



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Hungary Bihari

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European Social Policy Network (ESPN)

**ESPN Thematic Report on
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protection for workers and the
self-employed more
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information and simplification**

Hungary

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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" and covers policies and measures implemented between January 2017 and May 2022.

The main stakeholders providing information on social protection benefits and healthcare services in Hungary include the Government Offices (*Kormányhivatalok*), the Hungarian State Treasury (*Magyar Államkincstár, MÁK*), the National Employment Service (*Nemzeti Foglalkoztatási Szolgálat, NFSZ*), the National Health Insurance Management Fund (*Nemzeti Egészségbiztosítási Alapkezelő, NEAK*), and the National eHealth Infrastructure (*Elektronikus Egészségügyi Szolgáltatási Tér, EESZT*). There are three main ways in which information is provided: online electronically, by phone and face to face. There are possibilities to receive both general and individual-level information.

Claims for social protection benefits can be submitted in person at a Government Office, using one of the so-called Government Windows (*Kormányablak*), which since 2011 have formed a network of one-stop-shop type administrative offices. In addition, to ease access to the social protection system, in municipalities with no permanent Government Office or Government Window, the Mobile Government Window Customer Service was created in 2018, enabling citizens living in municipalities without such services or with poor transport infrastructure to have their affairs dealt with locally, by overcoming the spatial barriers that hinder the provision of an efficient service. There is a free, 24-hour telephone helpline to provide information and assistance in booking in-person appointments. There is an e-identification service, the Client Portal (*Ügyfélkapu*), which is the gateway to online administration, supporting an electronic information service (*Személyre Szabott Ügyintézési Felület, SZÜF*), which provides information on matters that may be processed electronically. The main simplification of the application process for accessing social benefits is related to the Government Windows, the Client Portal and the e-health system (see Section 1). The COVID-19 pandemic has had a positive impact in terms of extending the provision of digital services. However, some population groups are clearly excluded from this option. The simplification of the application process has been enhanced by the one-stop-shop Government Window system at Government Offices, and the Client Portal e-identification and online administration service. As a general policy development, communication between cooperating agencies of public administration has been eased by the creation of an IT platform called the Central Government Service Bus (*Központi Kormányzati Szolgáltatás Busz, KKSzB*), for direct access to the datasets kept by different authorities, such as the pension administration, the tax office, the one-stop-shop Government Offices or Windows and several other agencies.

The pension administration presents all relevant pieces of legislation on its homepage. In addition, the site includes information pages by benefit type (including guides and examples to calculate benefits, as well as a description of the various administrative processes) and a section devoted to frequently asked questions. Yet, as an official source, it uses language that is at times difficult for laypeople to process. To fill this gap, several unofficial websites have emerged that translate the relevant laws into easy-to-understand language.

The rules for benefits are, in general, very elaborate and difficult to figure out; without external support (e.g. from an administrator), that makes it very difficult for people, especially with a low level of education, to fill in the required forms and submit all the necessary supporting documents. Unfortunately, there are no published studies or evaluations of this issue.

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

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

The focus of this section is to provide information on the main policies aimed at improving information about the conditions of access to each of the six social protection branches that form the focus of the present report.

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

All relevant information can be found relatively easily online; however, those without digital skills are clearly disadvantaged in this regard. There is a telephone helpline and a one-stop-shop system to turn to. The COVID-19 pandemic has had a positive impact in terms of extended digital service provision; however, some population groups are clearly excluded from this option. Generally, the rules and conditions of most of the provisions on which this report focuses are complex and difficult to understand, and several supporting documents need to be attached to claims, which means that claimants may need help in submitting their claims or judging their own eligibility. However, we are not aware of any studies or evaluation focusing on this issue.

Every year, the Government Office prepares and makes available online an information guide entitled "What's what in (year)", which provides information on most of the benefits that form the focus of the present report.

Claims for social protection provisions can be submitted at one of the so-called Government Windows (*Kormányablak*)¹, the network of one-stop-shop type administrative offices.² Since 1 January 2018, pursuant to Act CL of 2016 on the General Administrative Procedure Act, all applications for the conduct of official procedures that are not excluded by law or government decree may be submitted at such a Government Office. One can book an appointment at a Government Window via the internet³ or by calling the freephone number 1818.

To facilitate access to the social protection system, the Mobile Government Window Customer Service was created in 2018: this is a mobile customer service office that can be deployed flexibly at any time, adapting quickly and efficiently to changing needs and circumstances. This is where people can deal with the many types of issues available at the Government Windows, submit applications to initiate official procedures, and receive information on the administrative procedures (documents required, costs, deadlines). The Mobile Government Window Customer Service or "Government Window Bus" is a van equipped for administrative services, which is available at predetermined times in municipalities where there is no permanent Government Window. It also enables customers in special locations (hospitals, dormitories, events, festivals, etc.) to be served on an ad hoc basis. Currently 25 buses are in service, but an extension of the system is planned.⁴ Among other things, the Mobile Government Window Customer Service enables

¹ The former Document offices (Okmányirodák) have been transformed into Government Windows. A Government Window handles all the business formerly done at the Document office, plus a number of administrative matters. The district Government Offices are not only Government Windows, but also have other departments: e.g. for guardianship, public administration, social affairs, public health, building.

² Act CXXV of 2018.

³ <https://idopontfoglalo.kh.gov.hu/kormanyablak-valasztas>

⁴ <https://www.kormanyhivatal.hu/hu/mobilizalt-kormanyablak-ugyfelszolgalatok>

people to register for the Client Portal. The current schedules of the Mobile Government Windows are available by clicking on the map for the county in question.

