

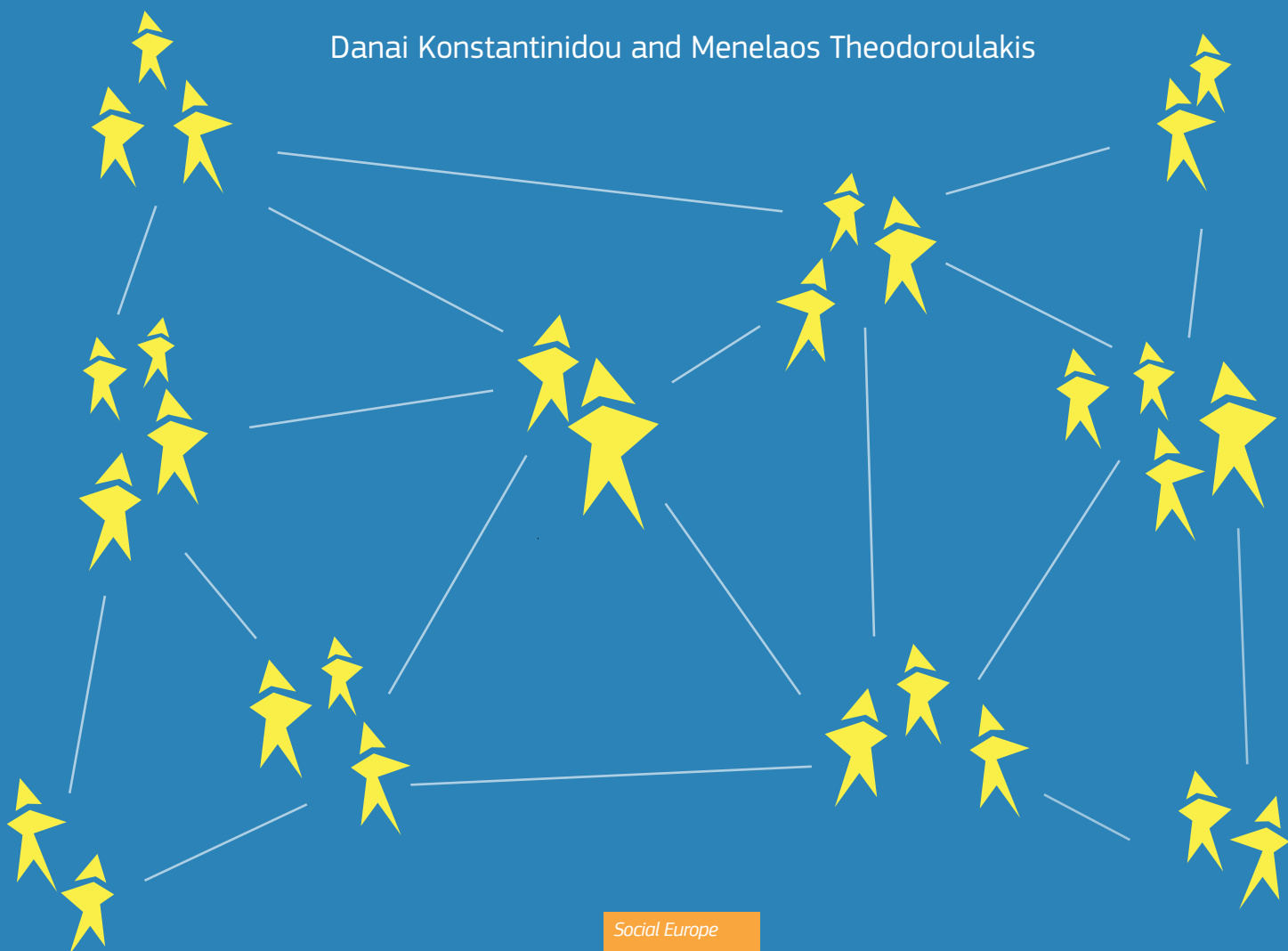


## EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

## Greece

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**EUROPEAN COMMISSION**

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

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

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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 main tool aimed at providing general information on the conditions and rules of access to the six social protection branches is the single digital portal of public administration, while the citizens’ service centres (KEPs) and community centres – which are a type of public administrative unit – also provide general information and assistance in issuing administrative documents. As regards access to information on social insurance schemes, this is also achieved through some tools operated by the Electronic National Social Security Fund (e-EFKA). No specific awareness-raising campaigns on access to the six social protection schemes have recently been developed in Greece.

Moreover, no policies or practices have been adopted explicitly with a view to simplifying access to social protection schemes available for workers and the self-employed. However, simplification of access to social protection schemes was among the stated objectives of two of the most important social insurance and pension reforms implemented over the period 2017-2020, though their main objectives were to ensure the financial sustainability of the social insurance and pension system, improve governance and reduce administrative costs. As to simplification of the application process for accessing benefits, this has been achieved to some extent by the establishment of the e-EFKA and the development of digital tools, while the most important practice that simplifies the structures within the administration of social protection is the operation of a single social insurance institution and of the single digital register that contains electronic records on each insured person.

The main issue observed is the poor administrative capacity of the e-EFKA in the delivery of services to citizens, which is related to the lack of adequate personnel and to regulatory complexity and red tape. In addition, access to personalised information is impeded by the lack of online tools and services to allow insured people to calculate their benefit entitlements, and the lack of automated processes to contact beneficiaries about their entitlements. Finally, a widely acknowledged issue concerns the considerable delays observed in processing pension claims. These issues have been the main focus of the national debate for many years now.

The only planned reform aimed at improving access to general and personalised information about the six social protection branches relates to the plans of the government to develop a digital national portal for disability benefits, though its actual content and use are not yet specified. However, a number of reforms, mostly funded by the EU Recovery and Resilience Facility, are currently underway, to simplify access to the six social protection branches. These concern the ongoing implementation of the “national programme of process simplification”, which entails initiatives to rationalise administrative procedures, including increasing digital services and inter-operability within social insurance functions, the adoption of an ambitious national digital transformation strategy, and the completion of the unified social insurance regulations for all insured people.

