



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Poland

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**European Social Policy Network
(ESPN)**

**ESPN Thematic Report on
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simplification**

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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.

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

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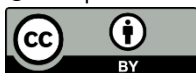
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Summary

The purpose of this report is to identify and analyse policies put in place by the country to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on "Access to social protection for workers and the self-employed" (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022. As underlined in **Poland's national plan for access to social protection**, the Polish social protection system (including the social insurance system) essentially implements the provisions laid down in the 2019 Council Recommendation.

Since 1999, the **social insurance system in Poland has been individualised**. The accumulation of old-age pension rights is based on individual pension accounts. Changes introduced over the past two decades have made the system more complicated, with the emergence of a variety of individual pension savings.

Information on social insurance benefit is currently disseminated mainly via the internet, as well as directly at the social insurance institutions. Despite calls from the trade unions, wider awareness-raising campaigns are used only in the event of significant changes, such as the introduction of Employee Capital Plans. Access to information for people who do not have the opportunity or the skills to access the internet is limited. The information is provided mainly in the Polish language; however, especially since the outbreak of the war in Ukraine, more information has been provided in Ukrainian.

One of the major steps in providing transparent information related to social insurance is the establishment of the **web-based Platform of Electronic Services**, set up in 2012. Currently, using the platform, workers and the self-employed can verify their social insurance status, claim benefits and find out the information required. The platform is constantly under development.

Since 2016, the Social Insurance Institution has engaged in activities that focus **on simplification of communication** to their clients: employees, employers and beneficiaries, including revision of both the content of the information offered (including the internet portal) and the forms required to claim benefits. These efforts may have contributed to an improvement in the perception of the Social Insurance Institution in society – currently almost half of the population assesses it well.

Information on eligibility for **social insurance benefits** among workers and the self-employed is provided by the Social Insurance Institution and is integrated into the social security information system. Among other things, access to information was improved (as was its transparency) in 2016, when electronic information on sickness benefits was introduced, similar to the information on people's rights to other social insurance benefits.

The digitalisation of the **healthcare system** is an on-going process that targets all citizens. Information on eligibility is provided by several institutions: the Social Insurance Institution, the Ministry of Health and the National Health Fund. The newly introduced Individual Patient's Account allows patients to monitor medical services. Further reforms and an e-health strategy are envisaged.

The new initiative featuring the idea of **Central Pension Information** is an important step in integrating information related to individual pension rights and the promotion of individual pension savings.

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

As underlined in **Poland's national plan for access to social protection**, the Polish social protection system (including the social insurance system) essentially implements the provisions laid down in the 2019 Council Recommendation on access to social protection.

In this section, we focus on the most important channels of information (general and personalised) related to social protection for workers and the self-employed, provided by the government and the relevant social protection institutions in Poland.

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

In general, the main channels for providing information on social protection rights, entitlements and obligations in Poland are the internet services offered by the various agencies responsible for granting and delivering the benefits. Information campaigns in the media are used only in the event of major changes implemented in social protection benefits.

The majority of communication channels involve the internet as the main means of communication. This limits access to the information for those people who do not have access to the internet or who have little or no skill in information and communication technology.

Most of the information on access to social protection is provided in Polish, though some selected information is available in English. Following the recent influx of Ukrainian migrants to Poland, essential information on access to services has also been provided in Ukrainian. This includes information provided by the Social Insurance Institution, labour market information and Polish government web services.

Given the rising number of Polish migrants returning to Poland, a dedicated portal has been established to provide information on access to various types of social protection rights for returning migrants.¹

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

One of the most important channels of personalised information is the Social Insurance Institution's Platform of Electronic Services (*Platforma Usług Elektronicznych – PUE*), established in 2012. This is a tool that facilitates access to the services provided by the Social Insurance Institution (*Zakład Ubezpieczeń Społecznych – ZUS*). One of its most important elements is a portal where people can view data collected by the ZUS, submit insurance documents, submit applications (and receive responses), ask questions and receive replies from ZUS, and make an appointment to visit a ZUS unit. Insured persons (i.e. employees, the self-employed) have access to information on their individual entitlement to various benefits. The PUE also enables people to project their future pension, using the pension calculator module. Specific information related to the role of PUE in certain branches of social protection is provided in the relevant subsections. Detailed information on PUE, including guidance on registration and content, is provided in a booklet