Those more comfortable with the telephone can use the Citizens' Line (*Országos Telefonos Ügyfélszolgálat*), a non-stop information centre that provides information and helps with booking an in-person appointment at one of the one-stop-shop offices. The Citizens' Line is available every day around the clock and is free to use. It is maintained by the National Infocommunications Service Company (*Nemzeti Infokommunikációs Szolgáltató, NISz*).

In addition to information on the benefits that can be claimed within the framework of the system, individual applications and procedures can be initiated electronically,⁵ in many cases through the Client Portal (*Ügyfélkapu*), using a personal ID number. The Client Portal is an e-identification service, which is the gateway to online administration; it supports an electronic information service (*Személyre Szabott Ügyintézési Felület, SZÜF*), which provides information on matters that may be processed electronically on the magyarország.hu website. In addition, it offers an interface for the operation of the Citizens' Mailbox, and provides electronic information on matters of public administration and e-administration services.

1.1.1.1 Unemployment benefits

Information for jobseekers can be found on the Government Office website: eligibility conditions for the jobseeker's allowance, administration (including electronic administration) and downloadable forms.⁶ Apart from the "What's what in (year)" document mentioned above, the Government Office has prepared a document entitled "Information for jobseekers", which provides information on the jobseeker's allowance (eligibility conditions, contact details of the Government Office's customer service, how to apply, forms and declarations to be filled in, duration of the benefit, payment of the benefit, benefits after the benefit has stopped, etc.), the registration of jobseekers (e.g. documents required), and the special case of workers coming from abroad.⁷ Furthermore, the Government Office has also compiled a document entitled "Application for pre-retirement jobseeker's allowance (NYES)", which includes a brief description of the benefit, its purpose, who is entitled to it, the eligibility conditions, grounds for exclusion, the documents required, time limits for administration, legal remedies, duration of the benefit, and electronic administration in case of emergency.⁸ Finally, a document entitled "Application for jobseeker's allowance" has also been drafted by the Government Office, containing a description of the benefit, its eligibility criteria, the documents/data required to submit an application, the deadline for administration, how, where and when to apply, legal remedies, and relevant legislation.⁹

Detailed information and downloadable forms are available on the website of the *National Employment Service*: www.munka.hu.¹⁰ The National Employment Service also provides individualised information on the amount of the jobseeker's allowance with the help of a jobseeker's allowance calculator on its website: after detailed personal information on employment history is entered, the expected amount of the provision is calculated.¹¹

Aside from assistance with the electronic administration, information on the quickest and safest way to apply, how to submit an application, the documents required and how to complete the procedures can be obtained from the *Government Helpline* on freephone

⁵ at https://www.magyarorszag.hu/szuf_fooldal

⁶ https://www.kormanyhivatal.hu/hu/tajekoztatas-allaskereseknek?fbclid=IwAR14SM-DBUZzjb7ZL5uhDMOtMBzRDcDGZe8_I99pSksPxVRMn0h1S01lszQ

⁷ <https://kormanyablak.hu/hu/feladatok/15/MUNKP00063>

⁸ <https://kormanyablak.hu/hu/feladatok/15/MUNKP00040>

⁹ <https://kormanyablak.hu/hu/feladatok/15/MUNKP00063>

¹⁰ <https://nfsz.munka.hu/tart/allaskeresok>

¹¹ https://nfsz.munka.hu/tart/jaradek_kalkulator

1818, available 24 hours a day, 7 days a week. Citizens can also book an appointment at a Government Office via the internet or by calling the freephone number 1818. In view of the current pandemic situation, online appointment booking does not require registration with the Client Portal.¹² To reduce the burden on the telephone helpline, the Government Office recommends using the web-based interface.

The National Employment Service (NFSZ) provides information on registration as a jobseeker: those concerned should apply for registration as a jobseeker with the employment department of the district Government Office where they live. Once an individual is registered as a jobseeker, he/she is informed of job vacancies in the area and can ask the human resources experts for help in finding a new job, writing a CV and preparing for interviews.¹³

1.1.1.2 Sickness and healthcare benefits

a) Sickness benefits

Regarding sickness benefits, a recently launched family-oriented website¹⁴ provides general and individualised information on a wide range of family and child-related provisions currently available, including one type of sickness benefit – *sickness benefit for childcare* (*gyermekápolási táppénz*, GYÁP), intended for parents with children under 12 years; in this instance, the basis for entitlement to the insurance-based sickness benefit is not the illness of the insured adult, but that of the sick child whom the parent needs to take time off work to look after.¹⁵ Further detailed information on this allowance is available on the website of the Hungarian State Treasury.¹⁶ The rules for sickness benefit in general are very elaborate and convoluted, but detailed information is available on various websites, such as that of the Hungarian State Treasury; moreover, they are also accessible via websites with an HR/economic focus.¹⁷ Calculating sick pay is not a simple task, and the easiest way to determine it is to use a sick-pay calculator. This calculator is free to use, but requires registration with some public websites;¹⁸ however, it is also available without registration.¹⁹

During the coronavirus pandemic, there has been no special regulation.

b) Health

General information on healthcare benefits can be found at the website of the National Health Insurance Management Fund of Hungary (NEAK).²⁰ Apart from the general information mentioned in the introductory part of 1.1.1, there is a specific information leaflet entitled "Healthcare contribution". If a resident individual is neither insured nor entitled to health services under any other title, he or she must pay a healthcare contribution. The leaflet contains information on who is insured, who is entitled to health services, when healthcare contributions are payable, what to do if one has to pay healthcare contributions, how to pay them, what is meant by arrears, and what the

¹² See <https://kormanyablak.hu/hu/hirek/ugyfelkapu-nelkul-is-lehet-online-idopontot-foglalni-a-kormanyablakokba>

¹³ https://nfsz.munka.hu/cikk/76/Tajekoztato_az_allaskeresokent_torteno_nyilvantartasba_vetelrol