To enhance access to personalised information on the six social protection schemes, the introduction of online simulation tools is needed. Rationalising the complex rules that apply to the various provisions, and the complex interaction between the relevant provisions, should also be given priority for action. Emphasis should also be placed on expanding the use of digital tools while ensuring accessibility for all citizens and improving inter-operability, as well as on reinforcing information, guidance, and advice services to inform insured people about their social insurance rights and entitlements, and to support them in claiming benefits they are entitled to.

# **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**

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

The main tool aimed at improving general information on the conditions and rules of access to the six social protection branches (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)<sup>1</sup> is the government digital portal.<sup>2</sup> This portal, launched by the Ministry of Digital Governance in 2020 in response to the COVID-19 crisis, is the new digital portal of public administration that acts as a single point of reference for information and access relating to a wide range of digital public services, including social insurance and employment digital services (e.g. issuing of certificates and prescriptions for medicines). Citizens can also submit questions regarding the use of certain digital services through a dedicated website.<sup>3</sup> As of May 2022, the digital portal hosts 1,398 public services, while a number of new digital public services will be gradually added over the next few years. A total of approximately 40 million users had accessed the portal by May 2022, while the number of page-views amounted to approximately 298 million.<sup>4</sup> It should be noted that, until the launch of this portal, individual websites of ministries provided information on their services and benefits. Although most of these websites still exist today, the government digital portal brings together all existing digital public services.

Moreover, the KEPs provide general information and assistance in issuing certain administrative documents required for applying for social protection benefits. In addition, since 2021 citizens have been able to use the "myKEPlive" digital service to make an appointment to be provided with remote (via video conference) access to information and administrative services. In May 2022, 121,985 citizens used this service.<sup>5</sup> It is noted that KEP employees working in front-line offices have received special training to be able to provide better services to people with disabilities, while interpretation services are available for people with disabilities and chronic diseases who want to use the myKEPlive service. The community centres, which have been in operation since 2017, also provide information and services for the liaison of citizens – and especially vulnerable social groups – with all social programmes and services available at national and local levels, though no figures are available as to the number of people using the services provided by these centres.

As regards access to social protection branches related to social insurance specifically, the e-EFKA website<sup>6</sup> contains general information on the relevant schemes and related rights, entitlements, and obligations of insured people. Citizens can also schedule an appointment for certain services online through a dedicated platform available on the website, while they can also visit the competent local service point of the e-EFKA to get personalised information with regard to accessing benefits. Personalised information on social insurance status and on the rights and obligations regarding social insurance contributions is provided

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<sup>1</sup> It is noted that social assistance and minimum income schemes are not covered in this report.

<sup>2</sup> This is available at: <https://www.gov.gr/>.

<sup>3</sup> Available at: <https://support.gov.gr/guide/>.

<sup>4</sup> For more information see: <https://www.secdigital.gov.gr/stats/> (in Greek).

<sup>5</sup> See: [https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics\\_may2022.jpg](https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics_may2022.jpg) (in Greek).

<sup>6</sup> Available at: <https://www.efka.gov.gr/>.

through online personal accounts, which were first established in 2017. However, there are no calculation tools that allow insured people to calculate and be aware of the amount of benefits they can claim.

In addition, the e-EFKA operates two main tools aimed at providing information about the conditions and rules for accessing access to social insurance schemes, as follows.

- The call centre “Unified Citizen Contact Number 1555” operates with a ticketing system and serves as an integrated service system, designed to assist citizens with all their labour, social insurance and social protection issues. All citizens can contact this call centre free of charge and request information or submit enquiries for personalised information. This helpline has been in operation since 2017, initially covering a very limited number of services, while from July 2021 onwards it has operated as an integrated call centre for the relevant services of the Ministry of Labour and Social Affairs. As to the number of users, as of 22 May 2022, a total of 2,011,418 phone callers had successfully received the requested information or resolved the issue reported. In February 2022, a dedicated webpage<sup>7</sup> was set up, enabling citizens to submit their enquiries online. This website contains user-triggered functions that make it accessible to people with visual and/or hearing impairments.
- The myEFKALive digital service, launched in July 2021, provides a total of 16 services to insured people living in remote areas located in certain regions across the country via video conference. This service is available upon request, subject to availability. In May 2022, 350 citizens used this service.<sup>8</sup>

It is important to note that, prior to the development of these digital services, information on social protection rights, entitlements and obligations was mainly provided by the competent administrative units, either in person or over the phone. However, it was extremely difficult for citizens to find information on social insurance issues, mainly due to staff shortages and time-consuming and complex administrative processes. In any case, the development of digital services in this area has facilitated access to information and public services and to some extent improved transparency and efficiency. It is also worth noting that special efforts have been made to ensure simple and user-friendly access to information for all, especially for people with disabilities. In particular, most of the websites that provide information on social protection rights, entitlements and obligations contain user-triggered accessibility functions in order to be accessible to people with visual and/or hearing impairments. It should be noted, however, that the information available on the above-mentioned websites is only provided in the Greek language, which implies that those with limited or no knowledge of the Greek language are faced with significant language barriers.

#### **1.1.1.1 Unemployment benefits**

Public employment services in Greece function under the exclusive authority of the Public Employment Service (DYPA) (formerly the Greek Manpower Employment Organisation – OAED), which is a legal entity in public law, responsible for the delivery of unemployment benefits to workers and the self-employed and other active labour market measures. The DYPA operates the KPAs in all regions of the country and follows a standard procedure for the services provided. For many years, citizens had to visit the local KPA in person in order to obtain general or personalised information on the conditions and rules for accessing unemployment benefit and other relevant services. However, the services offered were hampered by excessive bureaucracy and significant delays, mainly due to the lack of digital services. To address this situation, the “re-engineering of the OAED business model” project was introduced in 2012 and implemented over the period 2012-2019, aimed,

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<sup>7</sup> Available at: <https://1555.gov.gr/>.

