

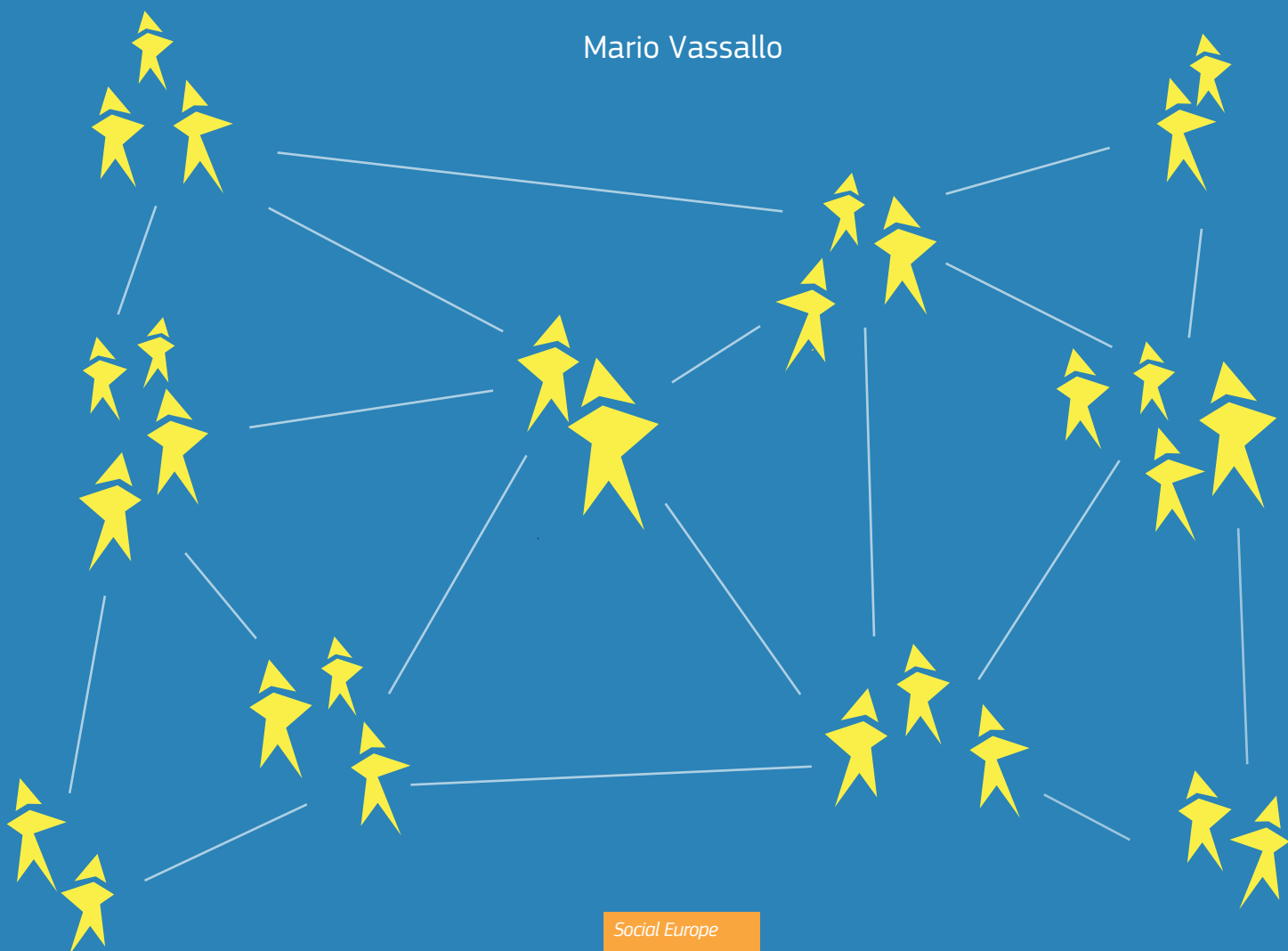


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Malta

Mario Vassallo



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
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Malta

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Sue Vella

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

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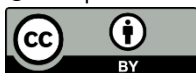
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CONTENTS

- SUMMARY..... 4
- 1. CURRENT POLICIES AND PRACTICES TO ENSURE INFORMATION ON, AND TO SIMPLIFY ACCESS TO, SOCIAL PROTECTION FOR WORKERS AND THE SELF-EMPLOYED. 5
 - 1.1. Policies and practices to ensure access to information on social protection rights, entitlements and obligations 5
 - 1.1.1. Policies and practices to ensure access to general and personalised information 5
 - 1.1.2. General awareness-raising campaigns 9
 - 1.2. Policies and practices to simplify access to social protection 10
 - 1.2.1. Simplification objective embedded in reforms of social protection schemes 10
 - 1.2.2. Simplification of the application process for accessing benefits 11
 - 1.2.3. Simplification of the structures within the social protection administration 13
- 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 14
 - 2.1. Issues, debates and reforms related to information 14
 - 2.1.1. Issues 14
 - 2.1.2. Debates..... 14
 - 2.1.3. Ongoing or planned reforms..... 15
 - 2.2. Issues, debates and reforms related to simplification 15
 - 2.2.1. Issues 15
 - 2.2.2. Debates..... 15
 - 2.2.3. Ongoing or planned reforms..... 15
 - 2.3. Suggestions for improvements 16
- REFERENCES 18

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.