¹⁴ <https://csalad.hu/kalkulator/>

¹⁵ <https://csalad.hu/tamogatások/gyermekapolasi-tappenz>

¹⁶ <https://egbiztpenzbeli.tcs.allamkincstar.gov.hu/ellátások/gyermekvállalás-támogatása/gyermekápolási-táppénz.html>

¹⁷ <https://www.penzcentrum.hu/egeszseg/20211205/tappenz-kalkulator-2022-tudd-meg-a-tappenz-hany-szazalek-mennyi-a-tappenz-osszege-1119944>

¹⁸ https://adozona.hu/Kalkulatorok/Tappenz_Kalkulator_8HR78Q

¹⁹ <https://www.hrportal.hu/tappenz-kalkulator.html>

²⁰ http://www.neak.gov.hu/felso_menu/lakossagnak/ellatas_magyarorszagon/egeszsegugyi_ellatasok

reconciliation procedures and rules for exemption from paying contributions are if a person is insured abroad.

The National Tax and Customs Administration (NAV) experts have also produced an information booklet entitled "The Healthcare Contribution 2022", among other online information material. The booklet is available for download.²¹ The information booklet "Healthcare Contribution 2022" specifically covers the cases of casual workers and full-time workers who are on a break from their business, and of individuals who pay healthcare contributions and go abroad to obtain health service entitlements.²²

Hungary's new e-health system is the National eHealth Infrastructure, EESZT Information Portal,²³ which, since 1 November 2017, has included GP services, outpatient and inpatient care facilities, pharmacies, the National Ambulance Service, some private healthcare providers, privately funded healthcare providers with a medical or dental licence, and medical device distributors with a price reimbursement contract. The Citizen Portal interface allows citizens (once they have identified themselves as clients and entered their social security number) to view all the data and documents generated in the course of their treatment. They can track the progress of their care, at any time view all their prescriptions, referrals and eProfiles, which draw together data that never (or only very rarely) change for an individual, so that they are available to a doctor as soon as possible in the case of emergency. Through this interface, the individual can control who has access to their data at any time and can track who has requested access to their data recorded in the EESZT and when, either via the www.eeszt.gov.hu portal or by contacting any Government Office or Window. The individual can decide to be notified whenever new data linked to their profile is added and, if they feel it is appropriate, they can also set restrictions (and grant permissions) on the retriever or on specific data.

1.1.1.3 Maternity and equivalent paternity benefits

Apart from the general information material mentioned in the introductory part of 1.1.1, the website of the Hungarian State Treasury contains information on the conditions of eligibility for maternity and paternity benefits, how to apply, the documents to be submitted with the application, the procedure for assessment, the time limit for submitting the application, etc.²⁴ Claims for the provision can be submitted in person, online via the electronic portal or by post.

Rules on the one-off payment of maternity allowance in 2022, including the amount of the allowance and the main guidelines on how to apply for it, can also be found on the website of a retailer that specialises in baby and infant products.²⁵ The Government Office of Budapest also provides information on the maternity allowance on its website, including where to apply, who is eligible, the documents to be attached to the application, the amount of the allowance, how to apply, who decides, etc.²⁶

A recently launched family-oriented website provides general and individualised information on a wide range of family and child-related provisions currently available.²⁷ The Family Support Calculator contains individualised information on the types of support

²¹ https://nav.gov.hu/pfile/file?path=/ugyfeliranytu/nezzen-utana/inf_fuz/2022/91_Az_egeszsegugyi_szolgaltatasi_jarulek_20220119.pdf1

²² https://nav.gov.hu/pfile/file?path=/ugyfeliranytu/nezzen-utana/inf_fuz/2022/91_Az_egeszsegugyi_szolgaltatasi_jarulek_20220119.pdf1, see pages 9-10.

²³ <https://e-egeszsegugy.gov.hu/mi-az-eeszt->

²⁴ <https://cst.tcs.allamkincstar.gov.hu/ellátások.html>

²⁵ <https://www.brendon.hu/az-egyszeri-anyasagi-tamogatás-szabályai-2022-ben-blog-x-338>

²⁶

<https://www.kormanyhivatal.hu/download/a/eb/24000/GYIK%20Anyas%C3%A1qi%20t%C3%A1mogat%C3%A1s.pdf>

²⁷ <https://csalad.hu/kalkulator/>

that families may be entitled to and on what conditions, including maternity support.²⁸ The calculator aims to provide guidance and easy-to-understand help based on the legislation in effect, but actual claims cannot be submitted there.

1.1.1.4 Invalidity benefits

Access to invalidity benefits is a managed procedure, in that claimants must have regular contact with healthcare providers or potentially with the labour market authorities that can help them in their preparations before submitting a claim. The claimant needs a referral from their general practitioner to the expert committee of the medical expert body, which establishes the extent of health deterioration (which determines the benefits available).

Information on the process can be collected from kormanyablak.hu, the integrated government helpdesk. Several other sites – e.g. szocialisportal.hu, maintained by the National Social Policy Institute – help the digitally literate navigate the procedure.

Invalidity claims can be submitted online, but the administration experts say that most cases are still paper based.

1.1.1.5 Old-age benefits and survivors' benefits

The institutional structure of the old-age benefit system is simple, but its rules are complicated, sometimes even for experts. The relationships between labour income and pension contributions and between contributions and benefits are far from straightforward.

Both old-age pensions and survivors' benefits are long-standing, well-established provisions. However, access to faster, digitalised procedures depends on the individual's familiarity with technology, which, in turn, is strongly correlated with labour market history. When it comes to individual contributors and beneficiaries obtaining information, any disadvantage they face is associated less with self-employed status than with other positions on the periphery of the labour market, such as fragmented labour market careers or informal employment. Employers can be an important source of information for their core employees, since they have the knowledge within their ranks. Such a source is less available to employees who have irregular or only occasional contact with the employer.