<sup>8</sup> See: [https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics\\_may2022.jpg](https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics_may2022.jpg) (in Greek).



among other things, at reforming and reorganising OAED services by increasing the provision of IT tools regarding the provision of information on the conditions and rules for accessing public employment services. Although this project had been underway for some years, progress had only been made as regards the provision of general information on unemployment benefits, mainly through the introduction of digital tools. At the same time, only a very limited number of services were provided electronically.

However, with the outbreak of the COVID-19 pandemic and the urgent need to enforce social distancing measures, the authorities proceeded to the digitalisation of OAED services and, since April 2020, almost all OAED services have been offered online (OAED, 2020). General information on unemployment benefits is provided through the official DYPA website,<sup>9</sup> which contains codified information on the administrative procedure and conditions for accessing the unemployment benefit, a “frequently asked questions” section, and an artificial intelligence chatbot. In addition, the website includes information on other public employment services targeted at the whole population, such as active labour market programmes, digital skilling/upskilling, certified training, and job vacancies. Since October 2021, citizens can also schedule an appointment to visit either a KPA or an “employment office for special social groups” through a dedicated online platform<sup>10</sup> for certain services that are not yet offered online. Citizens can also use the call centre Unified Citizen Contact Number 1555 or the dedicated relevant webpage<sup>11</sup> to request information or submit enquiries for personalised information regarding unemployment benefits.

With regard to personalised information on entitlements and obligations, this is provided through a personal account, which, since February 2021, is also accessible through a mobile application (myDYPAapp). Beneficiaries need to register with the DYPA in order to receive online services, which include registering with the unemployment register, applying for benefits, issuing and renewing the unemployment card, declaring presence, updating personal information, viewing the status of claims and applications, issuing certificates, and participating in programmes. It should be noted that no information is available as to the number of users of this mobile application.

Moreover, an online platform (myOAEDlive) was launched in December 2020, initially aimed at providing telecounselling services (identification of a person’s characteristics and needs, creation of an individual action plan for (re)integration into the labour market, etc.) to unemployed people and employers during the COVID-19 crisis. Particular emphasis was placed on ensuring the provision of telecounselling services with interpretation for those in need (people with disabilities and/or people who do not speak Greek). This service, which does not require high digital skills, facilitates access to information and services for registered unemployed people and provides personalised information without the need to visit local agencies. Following the success of this initiative, this service became permanent, acting as a customer service mechanism (European Commission, 2021). In May 2022, 10,730 people used this service.<sup>12</sup>

It is also worth noting that, in October 2021, a new digital platform<sup>13</sup> was launched, developed according to the web content accessibility guidelines, to provide people with disabilities with user-friendly access to the content available on the DYPA website. In addition, to enhance access to personalised information and specialised services for people belonging to certain vulnerable social groups (people with disabilities, drug addicts, ex-prisoners, etc.), the DYPA operates six local employment offices for special social groups in six cities across the country. These employment offices provide tailored guidance and support on training, employment and entrepreneurship issues as well as personalised

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<sup>9</sup> Available at: <https://www.oaed.gr/>.

<sup>10</sup> Available at: <https://rantevouoaid.gov.gr/>.

<sup>11</sup> Available at: <https://1555.gov.gr/>.

<sup>12</sup> See: [https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics\\_may2022.jpg](https://www.secdigital.gov.gr/wp-content/uploads/2022/06/statistics_may2022.jpg) (in Greek).

<sup>13</sup> Available at: <https://prosvasis.oaed.gr/>.

support services for labour market integration to registered unemployed people belonging to the above-mentioned groups.

#### **1.1.1.2 Sickness and healthcare benefits**

General information on sickness benefits is provided through the e-EFKA website, while personalised information is provided through the main e-EFKA tools as described at the beginning of Section 1.1.1. However, there is a complete lack of personalised information on individual entitlements, and there are no calculation tools to enable insured people to calculate and be aware of the amount of benefits they can claim. This lack is particularly problematic because there are no uniform rules for sickness benefits for insured people. Instead, different rules continue to apply for each beneficiary, depending on the specific regulations of the social insurance fund they were insured with prior to the establishment of the e-EFKA.<sup>14</sup> This is related to the fact that, although almost all the provisions of the 2016 pension reform have now been implemented,<sup>15</sup> the adoption of the e-EFKA social insurance regulation, which would ensure the application of uniform rules to insured people, is still pending.<sup>16</sup>

As far as healthcare-related provisions and benefits are concerned, these are explicitly defined in the unified regulation for healthcare services (EKPY):<sup>17</sup> the regulation can be found on the website of the National Organisation for the Provision of Health Services (EOPYY), which acts as the sole purchaser of publicly funded healthcare services. Information about the healthcare services and benefits provided by the EOPYY can also be obtained through the EOPYY administrative services, either in person or by telephone, as well as through press releases from the Ministry of Health about new developments. Personalised information is provided through the “electronic personal medical record”, which contains a collection of information about an individual’s medical history (past hospitalisations, doctor and hospital visits, diagnoses, treatments, etc.), and also provides access to prescriptions for medicines and the option to schedule a doctor’s appointment. It should be noted that the establishment of the electronic personal medical record was originally adopted in 2014 (Law 4238/2014), but only became fully operational in 2021. At the same time, through the digital service “e-health insurance file”, which can also be accessed through a mobile application (myHealthapp), individuals have access to general information on healthcare benefits, providers and services, which includes search filters to limit results to provisions relating to a specific diagnosis – facilitating, thus, access to information regarding provisions and benefits in their interest.

#### **1.1.1.3 Maternity and equivalent paternity benefits**

General information on maternity and equivalent paternity benefits is provided through the e-EFKA and DYPA websites, while personalised information is provided through the main e-EFKA and DYPA tools as described at the beginning of Section 1.1.1 and in Section 1.1.1.1 respectively. However, there is a complete lack of personalised information on individual entitlements, while there are no calculation tools to enable insured people to calculate and be aware of the amount of benefits they can claim.

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<sup>14</sup> e-EFKA is the result of the integration of most of the statutory social insurance funds (see also Sections 1.2.1 and 1.2.3).