Information on the rights and obligations pertaining to each benefit are set out clearly on the website of the Department of Social Security (hereafter “the Department”) and on the public service portal online guide to public services (colloquially known as “servizz.gov”). The Department’s Facebook page, and the financial education portal “Gemma”, also provide user-friendly information on benefits.

In terms of simplification, the COVID-19 pandemic accelerated a digital transformation process that was already underway in the Department. 96% of beneficiaries now receive their benefits by bank transfer, rather than by paper cheque as was mostly the case only a few years back. The introduction of the online site “mySocialSecurity” during the COVID-19 pandemic has transformed the application process, as it allows for: the submission of applications and documents online; the monitoring of one’s application; and the checking one’s contributory record and any gaps, among other functions. As from 2017, benefit calculators were introduced and are now available for eight contributory benefits.

People who are unable to make use of the online services offered through mySocialSecurity are still able to attend in person one of the 24 regional hubs of servizz.gov, where they will be provided with explanations and assisted with the completion of applications. During the COVID-19 pandemic, these regional hubs took over the administration of the district offices previously administered by the Department, effectively extending access to a one-stop shop for public services, including social security.

The website information provided on each benefit is clear and quite comprehensive. The website illustrates, among other things, where benefits are also applicable to self-employed people, although there is no dedicated section or portal for self-employed people.

There is no publicly available information on social security entitlements for people performing new forms of work. Labour market data about these new forms are not yet available, but should be in preparation among stakeholders – as was pointed out in the National Plan for Malta in line with the 2019 Council Recommendation (hereafter, the “2021 National Plan”).

The Department has a strong presence in the media, participating a number of times a week on television and radio (still the preferred channels for many, especially the more vulnerable) as well as social media. Also aided by the small size of the country, this broad reach – especially in responding to viewers’ questions in these programmes – serves to ensure a high level of awareness of benefits and services. One such example was the multi-faceted information campaign on the four COVID-19 social security measures in 2020.

Although social security in Malta is one of the most accessible public services, strategic research, including the analysis of existing data, may contribute to further improvements in respect of information and simplification. For instance, it is suggested that research be undertaken into public awareness of benefits as a basis for addressing gaps, and that the queries deriving from the Department’s extensive media presence be transformed into published “frequently asked questions” (FAQs) that are also accessible by vulnerable groups such as people who speak neither English nor Maltese and those with visual impairment. Systematic documentation and reporting of the simplification exercises that are undertaken from time to time would serve to demonstrate the Department’s efforts in this respect and could feed into the development of an overarching strategic plan for the simplification of social security.

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

The purpose of this section is to describe current policies and practices in place to ensure information on, and simplify access to, social protection for workers and the self-employed. The period under consideration is 1 January 2017 to 15 April 2022.

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

Section 1.1 describes policies and practices to ensure access to general and personalised information. A broad overview of social security information in Malta is followed by general and personalised information for each of the six areas of benefits: unemployment; sickness and healthcare; maternity and paternity; invalidity; old age and survivors; and accidents and occupational diseases.

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

Social security in Malta is a unified system; that is, all benefits derive from a single piece of legislation (the Social Security Act¹) covering both contributory and non-contributory benefits; there is a single contributory scheme which is mandatory for those in employment or self-employment. All benefits are administered by the Department. The Act describes, among other things: contributors' responsibilities; specific benefit eligibility; how claims are made; and the manner of payment. The benefit rates and contribution conditions are set out in the schedules. Like all laws in Malta, the Act is available in both Maltese and English. While the language of the Act itself is quite clear and not replete with legal terms, the cross-referencing in the text (for instance, to contributory and benefit schedules; and the different eligibility criteria and exceptions) makes it quite challenging to comprehend for a lay reader. That said, the Department invites interested parties to send an e-mail to a dedicated address should they have any queries or recommendations to clarify benefit entitlement (Department of Social Security, n.d.)

In addition to the Act itself, the Department has a user-friendly website in both Maltese and English², where it regularly posts: (i) its latest news, including information on benefit changes; and (ii) information on, among other things, the following:

- benefits and services;
- the calendar dates on which each benefit will be paid;
- the benefit rates for each benefit, for the current (and prior) calendar years;
- benefit calculators for many, though not all, contributory benefits;
- the compliance objectives of the Department;
- - how data privacy is respected; and
- the process for lodging an appeal with the Office of the Umpire.

The website has been significantly modernised since the introduction of benefit calculators in 2017 and the mySocialSecurity facility, as described further below. In terms of the information provided on benefits, the Department's website provides, for each benefit, clear details on eligibility, entitlement and the application process. For contributory

¹ <https://legislation.mt/eli/cap/318/eng/pdf>

² <https://socialsecurity.gov.mt/en/>

benefits, it also provides detailed information on applications relating to cross-border situations. The Department also has a Facebook page where it posts regular updates and educational articles³ and is active at least twice a week on television and/or radio where it receives, and responds to, listeners' questions.

People can also access benefit information through servizz.gov, under the "inclusion, equality and social welfare" banner, in the section on social solidarity⁴. Another source of public information is "Gemma", a site launched in 2017 and co-financed by the European Social Fund and by public and corporate entities, which is designed to promote personal financial literacy and to strengthen people's financial management and planning skills, particularly for retirement (Introducing Gemma, 2019). To this end, Gemma also provides an outline of the purpose of each benefit⁵.