As for **general information**, the pension administration, which was incorporated into the Hungarian State Treasury (*Magyar Államkincstár, MÁK*) in 2017, presents all the relevant pieces of legislation on its homepage. In addition, the site includes information pages by benefit type (including guides and examples for calculating benefits, as well as descriptions of the various administrative processes) and a section devoted to frequently asked questions. Yet, as an official source, it uses language that is at times difficult for laypeople to grasp. To fill this gap, several homepages have sprung up that translate the relevant laws into easy-to-understand language. Some of these achieve more "hits" than others, for example nyugdijguru.hu (literally, Pension Guru, a page run by an insurance expert) and adozona.hu (Tax Zone, maintained by experts from the pension administration).

However, these sources serve the digitally literate better, whereas many people interested in the pension system feel uncomfortable communicating through computers or reading information on screen. For those less familiar with the internet, the administration maintains information phone lines. The service is partly automated (callers have to select from menu items, and that can be an obstacle for people with less knowledge of the system), but it also offers personal communication. During office hours, calls are free.

The ease of availability of **personalised information** depends on the year of birth: it is less available to younger cohorts. In 2014, the pension authority initiated a data reconciliation process, reporting to each individual on the accumulation of their eligibilities. The reports include all spells of contributory and non-contributory periods, broken down

²⁸ The calculator contains information on which parent can claim a certain provision. The five-day leave that the father can claim on the birth of a child is not listed on the website, though other leave arrangements are.

by day, and the amounts in forints considered in the eligibility calculation. The insured person can request a revision if they can prove additional periods of eligibility accumulation or amounts paid over and above the contribution base.

The data reconciliation process started with the five cohorts closest to retirement and was later extended to younger cohorts. The original plan included regular updates once all the cohorts had been involved. However, in 2019 the practice was suspended at the cohort born in 1965. The authorities withdrew from the plan to provide regular updates, and their current undertaking is to start the reconciliation of data three years prior to retirement. In practice, this rendered the project dormant for years. Experts say that the halt was initiated by the pension bureaucracy, which aimed to reduce its workload.

Experts involved in the process estimate a response rate of about 80 per cent, which demonstrates the initiative's popularity. The iterative process concludes in a resolution (also for non-respondents) that can still be revised upon retirement. The process aimed to reduce the time between retirement and receipt of the first benefit, which frequently caused problems for new retirees with few reserves. Experts involved in the process reported a 40 per cent reduction in the time gap (on average 40 per cent shorter waiting times).

Data reconciliation can also be initiated individually by insured persons. However, the number of people involved in this way is significantly lower than the entire cohorts covered by the administration-initiated contacts.

The homepage of the State Treasury offers a pension calculator. Interested parties can feed in personal data on net income and service periods, and the program then calculates the amount of the initial pension.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

Detailed information on the complex procedure and conditions regarding benefit in respect of accidents at work and occupational disease (*baleseti táppénz* and *üzemi baleset*) can be found on the websites of the Hungarian State Treasury,²⁹ the Government Offices³⁰ and the certain interest groups, such as MEOSZ, the National Federation of Organisations of People with a Physical Disability.³¹ According to the rules in force, suspected occupational diseases detected in the course of medical treatment/check-ups must be reported to the metropolitan and county Government Office of the employer's registered place of business for the attention of the occupational safety and health authority. The reported case is investigated by the occupational safety and health authority, which then sends the documentation to the National Public Health Centre (Department of Occupational Health and Hygiene) for assessment of the occupational origin of the illness. All recognised occupational diseases entitle the sufferer to accident benefits.

The website of the Labour Inspectorate for Occupational Safety and Health (OSH) (<https://mvff.munka.hu/>) provides employers, safety and health representatives, interest groups and workers with information of particular importance. This includes, for example, free advice on occupational safety and health (interested parties may remain anonymous when seeking advice, which may be given by telephone, in person or in writing; the information leaflet on the procedures for providing OSH information and advice can be downloaded in PDF format); a short information sheet can be downloaded from the website separately – specifically targeted at employers and workers, it is entitled "What everyone

²⁹ <https://egbiztpenzbeli.tcs.allamkincstar.gov.hu/ell%C3%A1t%C3%A1sok/baleset-eset%C3%A9n/baleseti-t%C3%A1pp%C3%A9nz.html> and

<https://egbiztpenzbeli.tcs.allamkincstar.gov.hu/ell%C3%A1t%C3%A1sok/baleset-eset%C3%A9n/%C3%BCzemi-baleset.html>

³⁰ <https://kormanyablak.hu/hu/feladatok/92/EGBIZ00058>

³¹ <http://www.meosz.hu/baleseti-tappenz/>

needs to know about OSH”;³² various publications, information leaflets, aids, guides and educational materials have been produced to facilitate the understanding and acquisition of OSH knowledge and are available on the website (although for technical reasons, the films are not currently viewable; they will be made available again shortly on the new website that is under development).³³ The website also contains information on who needs to be sent a report of an accident at work and which authority needs to receive any report of suspected occupational disease.³⁴

1.1.2 General awareness-raising campaigns

For unemployment benefits (1.1.2.1), healthcare benefits (1.1.2.2), disability benefits (1.1.2.4), old-age and survivors’ benefits (1.1.2.5) and benefits for accidents at work and occupational disease (1.1.2.6), entitlement is mainly linked to employment. It is therefore of the utmost importance that workers, prospective workers and jobseekers should be properly informed (including through information leaflets) about why it is important to have a declared employment relationship, and how they can quickly and easily check whether they are indeed declared, from when, and for how many hours. The Ministry of Finance prepared a guide in 2019 entitled “Are you legally employed? You can check it too”,³⁵ which shows how to do this through the e-identification service Client Portal (*ügyfélkapu*) step by step and illustrated with photos.