<sup>15</sup> A detailed analysis can be found in European Commission (2018), pp. 75-84.

<sup>16</sup> This was originally expected to be completed by the end of 2018. Although Law 4670/2020 envisaged that the unified e-EFKA social insurance regulation would be developed and put into effect within two years (February 2022), no further information is currently available on this issue.

<sup>17</sup> Joint Ministerial Decision ΕΑΛΕ/Γ.Π. 80157, Official Journal of Government, Issue No 4898, Vol. Β', 1 November 2018 (in Greek).

#### **1.1.1.4 Invalidity benefits**

General information on contributory invalidity benefits, which take the form of disability/invalidity pensions, is provided through the e-EFKA website, while personalised information is provided through the main e-EFKA tools as described at the beginning of Section 1.1.1. Issues regarding access to information for people with disabilities have been highlighted by the National Confederation of Disabled People of Greece (ESAMEA) (ESAMEA, 2019) and the Greek Ombudsman (Greek Ombudsman, 2019). These issues relate to the complete lack of personalised information on individual entitlements and to the fact that there are no calculation tools to enable insured people to calculate and be aware of the amount of benefits they can claim. This is particularly problematic for contributory invalidity benefits as there are no uniform rules on benefits for insured people. Instead, different rules continue to apply for each beneficiary, depending on the specific regulations of the social insurance fund they were insured with prior to the establishment of the e-EFKA. Although the adoption of the e-EFKA disability pension regulation, which would ensure the application of uniform rules for insured people with regard to contributory invalidity benefits, was envisaged in the 2016 pension reform and was expected to be completed and put into effect by the end of 2018, this is still pending. In any case, the absence of harmonised rules makes the system rather complex, as eligibility is subject to the provisions of each social insurance fund (depending on the beneficiary's profession), and in many cases beneficiaries are not aware of their entitlements (Konstantinidou *et al.*, 2022).

#### **1.1.1.5 Old-age benefits and survivors' benefits**

General information on old-age benefits and survivors' benefits is provided through the e-EFKA website, while personalised information is provided through the main e-EFKA tools as described at the beginning of Section 1.1.1. Personalised information on the social insurance status and on the rights and obligations regarding social insurance contributions is also provided through online personal accounts. However, personalised information on individual entitlements is completely lacking, and there are no calculation tools that allow insured people to calculate and be aware of the amount of benefits they can claim.

As to auxiliary pensions, information was provided through the official website of the Unified Agency for Auxiliary Social Insurance and Lump-sum Benefits (ETEAEF) for the period 2017-2020. However, following ETEAEF's integration into the e-EFKA, information for auxiliary pensions was provided through the e-EFKA website and through the main e-EFKA tools. Currently, the recently (January 2022) established Hellenic Auxiliary Pensions Defined Contributions Fund (TEKA) provides information on auxiliary pensions and contributions through its website,<sup>18</sup> while a dedicated digital information platform (MyTEKA) will provide personalised information on individuals' pension accounts, containing information about social insurance contributions paid and returns on investment. This platform is currently under development, and is expected to be fully operational in the coming months.

#### **1.1.1.6 Benefits in respect of accidents at work and occupational diseases**

With regard to benefits for accidents at work and occupational diseases, it should be noted that Greece does not have a separate social insurance branch for these benefits. Accidents at work and occupational diseases are covered by sickness benefits granted by the e-EFKA and healthcare services and benefits provided by the EOPYY (see Section 1.1.1.2), while invalidity caused by an accident at work or an occupational disease is covered by the invalidity benefits provided by the e-EFKA (see Section 1.1.1.4).

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<sup>18</sup> Available at: <https://teka.gov.gr/>.

### **1.1.2 General awareness-raising campaigns**

This section examines whether any awareness-raising campaigns targeted at improving information about the conditions and rules of access to the six branches have been developed in Greece. Emphasis is placed on describing the objectives of the campaigns, target groups, communication means employed, and the stakeholders involved. In addition, it examines whether any awareness-raising campaigns were conducted to ensure that the exceptional support measures in force during the COVID-19 crisis reached all the potential beneficiaries they were targeted at.

#### **1.1.2.1 Unemployment benefits**

No specific awareness-raising campaigns to improve awareness on rights, entitlements and obligations regarding access to unemployment benefits have been developed in Greece over the period 2017-2022, other than a few social media posts on the relevant page of the DYPA website, concerning the changes introduced and the priorities of the organisation. Similarly, Greece did not develop specific information initiatives to ensure that the exceptional support measures in force during the COVID-19 crisis in relation to unemployment benefits reached all the potential beneficiaries they were targeted at.<sup>19</sup>

#### **1.1.2.2 Sickness and healthcare benefits**

No specific awareness-raising campaigns to improve awareness on rights, entitlements and obligations regarding access to sickness benefits have been developed in Greece over the period 2017-2022. Similarly, Greece did not develop specific information initiatives to ensure that the exceptional support measures in force during the COVID-19 crisis in relation to sickness benefits reached all the potential beneficiaries they were targeted at.

As to healthcare benefits, the only awareness-raising campaigns were part of the national vaccination campaign for COVID-19, organised and run by the competent authorities of the government in co-operation with regional and local authorities and other civil society organisations (e.g. medical associations and non-profit organisations), which began in December 2020. The main objective of the campaign was to increase public awareness of the COVID-19 vaccines, highlight the importance of public vaccination and encourage the population to vaccinate. The advertising campaign targeted the entire population and included advertisements over social media, newspapers and radio, TV spots and text messages. As to the impact of this campaign, although hard evidence is not readily available, it could be argued that it was successful in informing the entire population about accessing COVID-19 vaccines.

#### **1.1.2.3 Maternity and equivalent paternity benefits**

No specific awareness-raising campaigns to improve awareness on rights, entitlements and obligations regarding access to maternity and equivalent paternity benefits have been developed in Greece over the period 2017-2022. Similarly, Greece did not develop specific information initiatives to ensure that the exceptional support measures in force during the COVID-19 crisis in relation to maternity and equivalent paternity benefits reached all the potential beneficiaries they were targeted at.

