

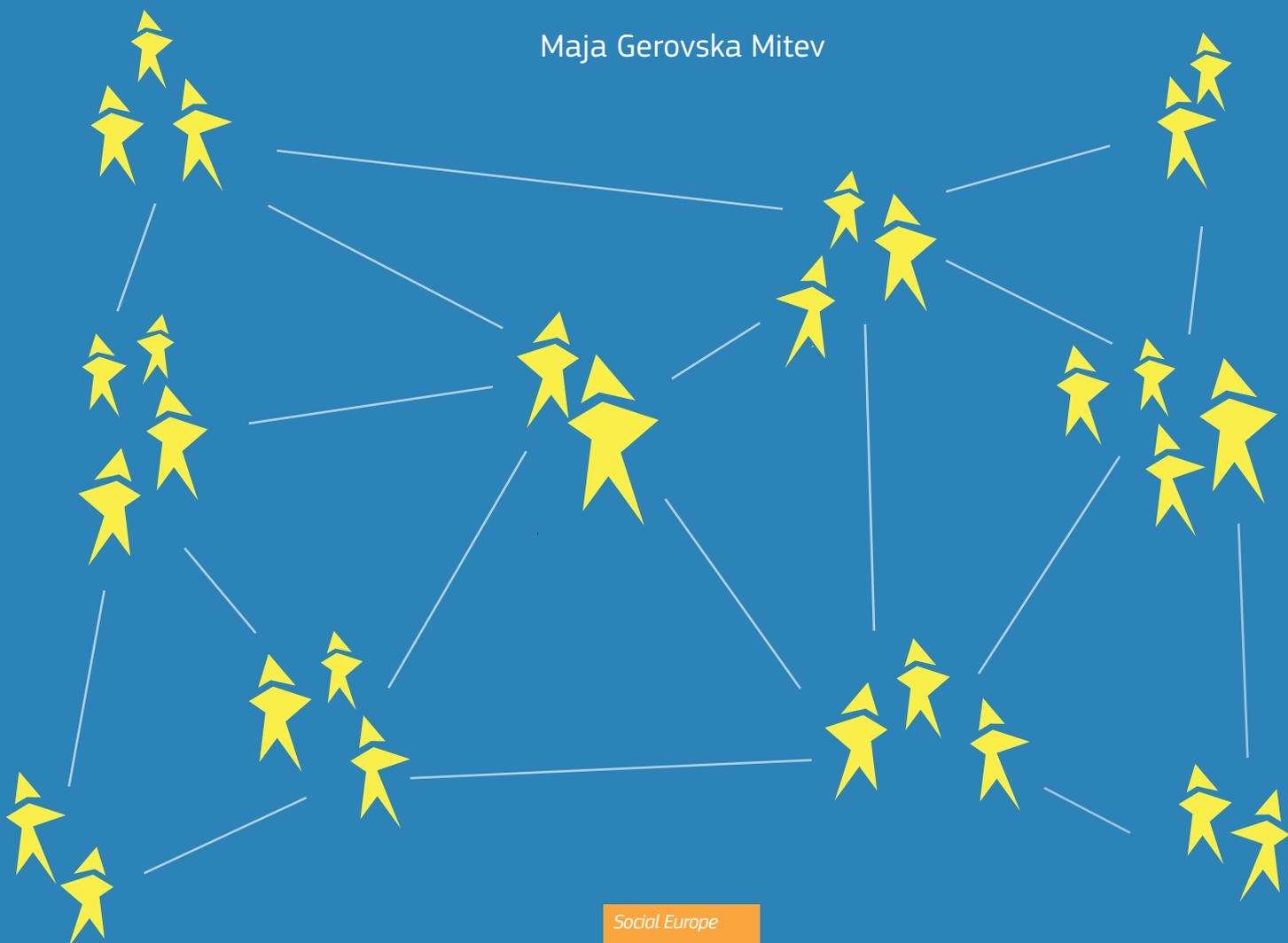


## EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

## North Macedonia

Maja Gerovska Mitev



**EUROPEAN COMMISSION**

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

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

**2022**

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

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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 ..... 11
    - 1.2.1 Simplification objectives embedded in reforms of social protection schemes... 11
    - 1.2.2 Simplification of the application process for accessing benefits ..... 12
    - 1.2.3 Simplification of the structures within the social protection administration ..... 14
- 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 ..... 15
  - 2.1 Issues, debates and reforms related to information ..... 15
    - 2.1.1 Issues ..... 15
    - 2.1.2 Debates..... 16
    - 2.1.3 Ongoing or planned reforms..... 16
  - 2.2 Issues, debates and reforms related to simplification ..... 16
    - 2.2.1 Issues ..... 16
    - 2.2.2 Debates..... 16
    - 2.2.3 Ongoing or planned reforms..... 16
  - 2.3 Suggestions for improvements ..... 17
- 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” and covers policies and measures implemented between January 2017 and May 2022.

Policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed in North Macedonia have focused on enhancing digital information and enabling electronic application for benefits. These practices have been enriched through the adoption in February 2018 of the Strategy and Action Plan for Public Administration Reform (PAR) 2018–2022, and in July 2018 of the Strategy and the Action Plan for Open Data 2018–2020. The most important government digital infrastructures that provide easy access to information on social protection include: the national e-services portal (among other things, access to information on unemployment insurance, pension and disability insurance, and health insurance); My Appointment (health care and health insurance); and a Single Point for Services (scheduling appointments for services from 14 public institutions, including those in the social protection sphere).

Of the six aspects of social protection analysed in this report, the most developed policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed are to be found in the area of old-age and survivors’ pensions. The Pension and Disability Insurance Fund (PDIF) has improved access to information for employers and employees, including the self-employed and farmers, by providing them with access to data from their personal insurance records, as well as by e-application for old-age and family pension through the PDIF portal for e-services. In addition, the Agency for the Supervision of Fully Funded Pension Insurance (MAPAS), as well as the pension companies that handle the mandatory fully funded pension enforce continuous policies and practices related to general and personalised information for mandatory funded pension funds.

Access to information on sickness and healthcare benefits has been improved; however, the application process for benefits administered through the Health Insurance Fund (HIF) has not been significantly simplified: while the HIF provides two types of personalised electronic services (i.e. the My Insurance website and the web portal of the Health Insurance Fund), both enable only access to the insured person’s basic health insurance information.

Progress on policies and practices to ensure information on, and to simplify access to, unemployment benefit has been modest. While the Employment Agency has its own e-system, this platform does not provide information related to unemployment benefit. As part of the International Labour Organization project Strengthening Social Dialogue, funded by the European Commission, an awareness-raising campaign and website named “My Labour, My Rights” has been developed by the national Economic-Social Council, with the aim of improving knowledge of labour rights. In relation to unemployment insurance, the campaign has promoted unemployment benefit by providing detailed information about eligibility.

Access to information and application for maternity and equivalent paternity benefits, disability benefits and benefits in respect of accidents at work and occupational disease do not represent a separate social protection branch in North Macedonia and are part of the social insurance scheme administered by either (or both of) the PDIF (disability benefit) and HIF (maternity benefits, benefits in respect of accidents at work and occupational disease). While access to information for these benefits has generally improved, the application process remains burdened by the need for several in-person visits, a lack of electronic application and a lack of customised access for people with disabilities.

# **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 policies and practices to improve access to information on social protection rights, entitlements and obligations during the period from 2017 to the present time have prioritised improving digital information and electronic access to public services. The adoption in February 2018 of the Strategy and Action Plan for Public Administration Reform (PAR) 2018–2022 enhanced the measures and activities related to delivering electronic public services. In addition, the Strategy and the Action Plan for Open Data 2018–2020 were adopted in July 2018. The Open Data Strategy encourages the release and use of public data and their broad implementation, which has raised the transparency and accountability of state institutions. One of the benefits of the Open Data Strategy is the creation of a central government open-data portal,<sup>1</sup> where users are provided with a single access point to the open data sets of all public institutions.

In social protection, the digital practices have primarily been directed toward improving access to information on social insurance (i.e. unemployment insurance, health insurance and pension and disability insurance). The most important government digital infrastructures that provide easy access to information on social protection include: the national e-services portal<sup>2</sup> (among other things, access to information related to unemployment insurance, pension and disability insurance, and health insurance), My Appointment<sup>3</sup> (health care and health insurance) and the Single Point for Services<sup>4</sup> (scheduling appointments for services from 14 public institutions, including those in the social protection sphere). The services provided through these (and other) government portals are detailed in the following subsections.

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

#### **1.1.1.1 Unemployment benefits**

Financial compensation in the event of unemployment (i.e. unemployment benefit, unemployment compensation) is a financial right stipulated in the Law on Employment and Unemployment Insurance (Official Gazette No. 37/97), as well as in the Law on Financial Security of the Unemployed due to the Privatisation of State-Owned Enterprises (Official Gazette No. 10/2020 and No. 17/2021). It is part of the compulsory social insurance scheme financed by employer contributions which provides earnings-related benefits. It covers all employees, i.e. all persons who have concluded an employment contract, who have at least nine consecutive months in employment/insurance or 12 months with interruption during the last 18 months of employment/insurance. It does not cover the self-employed or those engaged in agriculture.

Unemployment benefit is provided through the Employment Agency of North Macedonia (Employment Agency). The general policy and practices used by the Employment Agency and related to transparency of the right to financial compensation in the event of unemployment include: regular information and mediation of registered unemployed persons through the Employment Centres (30 decentralised units of the Employment

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<sup>1</sup> Government Open Data Portal, <https://www.data.gov.mk>

<sup>2</sup> National e-services, <https://uslugi.gov.mk>

<sup>3</sup> My Appointment, <http://mojtermin.mk>

<sup>4</sup> Single Point for Services, <https://etu.uslugi.gov.mk>

Agency throughout the country); the organisation of open days for direct contact with citizens at the municipal level; the opening of dispersed local offices; the adoption of digital services, including a dedicated Employment Agency webpage regarding new features and access criteria,<sup>5</sup> providing statistical data related to the beneficiaries of this right;<sup>6</sup> and the Agency's general social media promotion (i.e. Facebook, Twitter). Related to unemployment benefit, the Employment Agency does not provide personalised information. While the kind of information provided on the Employment Agency webpage is simple, user-friendly and has not changed much since 2017, the general social media promotion related to access to financial compensation for unemployment has steadily increased since 2017. The social media offering targets mainly the unemployed and employers: its aim is to familiarise insured persons with their rights under unemployment insurance.