1.1.2.1 Unemployment benefits

We could find no information about awareness-raising campaigns specifically concerning unemployment benefits. Efforts to provide information through specialised websites have been described in section 1.1.1.

1.1.2.2 Sickness and healthcare benefits

There are downloadable publications to support general awareness regarding the use of the National eHealth Infrastructure, EESZT.³⁶

Other materials include a 17-page description of the system, entitled “EESZT – the way forward for patient care”.³⁷ There is a one-page information leaflet regarding the use of ePrescription. This service has been widely used during the COVID-19 pandemic and has become very popular among both service providers and patients.³⁸

1.1.2.3 Maternity and equivalent paternity benefits

We could find no information about awareness-raising campaigns specifically concerning maternity and equivalent paternity benefits. Efforts to provide information through specialised websites have been described in section 1.1.1.

1.1.2.4 Invalidity benefits

We could find no information about awareness-raising campaigns specifically concerning invalidity benefits. Efforts to provide information through specialised websites have been described in section 1.1.1.

³² https://mvff.munka.hu/index.php?akt_menu=307

³³ https://mvff.munka.hu/index.php?akt_menu=311

³⁴ https://mvff.munka.hu/index.php?akt_menu=206

³⁵ https://mvff.munka.hu/index.php?akt_menu=570

³⁶ See <https://e-egeszseguqy.gov.hu/lakossagi-kommunikaciot-tamogato-kiadvanyok>

³⁷ https://e-egeszseguqy.gov.hu/documents/26398/557050/EESZT_kiadvany_2020.pdf/fc9be320-8cfd-a329-b832-7b847e63125c

³⁸ https://e-egeszseguqy.gov.hu/documents/26398/557050/eReceptabra_2020_szeptember_SZ.pdf/1f3ed7cf-e63e-2a49-23a7-7a64f183d405 (published on 3 September 2020).

1.1.2.5 Old-age benefits and survivors' benefits

As part of the personal income tax (PIT) declaration procedure, employers report annually to each employee on the revenues paid for them, including social security contributions made on their behalf. This process improved significantly in 2017, when the National Tax and Customs Administration (NAV) took over the task of preparing the first version of the annual PIT declaration from taxpayers. The National Tax and Customs Administration declarations include employer reports, too. Indirectly, this can raise the awareness of taxpayers of their financial participation in the national pay-as-you-go scheme (or alert them if their employers are failing to pay social contributions).

More direct awareness-raising campaigns in recent years have concerned the flat tax for small entrepreneurs (*kisadózó vállalkozások tételes adója*, KATA). As the name suggests, KATA aims to make tax payments and tax administration simpler for small entrepreneurs, many of whom work only part time in their own enterprise/business, while holding down full-time tax-paying jobs. However, due to its favourable terms, over the years many regular employment contracts have been replaced with KATA contracts between the employer and the employee, who has pretended to be a small entrepreneur. The number of KATA-payers grew from 175,000 in December 2016 to 240,000 at the end of 2017 and 350,000 by mid-2019. That trend led the National Tax and Customs Administration to run an information campaign later that year about the long-term consequences: KATA saves on tax payments in the short run, but it will result in low pensions (see *Magyar Nemzet*,³⁹ a broadsheet daily newspaper). Perceiving the limited success of the campaigns (the number of KATA-payers grew further, to nearly 390,000 by December 2020; see 24.hu,⁴⁰ a news portal), new legislation in 2021 restricted the terms of this simplified tax form.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

There have not been any awareness-raising campaigns on access to benefits, but a number have dealt with safety at work (e.g. the two-year national information campaign "Focus on Construction – Work Safety First" on occupational safety in the construction industry, launched by the Ministry of Finance in conjunction with the National Association of Construction Contractors (ÉVOSZ);⁴¹ or "Focus on agriculture – safety first"⁴²). However, these do not focus on access to the related benefits.

1.2 Policies and practices to simplify access to social protection

The focus of this section is on providing information about the simplification of access to social protection schemes and administrative requirements, with a view to alleviating the administrative burden and clarifying the rules.

The Hungarian *National Report on the Action Plan implementing the Council Recommendation on Access to social protection for workers and the self-employed*⁴³ contains information only on the social protection coverage of those in standard and non-standard forms of employment and the steps that need to be taken to fill certain gaps in the system. The document cites the major information sources on social protection benefits on the websites of the relevant institutions (p.4), but it contains no details regarding simplification.

³⁹ [Magyar Nemzet](#)

⁴⁰ [24.hu](#)

⁴¹ https://nfsz.munka.hu/cikk/61/Orszagos_munkavedelmi_kampany_indul_az_epitoiparban

⁴² https://mvff.munka.hu/index.php?akt_menu=559 "Focus on agriculture – safety first" - campaign guide brochure

⁴³ <https://ec.europa.eu/social/main.jsp?mode=advancedSubmit&catId=22&advSearchKey=socprotecatplan-hu>

1.2.1 Simplification objective embedded in reforms of social protection schemes

The aim of this section is to describe the main policies and practices whose stated objective was to simplify access to social protection schemes employed in any of the six aspects that form the focus of the present report.

1.2.1.1 Unemployment benefits

There was no simplification objective embedded in reforms of unemployment benefits.

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 paternity benefits.

1.2.1.4 Invalidity benefits

There was no simplification objective embedded in reforms of invalidity benefits. Simplification of the application procedures is discussed in subsection 1.2.2.4.