#### **1.1.2.4 Invalidity benefits**

No specific awareness-raising campaigns to improve awareness on rights, entitlements and obligations regarding access to contributory invalidity benefits have been developed in Greece over the period 2017-2022. Similarly, Greece did not develop specific information initiatives to ensure that the exceptional support measures in force during the COVID-19

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<sup>19</sup> For more information regarding the exceptional support measures in force in Greece during the COVID-19 crisis, see: Konstantinidou, Capella and Economou (2021).

crisis in relation to invalidity benefits reached all the potential beneficiaries they were targeted at.

#### **1.1.2.5 Old-age benefits and survivors' benefits**

No specific awareness-raising campaigns addressed to the whole population to improve awareness on rights, entitlements and obligations regarding access to old-age and survivors' benefits have been developed in Greece over the period 2017-2022, while no exceptional support measures regarding old-age and survivors' benefits were in force during the COVID-19 crisis. However, it is worth mentioning an information initiative developed by a partnership between the General Secretariat for Family Policy and Gender Equality (co-ordinator), the Research Centre for Gender Equality (KETHI) and the National Centre for Social Research (EKKE) in the context of the "PEGASUS" project to address the gender pension gap in Greece.<sup>20</sup> More specifically, the main objective of the campaign was to raise awareness about the gender pension gap and to increase women's understanding of the link between pension amounts and contributions so that they are better informed on the impact of their choices on their pensions. To this end, information leaflets were disseminated, a TV spot was broadcast, and an online pension calculator was designed that provided tips to improve pension amounts. However, no information is available as to the impact of this initiative.

#### **1.1.2.6 Benefits in respect of accidents at work and occupational diseases**

No specific awareness-raising campaigns to improve awareness on rights, entitlements and obligations regarding access to benefits in respect of accidents at work and occupational diseases have been developed in Greece over the period 2017-2022. Similarly, Greece did not develop specific information initiatives to ensure that the exceptional support measures in force during the COVID-19 crisis in relation to benefits in respect of accidents at work and occupational diseases reached all the potential beneficiaries they were targeted at.

## **1.2 Policies and practices to simplify access to social protection**

### **1.2.1 Simplification objective embedded in reforms of social protection schemes**

It should be stated right at the outset that there are no policies in Greece adopted explicitly with a view to simplifying access to the social protection schemes available for workers and the self-employed. However, simplification of access to social protection schemes was among the stated objectives of the 2016 reform of the social insurance and pension system, which is considered one of the most important reforms implemented over recent years. Although its main objectives were to ensure the financial sustainability of the social insurance and pension system, improve governance and reduce administrative costs, the simplification objective was embedded in this reform. In particular, the reform envisaged, among other things, the application of uniform rules for all insured people. Although this has been achieved to a great extent with regard to the application of uniform rules for pension benefits and contributions for most insured people (European Commission, 2021a), this is not the case with other social insurance provisions. This is because two provisions envisaged in the 2016 pension reform have not as yet been put into effect. These concern: (a) the e-EFKA social insurance regulation; and (b) the e-EFKA disability pension regulation, which were expected to be completed and brought into force by the end of 2018, but which are still pending.

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<sup>20</sup> The PEGASUS project was implemented from November 2018 to November 2020 and was co-funded by the European Union's Rights, Equality and Citizenship Programme (2014-2020). For more information see: <https://sintaxi.isotita.gr/>.

### **1.2.1.1 Unemployment benefits**

There are no policies and practices in Greece whose stated objective is to simplify access to unemployment benefits schemes for workers and the self-employed.

### **1.2.1.2 Sickness and healthcare benefits**

Apart from the reforms described at the beginning of Section 1.2.1, no other reforms have been implemented in Greece to simplify access to sickness and healthcare benefits.

### **1.2.1.3 Maternity and equivalent paternity benefits**

Apart from the reforms described at the beginning of Section 1.2.1, no other reforms have been implemented in Greece to simplify access to maternity and equivalent paternity benefits.

### **1.2.1.4 Invalidity benefits**

Apart from the reforms described at the beginning of Section 1.2.1, no other reforms have been implemented in Greece to simplify access to contributory invalidity benefits.

### **1.2.1.5 Old-age benefits and survivors' benefits**

Apart from the reforms described at the beginning of Section 1.2.1, no other reforms have been implemented in Greece to simplify access to old-age benefits and survivors' benefits.

### **1.2.1.6 Benefits in respect of accidents at work and occupational diseases**

Apart from the reforms described at the beginning of Section 1.2.1, no other reforms have been implemented in Greece to simplify access to benefits in respect of accidents at work and occupational diseases.

## **1.2.2 Simplification of the application process for accessing benefits**

### **1.2.2.1 Unemployment benefits**

As already mentioned, since 2021, almost all employment services provided by the DYPA have been offered exclusively online, including applications for benefits, and the issuance and renewal of the unemployment card – thereby simplifying the application process for accessing unemployment benefits. Previously, workers and self-employed people had to visit the local DYPA agencies several times to complete the necessary administrative procedure for the granting of unemployment benefits, resulting in significant delays in effectively accessing this benefit. It should also be noted that inter-operability with other systems has contributed to the simplification of the application process for accessing unemployment benefits by automating the collection of some of the required supporting documents.

### **1.2.2.2 Sickness and healthcare benefits**

The application process for accessing sickness benefits has been simplified to some extent by the establishment of the e-EFKA and the development of digital tools, though there are no automated processes for applications for, and granting, benefits. It should also be noted that only private sector employees can currently apply for sickness benefits online, while different documentation is required depending on the occupation of the beneficiary (private sector employees, civil servants, self-employed people, liberal professionals, farmers). This is related to the fact that there are no uniform rules for sickness benefits for all insured people. Instead, different rules apply for each beneficiary, depending on the specific regulations of the social insurance fund with which they were insured before the integration of the various social insurance funds into the e-EFKA.