The Department's landing page provides information on [mySocialSecurity](http://mysocialsecurity.gov)⁶ which offers a wide range of personalised social security services, some of which require an electronic identity (e-ID). These services include, for instance, the submission of documents, the monitoring of applications, benefit payment dates and checking for missing contributions. People requiring personalised advice may send the Department an e-mail or attend one of the regional hubs operated under the servizz.gov umbrella.

The online information provided on each benefit is addressed to both the employed and self-employed. There is not yet any specific guidance for people in non-standard work. This challenge was highlighted in the 2021 National Plan for Malta (Ministry for Social Justice and Solidarity, the Family and Children's Rights, 2021). As a first step to addressing this issue, the 2021 National Plan commits the government to co-ordinating the required stakeholders to capture disaggregated data, which would place policy-makers "in a better position to assess in further detail access to social protection of these groups" (p. 21).

Another source of guidance for employed and self-employed workers may be found on the Inland Revenue website, which provides information on the amount of national insurance (NI) contributions payable each year. Furthermore, it provides a useful calculator that works out, for different employment statuses and income groups, the NI payable⁷. While rates are also stated in the Social Security Act, a link from the Department's website to the Inland Revenue website would be useful, especially for those in self-employment.

On the government website, in the "forms" section, there is an online function called "benefit finder", which helps people find benefits to which they may be entitled⁸. There does not appear to be a link to this function on the Department's website.

Benefit calculators were introduced in July 2017⁹, initially for pensions and later extended to other contributory benefits. There are no benefit calculators for non-contributory benefits which require a means test.

There are no formal evaluations in the public domain of the impact of any changes since 2017, nor are there any studies on citizens' awareness of their rights and obligations in relation to any benefit below.

The sections below offer benefit-specific information in addition to the above.

³ <https://www.facebook.com/DSSMalta>

⁴ [https://www.servizz.gov/mt/en/Pages/Inclusion -Equality-and-Social-Welfare/Social-Solidarity/default.aspx](https://www.servizz.gov/mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/default.aspx)

⁵ <https://gemma.gov.mt/retirement-income/understanding-your-social-security-contribution-scheme/#1518883709257-83c4e90f-125d>

⁶ <https://socialsecurity.gov.mt/en/mysocialsecurity/>

⁷ <https://irdpubserv.gov.mt/services/ssccalculator.aspx>

⁸ <https://forms.gov.mt/en/Services-And-Information/eforms/Pages/MainPages/FormsHandlerPage.aspx?version=2&processid=179&applicantType=1&locale=en-GB&retURL=/en/Services-And-Information/eforms/Pages/Landing%20Pages/Benefits%20Finder.aspx>

⁹ <https://timesofmalta.com/articles/view/online-apps-help-you-calculate-your-pension.654174>

1.1.1.1. Unemployment benefits

Both the employed and the self-employed¹⁰ are eligible for unemployment benefits if they meet the requisite criteria¹¹; these benefits were extended to the self-employed in 2019 (Ministry of Finance, 2018) and this extension was widely publicised in the media.

General information is available in the Social Security Act (particularly Article 30). It is also available in layperson's language on the sources mentioned in the introduction to this section – that is, the Department's website and servizz.gov. The Department's regular presence on national media, responding to citizens' queries, provides further general information on these benefits.

Personalised information: Online benefit calculators are also available, where a prospective applicant can obtain an unofficial projection of their unemployment benefit¹². The online calculator is not available for non-contributory unemployment assistance, for which the calculation of means is required.

Although (as stated above) there have been no formal evaluations, the 2021 National Plan for Malta, in relation to unemployment benefits for the self-employed, states that: "Research measures are expected to be finalised and provide outcomes on evaluation and monitoring guidelines by Q2 2022" (Ministry for Social Justice and Solidarity, the Family and Children's Rights, 2021, p. 31).

1.1.1.2. Sickness and healthcare benefits

Sickness benefit in Malta is contributory, while sickness assistance is means-tested and payable in cases of a prescribed set of illnesses.

General information on sickness benefits is available in the Social Security Act, and specifically in Articles 18-25. In relation to the self-employed, the Department's website makes clear that self-employed people are only entitled to sickness benefits from the fourth day of sickness and at a fixed benefit rate. General information is also available on the Department's website and servizz.gov.

Personalised information for the contributory sickness benefit is also available through an online calculator¹³, but not for sickness assistance (which depends on a means test).

In respect of healthcare benefits, free medical aid comes in two types. The means-tested benefit (colloquially known as the "pink form") is payable to heads of households, based on a means test, in respect of necessities such as drugs, spectacles and prosthetics; and non-means-tested assistance (the "yellow form") is available to people with chronic diseases. Information on the pink form is clearly set out on the Department's website¹⁴; a link is available on the latter to the Ministry of Health website where the process for applying for a yellow form is set out¹⁵. The details of free medicines are not found on this site, suggesting the medical doctor's primary gatekeeping role, though a government medicine formulary is available elsewhere on the Ministry of Health website¹⁶. Personalised information on free medical aid can be obtained by attending the relevant offices in person.