1.2.1.5 Old-age benefits and survivors' benefits

There was no simplification objective embedded in reforms of old-age or survivors' benefits. Simplification of the application procedures is discussed in subsection 1.2.2.5.

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

The creation of the one-stop-shop Government Window system available at Government Offices and its extension over the past decade both geographically and in relation to the types of task it can handle are significant steps toward improving access to benefits through simplification of the procedure. The Mobile Government Window Customer Service enables citizens living in municipalities without a Government Office or in municipalities with a poor transport infrastructure to deal with their affairs locally, by overcoming the spatial barriers that hinder the provision of an efficient service for customers.

For those with digital competences and the relevant equipment,⁴⁴ the creation of the e-identification service Client Portal (*ügyfélkapu*), which is the gateway to online administration, has been a significant step forward. There is only general information on the distribution of the digital competences necessary to use such tools. The use of online options for dealing with official matters shows a strong correlation with age (NMHH, 2018). Although the use of eGovernment services by internet users is increasing, usage has lagged behind the growth in the supply of services. A survey carried out in cooperation between the Prime Minister's Office and the Ministry of Interior shows that around half (47 per cent) of the adult population of Hungary use only face-to-face channels. Those who prefer face-to-face administration either feel that they do not have sufficient knowledge to use online services, or else believe it to be more efficient and simpler to solve problems if they deal

⁴⁴ Among 18–69-year-olds, 6.2 million have a smartphone and 6 million use internet on it; see <https://enet.hu/a-plafont-surolja-a-hazai-okostelefon-hasznalat/>

with somebody in person. Thus, to boost the use of eGovernment services, there is a need to further enhance the user-friendliness of applications, to promote digital literacy and digital competencies among the public, to raise awareness of the possibilities of eGovernment, and to further improve the (already rising) confidence in eGovernment (Czifra 2022:21–23).

1.2.2.1 Unemployment benefits

Since January 2013, the electronic administration interface of the National Employment Service⁴⁵ has provided an opportunity to communicate by e-mail in the following cases: to indicate an intention of applying for jobseeker's allowance or pre-retirement unemployment benefit (NYES); to register, to notify the authorities of a change to the relevant facts and circumstances affecting the conditions of eligibility and to fulfil the obligation to maintain regular contact with them. Communication by e-mail is only possible if the customer makes a written declaration and, at the same time, provides their e-mail address for communication. Clients may opt to be contacted by e-mail at the time of registration or at any time during the registration period. The agreement to be contacted by e-mail may be changed at any time during the registration period. When the client contacts the district (metropolitan district) office for the first time with the aim of applying for the benefit or registering, the office will accept the client's e-mail without a declaration.⁴⁶

Due to the COVID-19 pandemic, in order to make registration with the employment service as quick, easy and safe as possible, the process was changed: from 18 March 2020, government offices started to receive clients only by prior appointment.⁴⁷ It is recommended that people should submit an application electronically: 1) if the person has access to the Client Portal, by using the certified messaging application for the general submission of administrative applications (the so-called e-paper service),⁴⁸ where the user can also attach any necessary documents (in PDF, Word, Excel format, or even a picture taken by phone); 2) by e-mail; 3) without access to the Client Portal – after providing the social security number and date of birth – on the website of the National Employment Service.⁴⁹ If electronic submission of the application is not possible, completed applications and supporting documents may be placed in a collection box in the waiting room of the employment department of the district (metropolitan district) office of the place of residence or be sent by post. It is also possible to book an appointment by phone or e-mail. Contact details of the employment services can be found online.⁵⁰

During the state of emergency caused by the COVID-19 pandemic, and for 15 days afterwards, as well as for communications, e-mail could be used by a client instead of having to attend the public employment service in person (once the necessary identification data had been provided). The need to appear in person is determined by the National Employment Service on a case-by-case basis, taking into account the specificities of the case and with a view to minimising the number of personal meetings.⁵¹

To make booking appointments easier, from June 2020 it has been possible to book an appointment online, without the person having had to identify as a client. The documents required for registration can be submitted in scanned or photocopied form. Related to this, the government decided to extend the validity of any official document (such as an identity

⁴⁵ Act IV of 1991 on the Promotion of Employment and Unemployment Benefits.

⁴⁶ <https://euqyintezes.munka.hu/apex/f?p=104:200:3607505576247476>

⁴⁷ Based on interviews, this practice was in place only during the first two waves of the pandemic.

⁴⁸ <https://epapir.gov.hu/level/uj>

⁴⁹ <https://euqyintezes.munka.hu/>

⁵⁰ <https://www.kormanyhivatal.hu/hu/tajekoztatas-allaskeresoknek/foglalkoztatas>

⁵¹ <https://kormanyablak.hu/hu/feladatok/15/MUNKP00063>

card) that expired after 12 March 2020 until 15 days after the end of the emergency situation. Expiring documents did not need to be renewed and remained valid.⁵²

To claim jobseeker's allowance, several documents are needed, including the social security booklet (*társadalombiztosítási kiskönyv*), a certificate of insurance status and health insurance benefits issued by the employer. The period of eligibility for jobseeker's allowance depends on the length of time the individual has worked. If someone has worked at several jobs before applying for unemployment benefit, but lacks a social security booklet from one of the employers, it can be obtained electronically. Furthermore, it is possible to retrieve employment records via the Client Portal. An employee can view all previously registered insurance relationships and check the name and registration number of any previous employer(s), the duration of the employment relationship and the FEOR⁵³ number. The result of the query can be saved to a computer or other storage medium, as required. Furthermore, it is not necessary for the applicant to obtain a certificate of cessation of entrepreneurial activity, as this information can be retrieved from the public register at the Government Offices after its notification.

Workers returning from abroad can register electronically⁵⁴ and request the U1 form for proof of EU employment electronically from the employment services of the Member State concerned.