Although the Employment Agency has its own e-system,<sup>7</sup> that platform does not provide information on unemployment benefit. It only provides an opportunity for registered unemployed people to search for job advertisements, to create a professional resume, to search for training offers, and to download the history of their registered employment records. Employers, too, can use the e-system to announce job offers, as well as to register and un-register their employees.

A recent report from the State Audit Revision of the Employment Agency for 2020, emphasising questions of uncertainty and continuity of the activities undertaken by the Employment Agency, points out that "the effect of mediation conducted by the Employment Agency on the beneficiaries of financial compensation is uncertain" (State Audit Office, 2021, p.2). This raises a concern about the contribution of the Employment Agency to the wider promotion of unemployment benefit among the unemployed – especially those not registered with the Agency.

In addition, employees and employers can easily gain information related to unemployment insurance on the website of the Ministry of Labour and Social Policy, where all legal acts and amendments are available electronically,<sup>8</sup> including the rulebooks<sup>9</sup> and documents for financial compensation for unemployment. However, these legal acts and amendments are not readily accessible to people with visual impairment.

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

Under compulsory health insurance, sickness and healthcare cash benefits include: compensation for salary during temporary incapacity for work due to illness and injury (sick leave); and reimbursement of travel expenses when using health services. Beneficiaries are employed persons and self-employed individuals. The provision of these benefits is administered through the Health Insurance Fund (HIF).

The policies and practices to ensure access to health information undertaken by the Ministry of Health and the HIF have focused on keeping the insured population continuously informed about their health insurance rights; providing timely information about new features and important changes in the domain of health insurance, through regular updating of the website and the media; and introducing the possibility of e-health services for the insured.

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<sup>5</sup> Employment Agency of North Macedonia, Financial compensation, <https://av.gov.mk/paricen-nadomestok.nspix>

<sup>6</sup> Employment Agency of North Macedonia, Beneficiaries of financial compensation, <https://av.gov.mk/korisnici-na-prava.nspix>

<sup>7</sup> E-employment, <https://e-rabota.av.gov.mk/UserRegistration.aspx>

<sup>8</sup> Ministry of Labour and Social Policy, Legal acts, <https://www.mtsp.gov.mk/zakoni.nspix>

<sup>9</sup> Ministry of Labour and Social Policy, Rulebooks, [https://www.mtsp.gov.mk/WBStorage/Files/pravilnik\\_zalba.pdf](https://www.mtsp.gov.mk/WBStorage/Files/pravilnik_zalba.pdf)

To promote the right to benefits and services from health care and health insurance, the Health Insurance Fund has created a free helpline as part of the “What are your rights?” promotion. This helpline has been in operation since 2008. Some of its objectives and achievements are given in the HIF 2020 Annual Report: “the info line exists to provide direct information to the insured, to assist them in exercising the rights from the health insurance; it enables the citizens to present the difficulties and problems they face in exercising their health rights; direct communication with citizens and policy holders increases the fund’s transparency” (Health Insurance Fund, 2021, p.61). The helpline is open every workday; however, at the time of writing, neither the landline nor the mobile number was working.<sup>10</sup> The target of this campaign is all insured persons. The main tool used is phone communication, accompanied by a dedicated webpage. There is no information on whether the helpline provides details about the voluntary health insurance.

The most significant development related to greater access to data and information about health benefits and services has been achieved through the introduction of the e-health system called My Appointment, introduced in 2013. The system was initially designed to facilitate the scheduling of appointments by doctors in the hospital sector, but since then has been expanded to include other modules, including a module for insured persons. This module enables people across the country to search for available appointments to see a primary-care doctor or a specialist; to seek an e-referral; and to access a network of pharmacies, with contact information, etc. Since 2017, there has been a continuous update of this e-system, with different modules and e-services. According to a World Health Organization report, since the implementation of this e-system, “significant reductions in waiting times for diagnostic imaging and clinical appointments have been recorded, demonstrating the importance of strategic planning for eHealth” (World Health Organization, 2021, p.13).

Additionally, the Health Insurance Fund provides two types of personalised e-services for insured persons. The fund’s e-portal My Insurance<sup>11</sup> enables access to the insured person’s basic health insurance information, such as: confirmation of the validity of the health insurance, the name of the chosen primary-health doctor, the names of other chosen doctors (i.e. dentist, gynaecologist), as well as the status of the electronic health card (valid/not valid).

