove that it is neutral and independent. The representatives of the federal government and the umbrella organisation receive guidance from an advisory board. The advisory board includes representatives of scientific and patient organisations, the Federal Ministry of Health and, in the case of appropriate financial participation, a representative of the private health insurance scheme, may also participate (§ 65b paragraph 1 Social Code Book V). Patient-counselling can be accessed in different ways: by telephone, online via a counselling platform or an online form, or in person in one of the regional counselling offices or mobile counselling units. Moreover, the Institute for Quality and Efficiency in Healthcare and the Institute for Quality Assurance and Transparency in Healthcare have certain legal responsibilities for informing the population (see above).

In addition, the social self-administration (*Soziale Selbstverwaltung*) of the health insurance funds, which consists of representatives of the insured and the employers, also provides information and advice for insured people. Insured people can appeal against funding decisions made by their health insurance fund, which the health insurance funds' appeals committees deal with and approve if necessary. In addition, doctors and other service-providers inform their patients about access and financing rights in the course of care. Sometimes, representatives of insured people in social self-administration urge their health insurance fund to inform insured people about existing rights when there are recognised information deficits (Gerlinger *et al.*, 2016a and 2016b).

The healthcare and long-term care sectors are characterised by an extraordinarily large number of institutional actors. General statements about how long the various portals and tools have been in operation cannot be made. In general, it can be stated that they have

been accessible for many years. Explicit statements about the groups targeted by these portals and tools cannot be made. However, it is clear from their content that they are mostly aimed at people with healthcare and long-term care insurance, as well as those with certain illnesses, symptoms and (possible) entitlements to healthcare and long-term care insurance benefits. No valid statements about the use of these portals and tools can be made either, apart from the figures mentioned below.

A review of a number of portals has shown that many institutions do not yet offer information for those with poor digital skills or disabilities ("simple language") and that any information provided is usually limited to a description of the organisation in question. Adequate information on medical conditions, symptoms or entitlements to benefits is only rarely provided. In this respect, significant improvements can and should be made.

1.1.1.3 Maternity and equivalent paternity benefits

Maternity benefit is paid regularly for the last six weeks before the due date, for the day of delivery and for the first eight weeks after the birth. Payment is extended by four weeks in the case of multiple or premature births or if the child is born with a disability and the disability is medically diagnosed in the first eight weeks after birth. Usually, pregnant women are informed about the benefits by their health insurance fund, mostly when they have applied or are applying for maternity benefits. In addition, the umbrella organisation of the statutory sickness funds (*GKV-Spitzenverband*) provides information on birth-facilitating measures (surgical deliveries and postpartum period) and on the course/physiology, changes, concomitant symptoms, possible complaints and allergy prophylaxis for mother and child. Otherwise, information and counselling for pregnant women or young mothers is provided via the other information media as mentioned above. Health insurance funds usually inform and advise their members through the media as outlined above (see Section 1.1.1.2).

1.1.1.4 Invalidity benefits

In Germany, the statutory social insurance schemes for invalidity and old-age pensions are part of the same social insurance system. The first-tier schemes, namely the statutory pension insurance scheme (SPI), pension schemes for members of professional associations (*Berufsständische Versorgungswerke*), social insurance for agriculture, forestry and horticulture (*Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – SVLFG*) and the civil service pension scheme (*Beamtenversorgung*), all cover the risk of invalidity and longevity. Consequently, the current policies and practices to ensure information on, and simplify access to, social protection for workers and the self-employed often cover invalidity and pension benefits at the same time.

- SPI

In 2020, the SPI launched the "RV Fit" programme, which is designed to avoid or reduce invalidity or disability⁶. The website offers, among other things, access to general information about prevention benefits and enables people to establish contact with regional rehabilitation facilities (for other information, see the remarks under Section 1.1.1.5).

- Pension schemes operated by the liberal professions for members of professional associations

It is not possible to generalise about the policies and practices to ensure access to personalised information on invalidity benefits. However, the pension schemes ensure access to general information on invalidity benefits on their specific websites. The websites have an internal area accessible to registered members which provides general information and administrative documents.

⁶ <https://www.rv-fit.de/DE/home/homenode.html>

- Social insurance for agriculture, forestry and horticulture

Members of the SVLFG scheme can subscribe to the scheme's online newsletter to get general information about new developments. The online portal "SVLFG digital" gives people access to forms, documents, brochures and flyers about invalidity benefits and medical rehabilitation but not to personal information. The SVLFG provides in-depth information on medical rehabilitation for the insured as well as for physicians. The portal is continually being expanded and refined.

- Civil service pension scheme

For civil servants there are policies and practices to ensure access to general and personalised information about invalidity benefits. In the event of full or partial reduced earnings capacity, insured people will receive personalised information.