As far as healthcare-related provisions and benefits are concerned, some progress has been achieved in simplifying the application process for accessing such benefits through the development of digital tools. Beneficiaries can make a medical appointment online and receive prescriptions remotely. However, the use of digital tools is currently very limited as regards in-kind provisions. In particular, beneficiaries can submit an application online, through the “e-health insurance file” service, only to request the predefined compensation price for the supply of a pair of glasses and contact lenses. In addition, since 2021, people who have certain diseases can apply online to request compensation for disability-related healthcare expenses (e.g. use of exclusive nursing services overnight, special nutrition, physiotherapy, bath therapy, and aero therapy). Until recently, beneficiaries could only apply in person at the competent EOPYY units.

### **1.2.2.3 Maternity and equivalent paternity benefits**

The application process for accessing maternity benefits has been simplified to some extent by the establishment of the e-EFKA and the development of digital tools, though there are no automated processes for applications for, and granting, benefits. Until recently, beneficiaries had to submit their applications by visiting the competent e-EFKA local service point. However, since 2021, beneficiaries can apply for and receive maternity benefits exclusively online. In this context, inter-operability with other systems has facilitated to some extent the application process by automating the collection of some of the required supporting documents.

### **1.2.2.4 Invalidity benefits**

No significant policies and practices can be identified in Greece seeking to simplify the application process for accessing invalidity benefits, other than the introduction of the digital “disability folder”, which is completed by the doctor treating patients who apply to be assessed by the KEPAs. This disability folder includes essential medical information proving the impairment (e.g. medical notes, medical examinations, and medical treatment). It should be noted, however, that patients, following the outcome of the KEPAs’ decisions, have to make a separate application to the e-EFKA claiming specific invalidity benefits. There are also some administrative burdens, as a number of documents must be submitted that have to be collected from various sources (doctors, authorities, etc.). This whole process is time-consuming and places an administrative burden on people with disabilities but is related to the fact that there is a complete lack of links between the relevant authorities involved in awarding the various disability benefits (ESAMEA, 2019).

Another positive development that simplifies the invalidity benefit application process is that, according to the regulatory and operational framework for the KEPAs introduced in November 2021, individuals with a certified disability level of at least 67% related to an irreversible disease are entitled to an indefinite disability certificate. This is important because benefits are paid for the period specified in the KEPAs’ disability decisions, after which patients have to make a new application and be reassessed.

### **1.2.2.5 Old-age benefits and survivors’ benefits**

The application process for accessing old-age benefits and survivors’ benefits has been simplified to some extent by the establishment of the e-EFKA and the application of harmonised rules and administrative procedures for most insured people, as well as by the development of digital tools. This has been facilitated by increasing inter-operability between the various systems, though there are no automated processes for applications for, and granting, benefits. Until recently, beneficiaries had to submit their applications by visiting the competent e-EFKA local service points. However, since 2021, beneficiaries can apply for old-age benefits and survivors’ benefits online. Nevertheless, it is considered necessary to point out that there are significant delays in the processing of old-age benefits and survivors’ benefits applications. To address this situation, the authorities introduced in April 2022 (Law 4921/2022) new fast-track processes for awarding pension benefits, while



the adoption of Law 4798/2021 enabled the involvement of certified lawyers and accountants in the processing of pension claims.

#### **1.2.2.6 Benefits in respect of accidents at work and occupational diseases**

As already mentioned, there is no separate social security branch in Greece for benefits for accidents at work and occupational diseases as these are covered by the sickness benefits provided by the e-EFKA. Nevertheless, no significant policies and practices can be identified aimed at simplifying the application procedure for access to sickness benefits related to an accident at work or an occupational disease. It should be pointed out, however, that whereas private sector employees can apply online for sickness benefits, this is not the case for sickness benefits related to an accident at work, for which beneficiaries have to apply in person at the competent e-EFKA local service points.

#### **1.2.3 Simplification of the structures within the social protection administration**

The most important practice that simplifies the structures within the administration of social protection is the operation of a single social insurance institution, namely the e-EFKA. The e-EFKA has been in operation since March 2020 and is the result of the integration of the ETEAEP into the Unified Social Security Fund (EFKA). Prior to this, in the context of the 2016 pension reform, most of the statutory main (contributory) social insurance funds were integrated into one single fund, namely the EFKA. Among the objectives of this reform was the improvement of the administrative efficiency of the system and the simplification of the relevant procedures, to ensure that citizens have access to social protection schemes in an easier and less time-consuming way. In addition, the reform was aimed at ensuring citizens' access to digital information systems for submitting enquiries and having access to personal data related to social insurance (Hellenic Parliament, 2016) by introducing a fully individualised system, where the contributions of individuals are registered on their personal accounts. At the same, the reform envisaged the integration of all social insurance data into a single social insurance database.

In this context, the integration of the various social insurance funds into one single social insurance institution in 2017 enabled the gradual creation of the national register of social insurance ("ATLAS"). This digital register contains electronic records on each insured person, including information regarding their employment history and pensionable earnings. This register improved inter-operability with other systems of public sector services, and following its creation personal social insurance accounts accessible to insured people were introduced in 2017. These personal social insurance accounts are linked to essential information such as employment, social insurance rights and obligations, allowing for increased transferability of information related to social protection entitlements. This whole system therefore not only enhances transitions between different types of employment, but also promotes access to updated information on entitlements and obligations, while speeding up administrative procedures for awarding benefits.

Moreover, in 2020, Law 4670/2020 was adopted, introducing a new reform of the social insurance and pension system. The rationale behind this reform was, among other things, to improve the efficiency of the system and reduce administrative costs by creating a unified digital organisation. One of the main objectives of this reform was the simplification of procedures in order to improve citizens' transactions and provide modern, high-quality digital services (Hellenic Parliament, 2020). In this context, the EFKA was renamed as the e-EFKA, while all services provided by the e-EFKA were gradually digitalised, thereby improving access to services for insured people (European Commission, 2021a). Particular attention was paid to the integration of all social insurance personal data on pension rights held in the information systems of the former social insurance funds into the single social insurance database, in order to enable the effective digitalisation of social protection



schemes and to ensure the provision of more efficient and faster services to insured people (Hellenic Parliament, 2020).