The web portal of the Health Insurance Fund<sup>12</sup> provides the possibility for insured persons to check their insurance status, the contributions paid and the chosen doctor, and to assess the list of active and passive health insurance members. According to the HIF, the purpose of introducing the web portal was to provide insured persons with simple and easy access to services that previously could only be obtained by directly visiting the regional office of the fund. The fund’s web portal is also linked to the national e-services portal, where the procedure for electronic application for health benefits and services is described and redirects the beneficiary to the fund’s web portal (explained in more detail in section 1.2.2.2)

To facilitate access to health information and health insurance rights among Roma, a programme called Roma Health Mediators (RHMs) was introduced in 2012. RHMs are required to: assist individual clients in obtaining personal documentation and health insurance; assist (and encourage) clients to visit the doctor; refer clients to relevant health, social and educational services; conduct health education sessions in the community; and provide targeted health assistance, etc. (Covaci, 2012). According to the National Roma Inclusion Strategy 2022–2030, the impact of RHMs has been positive, as it has contributed

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<sup>10</sup> No official explanation was obtained as to why the helpline was not working. It may be that with the introduction of a new hotline in 2020 for the purposes of COVID-19, the previous one has been discontinued.

<sup>11</sup> Health Insurance Fund, My Insurance, <https://moeosiguruvanje.fzo.org.mk>

<sup>12</sup> Web portal of the Health Insurance Fund, <https://najava.fzo.org.mk/Account/SignIn>

to greater health awareness among Roma and to an increase in the number of Roma registered in the health insurance system (Ministry of Labour and Social Policy, 2021).

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

Maternity benefit from the compulsory health insurance in North Macedonia includes compensation for salary during absence from work due to pregnancy, childbirth and maternity (maternity leave). The benefit is paid to employees and the self-employed who have been compulsorily insured for at least 6 months before delivery of the child; whose health insurance contributions have been paid regularly and on time (i.e. with no more than 60 days' delay); and for whom the assessment for temporary work incapacity has been issued by the selected doctor.

The maternity leave benefit is administered by the Health Insurance Fund. As with all other cash benefits from the health insurance system, policies and practices to ensure access to this benefit are provided by the HIF. See section 1.1.1.2 for more information.

#### **1.1.1.4 Invalidity benefits**

Under the pension insurance system, disabled people are provided with a disability pension. Policies and practices to ensure access to this benefit are provided by the Pension and Disability Insurance Fund (PDIF). For more detail on the access to information provided by the PDIF, see section 1.1.1.5.

Apart from the general policies and practices stipulated by the PDIF and related to access to all types of pension benefits (section 1.1.1.5), the PDIF does not provide targeted information aimed at people with disabilities.

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

Among the cash benefits provided under the pension insurance system are old-age pension and family pension (survivors' pension). The statutory pension scheme (first pillar), which is mandatory for all economically active people – including all employees, self-employed persons and farmers – is managed by the Pension and Disability Insurance Fund. The main policies and practices that provide workers and the self-employed with general and specific information on their individual rights, entitlements and obligations regarding access to old-age and survivors' benefits include: continuous and updated information on the PDIF webpage,<sup>13</sup> the organisation of open days for insured persons, the PDIF portal for e-services,<sup>14</sup> email communication (if the personal information of the insured needs to be updated), appointed officials responsible for communicating information of a public nature, and phone communication through the funds' call centre. According to the PDIF Annual Report for 2020, that year there were more than 6,500 calls to the call centre and over 4,300 email requests related to different rights under the pension insurance. The PDIF portal for e-services enables registered insured persons to view their personal insurance history and the contributions paid for pension insurance. Apart from strengthening access to personalised e-services (explained in more detail in section 1.2.2.5), since 2017 there have been no other major developments related to the transparency of benefits provided through the Pension and Disability Insurance Fund.

The statutory fully funded pension scheme (second pillar) is mandatory for all employees and the self-employed, but not for farmers, those in a form of employment with increased service credits, and persons whose full-time (self-) employment is subsidised by the state through exemption from paying social security contributions (for the duration of the exemption). It is managed by three private pensions funds. The main policies and practices related to general and personalised information for the public and for the pension fund members include: the continuous provision of information through their webpages and

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<sup>13</sup> Pension and Disability Insurance Fund, [www.piom.com.mk](http://www.piom.com.mk)

<sup>14</sup> Pension and Disability Fund, Portal for e-services, <https://uslugi.piom.com.mk>

social media; direct contact with the pension company agents; mobile application for members to access the pension individual account; a yearly statement sent out to members, related to pension savings on the individual account, on the voluntary individual account and on the professional account, as well as an investment account report, submitted by post or via e-mail.

The supplementary, voluntary fully funded pension scheme (third pillar) is delivered through private insurance companies. There are currently three pension companies that manage voluntary pension funds – the same companies that manage the mandatory fully funded pension funds. Hence, the same information policies and practices apply as were described above.

In addition, employees and the self-employed can easily gain information related to the pension insurance through the website of the Ministry of Labour and Social Policy,<sup>15</sup> where all legal acts and amendments<sup>16</sup> are electronically available, including the rulebooks and documents for pension and disability insurance.<sup>17</sup>

More detailed information about the fully funded pension system (both mandatory and voluntary) can be obtained through MAPAS.<sup>18</sup> Its policy of transparency includes electronic access to news, the legal basis and legal amendments of the fully funded pension system; email and phone communication. Web information on its website is also accessible for people with disabilities, specifically for those with visual impairments and dyslexic people.