¹ <https://powroty.gov.pl/>

published by ZUS, which can be downloaded, but is also available in print at ZUS branches and inspectorates.²

To improve the awareness of people who perform work on the basis of civil law contracts (*umowa-zlecenie*), a special booklet has been prepared by ZUS to provide information on the rights and coverage of social insurance for this group of workers.³ At the same time, it should be noted that many contractors and self-employed people regard the social insurance contributions as high, and therefore limit their participation to the minimum that is legally required, which affects their social protection rights.

As set out in Poland's national plan for access to social protection, from January 2021 Poland has an obligation to provide ZUS with information on persons on "contracts of mandate", who are not entitled to mandatory social insurance. This obligation was implemented under an amended special act on COVID-19, which came into force on 31 March 2020. Information on contracts of mandate is submitted primarily for statistical purposes and to increase the opportunity to offer this group effective support in the future.

The purpose of submitting information on contracts of mandate is also to register the fact of contributions paid to the Social Insurance Institution, since maintaining a register of such contracts will allow ZUS to verify the obligation for persons on contracts of mandate to pay social insurance contributions from other types of employment (i.e. labour contract, special task contract)..

1.1.1.1 Unemployment benefits

General information on access to unemployment benefits is provided at two levels. First, at the national level, the unemployed can find out about registering with the public employment services on a dedicated web page.⁴ This provides information specially for the unemployed and employers, tips related to job seeking and setting up as self-employed with supported from the Labour Fund. Furthermore, each *powiat* (district) employment office (*powiatowy urząd pracy*) provides information on its web page.

General information related to unemployment benefits is also available on the web page of the Ministry of Family and Social Policy (*Ministerstwo Rodziny i Polityki Społecznej* – MRiPS) and the portal of the public employment services.⁵

Unemployed people seeking information about their rights can contact an Infoline (19524) or send an e-mail to a dedicated address.⁶ There is also a chat function that it available on the web page.

1.1.1.2 Sickness and healthcare benefits

General information on the rights and obligations of employers, employees and the self-employed regarding **sickness benefits** and monthly insurance premiums for the self-employed is available on the ZUS internet site. Moreover, each person, whatever his or her employment status, can check his/her entitlement on an individual account on the PUE ZUS web platform. ZUS has also launched a YouTube channel called Electronic ZUS (*Elektroniczny ZUS*)⁷ for employers, employees and the self-employed. In June 2022, it had about 10,100 subscribers. The channel presents short explanatory films on using the PUE ZUS platform to fill in social insurance forms, including for sickness benefit, to check

² https://www.zus.pl/documents/10182/167564/Rejestracja_i_logowanie.pdf/b43e762e-8924-415f-8057-7c0aafc9217c?t=1639560984220

³ https://www.zus.pl/documents/10182/167561/Jestes_zleceniobiorca.pdf/723858f0-a920-4528-8b0e-9b0585ab7d87

⁴ <https://zielonalinia.gov.pl/praca-31788>

⁵ <https://psz.praca.gov.pl/dla-bezrobotnych-i-poszukujacych-pracy>

⁶ kontakt@zielonalinia.gov.pl

⁷ <https://www.youtube.com/user/ElektronicznyZUS>

individual social security entitlements and the status of payments of social insurance premiums, including sickness insurance and social health insurance. Another channel of information is a monthly magazine *ZUS dla Ciebie (ZUS for You)*, which includes information important to insured people and beneficiaries, covering all elements of social insurance, including sickness, maternity and pension benefits.⁸

According to legal regulations, information on entitlement and access to **healthcare benefits** is available to all citizens on the website of the Ministry of Health and the National Health Fund (NFZ). The monthly premiums for social health insurance payable by the self-employed is published by the Social Insurance Institution and the NFZ.