Information on the fastest and safest way of applying for unemployment benefits, how to submit an application, what documents are required and how to complete the procedures can be obtained from the Government Helpline on freephone 1818, available 24 hours a day.

Pre-retirement job-search assistance (NYES): during the state of emergency,⁵⁵ the application has mainly been done electronically. Clients with a Client Portal registration can also submit their application via the e-paper service and can also send an electronic letter to request pre-retirement job-search assistance. It is not necessary for the applicant to attach documents to the NYES, as the length of service required for an old-age pension is certified by the pension insurance administration at the request of the public employment service. The Government Office website has a chat function, and one can ask about the benefit.⁵⁶ The procedure will remain in place after the emergency.

1.2.2.2 Sickiness and healthcare benefits

Access to healthcare has been significantly simplified by the introduction of the National eHealth Infrastructure, EESZT, since it speeds up the care process for the individual, as their patient records, medical records, eReferrals and ePrescriptions are available to providers online. Prescriptions can be retrieved even if the individual has left them at home. EESZT services can be used by all care providers through their usual IT systems or, if necessary, with reduced functionality, through the industry portal interface, accessible only to professionals. The EESZT interconnects the fragmented healthcare data. Exploiting this interconnectedness, electronic prescriptions and referrals can be issued, and personalised e-profiles can be generated by collecting all relevant information at the individual level. State-funded general practitioners, inpatient and outpatient facilities and pharmacies got access to the system in 2017. Other providers joined the system step by step.

⁵² <https://www.kormanyhivatal.hu/hu/hirek/ismet-meghosszabbitja-a-kormany-a-lejart-okmanyok-ervenesseget>

⁵³ FEOR is the Hungarian abbreviation for the Standard Classification of Occupations (*Foglalkozások Egységes Osztályozási Rendszere*), see at: <https://www.ksh.hu/docs/szolgáltatások/hun/feor08/feorlista.html>

⁵⁴ <https://euqyintezes.munka.hu>

⁵⁵ In Hungary the state of emergency due to the COVID-19 pandemic was extended until 31 May 2022. From 25 May 2022 a new state of emergency was announced due to the Ukrainian war. The information we share is what is available on the website of NFSZ.

⁵⁶ <https://kormanyablak.hu/hu/feladatok/15/MUNKP00040>

Prescription medicines for own consumption can be purchased without the actual paper prescription by providing proof of identity and a social security card, or with an eID with a storage element,⁵⁷ which is being gradually introduced in pharmacies. However, with a paper prescription and prescription certificate, it is possible to continue to purchase prescription medications the same way as before, for oneself or for others.

1.2.2.3 Maternity and equivalent paternity benefits

The application for maternity benefits can be submitted in person at the district office, Government Offices or, if the person submitting the application has a place of work which provides family support payment,⁵⁸ at the workplace. The completed application and supporting documents can also be sent by post to the Hungarian State Treasury, or one can submit these electronically, even from home, using the eParticipant portal of the Hungarian State Treasury, provided the individual has a Client Portal registration.

1.2.2.4 Invalidity benefits

The general practitioner's referral form, required to proceed to the expert committee of the medical expert body for invalidity status, was shortened and simplified in 2020. The simplification of the form eased the workload of general practitioners.

1.2.2.5 Old-age benefits and survivors' benefits

Applications for old-age benefits and survivors' benefits were digitalised in 2005. The required forms can be downloaded from the sites of the respective authorities and filled in digitally. Appointments for in-person submission at one of the one-stop-shop Government Offices can be booked online. In addition, the applications can be submitted online if the claimant gains the required clearance (individual client-specific access to the e-identification service, the so-called Client Portal (*ügyfélkapu*), mentioned above).

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

There is no specific information available in this regard.

1.2.3 Simplification of the structures within the social protection administration

As a general policy development, communication between the cooperating agencies of public administration has been eased by the creation of an IT platform for direct access to the datasets kept by the different authorities, such as the pension administration, the tax office, the one-stop-shop Government Offices and several other agencies. The platform, called the Central Government Service Bus (*Központi Kormányzati Szolgáltatás Busz, KKSzB*), is the central electronic administration service that provides a unified interface between the connected registers, the various administrative centres and agencies. It allows system-to-system connections between applications in the public administration. It has been in operation since 2 January 2018.⁵⁹

The Client Portal (*ügyfélkapu*) has been further developed and updated over recent years: the interface has become simpler and more transparent, with a single point of contact for

⁵⁷ Since 2015, it has been legally possible to claim a new type of identity card (eID) which has an optically readable data storage code containing the citizen's fingerprint and the data required for electronic signature, the holder's social security number, tax identification number, and the electronic unique identifier of the identity card. The introduction of the e-card enables citizens to use a single document to manage their official affairs, in particular tax administration procedures and social security benefits, thus replacing the social security card and tax card, and to use certain transport services, but its actual usage is not yet widespread. The mobile application (eSzemélyiM) was launched in March 2022.

⁵⁸ It is mostly done by the Treasury, but some public employers still have this function.

⁵⁹ <https://www.nisz.hu/hu/aktualis/%C3%BAj-id%C5%91sz%C3%A1m%C3%ADt%C3%A1s-az-e-%C3%BCgyint%C3%A9z%C3%A9sben>

all matters, so there is no need to use different websites. Some 3,000 different cases were available at the end of December 2021, more than 2,600 of which can be initiated electronically (Czifra 2022:11).

1.2.3.1 Unemployment benefits

There is no available specific information in this regard.