¹⁰ Social security legislation in Malta refers to the self-employed as "self-occupied"; for the purpose of this document, and for ease of reference, the more common phrase "self-employed" will be used instead.

¹¹ This does not apply to third-country nationals, working in Malta on the basis of a specific employment licence, but only to Maltese and other EU citizens.

¹² <https://mysocialsecurity.gov.mt/CalculateUB.aspx>

¹³ [https://www.servizz.gov.mt/en/Pages/Inclusion -Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2423/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2423/default.aspx)

¹⁴ <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/medical-assistance/free-medical-aid-pink-form/>

¹⁵ <https://deputyprimeminister.gov.mt/en/poyc/Pages/360%C2%B0-One-Stop-Shop-Service-Concept/Medicines-Approval/FAQ's.aspx>

¹⁶ https://deputyprimeminister.gov.mt/en/pharmaceutical/Documents/GFL/outpatients_qfl_mar_2022.pdf

1.1.1.3. Maternity and equivalent paternity benefits

General information on maternity benefit and maternity leave benefit is found in Articles 71 and 72 of the Social Security Act. It is made clear that self-employed women who take the full 18 weeks may apply for both maternity benefit and maternity leave benefit (for employees, 14 weeks' maternity benefit is paid by the employer, while four weeks' maternity leave benefit is paid by government). General information is also available on the Department's website and servizz.gov. Malta does not provide paternity benefits in cash; however, after 12 months' continuous service with an employer, either the mother or the father has a right to unpaid parental leave in case of the birth, adoption, fostering or legal custody of a child. This leave is intended to allow them to care for that child for a period of four months, until the child reaches age 8. Parental leave can be utilised in one-month periods¹⁷.

Personalised information: The onus to apply to employers for maternity leave falls upon the individual women, and must be done in writing at least four weeks before maternity leave begins¹⁸. Employment law requires employers to inform employees of employment-related benefits to which they are entitled and to provide them a written statement to this effect, upon recruitment¹⁹. Leave dates, and post-leave obligations, are worked out together with employers. Self-employed people may visit a regional district office or use the freephone service if in doubt as to how to apply for maternity benefits (number 153).

1.1.1.4. Invalidity benefits

General information on invalidity benefits is found mainly in Article 26 of the Social Security Act. The Department website makes clear that self-employed people are eligible to apply. General information is also available on the Department's website and servizz.gov.

Personalised information. There is no online calculator for invalidity benefits. Applicants may apply online but would have to visit a social security office for further details on entitlement (beyond the broad rates stipulated in the Social Security Act).

1.1.1.5. Old-age benefits and survivors' benefits

General information on old-age and survivors' benefits is found mainly in Articles 31-43 (survivors) and 44-66 (old age) of the Social Security Act. [Servizz.gov](http://servizz.gov) sets out clearly the different calculation formulae for employed and self-employed people²⁰; the distinction between the formulae for both these groups was eliminated in 2007, such that for people born in or after 1962, the pension is calculated on the best 10 out of the past 40 years of employment (or 41 years for those born in/after 1969). In addition, the Gemma portal also provides quite extensive information on: the different types of pensions; contributory requirements; how to access one's right to credits; and how to fill contributory gaps²¹. Gemma also provides educational material on planning and saving for retirement and invites e-mail queries on general matters, the answers to which are published online.

Personalised information is accessible either through regional offices or by means of online calculators. These calculators are available for survivors' benefits and for contributory retirement pensions; they are not available for non-contributory pensions as these require a means test. Interested applicants may (from the age of 57 onwards) also apply online to the Department for a "tentative assessment" of their prospective pension entitlement, and for advice on closing any gaps in their contribution record.

¹⁷ <https://legislation.mt/eli/sl/452.78/eng/pdf>

¹⁸ <https://legislation.mt/eli/sl/452.91/eng/pdf>

¹⁹ <https://legislation.mt/eli/cap/452/eng/pdf>

²⁰ [https://www.servizz.gov.mt/en/Pages/Inclusion -Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB641/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB641/default.aspx)

²¹ <https://gemma.gov.mt/pensions-2/>

1.1.1.6. Benefits in respect of accidents at work and occupational diseases

General information on benefits in respect of accidents at work and occupational diseases (the injury benefit) is found mainly in Article 28 of the Social Security Act. The occupational diseases covered are listed in the fourth schedule, although non-listed diseases may be considered on a case-by-case basis. If more permanent injury or illness is incurred, Article 29 explains entitlement to injury grant and injury pension, and how injury is assessed. Both the employed and self-employed are entitled, the latter being awarded social security credits during the receipt of injury benefit.

Personalised information. There are no online calculators for injury benefit, grant or pension. An application may be submitted online, and applicants are then seen by a medical board.

1.1.2. General awareness-raising campaigns

The Department posts its latest news (including changes to benefits, and any benefit deadlines) on the landing page of its website. All changes to benefit conditions and rates are also announced in the budget speech every November, which is widely followed.

The Department participates on a regular basis in television and radio programmes, during which people may phone in with queries, or send them by SMS via the Department, and which are addressed during these programmes. At the time of writing, for instance, the Department appears on two weekly television programmes and on national radio every six weeks. In between these regular fixtures, the Department is frequently invited to address events on various aspects of the social security scheme.