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

In North Macedonia, the risk of accidents at work and occupational diseases is covered by the pension insurance (i.e. financial compensation for body injury, disability pension) and the health insurance (short-term benefits and health care, i.e. paid leave of absence due to incapacity as a result of illness or injury). Policies and practices to ensure access to these benefits are provided by the HIF and the PDIF. See section 1.1.1.2 and section 1.1.1.5 for more information.

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

The purpose of this section is to describe initiatives targeted at improving information about the conditions and rules governing access to the six aspects of social protection analysed.

##### **1.1.2.1 Unemployment benefits**

As part of the International Labour Organization project Strengthening Social Dialogue, funded by the European Commission, an awareness-raising campaign and website named “My Labour, My Rights”<sup>19</sup> has been developed by the national Economic-Social Council (a tripartite body with representatives from the government, the Union of Trade Unions and the Organisation of Employers). The campaign was organised in the period January–June 2021. Among other things, the campaign and the website promoted the rights related to social insurance, including unemployment insurance and benefits, pension and disability insurance, and health insurance. The objective of the campaign was to improve knowledge about labour rights. In relation to unemployment insurance, it promoted unemployment benefit by providing detailed information about eligibility, duration and the amount of the compensation. The target group included all workers with an employment contract. The main communication means used were TV, newspapers, internet and social media. The main stakeholders involved were the social partner representatives of the Economic-Social

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<sup>15</sup> Pension and Disability Insurance, <https://www.mtsp.gov.mk/penzisko-i-invalidsko-osiguruvanje-7555a5dc-e101-4e99-8af7-b9a49883dda4.nspx>

<sup>16</sup> Ministry of Labour and Social Policy, Legal acts, <https://www.mtsp.gov.mk/zakoni.nspx>

<sup>17</sup> Ministry of Labour and Social Policy, Rulebooks, <https://www.mtsp.gov.mk/pravilnici.nspx>

<sup>18</sup> MAPAS, [www.mapas.mk](http://www.mapas.mk)

<sup>19</sup> My labour, my rights, <https://mojtrudmoiprava.mk/en/socialno-osiguruvanje-en/>

Council. No information about the impact of this campaign is readily available. The campaign did not involve information to promote different insurance possibilities, with a view to improving the take-up of voluntary insurance schemes.

Modifications to the unemployment compensation enforced during the COVID-19 crisis were promoted through several different channels, including a dedicated webpage of the Government of North Macedonia,<sup>20</sup> a special webpage of the Ministry of Labour and Social Policy,<sup>21</sup> a webpage of the Employment Agency, and phone and direct contact with the Employment Centres. The information about the modification of access criteria related to unemployment compensation was aimed specifically at the newly unemployed and employers. Based on Employment Agency data,<sup>6</sup> information initiatives undertaken in relation to unemployment support measures in force during COVID-19, accompanied by an easing of the conditionality criteria, contributed to a temporary increase in the number of unemployment compensation beneficiaries – i.e. a 52.2% increase in the number of beneficiaries from March 2020 to May 2020.

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

As already described in detail in section 1.1.2.1, part of the campaign “My Labour, My Rights” concerned awareness raising related to sickness and healthcare benefits. This involved detailed information about the eligibility, duration and amount of the sickness and healthcare benefits. For more detail, please see section 1.1.2.1.

During COVID-19, the information related to sickness and healthcare benefits, as well as other cash benefits delivered by the HIF (i.e. maternity benefit), were provided through a dedicated webpage of the Health Insurance Fund (HIF).<sup>22</sup> The objective was to offer updated and detailed information about the activities of the HIF in relation to the procedure for obtaining these benefits during COVID-19, as well as new features related to the groups covered and/or changes to health insurance rights. The target audience was specifically insured persons. The main communication channels used were the HIF webpage, as well as the HIF’s social media.

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

Information on general awareness-raising campaigns in relation to maternity and equivalent paternity benefits is undertaken by the Ministry of Health and the HIF. As with all other cash benefits from the health insurance system, the campaigns promoting access to and/or announcing changes in relation to the duration of maternity benefits are run by the Ministry of Health and HIF. More information is reported in section 1.1.2.2.

#### **1.1.2.4 Invalidity benefits**

There have not been any general awareness-raising campaigns on invalidity benefits, apart from the general information offered by the Agency for the Supervision of Fully Funded Pension Insurance – MAPAS (see section 1.1.2.5 for more detail). Information offered relates to the possibility of having the disability pension calculated if the insured person chooses to transfer to another provider in the fully funded pension system.