It should also be noted that the operation of separate local service points for employees and the self-employed by the e-EFKA could be considered a practice that seeks to simplify the structures within the administration of social protection. In addition, the gradual digitalisation of e-EFKA services has improved access to services and benefits for insured people, as well as the efficiency of the system in general.

At this point, it is considered necessary to note that efforts have been concentrated over recent years on establishing appropriate structures at local level to facilitate both access to, and delivery of, a range of social services in an integrated way. The establishment and operation of the network of community centres over the country since 2017 constitutes an example of these efforts. They are a kind of one-stop shop, responsible for reception, information and service provision, and for the liaison of citizens – and especially vulnerable social groups – with all social programmes and services available at national and local levels. Some of these centres include dedicated branches which provide services exclusively to Roma people and branches for the integration of migrants. Finally, acknowledgment should be made of the fact that, in February 2018, in an effort to simplify the structures within the administration of non-contributory social protection benefits, the Organisation for Welfare Benefits and Social Solidarity (OPEKA) was established. The OPEKA acts as a single public payment authority responsible for all welfare benefits in Greece.

#### **1.2.3.1 Unemployment benefits**

No policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to unemployment benefits can be identified.

#### **1.2.3.2 Sickness and healthcare benefits**

Apart from the practices described at the beginning of Section 1.2.3, there are no other policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to sickness and healthcare benefits.

#### **1.2.3.3 Maternity and equivalent paternity benefits**

Apart from the practices described at the beginning of Section 1.2.3, there are no other policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to maternity and equivalent paternity benefits.

#### **1.2.3.4 Invalidity benefits**

Apart from the practices described at the beginning of Section 1.2.3, there are no other policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to contributory invalidity benefits.

#### **1.2.3.5 Old-age benefits and survivors' benefits**

Apart from the practices described at the beginning of Section 1.2.3, there are no other policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to old-age benefits and survivors' benefits.

#### **1.2.3.6 Benefits in respect of accidents at work and occupational diseases**

Apart from the practices described at the beginning of Section 1.2.3, there are no other policies or practices in Greece aimed at simplifying structures within the administration of social protection in relation to benefits in respect of accidents at work and occupational diseases.

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

### **2.1 Issues, debates and reforms related to information**

#### **2.1.1 Issues**

Despite the considerable progress achieved over recent years in Greece in improving access to general and personalised information on social protection schemes by introducing digitalised services, a number of issues remain, though no evidence is readily available and no studies or evaluations have been conducted on this issue. In particular, one of the issues that need to be highlighted is the poor administrative capacity of the e-EFKA in the delivery of services to citizens. This is further supported by the fact that 42% of the citizens' reports submitted to the Greek Ombudsman in 2021 concerned issues related to social insurance (Greek Ombudsman, 2021). Undoubtedly, this relates to the lack of adequate personnel and to regulatory complexity and red tape.

Moreover, it might be argued that the current complexity of the rules governing social insurance rights and entitlements impedes access to sufficient information, and especially personalised information, about social protection schemes. This is related to the fact that, as repeatedly underlined in this report, there is a total lack of online tools and services to allow insured people to calculate their benefit entitlements regarding the six social protection branches and be aware of possible consequences on their income. What is more, there is a lack of automated processes to contact beneficiaries about their entitlements. In this context, the lack of harmonised rules between insured people makes the system rather complex, as there is great variation with regard to the rules and the benefits provided.

This is particularly the case for people with disabilities, who are faced with significant difficulties in accessing information about their entitlements, especially as regards the interaction between contributory invalidity benefits and disability welfare benefits (Greek Ombudsman, 2019; ESAMEA, 2019). According to the Greek Ombudsman (2021), this is exacerbated by the problematic communication and co-operation between the OPEKA, which is the competent authority for social welfare benefits, and the e-EFKA, which is responsible for providing contributory invalidity benefits. People with disabilities are often confronted with false or misleading information regarding the benefits they are entitled to and the administrative procedure they have to follow, while the complex applicable regulatory framework creates additional problems (Greek Ombudsman, 2021; Konstantinidou *et al.*, 2022).

Another issue that needs to be highlighted concerns the digitalisation of services. Although the COVID-19 pandemic has accelerated progress in this respect, with improved access for citizens to digital public services, there is still room for improvement, especially as regards the development of services and tools for accessing individualised information on social protection. Besides, the poor administrative capacity of the e-EFKA in the delivery of services to citizens creates another barrier to access to information, especially for people with low digital skills.

Finally, a widely acknowledged issue, repeatedly raised by the General Confederation of Greek Workers, pensioners' unions and the Greek Ombudsman,<sup>21</sup> concerns the considerable delays observed in processing pension claims. The reasons behind this are complex and include the lack of digitalised personal data on employment history and

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<sup>21</sup> See, indicatively, press releases issued by the General Confederation of Greek Workers available at: <https://gsee.gr/?p=37592> (in Greek); the Supreme General Confederation of Pensioners of Greece available at: <https://www.agsse.gr/?contentid=706> (in Greek) and the Greek Ombudsman available at: [http://www.esasf.gr/epistoli\\_sinigorou\\_politi\\_pros\\_efka.pdf](http://www.esasf.gr/epistoli_sinigorou_politi_pros_efka.pdf) (in Greek).

earnings for a significant part of the population, as well as the understaffing of the competent authority. Apart from this delay, another problematic issue is the lack of access to personalised information on employment history and earnings free of charge, enabling people to know their rights and entitlements. Due to this lack, many insured people resort to private lawyers and accountants to check if they fulfil the qualifying retirement conditions for pension entitlement and/or to get an approximate calculation of the pension amount they are entitled to.

### 2.1.2 Debates

It would be hard to maintain that the issue of access to information on social protection for workers and the self-employed has been a central topic addressed in the national debate, when there has been no reference to the 2019 Council Recommendation on access to social protection for workers and the self-employed in the national debate. Instead, public debate mostly focuses on urging the need to address the issues relating to the poor administrative capacity of the e-EFKA in the delivery of services to citizens, as described in Section 2.1.1.