Specific initiatives, including those regarding COVID-19 support, are set out hereunder.

1.1.2.1. Unemployment benefits

Four new and temporary social security benefits were introduced during the COVID-19 pandemic, of €800 for full-timers and €500 for part-timers, in addition to any other benefits to which beneficiaries were entitled. These four benefits were: (i) additional unemployment benefit; (ii) a grant to parents who could not work remotely and had to take care of children; (iii) a grant for people with disabilities who could not keep their job; and (iv) a grant for vulnerable or pregnant employees who could not work remotely. These benefits were advertised widely via national television, print and social media, radio, and government websites, and the campaigns were targeted at all citizens.

At the time the pandemic started, the Department was working to enable online applications for all benefits. The pandemic accelerated this work to maximise access to benefits²². During the time when the lockdown was in force (and hence the regional offices were closed) a freephone number was also set up to receive all calls related to social security benefits during the pandemic. The freephone was advertised widely on national television and radio, and the uptake was considerable. When the freephone facility closed (on the reopening of the regional hubs) it was reported that 24,152 calls had been received²³ (equivalent to just under 10% of the active population at the time)²⁴.

1.1.2.2. Sickness and healthcare benefits

Grant (iv) referred to in Section 1.1.2.1 above – that is, for vulnerable employed people not able to work remotely during the pandemic and required to stay at home due to their vulnerability – was also referred to as a medical benefit. As stated above, it was advertised widely.

²² <https://ww1.issa.int/analysis/social-security-responses-covid-19-case-malta>

²³ <https://tvmnews.mt/en/news/34512-calls-to-two-helplines-for-social-benefits-during-covid-19-period/>

²⁴ <https://ec.europa.eu/eurostat/databrowser/view/tipslm15/default/table?lang=en>

1.1.2.3. Maternity and equivalent paternity benefits

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

1.1.2.4 Invalidity benefits

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

1.1.2.5 Old-age benefits and survivors' benefits

As mentioned, Gemma provides extensive information on planning for retirement and on pensions, with information updated monthly²⁵.

This portal is part of a broader strategic framework entitled "national strategy for retirement income and financial literacy 2016-2018". It was launched in January 2017 following consultation in 2016²⁶ through the online consultation site²⁷, where the government encourages feedback from the general public, civil society organisations, trade unions, business organisations, political parties, governmental institutions and any other interested party. To the best of our knowledge, no information is available on the impact of this strategy, nor has it yet been evaluated.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

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

1.2. Policies and practices to simplify access to social protection

This section seeks to describe policies and practices in place since 2017 that are aimed at simplifying access to social protection. A general overview is followed by information, where available, on each of the six branches.

1.2.1. Simplification objective embedded in reforms of social protection schemes

This section describes any changes in rules specifically intended to simplify access to social protection, in each of the six branches.

1.2.1.1. Unemployment benefits

From 2017, applicants for the non-contributory unemployment assistance benefited from the simplification of the capital means threshold, which was made the same for all means-tested schemes in addition to being raised significantly (Ministry of Finance, 2016). This was in line with government's promise to create "*more conformity in the evaluation of non-contributory benefits*" (Ministry of Finance, 2017, p. 26). This uniformity in the capital threshold rules (which were previously different for many non-contributory schemes), made the calculation of entitlement a simpler one for applicants to understand. This was especially true if they benefited from more than one scheme, as they would no longer undergo means tests with different thresholds.

²⁵ <https://gemma.gov.mt/pensions-2/>

²⁶ <https://gemma.gov.mt/wp-content/uploads/2019/02/Draft-National-Strategy-for-Retirement-Income-and-Financial-Literacy-in-English.pdf>

²⁷ https://meae.gov.mt/en/Public_Consultations/MFSS/Pages/Consultations/TheDraftNationalStrategyforRetirementIncomeandFinancialLiteracy.aspx

1.2.1.2. Sickness and healthcare benefits

The single (and higher) capital means threshold also made it simpler for people applying for free medical aid, where such people also receive other means-tested benefits.

Prior to 2020, people in receipt of non-contributory sickness assistance whose spouse died would have had to reapply for sickness assistance when receiving survivors' benefits. From January 2020, this need to reapply was removed, and sickness assistance continues to be paid irrespective of the rate of pension received. Although there was no explicit simplification objective in this case, this change in rule whereby survivors need not reapply for sickness assistance (whatever the value of their survivors' pension) makes it easier for survivors to anticipate and to access their sickness assistance benefit.

1.2.1.3. Maternity and equivalent paternity benefits

To the best of our knowledge, there were no changes to the rules for maternity and paternity benefits between 2017 and April 2022 that had the stated objective of simplifying access to these benefits.

1.2.1.4. Invalidity benefits

To the best of our knowledge, there were no changes to the rules for invalidity benefits between 2017 and April 2022 that had the stated objective of simplifying access to these benefits.

1.2.1.5. Old-age benefits and survivors' benefits

To the best of our knowledge, there were no changes to the rules for old-age and survivors' benefits between 2017 and April 2022 that had the stated objective of simplifying access to these benefits.

1.2.1.6. Benefits in respect of accidents at work and occupational diseases

To the best of our knowledge, there were no changes to the rules for benefits in respect of accidents at work and occupational diseases between 2017 and April 2022 that had the stated objective of simplifying access to these benefits.