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

MAPAS maintains a continuous public campaign related to membership of the fully funded pension scheme. Its public campaigns are targeted at the general public, but are slightly more focused on the younger generation. Following the success of the 2020 campaigns organised by MAPAS and the pension companies, in 2021 the public awareness campaigns

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<sup>20</sup> Government of North Macedonia, Measures and Recommendations for protection and prevention against the Coronavirus COVID-19, <https://vlada.mk/covid19>

<sup>21</sup> Ministry of Labour and Social Policy, Decrees with legal force, <https://www.mtsp.gov.mk/covid-19.nspj>

<sup>22</sup> News COVID-19, <https://fzo.org.mk/novosti-covid-19-korona>

continued under the motto “If it is too early for retirement, it is not too early for penzija.mk” – referring to a newly created website that promotes rights under the pension system. The communication channels used to conduct the campaign included: websites;<sup>23</sup> digital channels and social media (YouTube, Facebook, Instagram posts, LinkedIn); web banners; billboards; and public relations announcements. Since 2016, MAPAS has also had a dedicated information campaign to celebrate “September 15 – Pension Awareness Day”. In 2021, Pension Awareness Day was marked by an activity in the form of a quiz: “Who wants to be a PENSIONER?” The quiz took place live on the MAPAS Facebook page and lasted 3 weeks. Anyone could participate by answering questions related to fully funded pension insurance, and prizes were awarded to the winners. According to MAPAS, the information campaign managed to reach many people. Story posts (and especially video ads) boosted visitors to the Facebook page and sparked several questions about fully funded pension insurance from interested members.

During COVID-19, the information related to pension benefits was regularly provided on the PDIF website, as well as on the websites of the government and the Ministry of Labour and Social Policy. The objective was to offer up-to-date, detailed information about the activities of the PDIF in relation to the procedure for obtaining the benefits during COVID-19, as well as new features in relation to the groups covered and/or changes to pension insurance rights. The target audience was specifically insured persons. The main communication channels used were the PDIF webpage and PDIFs social media.

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

Please see section 1.1.2.2 for transparency in access to benefits for accidents at work and occupational diseases, which are administered by the Health Insurance Fund, and section 1.1.2.5 for transparency in access to financial compensation for body injury, administered by the Pension and Disability Insurance Fund.

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

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

#### **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 equivalent paternity benefits.

#### **1.2.1.4 Invalidity benefits**

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

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

Fully funded pension insurance, which was introduced in 2005, provides a high level of transparency, in terms of both the simplification of rules and access to information. This

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<sup>23</sup> <https://mapas.mk/>; [www.penzija.mk](http://www.penzija.mk)

has been one of its most important features and a useful innovation in the pension system. Among the anticipated effects from the 2005 pension reform at the personal level was operational transparency. Those effects have been achieved by providing continuous and personalised information about developments in fully funded pensions insurance.

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

There was no simplification objective embedded in reforms of accidents at work and occupational diseases benefits.

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

#### **1.2.2.1 Unemployment benefits**

Simplification of the application process for accessing unemployment benefit has not been addressed directly since its introduction. The process involves the submission of an application form, which is only available in person at an Employment Centre. For the purposes of applying for unemployment benefit, an unemployed person needs to be registered with the Employment Agency. The process of registration as an unemployed person has been simplified, mainly by enabling an electronic scheduling of a time slot for registration via the web portal Single Point for Services. However, this portal currently enables a slot to be booked only in the five bigger cities in the country (Skopje, Kumanovo, Bitola, Tetovo and Ohrid).

The national e-services portal<sup>24</sup> does not (yet) allow the electronic application for unemployment benefit. It only provides detailed information about the application process for financial compensation in the event of unemployment, the documents required, relevant contact details, the timeframe for the delivery of the service, etc. It also provides instructions on the complaints and appeal procedure. Out of the 16 e-services offered by the Employment Agency on this portal, only eight involve electronic application, and none of those is related to financial benefit or grant. The electronic system of the Employment Agency – e-Employment – does not allow people to lodge an electronic application for unemployment benefit, and nor does it allow the electronic registration or confirmation of the status of an unemployed person.

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

The application process for accessing sickness and healthcare benefits (including other cash benefits provided by the HIF, such as maternity benefit) has been somewhat simplified since 2013, with the provision of detailed electronic information through the national e-services portal and the HIF web portal. They offer a detailed description of the application process, the documents required, the duration of the process and other important information relating to an application for compensation for salary during temporary incapacity for work due to illness and injury (sick leave) and the reimbursement of travel expenses when using health services. Although the national e-services portal indicates that the possibility for e-application exists, if that option is chosen it redirects the applicant to the HIF web portal, where no such possibility is provided.

The same procedure relates to all other financial rights and services administered by the Health Insurance Fund.

All application forms for financial rights and services under health insurance are publicly available and can be downloaded from the Health Insurance Fund website.<sup>25</sup>

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<sup>24</sup> National e-services portal, <https://uslugi.gov.mk/service/ostvaruvanje-pravo-na-parichen-nadomestok-vo-slučaj-na-nevrabotenost-1749>

<sup>25</sup> Forms for insured persons, <https://fzo.org.mk/obraci-za-osigurenje-lica>

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

The application process for accessing maternity leave benefit has been simplified somewhat. Please see section 1.2.2.2 for detailed information.