- Occupational pension schemes

In principle, there are no supplementary occupational pension schemes solely for invalidity benefits. However, invalidity insurance is sometimes part of the insurance coverage provided by the occupational pension scheme, and information concerning invalidity benefits is provided as part of the general information on pension entitlements.

- Voluntary personal arrangements for invalidity provision (personal pension schemes)

People are free to insure voluntarily against the risk of invalidity. However, such insurance is not promoted and not eligible for subsidies. In such cases, the general law on insurance applies.

1.1.1.5 Old-age benefits and survivors' benefits

SPI

In the period considered, the SPI constantly improved access to general and personalised information. The SPI uses a wide range of social media and its own website to inform the general public about social protection rights and how to get information about entitlements and obligations. The SPI ensures that its websites and apps are accessible to users, especially those with poor digital skills and/or people with disabilities, and special efforts have been made to ensure simple and user-friendly access to information for all. For example, for people with poor reading ability (in terms of both vocabulary and comprehension), the information on the website will be read out to them. Furthermore, the SPI provides information about all of its benefits in various languages (especially [English](#), [French](#), [Greek](#), [Italian](#), [Polish](#), [Portuguese](#), [Spanish](#), [Turkish](#) and [Ukrainian](#)) on its website.

As stipulated in Section 109 of Social Code VI, the SPI each year sends hard copies of information on pension and invalidity benefits to all insured people aged 27 or over and who have a contribution period of at least five years (*Renteninformation*). Insured people are also informed about the option for early or postponed retirement and the consequences in terms of deductions from, or increases in, their pensions. After insured people reach the age of 55, every third year the pension information service will additionally inform them of the amount of survivor's pension to which they will be entitled and give them an overview of their insurance history in hard copy format (*Rentenauskunft*).

Pension schemes operated by the liberal professions for members of professional associations

These schemes ensure access to general information on their websites. It is not possible to generalise about their policies and practices. The websites have an internal area where registered members can access general information and administrative documents.

Social insurance scheme for agriculture, forestry and horticulture

Based on Section 40 of the law on old-age insurance for farmers (*Gesetz über die Alterssicherung der Landwirte – ALG*), the SVLFG is obliged to inform all insured people aged 55 or over every three years about their entitlements to old-age pensions, invalidity benefits and survivors' pensions. Upon registration, insured people can use the SVLFG digital online portal to access their data, documents and services. The portal will be continually extended and refined.

Civil service pension scheme

The pension schemes ensure access to general information on their websites. Due to the heterogeneity of the civil service pension schemes, it is not possible to give general information on the policies and practices for ensuring access to personalised information.

Occupational pension schemes

There are many occupational pension schemes. Consequently, it is not possible to give an overview of their policies and practices for ensuring access to general and personalised information. However, there is a minimum standard. According to Section 4a of the law on the enhancement of occupational old-age pensions (*Gesetz zur Verbesserung der betrieblichen Altersversorgung [Betriebsrentengesetz – BetrAVG]*), employers have to inform employees about, among other things, their accrued pension entitlements, what will happen to the entitlements in case of termination of the employment relationship and how the entitlements will evolve after termination. The information is not provided automatically but rather at the request of employees.

Voluntary personal arrangements for old-age provision (personal pension schemes)

There exist numerous voluntary personal arrangements for old-age provision. If the private arrangements are state-promoted old-age provisions and certified, the institutions are legally bound to inform the insured people annually in writing about their entitlements due to Section 7a of the law on the certification of old-age pension contracts and basic pension contracts (*Gesetz über die Zertifizierung von Altersvorsorge- und Basisrentenverträgen [Altersvorsorgeverträge-Zertifizierungsgesetz – AltZertG]*) (Deutscher Bundestag, 2001 and 2015).

For certified products, the central allowance agency for old-age assets (*Zentrale Zulagenstelle für Altersvermögen – ZfA*) ensures access to general information as part of the German Federal Pension Scheme (*Deutsche Rentenversicherung Bund*). On 30 March 2020 the ZfA started a chatbot on its website⁷, which provides general information.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

In the event of an occupational disease or an occupational accident, the people concerned are entitled to: curative treatment including benefits for medical rehabilitation; benefits for participation in working life and for social participation; supplementary benefits; benefits in the event of a need for long-term care; and cash benefits. The statutory accident insurance institutions, as the organisations responsible for prevention and compensation in respect of occupational diseases and accidents at work, have a comprehensive obligation to inform and advise insured people about their rights in these benefit areas in the event of an occupational disease or accident at work. The aim of this counselling is to enforce the comprehensive compensation and participation rights of those affected (e.g. §§ 12, 25, 32 and 34 SGB IX).

A particular problem is the recognition of occupational diseases (see Section 2.2.1). The requirements for recognising an illness as an occupational disease are extremely high. Occupational disease proceedings are usually complicated and lengthy and in very many

⁷ <https://riester.deutsche-rentenversicherung.de>

cases unsuccessful. Occupational disease proceedings are always about the individual case, so individual counselling is particularly necessary here. There is a diverse network of institutions in the *Länder* that provide advice to people who suspect the existence of an occupational disease.