1.2.2. Simplification of the application process for accessing benefits

This section describes those instances between 2017 and April 2022 where the application for benefits was simplified. The major development that has simplified access was the provision of online services, accelerated by the COVID-19 pandemic.

This development had different prongs. First, mailshots were sent out to encourage beneficiaries to switch to direct credit, such that their benefits were received in a bank account with an IBAN number provided by themselves, rather than by paper cheque which would then need to be deposited in person or through an ATM. By April 2022, 96% of beneficiaries received their benefits through direct credit. Second, it became possible for people to submit and monitor applications for benefits online. Online calculators were also introduced for eight benefits. These online services were brought together under the mySocialSecurity umbrella; for a number of these services, applicants must use their e-ID. Third, people who are not able for whatever reason to follow online information or to apply online, may attend in person at the regional hubs of servizz.gov, where they will be assisted with any necessary explanations or even have their benefit applications submitted on their behalf if this is necessary.

To enquire about or apply for benefits, interested parties can now make use of 24 regional public service hubs (further described in Section 1.2.3 below), and can also use e-mail, the freephone number 153, and a mobile app. The latter, known as "Maltapps" and introduced in 2017, has a direct link to the mySocialSecurity page of the Department.

1.2.2.1. Unemployment benefits

In order to obtain unemployment benefits, people must register with the unemployment register maintained by Jobsplus (the public employment service), thereby signifying their intention to seek work and to participate in active labour market measures. In the case of people registered on part 1 of the unemployment register (that is, people who are unemployed through no fault or decision of their own), the claim for the payment of unemployment benefit is initiated automatically upon registration (this arrangement preceded 2017). However, people registered on part 2 of the unemployment register (for people who resigned or were dismissed from work) are not entitled to unemployment benefit, but may be entitled to unemployment assistance, for which a means test is necessary, and hence the application is not automated.

1.2.2.2. Sickness and healthcare benefits

As of 2022, people aged 80 or over who receive a supplementary allowance because their income is low will no longer need to undergo a means test to become eligible for free medical assistance (i.e. the pink form). This measure should benefit around 4,500 people (Ministry of Finance, 2021).

Since 2017, it has become possible for employers (on behalf of employees) or the self-employed to submit medical certificates online for the purpose of sick leave. The automation of this process has accelerated the processing of benefits.

Prior to 2022, people aged under 61 who lived with their parents and received an invalidity pension, and who were also entitled to means-tested medical assistance, would have not only their own but also their parents' capital and income taken into account for the calculation of eligibility. Furthermore, the medical assistance would be paid to their parents. As from 2022, their parents' income and capital will no longer be considered for the purpose of calculating the amount of benefit to which they are entitled, and they will receive the benefit themselves (rather than their parents). If the beneficiary cannot act on their own behalf, for instance due to an intellectual disability, then an administrator may be appointed to assist them²⁸.

1.2.2.3. Maternity and equivalent paternity benefits

There are no reported policies on simplifying the application process for accessing maternity and equivalent paternity benefits.

1.2.2.4. Invalidity benefits

As of 2022, people who receive an invalidity pension, are aged at least 59, and have missing social security contributions, will be entitled to pay up to five years of missing contributions to strengthen their eventual entitlement to an old-age pension.

Although not strictly linked to invalidity benefits, an explicit simplification objective in relation to accessing severe disability assistance was developed in response to stakeholder feedback. Before 2021, when children with severe disabilities reached the age of 16, they would have to appear again in front of a medical panel to recertify their condition. As a result of a ministry consultation with stakeholders, this requirement was removed from 2021. Parents of children with severe disability are now requested to provide the necessary information, and the application is automatically processed without the need to appear again in front of a medical panel at age 16.

²⁸ [https://www.servizz.gov.mt/en/Pages/Inclusion -Equality-and-Social-Welfare/Social-Inclusion/People-with-Disability/WEB622/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Inclusion/People-with-Disability/WEB622/default.aspx)

1.2.2.5. Old-age benefits and survivors' benefits

Prospective pensioners with gaps in their contributory record may apply online or in writing to make retrospective payments of missing contributions. They have to submit an application to the Department, following which the Department informs them in writing of the pension rate estimates with, and without, the arrears being paid, and whether or not their application is accepted²⁹.

In 2021, automatic amendments were made to the pension entitlement of people (mostly women), to take into account their social security contributions made before reaching the age of 19. In 2022, people who had paid at least 10 years of contributions, but none after January 1979, became eligible to the equivalent of the minimum two-thirds pension rate. Lastly, people who were in employment before 1990, but whose social security records are not available, have been granted the opportunity to pay up to five years of missing contributions for the periods they were employed, according to official records. This latter process is not automated, although claimants may submit an online application³⁰.

Three months before reaching pension age, a notification letter is sent to the prospective pensioner requesting certain details for the award of a contributory pension; the letter must be signed and returned to the Department within six months of retirement. If an application is made beyond this deadline, the pension becomes payable from the date of the application³¹.

Survivors no longer need to apply for a pension; when the Department is notified of the death of their spouse, they send the survivor a notification letter including an application with all necessary information, for the survivor to add any missing details such as the IBAN number where they would like to receive the pension³².