In addition, particular emphasis is placed on the lack of knowledge and awareness of people with disabilities about the benefits they are entitled to: this is a prominent issue in public debate, raised on multiple occasions by the Greek Ombudsman (2019) and the ESAMEA (2019). It should also be noted that the considerable delays observed in processing pension claims have also been part of the public debate. As already mentioned in the previous section, this issue has been consistently raised by the media and other stakeholders. The Panhellenic Federation of EFKA's Employees' Associations has repeatedly underlined the need to hire more staff and improve digital services to address these delays.<sup>22</sup>

In fact, these issues have been admitted by the Minister of Labour and Social Affairs, who characterised the e-EFKA as *"the most problematic institution of the Greek public administration [...] It faces enormous organisational and administrative issues [...], while its operation is burdened by time-consuming bureaucratic procedures"* (Ministry of Labour and Social Affairs, 2021). However, it is important to acknowledge that efforts in recent years have been concentrated on improving the e-EFKA's efficiency and on addressing the issue of the delays in processing pension claims.

### 2.1.3 Ongoing or planned reforms

The only planned reform aimed at improving access to general and personalised information about the six social protection branches relates to the plans of the government to develop a digital national portal for disability benefits. The development of this portal is included in the National Recovery and Resilience Plan and is to be completed by 31 December 2026, while no reference is made to the 2019 Council Recommendation. Although its actual content and use are not yet specified, available information indicates that it will act as a one-stop shop, providing beneficiaries with access to personal data and benefits digitally. It is also worth mentioning that the government recently introduced the "electronic disability card" which will be issued to all people with a disability level of more than 67%. Although its actual purpose is not clear yet, there are indications that this card will be linked to some of the services and benefits available to people with disabilities, with the aim to facilitate people with disabilities in their daily lives. However, no information is currently available about the actual features of this initiative (European Commission, 2021b).

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<sup>22</sup> See, indicatively: <https://www.poseefka.gr/5076/> (in Greek).

## **2.2 Issues, debates and reforms related to simplification**

### **2.2.1 Issues**

Although no evidence and evaluation studies are readily available, it may be argued that the main issue identified in Greece in relation to the policies and practices targeted at simplifying access to the six social protection branches, concerns the complexity of the rules governing rights and benefits. As repeatedly emphasised in this report, despite the establishment of a single social insurance institution, most social insurance benefits available to workers and the self-employed are still category-based, determined by the occupation of the beneficiary (private sector employees, civil servants, self-employed people, liberal professionals, farmers). Although the creation of personal accounts has contributed to an extent to the transferability of information related to rights and entitlements, there are still complex administrative requirements and procedures. This increases the administrative burden for insured people, while the poor usability and interoperability of available digital tools hinder the application process for some of the benefits available. In any case, it must be noted that significant delays, and time-consuming, lengthy and burdensome bureaucratic procedures are often reported by the media and social partners.

### **2.2.2 Debates**

The issue of the simplification of access to social protection branches does not seem to play a central role in the national debate in Greece. Instead, the debate focuses on the issues discussed in Section 2.1.2.

### **2.2.3 Ongoing or planned reforms**

As to ongoing or planned reforms aimed at simplifying access to the six social protection branches, one of the most important reforms in this respect concerns the ongoing implementation of the national programme of process simplification.<sup>23</sup> This programme, adopted at the end of 2019 and implemented since 2020, entails initiatives – mostly funded by the EU Recovery and Resilience Facility – to rationalise administrative procedures, including increasing digital services and inter-operability within social insurance functions, with the ultimate aim to improve the effectiveness of the public administration. It should be noted that the programme also foresees the gradual establishment of a “national codification portal” that will entail, among other things, a codification of the labour and social insurance legislation. This is expected to be completed in 2023 and will reduce bureaucracy and simplify administrative procedures, though no reference is made to the 2019 Council Recommendation.

Moreover, the authorities also adopted in 2021 an ambitious national digital transformation strategy, the “digital transformation bible 2020-2025”. Among other things, this strategy is aimed at gradually digitalising and upgrading all e-EFKA services, while increasing inter-operability and expanding the digital public services included in the government digital portal of public administration.<sup>24</sup> This is considered a positive step that will contribute to simplifying access to social protection schemes.

Finally, completion of the e-EFKA unified social insurance regulations, which has been under development since 2017, is expected to contribute to simplifying access to the six social protection branches by ensuring the application of harmonised rules and provision to all insured people.

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<sup>23</sup> For more information see: <https://www.secdigital.gov.gr/projects/aploysteyysi-diadikasion/> (in Greek).

<sup>24</sup> Available at: <https://www.gov.gr/>.

### **2.3 Suggestions for improvements**

Following from above, it becomes evident that, despite significant progress, the challenge of ensuring effective access to updated, comprehensive and clearly understandable information on social protection schemes remains an issue that has not been adequately addressed in Greece. The preceding analysis indicates a clear need to introduce online simulation tools or digital calculators that will provide access to personalised information, enabling insured people to calculate their benefit entitlements and be aware of any possible consequences for their income.

In a similar vein, there is a need to reinforce information, guidance and advice services to inform insured people about their social insurance rights and entitlements as well as to support them in claiming benefits they are entitled to. To this end, it would be helpful to set up advisory agencies that are adequately and appropriately staffed to provide counselling services on social insurance issues. In addition, it might be useful to introduce automated processes that provide timely updates on individual entitlements by sending e-mails or letters to eligible beneficiaries.

Moreover, particular emphasis should be placed on the adoption, after significant delays, of the unified e-EFKA social insurance regulation, which will bring about the application of simplified and universal rules and entitlements for all insured people. It is expected that this will not only clarify the rules but also increase transparency, thereby contributing to simplifying access to social protection schemes and administrative requirements. Finally, the authorities need to expand the use of digital platforms to enable the submission of applications online for all social protection benefits and services available to workers and the self-employed. In this respect, inter-operability of the various tools available in the public sector needs to be ensured, in order to simplify administrative procedures by adopting an automated application process that fully utilises the relevant data available on personal social insurance accounts.

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