The statements made above (see Section 1.1.1.2) about how long the portals and tools have been in operation, about the addressees and users, and about the provision of information for people with poor digital skills and disabilities, also apply to the benefits for occupational accidents and diseases.

1.1.2 General awareness-raising campaigns

This section provides information on general awareness-raising campaigns for the six branches of social protection mentioned in the 2019 Council Recommendation: unemployment benefits, sickness and healthcare benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age benefits and survivors' benefits, and benefits in respect of accidents at work and occupational diseases.

1.1.2.1 Unemployment benefits

The BA uses its web portal⁸ to provide information on benefits and services under Social Code III (unemployment insurance) and Social Code II (basic income support for job-seekers⁹). It is also represented in the social networks. Finally, it provides flyers and brochures on individual benefits and topics that can be ordered or downloaded. In addition to the web presence and materials in normal language, pages and documents are also offered in simplified language. The BA regularly runs publicity campaigns on changing topics.

2021, for example, saw the launch of the online campaign "Training at a glance: new website of the Federal Employment Agency bundles information and offers" (Bundesagentur für Arbeit, 2021c and 2021d). The aim of the campaign and the website¹⁰ is to get young people interested in vocational training, to make it easier for them to access information on the vocational training system and to put them in contact with careers advisors and training place providers. The website clearly bundles all the important information and offers on the subject of training in one place: from tips on choosing a career and the online career exploration tool "Check-U" to one-to-one discussions with careers advisors – for example via video – and more than 100,000 apprenticeship offers from the BA job exchange. In an event database, young people can also find virtual training fairs, "speed dating" and other (digital) events in their region. The offer is supplemented by personal experience reports and success stories from trainees. Employers, parents and teachers can also find information and further links on the digital information platform. The website is constantly being expanded and updated. Co-operation partners are the Confederation of German Employers' Associations (*Bundesvereinigung der Deutschen Arbeitgeberverbände* – BDA), the Central Association of German Crafts (*Zentralverband des Deutschen Handwerks* – ZDH) and the youth organisation of the German trade union federation (*DGB-Jugend des Deutschen Gewerkschaftsbundes*), which have their own supplementary websites. No information on the impact of the campaign is currently available.

During the pandemic, regular information was provided in digital form on the changed benefit conditions under Social Codes III and II (Hanesch and Gerlinger, 2021). Apart from that, there have been no general awareness-raising campaigns in recent years.

⁸ www.bundesagentur.de

⁹ The basic income support for job-seekers under Social Code Book III is part of the German minimum-income benefit system and is therefore not presented further here.

¹⁰ <https://www.arbeitsagentur.de/m/bildungklarmachen/>

1.1.2.2 Sickness and healthcare benefits

There are no co-ordinated information campaigns on specific topics. However, certain topics are found more frequently than others (e.g. widespread chronic diseases, such as diabetes or rheumatism) or topics such as disease prevention through healthy eating and exercise.

1.1.2.3 Maternity and equivalent paternity benefits

There have been no awareness-raising campaigns on maternity and equivalent paternity benefits aimed at the general public.

1.1.2.4 Invalidity benefits

No awareness-raising campaigns on invalidity benefits aimed at the general public have been conducted by the first-tier systems, the occupational pension schemes or the voluntary personal pension schemes.

1.1.2.5 Old-age benefits and survivors' benefits

SPI

On 5 November 2019 the SPI launched the "#einlebenlang" (for a lifetime) information campaign on social media, aimed at all citizens. Under the slogan "a pension is more than just a pension" (*Rente ist mehr als nur die Rente*), the SPI provides information on all its benefits to make clear its services cover more than old-age pensions.

Since 2020 the video portal "Social security in the gig economy" (*Soziale Sicherung in der Gig-Ökonomie*¹¹); has informed workers engaged in platform work about the necessity of and possibilities for provision in old age and in the event of reduced earnings capacity. It is unknown how successful the campaign is and whether it has had any far-reaching effects up to now.

The focus of the SPI's "pension-wise" (*rentenblicker*) youth initiative is on younger people aged 15-25¹². The website was relaunched on 20 September 2021 with a new design and new contents. Information on the SPI, as well as on occupational pensions and promoted old-age provision is additionally available via Facebook, Instagram, YouTube (with own channels) and e-mail. The website also provides teachers with training materials for courses and addresses parents.

To raise general awareness and to inform all citizens about the supplementary basic SPI pension, two large campaigns were conducted. Between May 2019 and July 2020 the Ministry for Labour and Social Affairs conducted its "Your pension" (*Deine Rente*) campaign through a wide range of outlets, including social media, the internet and the press. On 1 January 2021, an awareness-raising campaign was launched by the SPI with the aim of helping people to understand the regulations¹³.