1.2.2.6. Benefits in respect of accidents at work and occupational diseases

There are no reported policies on simplifying the application process for accessing benefits in relation to accidents at work and occupational diseases.

1.2.3. Simplification of the structures within the social protection administration

In 2018, the opening hours of six of the department's district offices were extended to include Saturday mornings all year round³³. This considerably increased access among those who work during the week. The service was curtailed during 2020 due to the COVID-19 pandemic, when the department's district offices were closed. However, interested parties could make use of a dedicated freephone line for social security questions, or send an e-mail via the department's website.

As part of the streamlining of the government's one-stop client-facing service, as of June 2020 the Department's district offices passed permanently under the administration of servizz.gov, which offers the public a centralised link to public services^{34/35}. Servizz.gov

²⁹ <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/social-security-contributions/retrospective-payment-of-social-security-contributions/>

³⁰ <https://socialsecurity.gov.mt/en/eform-retrospective-jobsplus/>

³¹ [https://www.servizz.gov.mt/en/Pages/Inclusion -Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB641/default.aspx](https://www.servizz.gov.mt/en/Pages/Inclusion-Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB641/default.aspx)

³² <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/contributory-pensions/contributory-widow-ers-pension/>

³³ <https://tvmnews.mt/en/news/social-security-offices-will-now-open-every-saturday/>

³⁴ [Servizz \(gov.mt\)](https://servizz.gov.mt)

³⁵ From the Department's annual report for 2020. In Maltese only. [Rapport-Annwali-2020-Dipartiment-tas-Sigurta-Sociali.pdf \(gov.mt\)](#)

has grouped all government services under 12 umbrellas, and social security falls under the “inclusion, equality and social welfare” umbrella.

1.2.3.1. Unemployment benefits

Beyond the one-stop shop described above, there were no reported policies on simplifying social protection administration in relation to unemployment benefits.

1.2.3.2. Sickness and healthcare benefits

There were no reported policies on simplifying social protection administration in relation to sickness and healthcare benefits.

1.2.3.3. Maternity and equivalent paternity benefits

There were no reported policies on simplifying social protection administration in relation to maternity and paternity benefits.

1.2.3.4. Invalidity benefits

There were no reported policies on simplifying social protection administration in relation to invalidity benefits.

1.2.3.5. Old-age benefits and survivors’ benefits

There were no reported policies on simplifying social protection administration in relation to old-age and survivors’ benefits.

1.2.3.6. Benefits in respect of accidents at work and occupational diseases

There were no reported policies on simplifying social protection administration in relation to benefits regarding accidents and 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

The purpose of this section is to describe issues and debates, as well as ongoing or planned reforms, intended to ensure information on, and simplify access to, social protection for workers and the self-employed.

2.1. Issues, debates and reforms related to information

This section briefly describes issues that were identified by the authorities and stakeholders between January 2017 and April 2022 in relation to ensuring access to general and personalised information about the six social security branches under study. This is followed by a consideration of debates and planned reforms in this area.

2.1.1. Issues

There have been no evaluations by the authorities or the social partners placed in the public domain since 2017 in respect of information about social protection.

2.1.2. Debates

No written accounts of debates on access to general and personalised information could be found on publicly available media and stakeholder websites. This is possibly due in large part to the fact that issues are raised and discussed during the many question-and-answer

sessions on television and radio programmes attended by the Department, which could not be reviewed for the purpose of this report and for which documentation is not available.

2.1.3. Ongoing or planned reforms

The Department's experts say that the Department seeks to continually simplify its documentation to ensure that it is accessible by all. While this is inspired by the 2019 Council Recommendation and work is ongoing, to date there is no timetable or specific output for this simplification exercise.

2.2. Issues, debates and reforms related to simplification

This section briefly describes issues that were identified by the authorities and stakeholders between January 2017 and April 2022 in relation to simplifying access to the six social security branches under this study. This is followed by a consideration of debates and planned reforms in this area.

2.2.1. Issues

In its 2021 National Plan, the ministry acknowledged the challenge posed to social security by new forms of work, and also acknowledged that the non-disaggregation of labour market data by employment status renders it difficult to quantify the types and extent of these new forms of work and what they imply for the simplification of social security for non-standard workers, who must find it very difficult to understand their obligations and rights within the current social security legislation.

It appears that no issues were raised in the public domain between 2017 and April 2022 in respect of simplifying access to the six branches in question.

No formal evaluations have been conducted of the policies and practices in the area of simplification of access since 2017. However, the Department advises that simplification is an ongoing priority.

2.2.2. Debates

There appear to have been no public debates in the printed media on simplification during the period under question. However, as noted earlier, the Department participates in numerous television and radio programmes that have not been reviewed, and it may be the case that debates on these matters were held during these programmes.

One event that brought various stakeholders together occurred in May 2022, when the Ministry for the Family and Social Solidarity held a half-day seminar on "the social dimension of clear writing in the public service", with high-profile speakers from Malta and the European Commission. An official from the Department confirmed with the author that this has further inspired the Department to revisit its policy documentation and legislation from a simplification perspective.