### **1.2.2.4 Invalidity benefits**

The existing PDIF portal for e-services does not offer the opportunity to apply for disability pension electronically. This is because the applicant needs to submit medical documentation, which is requested as an original copy. However, simplification of the application process for disability pension is currently part of the ongoing Social Insurance Administration Project (SIAP).<sup>26</sup>

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

Simplification of the statutory pension scheme (first pillar) was initiated in 2014, with the changes to the Law on Pension and Disability Insurance. With these changes, the PDIF was obliged to improve access to information for employers and employees, including the self-employed and farmers, by providing them with access to data from the personal records for each insured person registered for mandatory social insurance. Access enables people to view data on application and withdrawal from insurance; data on the pension service; data on insurance periods; data on working hours, i.e. insurance; data on salaries, notably insurance bases; data on insurance length of service that count with increased duration; and data on insurance periods completed in another country.

Since 2021, the application process for old-age benefits and survivors' benefits has been simplified, by enabling e-application through the PDIF portal for e-services.<sup>27</sup> The e-registration can be initiated either with a digital certificate, which requires higher digital competence, or through submission of an e-registration request (in person) at one of the PDIF units, as well as the submission of a request for codes for e-services. Once the registration is complete, an individual can submit an online application with accompanying documents for old-age or survivors' pension. Based on the most recent PDIF Annual Report for 2020, the technical assistance received to design the new business processes for the submission and payment of pensions (including the portal for e-services) has significantly reduced the time required for a decision on pension benefits and their payment (PDIF, 2021).

According to the MAPAS Annual Report, "the companies have a legal obligation to inform the members and retired members of the pension fund in writing, at least once a year, of the balance of the funds on their individual accounts, by submitting a so-called 'green envelope' with a report on pension savings. The green envelope also contains data on the investment of the pension fund, the fees collected and the return of the pension fund realised" (MAPAS, 2021, p.19). Also among the principles of the voluntary fully funded pension insurance introduced from 2005 was the maintenance of greater transparency.

The simplification objective is also part of the ongoing reform of the social insurance administration (since 2020), explained in more detail in section 1.2.3.4.

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

The application process for accessing benefits in respect of accidents at work and occupational diseases has been somewhat simplified. See section 1.2.2.2 for detailed information.

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<sup>26</sup> Social Insurance Administration Project (SIAP), <https://www.mtsp.gov.mk/siap-proekt-za-administriranje-na-socijalnoto-osiguruvanje.nspj>

<sup>27</sup> Pension and Disability Fund, Portal for e-services, <https://uslugi.piom.com.mk>

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

#### **1.2.3.1 Unemployment benefits**

In the period covered by the present report, there have been no developments related to simplification in the structures involved in the provision of unemployment benefits.

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

In the period covered by the present report, there have been no developments related to simplification in the structures involved in the provision of sickness and healthcare benefits.

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

In the period covered by the present report, there have been no developments related to simplification in the structures involved in the provision of maternity and equivalent paternity benefits.

#### **1.2.3.4 Invalidity benefits**

In 2019, the Ministry of Labour and Social Affairs of the Republic of North Macedonia, through the Government of North Macedonia, submitted an application to the World Bank for funds aimed at improving the efficiency of pension reform and creating a more efficient social security management system. The Loan Agreement for Social Insurance Administration Project was signed in February 2020. Among other things, the objectives of this project are: (1) to improve the quality of services in administering social insurance through the establishment of a single unified registry system for social insurance, and through the improvement and modernisation of the business processes at the PDIF; (2) to strengthen the Regulatory Framework for People with Disabilities and for Hazardous Occupations, through the establishment of a unified disability assessment system and a central disability certification coordination unit. The project is still in the process of implementation, so apart from the PDIF web portal, other tangible results are not yet available.

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

In the period covered by the present report, there have been no developments related to simplification in the structures involved in the provision of old-age benefits and survivors' benefits.

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

In the period covered by the present report, there have been no developments related to simplification in the structures involved in the provision of accidents at work and occupational diseases.

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

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

#### **2.1.1 Issues**

While access to information about social protection has been improved mainly in the form of digital accessibility, there is a lack of more proactive and customised information and outreach to people with low digital skills, as well as information targeting people with disabilities. According to the data of the State Statistical Office, in the first quarter of 2021, 83.7% of households had access to the internet at home (State Statistical Office, 2021). The latest available Eurostat data show that, in 2017, only 67% of households had access to a computer.<sup>28</sup> On the other hand, Eurostat data<sup>29</sup> show that in 2019, only 32% of the population of North Macedonia had basic or above-basic digital skills. In this respect, the trend toward increased digital information and access to e-services for social protection cannot benefit those employees and self-employed with no or low digital skills. Lack of targeted and customised information and application for people with disabilities is another issue. Eurostat data<sup>30</sup> indicate that in 2020, 8.9% of the population had long-standing (self-perceived) limitations in their usual activities due to health problems.

The survey of public perceptions on social protection and social insurance (Gerovska Mitev, 2018), undertaken in 2017, showed that 35% of respondents were not familiar with the existence of the three-pillar pension system. This lack of awareness was highest among young people aged 18–29: 50% of them indicated a lack of familiarity with the three-pillar pension system.