The SPI has launched several internet campaigns to inform the public about its social self-administration and the relevance of the SPI's governing body. In 2017, the SPI promoted the election of members of the self-governing body (social election) with various measures. Another campaign started in 2020. The intention of the information initiative on social self-administration¹⁴ is to stress the importance of self-administration and its political influence. However, the primary focus of the initiative is the social election, which will take place in 2023.

¹¹ www.deutsche-rentenversicherung.de/gigoeconomie

¹² <https://www.rentenblicker.de/>

¹³ <https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Grundrente/grundrentenode.html>

¹⁴ www.soziale-selbstverwaltung.de

Other pension schemes

No awareness-raising campaigns aimed at the general public were conducted by the other first-tier systems or by occupational or personal pension schemes.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

The accident insurance institutions are responsible for the prevention of occupational diseases and accidents at work, and for social benefits in the event of occupational diseases and accidents at work. Accident insurance is provided by nine industrial accident insurance funds (*Berufsgenossenschaften*) and 24 public accident insurance funds. This means that the statutory accident insurance system is highly fragmented. However, unlike the health insurance funds, the accident insurance institutions are not in competition with one another. A current focus of information provided by the insurance funds is on benefits in the event of an occupational COVID-19 infection or long-COVID disease. A continued focus of information and counselling is occupational diseases and their recognition. However, these topics cannot be classified as information campaigns.

1.2 Policies and practices to simplify access to social protection

1.2.1 Simplification objective embedded in reforms of social protection schemes

This section provides information on the simplification objective embedded in reforms of social protection for the six branches of social protection mentioned in the 2019 Council Recommendation: unemployment benefits, sickness and healthcare benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age benefits and survivors' benefits, and benefits in respect of accidents at work and occupational diseases

1.2.1.1 Unemployment benefits

The Act to Facilitate Short-Time Work of 13 March 2020 allowed the federal government for a limited period of time to issue statutory orders on short-time work under Social Code III without the approval of the Bundesrat. A statutory order of this kind was issued as a first step in facilitating access to short-time allowances. The measures were designed to make it easier for companies to implement short-time working, to support businesses and to prevent skilled workers from being laid off. The regulation came into force retroactively from 1 March and was initially due to expire on 31 December 2020, but was later extended until 31 December 2022 (see Hanesch and Gerlinger, 2021).

1.2.1.2 Sickness and healthcare benefits

There was no simplification objective embedded in reforms of sickness and healthcare benefits.

1.2.1.3 Maternity and equivalent paternity benefits

There was no simplification objective embedded in reforms of maternity and equivalent paternity benefits.

1.2.1.4 Invalidity benefits

No simplification objectives were embedded in reforms of invalidity benefits.

1.2.1.5 Old-age benefits and survivors' benefits

No simplification objectives were embedded in reforms of social protection schemes for the other first-tier schemes or for occupational and personal pension schemes.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

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 section provides information on the simplification of the application process for accessing benefits for the six branches of social protection mentioned in the 2019 Council Recommendation: unemployment benefits, sickness and healthcare benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age benefits and survivors' benefits, and benefits in respect of accidents at work and occupational diseases.

1.2.2.1 Unemployment benefits

The gradual digitisation of Social Code III benefits (unemployment insurance/benefit) is currently being supplemented by the BA in the course of implementing the OZG (see Section 2). This provides for the digitisation of the means-tested Social Code II benefits (basic income support for job-seekers) and the introduction of a joint online access portal. The online service is increasingly being used. As far back as 2017, every third application for unemployment benefits was filed online (Bundesagentur für Arbeit, 2018). Because of the temporary suspension during the pandemic of on-site applications and face-to-face counselling in local employment agencies, online access to benefits and services has gained in importance. For digitally competent people, this has simplified access. For groups that do not have such skills, or not at a sufficient level, access has tended to become more difficult, at least during the period when face-to-face access to employment agencies was blocked because of the pandemic.

1.2.2.2 Sickness and healthcare benefits

While access to information and counselling via the internet and telephone has been facilitated, many health insurance funds have reduced the number of local offices in the course of their efforts to cut costs, thus making access to face-to-face counselling more difficult. This is likely to affect older insured people or patients in particular, who are more likely to need such counselling or prefer it to other media.

The simplifications mentioned also affect information and counselling on sickness benefits and healthcare. A number of health insurance funds provide detailed information via the internet on entitlement to sickness benefits. At the websites of individual health insurance funds, insured people can calculate the amount of their sickness benefit or maternity benefit online and also submit an application online.

1.2.2.3 Maternity and equivalent paternity benefits

The statements above on sickness benefit and healthcare (Section 1.2.2.2) apply equally to maternity benefits.