2.2.3. Ongoing or planned reforms

In the 2022 Country Report for Malta, the European Commission notes that while poverty rates are below the EU average, for some groups they remain high, and the impact of social transfers (other than pensions) on poverty reduction has decreased since 2020. The Commission calls for "*reinforced social policy action in order for Malta to contribute to reaching the 2030 EU headline target on poverty reduction*" (European Commission, 2022, p. 46). In its report, the Commission refers to the commitment in Malta's Recovery and Resilience Plan to undertake a "*review and monitoring of pension and unemployment benefits [that] aim at ensuring adequacy and sustainability*" (p. 7). An important prerequisite for adequacy is that targeted populations – whose needs are greatest and who are often furthest from the benefit system – are supported to identify and to take up the

benefits intended for them. To this end, it would be useful for the aforementioned review to also address improved information and simplification of access.

As noted in Section 2.2.1 above, the lack of disaggregated labour market data makes it difficult to develop policies for people doing new forms of work. In the 2021 National Plan, the ministry stated that it will be bringing stakeholders together to start capturing this data, such that *“policy makers would then be in a better position to assess in further detail access to social protection of these groups”* (Ministry for Social Justice and Solidarity, The Family and Children’s Rights, 2021, p. 21).

Another important reform to simplify access to social protection (though not strictly the six branches covered in this report) was announced in the government’s 2022 budget. A new procedure will be introduced to increase access for people without a fixed address to social assistance, which was not formerly possible. Henceforth, such applicants for social assistance who are being followed by social workers within the Foundation for Social Welfare Services will be granted social assistance, and enabled to find work and accommodation (Ministry of Finance, 2021).

The Labour Party’s election manifesto³⁶ in March 2022 proposed a number of social measures, and the following may be highlighted for its relevance to the scope of this report. The manifesto proposes the removal of the differences in rates regarding the minimum pension, the retirement pension and the invalidity pension for married people, such that a spouse’s receipt of a pension or not will no longer affect this rate, and will result in a modest weekly increase in the pension rate. This will simplify access as applicants would no longer need to account for whether or not their spouse receives a pension, and the rate would be more predictable.

2.3. Suggestions for improvements

This section puts forward five suggestions for improvement.

The first relates to the development of a simplification project plan, with clear objectives and timelines. Much work goes into regular amendments to make social security more user-friendly, but this work tends not to be captured in official reports. Understandably, the Department has focused on publicising issues of more immediate interest to citizens, such as improved benefit rates. The documentation of simplification exercises contributes to institutional memory, and it also provides a focus and basis for further discussion of a simplification strategy. Furthermore, the Department’s annual reports³⁷ might incorporate a new section that reports horizontally (across benefits) on the coverage, adequacy and transparency pillars of the 2019 Council Recommendation.

The second relates to optimising returns on the Department’s strong presence in various media, and its openness to citizens’ queries and suggestions through phone-ins and SMSs. This surely generates a wealth of insight into areas for improving transparency and simplifying access. While these insights are undoubtedly taken back to the system and incorporated in the policy process, a systematic capture of queries and concerns and the Department’s answers to them might be transformed into a dedicated FAQ section on the website. These data would also be useful for any planned simplification exercise.

The third relates to a research study to gauge awareness of people’s rights and obligations under the Social Security Act, as well as their understanding of the broad scope of social

³⁶ The manifesto is not available in English. Here is a link to an English language overview of the manifesto which contains within it the link to the manifesto itself:

<https://timesofmalta.com/articles/view/labours-election-manifesto-at-a-glance-what-is-the-party-proposing.940737>.

³⁷ In Maltese only. <https://socialsecurity.gov.mt/en/annual-reports/>

protection and its embodiment of a social contract, and their welfare attitudes more specifically. It is interesting to note (according to Department's experts) that the majority of people who access the Department's website are aged over 60, challenging the myth that online services mainly serve younger adults. Brief website surveys may be one approach to gauging awareness, though this would be a self-selecting population and a broader, random survey would offer a very useful baseline. Liaison between the Department and the National Statistics Office and other academic or research institutions might be fruitful in this respect.

The fourth relates to a longer-term exercise in ensuring benefit take-up. The possibility exists for improved inter-departmental collaboration (for instance, between the Department, Inland Revenue and the National Statistics Office) to develop early warning indicators for people at risk of poverty (in-work or otherwise) and particularly persistent poverty, as well as to ensure that they are aware of the benefits to which they are entitled. General data protection regulations may make this a complex exercise. If this is the case, greater prominence could be given, in the meantime, to the benefit-finder self-assessment tool already available on the "forms" section of the government website³⁸.

The fifth and last recommendation is to make optimal use of the dense network of NGOs in Malta, and to develop a social security navigator competence within each of the social NGOs wishing to participate. In addition to increasing the Department's outreach, these navigators could also collect valuable grassroots information on possible gaps in transparency and simplification, which would be collated systematically and passed on to the Department. Similarly, navigators with specific language competencies could be trained to ensure, importantly, that foreign nationals are also aware of their rights and obligations. These initiatives might also be developed as a joint initiative between the Department, the Malta Council for Voluntary Organisations and other interested parties.

³⁸ <https://forms.gov.mt/en/Services-And-Information/eforms/Pages/MainPages/FormsHandlerPage.aspx?version=2&processid=179&applicantType=1&locale=en-GB&retURL=/en/Services-And-Information/eforms/Pages/Landing%20Pages/Benefits%20Finder.aspx>

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