Recently, the Agency for the Supervision of Fully Funded Pension Insurance (MAPAS) undertook public opinion research, which focused on awareness among members of the mandatory funded pension funds, in relation to their pension savings and the benefits of membership of these funds. The main findings of the survey included: (1) Most of the respondents – up to 91% – were aware that they were members of one of the mandatory pension funds, but 18% did not know specifically which pension fund they were members of; the highest level of awareness was among people aged 25–55 (rather than the age group up to 25 or older respondents over 55 years); (2) A third of respondents received their pension report in electronic format, and 38.6% received it by mail. Of those respondents (30.1%) who did not receive a report, most (79%) did not know why they had not received it. Of those who reported having received a report (either in a green envelope or electronically), 22% did not understand the data in the report at all; 25% did not know how much money they had in the account; 28% did not know if the company charged a fee for asset management; 44% did not follow the accounting unit; and 53% did not know how much of their funds was invested in stocks, bonds, etc.; (3) More than half of respondents (58.7%) knew about the existence of a voluntary pension fund (MAPAS, 2021, pp.4–5).

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<sup>28</sup> Eurostat, Households – availability of computers,

[https://ec.europa.eu/eurostat/databrowser/view/isoc\\_ci\\_cm\\_h/default/table?lang=en](https://ec.europa.eu/eurostat/databrowser/view/isoc_ci_cm_h/default/table?lang=en)

<sup>29</sup> Eurostat, Individuals who have basic or above basic overall digital skills,

[http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=tepsr\\_sp410&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=tepsr_sp410&lang=en)

<sup>30</sup> Eurostat, Self-perceived long-standing limitations in usual activities due to health problem,

[http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=hlth\\_silc\\_12](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=hlth_silc_12)

## **2.1.2 Debates**

There are no actual debates related to access to information on social protection for workers and the self-employed.

## **2.1.3 Ongoing or planned reforms**

Among the priorities and goals of the new National Programme for the Development of Social Protection 2022–2032, which is due to be adopted by autumn 2022, are the increased transparency and accessibility of the social protection system and digitalisation of the social protection system. More specifically, the National Programme stipulates that transparency must be improved and integrated access to information on cash benefits from social protection provided through an integrated web tool. The measure is stipulated as a medium-term measure, to be undertaken jointly by the Ministry of Labour and Social Policy, the Ministry of Finance, the Public Revenue Office, the Ministry of Health, Pensions and the Disability Insurance Fund, MAPAS and the Employment Agency.

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

### **2.2.1 Issues**

In general, access to cash benefits from social protection has improved somewhat, taking into consideration the simplification related to electronic application and improved public information for some of the cash benefits. However, specific issues do exist, for example in relation to access to disability benefits. According to a report on Integrated Social Protection, the number and complexity of different disability benefits “is still relatively high, with CSOs [Civil Society Organisations] stressing that this poses a significant barrier to access for the most vulnerable (who do not ‘understand’ the system)” (Barca, 2020, p.10). In addition, the public institutions that administer disability benefits (i.e. the Pension and Disability Insurance Fund, the Health Insurance Fund) do not provide access to information about these benefits, tailored to the specific needs of people with disabilities. Physical accessibility of the regional centres of the PDIF and HIF is another issue that is more of a problem in the smaller cities, where support for access for disabled people is non-existent.

According to a World Bank assessment: “Information from the registries is not consistent across all social insurance agencies (i.e. PDIF, HIF, Agency for Employment). An insured individual may be identified in one agency’s database, yet not known in another” (World Bank, 2020). This results in a lack of precise and timely social protection information for the insured persons.

### **2.2.2 Debates**

There are no actual debates related to simplification of access to the six aspects of social protection for workers and the self-employed that are analysed.

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

As already indicated, the Ministry of Labour and Social Policy is currently implementing the Social Insurance Administration Project, which aims to support the establishment of a Central Registry of Socially Insured Individuals and a Central Disability Certification Coordination Unit (CDCCU), and which will assist in the establishment of the National Registry of Persons with Disabilities. It will improve the quality of social insurance administration services, including services and benefits for disabled people. The project will contribute to the creation of a single unified registry of socially insured individuals, and the establishment of a unified disability assessment system and the CDCCU. This is expected to improve overall access to information and benefits under the social protection (social insurance) system, particularly those aimed at people with disabilities.

### **2.3 Suggestions for improvements**

Based on the findings of this report, access to information and the simplification of access to social protection benefits should be further enhanced and coordinated. To this end, the report suggests several actions:

- Customisation and adjustment of social protection application procedures (including forms, promotional info, as well as the physical environment where in-person application is required) according to the needs of people with disabilities.
- Simplification and integration of application procedures for cash benefits under the social protection system for people with disabilities.
- More awareness-raising campaigns for the self-employed and people with disabilities, related to their rights under the social protection system.
- Broadening of the e-services (adjusting the e-portals) of the Employment Agency and the Health Insurance Fund with the module for electronic application for cash benefits.
- Broadening the e-services (adjusting the e-portal) of the Pension and Disability Insurance Fund for electronic application for maternity benefit.

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