1.2.2.4 Invalidity benefits

Ahead of medical rehabilitation, people with particular professional problem situations (*Besondere Berufliche Problemlagen* – BBPL) are identified on the basis of the documentation in their files by the SPI's social-medical service (*Sozialmedizinischer Dienst der Rentenversicherung*). Based on the result, the person in question receives a recommendation by paper for a facility that provides suitable medically and professionally oriented rehabilitation services (*Medizinisch-beruflich orientierten Rehabilitation* – MBOR). (See also the remarks in Section 1.2.2.5 regarding the basic income support.)

For the other invalidity schemes of the first tier and for occupational pension schemes and voluntary personal arrangements for invalidity provision, the simplification of the application process for accessing invalidity benefits depends on the providers. It is

therefore not possible to generalise about the simplification of the application process for accessing invalidity benefits.

1.2.2.5 Old-age benefits and survivors' benefits

In order to simplify social protection for employees insured in the SPI for work abroad, employers have since 1 January 2019 had to apply for the A1 certificate¹⁵ online. This led to a more than 10-fold increase in requests for A1 certificates compared with the previous year (Deutsche Rentenversicherung Bund, 2020: 39).

With regard to the supplemental basic SPI pension, the SPI will automatically identify, assess and value the basic pension periods and will also check the additional prerequisites for all pensioners. People do not need to notify the SPI or lodge a claim to receive the basic pension.

To simplify access to basic income support in old age and in the event of reduced earnings capacity (*Grundsicherung im Alter und bei Erwerbsminderung*), the SPI sends an application form to all those eligible for old-age pensions and whose pension is below the marginal amount, which is €972.54 as of 1 July 2022 (Section 46 Social Code Book XII; the marginal amount is 27 times the current pension value (*Aktueller Rentenwert*) of €36.02). People can submit an application to the SPI, which will forward the application to the competent institution (Section 109a (1) Social Code Book VI).

In principle, it is noticeable that for the other first-tier schemes as well as for occupational and personal pension schemes, simplification of the application process for accessing old-age benefits and survivors' pensions depends on the providers.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

There was no simplification of the application process for accessing benefits.

1.2.3 Simplification of the structures within the social protection administration

This section provides information on the simplification of the structures within the social protection administration for the six branches of social protection mentioned in the 2019 Council Recommendation: unemployment benefits, sickness and healthcare benefits, maternity and equivalent paternity benefits, invalidity benefits, old-age benefits and survivors' benefits, and benefits in respect of accidents at work and occupational diseases.

1.2.3.1 Unemployment benefits

Since 2017, the employment agencies have not undergone any significant structural reforms.

1.2.3.2 Sickness and healthcare benefits

There was no simplification of structures in the social protection administration.

1.2.3.3 Maternity and equivalent paternity benefits

There was no simplification of structures in the social protection administration.

1.2.3.4 Invalidity benefits

See information in Section 1.2.3.5.

¹⁵ The A1 certificate proves that the worker pays social security contributions in their home country (EU Member State of residence) and is therefore exempt from compulsory insurance for the duration of work assignments in other EU Member States.

1.2.3.5 Old-age benefits and survivors' benefits

According to Section 39 (2) of the ordinance on the collection and transmission of data for the social insurance providers – the Data Collection and Transmission Act (*Verordnung über die Erfassung und Übermittlung von Daten für die Träger der Sozialversicherung – DEÜV*) – the Federal Employment Agency has to submit periods of the means-tested unemployment benefit II to the SPI. The notification and corrections are done automatically via a specific IT procedure.

The SPI provides employers with the possibility of electronic acceptance and verification of data. Use of the SPI's electronically supported company audit (euBP), which simplifies the audit process, has continually increased. In 2020 around 57% of the employees were using the system (Deutsche Rentenversicherung Bund, 2021b, p. 31). In 2017, the figure was 27%.

To guarantee the downstream taxation of pensions by the tax office, the ZfA sends information about pension payments after the checking of identities to the competent institutions. Furthermore, the ZfA is the co-ordinating body for the automated data exchange for determining the eligible income for receipt of the supplementary basic SPI pension.

The SPI and the Federal and Länder Pension Institution (*Versorgungsanstalt des Bundes und der Länder – VBL*) are working together to digitise data exchange, with the aim of simplifying processes, communication and data exchange and accelerating the application process for old-age and survivors' pensions in particular. Since October 2018, the exchange of data on survivors' pensions between the SPI and the VBL has been exclusively electronic.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

There has been no simplification of structures in the social protection administration.

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

2.1 Issues, debates and reforms related to information

2.1.1 Issues

a) The digitisation of access to information and benefits was, and is, a central issue in the BA, in relation both to unemployment insurance benefits under Social Code III and to basic income support for job-seekers under Social Code II. In the course of digitising BA benefits and services, means-tested benefits under Social Code II have recently been included in addition to benefits under Social Code III on the legal basis of the OZG. Consequently, claimants of unemployment benefits can now also apply online for supplementary means-tested unemployment benefit II under the basic income support for job-seekers in case of foreseeable need.