1.2.3.2 Sickness and healthcare benefits

In the field of healthcare, the development of digitalisation and the operation of the National eHealth Infrastructure (EESZT) play an important role. Among other things, they provide a continuous link between care providers, treating physicians and pharmacies, so that information is consistent and accessible to all eligible participants. Practitioners and pharmacists continue to use the same computer systems in their work as before, without having to learn new software, so that the care process takes no longer than before. However, through the EESZT, they have access to data that citizens used to present on paper to their doctor during a medical examination.

The ePassport at the citizen portal is a card-based patient identification function that is gradually being introduced at healthcare providers. Thanks to it, the presentation of a social security card at the time of patient admission will no longer be required, as the social security number will be available from the eID.⁶⁰

From 1 July 2020, the system of paying the healthcare contribution has changed. Now, the National Tax Administration (NAV) automatically imposes the healthcare contribution based on the data provided by the National Health Insurance Management Fund (NEAK) and sends information to the person liable to pay the contribution. As a general rule, therefore, the individual does not have to notify the tax authority of the contribution payment. If the tax authority fails to require the payment of contributions for any reason – for example, if the individual liable to pay has just returned home from abroad or if their former employer has not notified the tax authority of the end of their insurance relationship – the easiest way for the individual to initiate payment is to go online to the Online Form Filling Application or to the tax authority website in the General Form Filling Framework. In this case, too, NEAK data is used as the basis for imposing the payment obligation. The necessary form (T1011U) can be submitted to the tax authority in person, by post, or via the Client Portal.

1.2.3.3 Maternity and equivalent paternity benefits

The interconnection of databases has greatly simplified many administrative tasks. For example, as of February 2021, address cards, identity cards and tax cards are issued automatically on the basis of the data taken in hospital on the birth of a child and once a photograph of the new-born has been taken. Moreover, family support benefits are paid automatically without the need for parental application (Czifra 2022:11).

1.2.3.4 Invalidity benefits

Apart from the Central Government Service Bus (KKSzB, described in section 1.2.3), as an ongoing development, the EESZT (the National eHealth Infrastructure mentioned above) is being opened up to members of the expert committee of the medical expert body (*Főorvosi Bizottság*) responsible for establishing the invalidity status of a claimant and the level of their disability. Direct access to the claimant's health files by the medical expert body accelerates the process.

⁶⁰ See footnote on eID in Section 1.2.2.2.

1.2.3.5 Old-age benefits and survivors' benefits

The individualised components of the benefit formula (eligibility-generating days and the contribution base in forints) are reported monthly by the employer (or, in the case of self-employed people, by the individual) to the tax authority. However, several items that affect future benefits are not included in the employer's report and must be collected from other authorities. In the past, this has meant case-by-case requests that have slowed down the establishment of new benefits. However, this process of additional data collection has been speeded up in recent years by the KKSzB (mentioned in section 1.2.3), which connects the pensions authority with the administration of guardianship rights, as well as the electronic system of certificates (such as birth, marriage or death certificates). This connection between the pensions authority and the system of electronic death certificates has reduced the time it takes to migrate data between the two systems and has reduced the amount spent on excess payments. Experts who are familiar with the daily operation have said that in more than half of all cases, families report the death of a beneficiary. In the remainder of cases, the pension authority is notified only by other segments of public administration. The KKSzB has speeded up this communication.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

There is no specific information available in this regard.

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

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

2.1 Issues, debates and reforms related to information

2.1.1 Issues

Although all relevant pieces of legislation are available on official homepages and most provisions can be claimed electronically or by post, it is a significant problem (mostly discussed informally by experts or service providers working in the field) that the language used to describe the claim procedure is at times difficult for laypeople to grasp. The conditions for benefits are often hard to figure out. If claims are submitted in person, the administrators may help, just as social workers provide such support for their clients. Not only can it be difficult to fill in the forms, but also to submit all the necessary supporting documents. However, this problem is not debated publicly and there are no published evaluations in this regard.

2.1.2 Debates

No information is available on ongoing debates on issues related to access to general and personalised information.

2.1.3 Ongoing or planned reforms

No information is available on any ongoing or planned reforms regarding improving access to general and personalised information about the six aspects. Page 13 of the *Hungarian National Report on the Action Plan implementing the Council Recommendation on Access to social protection for workers and the self-employed* states that "The conditions and rules of the social protection system are transparent, up-to-date, accessible and clients are provided with user-friendly and comprehensible information on their rights and obligations.

In view of the above, we do not consider that further measures are justified." Thus, it seems no further measures to tackle this issue of simplification of social protection schemes are planned.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

Although all the relevant pieces of legislation are available on official homepages, and most provisions can be claimed electronically or by post, it is a significant problem (mostly discussed informally by experts or service providers working in the field) that the language used to describe the claim procedure is at times difficult for laypeople to grasp. The conditions for benefits are often hard to figure out. If claims are submitted in person, the administrators may help, just as social workers provide such support for their clients. Not only can it be difficult to fill in the forms, but also to submit all the necessary supporting documents. It would be a positive change if fewer supporting documents had to be provided or if they were automatically generated from the databases of other state agencies (e.g. the tax authority), or if claimants could state that they only satisfy a certain criterion. However, this problem is not debated publicly and there are no published evaluations in this regard.

2.2.2 Debates

No information is available on ongoing debates on issues related to simplification of access to the benefits covered in the present report.

2.2.3 Ongoing or planned reforms

Regarding the EESZT, an improvement due to be introduced in the near future will consist of the inclusion of patient records going back 5 years, so that omitted or forgotten medical histories are available to the treating physician, who in turn will be able to make a more confident diagnosis and prescribe more effective treatments.

2.3 Suggestions for improvements

No information is available on any analysis/data regarding non-take-up and its reasons, including access-related problems, which could serve as a basis/justification for future reforms.

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Act LVIII of 2020 on transitional rules and pandemic preparedness in connection with the end of the state of emergency

Websites:

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