A study of the digital competence of employees, conducted by techconsult (2021), identified considerable deficiencies in this area, resulting in a great need for education and further training (see also BMAS, 2017; Initiative D21, 2021). Without increased efforts to enable people to use digital media, the digitisation strategy for social security services will have only limited success, as large groups will hardly benefit from it.

Funding for independent counselling is not yet provided under either Social Code III or Social Code II. However, independent customer surveys of jobcentres (see e.g. Initiative Netzwerk SGB II Aachen, 2011) show that customer satisfaction is rather low here – contrary to what internal evaluations of the centre for customer and employee surveys

suggest¹⁶. There is a need to improve information and counselling as well as relations between beneficiaries and jobcentres under Social Code II (Kupka and Senghaas, 2021).

b) In the healthcare sector, an important issue in current debates and reforms is the future organisation of the independent patient-counselling service according to § 65b Social Code Book V, which is to be reorganised from 2023. Regardless of the legal obligations, there are many deficiencies in the counselling and information for patients and insured people. There are no detailed specifications on the subject matter and scope of the information to which insured people or patients are entitled. Often, insured people and patients receive information that is important for their care only if they actively seek it. Overall, the system provides too little information as a matter of course. In many cases, people are dependent on service-providers' or funders' sense of duty¹⁷.

Private health insurance is also offered by a large number of providers. About 40 companies are members of the private health insurance association. These are private companies that pursue their own profit targets and adopt corresponding strategies. In addition, the insurance packages offered and agreed upon by the insured can differ considerably from one another. Information on claims varies from insurer to policy-holder. Private insurers do not engage in overarching or co-ordinated information campaigns.

c) According to the German National Plan under the 2019 Council Recommendation, the central issue of the national debates is still the "gaps in coverage for compulsory pension schemes for the self-employed". A second issue is the promotion of the occupational pension schemes. The take-up of occupational pensions is still not as high as policy-makers would like. In 2019, 46.1% of compulsory insured employees subject to social security contributions had no entitlements to occupational pensions of any sort (BMAS, 2020: 140).

d) In the other policy fields considered here, the issue of improving access to information has not played a role in recent years.

2.1.2 Debates

a) While online access to unemployment benefit under Social Code III (unemployment insurance) was largely completed in the period under review as of 2017, the corresponding expansion of online access for means-tested benefits under Social Code II (basic income support for job-seekers) and their interlinking were in the foreground.

b) In the healthcare sector, the debate focuses on how independent patient-counselling can actually be organised independently of the interests of both funders (health insurance funds) and of service-providers. Another important aspect of the debate is how independent patient-counselling can be made more effective in order, in particular, to better respond to the needs of vulnerable groups.

While independent patient-counselling (§ 65b SGB V) was contracted out to a welfare association until 2015, a private company was awarded the contract from 2016. This decision has met with strong criticism, especially because this company is said to be very

¹⁶ The BA's centre for customer and employee surveys regularly conducts customer satisfaction surveys. However, these are not publicly accessible. Their results are published in summary form on the BA website. All that is published is a "satisfaction value", which purports to be an average value for customer satisfaction (<https://www.arbeitsagentur.de/zkm/ergebnisse>).

¹⁷ The fact that insured people and patients are often left to their own devices can be illustrated by the example of the limit for co-payments for those with statutory health insurance. The annual limit is 2% of gross income or 1% for the chronically ill. Once this amount is reached, the insured are exempt from further co-payments in that year. However, they must apply to their health insurance fund and collect receipts for the co-payments made. Many insured people may not be aware of this regulation, or are unable to calculate their individual co-payment limit or to fill in the relevant application form (Gerlinger and Rosenbrock, 2022). This is especially true for people of low socio-economic status or for members of educationally disadvantaged classes, who in turn are more likely than others to reach the aforementioned limit. Health insurance funds have no interest in supporting their insured people in coping with this problem. If there is no support from relatives or volunteers, the people concerned often fail to enforce their rights due to a lack of information and support.

close to both the health insurance funds and the pharmaceutical industry¹⁸. In addition, the Federal Audit Office has criticised the agency's ineffectiveness. It has complained that so far only about 60% of the envisaged 222,500 annual contacts have taken place (Federal Audit Office).

c) The main question is still how to raise awareness of the relevance of old-age provision, especially for the self-employed. The number of self-employed people without a contributory old-age provision is seen as too high, and it is unclear how to persuade them to insure themselves voluntarily. There is growing evidence that a statutory insurance scheme will ultimately be introduced, but it is still undecided which solution – whether an insurance in the SPI with the possibility of opting out, or a general compulsory insurance – will prevail.

d) In the other policy fields considered here, no corresponding debates on improving access to information took place during the period under review.

2.1.3 Ongoing or planned reforms

a) Unemployment benefits

Apart from the implementation of the OZG, no further reforms took place on the issues examined here.

b) Sickness and healthcare benefits

As criticism of the previous provider is clear and widespread (see Section 2.1.2), an institutional realignment of independent patient-counselling is inevitable. However, the federal government in office until the end of 2021 could not agree on a common plan for the organisation of patient-counselling. In their coalition agreement, the parties of the new federal government agreed to transfer the independent patient-counselling "*into a permanent, non-governmental and independent structure with the participation of the relevant patient organisations*" (Koalitionsvereinbarung, 2021: 68). What such a structure might look like is not yet clear. For a transitional period in 2023, the counselling is to be provided for 12 months under the sponsorship of the funding agency that was already commissioned to do so from 2016 to 2022 (§ 65b paragraph 1 Social Code Book V).

c) Maternity and equivalent paternity benefits

There are no issues, debates and reforms related to information.

d) Invalidity benefits

The Digital Pension Overview Act (see below) is aimed at increasing transparency in the provision of medical rehabilitation services. The SPI is required to publish the results of the external quality check in order to support insured people in their right to choose a suitable rehabilitation facility.

Since 2018 the SPI has intended to establish a reduced-earning risk index (RI-EMR), which is a procedure for the early identification of needs, and implementation of appropriate rehabilitation strategies. Based on the risk index, the SPI will contact insured high-risk people to inform them about rehabilitation benefits and to simplify access to invalidity benefits. However, the process of implementing the RI-EMR is still ongoing.

¹⁸ The following points of criticism are central to this (Joint Declaration 2020): the company commissioned to carry out patient-counselling lacks independence and neutrality; the quality of the information and counselling work is often poor; the counselling service does not operate in the environment of those seeking advice and can therefore not take regional characteristics into account, or at least not sufficiently; the current services are not culturally sensitive and do not reach vulnerable groups sufficiently; there is no co-operation with other regional providers to develop synergies and avoid duplication of services; it is not apparent that the counselling service is particularly committed to advocacy on behalf of those seeking advice; the tendering procedure leads to a loss of knowledge, competence, staff and networks; and patient-counselling is inefficiently structured.

For other aspects see the remarks on old-age benefits.

e) Old-age benefits and survivors' benefits

On 11 February 2021 the law for the development and implementation of a digital pension overview (*Gesetz zur Entwicklung und Einführung einer Digitalen Rentenübersicht (Rentenübersichtsgesetz – RentÜG)*) (Digital Pension Overview Act) came into force. A digital portal will be set up from, and run by, the central unit for digital pension overview (*Zentrale Stelle für die Digitale Rentenübersicht – ZfDR*), which will be under the direction of the German Federal Pension Scheme. The digital pension overview will be introduced gradually. It is intended that a test run will be set up beginning in autumn 2022, and in autumn 2023 the system will be transferred to daily operation. The Digital Pension Overview Act enables people to obtain information about their entitlements from the SPI (as the only system in the first tier of the mandatory state pension insurance schemes), from occupational pension schemes, and from promoted and certified private old-age insurance schemes.

Furthermore, the aforementioned law on improving transparency also provides for the modernisation of the social insurance election. This includes increasing the transparency of the election process, raising awareness of the election and increasing the number of women in self-administration bodies.

It is noticeable that, in the other first-tier systems and in occupational and voluntary personal pension schemes, issues, debates and reforms related to information are kept internal. It is not possible to generalise about issues, debates and reforms in the other systems.

f) Benefits in respect of accidents at work and occupational diseases

There are no issues, debates and reforms related to information.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

a) Apart from facilitating access to short-time work during the pandemic, there have been no other issues related to the simplification of procedures and structures in unemployment insurance in recent years.

b) An important issue in the healthcare sector is the reorganisation of independent patient-counselling in the statutory health insurance scheme from 2023 onwards. Another ongoing issue, before and after 2017, is the support of those suspected of being affected by an occupational disease. Because the requirements for recognition of an occupational disease are high and the proof of occupational causation of an illness is difficult to provide, better support is needed here. The requirements for the recognition of an occupational disease should also be formulated less restrictively.

With regard to benefits in respect of accidents at work and occupational diseases, the requirements for recognising an illness as an occupational disease are extremely high. Occupational disease proceedings are usually complicated and lengthy and in very many cases unsuccessful. Occupational disease proceedings are always about the individual case, so individual counselling is particularly necessary here (IG Metall Vorstand, 2013; Hollo, 2018). There is a diverse network of institutions in the *Länder* that provide advice to people who suspect the existence of an occupational disease. This information can help to facilitate access to information on the recognition of occupational diseases and on benefits for recognised occupational diseases. These networks are composed of different types of organisations. These include, for example, accident or health insurance funds, federal and *Länder* ministries or private not-for-profit associations.

c) In the other policy areas considered, there have been no issues with regard to the simplification of procedures and structures in recent years.

2.2.2 Debates

a) Apart from facilitating access to short-time work during the pandemic, there have been no other debates related to the simplification of procedures and structures in unemployment insurance in recent years.

b) In the healthcare sector, the main problem with independent patient-counselling is determining how this counselling can be provided independently of particular interests (Gassner and Wollenschläger, 2021).

c) With regard to benefits in respect of accidents at work and occupational diseases, the debate is about how to help people prove that their illness is work-related. There is also some discussion about making the requirements for proof less restrictive (IG Metall Vorstand, 2013; Hollo, 2018).

d) In the other policy areas considered, there have been no debates related to the simplification of procedures and structures in recent years.

2.2.3 Ongoing or planned reforms

a) Unemployment benefits

As already mentioned in Section 1.2.1.1, access to short-time allowances under Social Code III has been facilitated as a temporary measure during the pandemic. Otherwise, no need for simplification reforms has been identified here. In contrast, with regard to basic income support for job-seekers under Social Code II, it is acknowledged that there is a great need to simplify benefit conditions. This project has been put on the agenda of the new government coalition (Koalitionsvereinbarung, 2021).

b) Sickness and healthcare benefits

There are no ongoing or planned reforms related to simplification.

c) Maternity and equivalent paternity benefits

There are no ongoing or planned reforms related to simplification.

d) Invalidity benefits

See the information on old-age benefits.

e) Old-age benefits and survivors' benefits

The electronically supported company audit of the SPI (*elektronisch unterstützten Betriebsprüfung – euBP*) (Deutsche Rentenversicherung Bund, 2022) will become mandatory on 1 January 2023 for payroll accounting data due to the Seventh Social Code Book IV amending law (Deutscher Bundestag, 2020). The data transmitted by employers are analysed by test software and the results used as an indication for the company audit. This will reduce the time for on-the-spot examination. The outcome of the review is electronically retrievable. There will be a transition period. At the request of the employer, the competent SPI pension institution may grant a dispensation until 31 December 2026. Regarding financial accounting data, the SPI and the employers have been requested by the legislature to find a solution for the structural submission of such data.

The procedure for determining the insurance status of workers (*Statusfeststellungsverfahren*) – whether they are dependent or self-employed – changed on 1 April 2022 due to the law implementing Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services (*Gesetz zur Umsetzung der Richtlinie (EU) 2019/882 des Europäischen Parlaments und des Rates über die Barrierefreiheitsanforderungen für Produkte und Dienstleistungen und zur Änderung anderer Gesetze [Barrierefreiheitsstärkungsgesetz]*). The “clearing house” of the German Federal Pension Scheme will decide only whether a person is dependent employed or self-employed. The assessment no longer seeks to ascertain whether the person is mandatorily insured in the

SPI. It is also possible to determine the employment status of groups of workers with the same contractual basis, which reduces the number of procedures. Also, an assessment of the status can be made before employment starts. The regulation will be valid until 30 June 2027. The German Federal Pension Scheme has to deliver an assessment of experience with the new regulations by 31 December 2025. On the basis of the report it will be decided whether the new procedure will be made permanent.

Furthermore, the SPI will gradually improve the options for submitting applications online (Deutsche Rentenversicherung Bund, 2021a). As part of the ongoing reforms related to simplifications within the SPI, this encompasses e-services, explanatory texts relating to forms and the possibility of completing the fields of web forms automatically.

f) Benefits in respect of accidents at work and occupational diseases

There are no ongoing or planned reforms related to simplification.

2.3 Suggestions for improvements

a) In the healthcare sector, patient-counselling and information must, as demanded by the relevant patient and consumer organisations, be organised independently of economic or other particular interests and with the comprehensive participation of patient organisations (e.g. Gemeinsame Erklärung, 2020 and 2021). A general requirement of information and counselling on social benefit entitlements is that it should pay more attention to the resources and burdens of vulnerable groups in particular, as they are most in need of support. This also includes finding adequate access routes to better reach vulnerable groups (Gerlinger and Rosenbrock, 2022).

b) Regarding invalidity benefits, the following suggestions for improvement should be considered. Policies and practices to ensure access to information on social protection rights, entitlements and obligations with respect to invalidity benefits are lacking. There is a general lack of awareness of the relevance of invalidity benefits. Furthermore, the general information about invalidity benefits must be improved.

With regard to the old-age pension system, almost all other old-age pension schemes have a poor information policy (external as well as internal) compared with the SPI. There is a lot of room for improvement, especially by the occupational pension schemes and the voluntary personal pension schemes. Self-employed people are not explicitly mentioned as a target group in the German National Plan under the 2019 Council Recommendation beside the remark that "*in principle, all self-employed people have access to pension insurance. They are either compulsorily insured or can apply for compulsory or voluntary insurance.*" (p. 8). But many of the self-employed have limited knowledge about old-age provision in general and about their pension rights in particular (Fachinger, 2017). Consequently, the self-employed should become an explicit target group of specific campaigns.

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