Information on the social health insurance cover of an individual and his/her family members (spouse, children if declared as covered by social health insurance by an employee or self-employed person) is available on the PUE ZUS web platform and at the Internet Patient's Account (*Internetowe Konto Pacjenta – IKP*).⁹ Every adult citizen has access to IKP, which is also used to issue e-prescriptions (issuing e-prescriptions in Poland is obligatory since January 2020). Initially, the use of IKP was low, but the portal gained users during the COVID-19 pandemic, when individual referrals for the COVID-19 vaccinations were issued using the system. Currently, IKP provides information on an individual's insurance status, history of illnesses, list of referrals, planned medical visits and prescribed medications. The portal is available on the internet and as a mobile device application.

Since 2013, medical service providers have used the system of electronic verification of beneficiary entitlements (*Elektroniczna Weryfikacja Uprawnień Świadczeniobiorcy – eWUŚ*),¹⁰ which allows for immediate verification of the insurance status of a person and his/her entitlement to receive medical services. The system is updated daily by ZUS.

1.1.1.3 Maternity and equivalent paternity benefits

Information related to maternity and equivalent paternity benefits is provided on the web pages of both the MRiPS¹¹ and ZUS.¹² It includes information on coverage, rights to the benefit, the level of the benefit, the required documentation, the basis for calculation of the benefit and the procedures for the benefit to be granted.

Information related to the benefit is also provided on the ZUS YouTube channel and in the monthly magazine *ZUS dla Ciebie*.

Information about maternity benefits for farmers is available on the web pages of the Farmers' Social Insurance Fund (*Kasa Rolniczego Ubezpieczenia Społecznego – KRUS*), as well as at KRUS local offices.¹³

Information about the non-contributory parental benefit (*świadczenie rodzicielskie*) is available on the web page of the Ministry of Family and Social Policy. The benefits are granted by the local authorities, and relevant information is also available on their web pages or at local government offices. The benefit is payable to mothers (and in specific cases fathers), who do not have a right to maternity benefit.

⁸ <https://www.zus.pl/baza-wiedzy/biblioteka-zus/czasopisma/zus-dla-ciebie>

⁹ <https://pacjent.gov.pl/internetowe-konto-pacjenta>

¹⁰ <https://ewus.nfz.gov.pl/ap-ewus/>

¹¹ <https://www.gov.pl/web/rodzina/zasilek-macierzynski>

¹² <https://www.zus.pl/swiadczenia/zasilki/zasilek-macierzynski/komu-przysluguje>

¹³ <https://www.krus.gov.pl/zadania-krus/swiadczenia/okresowy-zasilek-macierzynski-w-wyjasnieniach-krus-na-najczesciej-zadawane-pytania/>

1.1.1.4 Invalidity benefits

Workers, the self-employed and people working on civil law contracts covered by social insurance who become disabled can claim disability pension (*renta z tytułu niezdolności do pracy*). General information related to the disability pension is available on the web page of ZUS.¹⁴ The information covers the conditions for receipt of the benefit, including the assessment procedures, types of benefit, the calculation of benefit and information on the right to disability pension. The information also includes practical examples and is prepared in relatively simple language. Booklets and other relevant material are also available at ZUS branches.

General and simplified information is also available on the web page of the MriPS;¹⁵ however, it does not include the link to the more informative ZUS page.

In the case of farmers, information on farmers' disability pension is provided by KRUS.¹⁶ It includes general information on the benefits and the documentation required to apply for benefits. Relevant information is also available at any KRUS branch.

Individual information related to disability pensions granted to individuals is available at the PUE ZUS. It covers information about the benefit, the account to which benefits are paid, and potential deductions or additions to the benefit paid.

1.1.1.5 Old-age benefits and survivors' benefits

General information related to **old-age benefits** for employees and the self-employed (outside agriculture) is provided on the web page of ZUS.¹⁷ It covers both pensioners in the old pension system (i.e. born before 1 January 1949) and those covered by the new system (born after 31 December 1948). The information includes the following: who can apply for the benefit, the required documentation, where it should be submitted, how the case is handled by ZUS, where to appeal after the initial decision, additional information and the legal basis. People can also download a two-page pdf leaflet on the key issues related to old-age benefit.

General information on old-age insurance is also provided on the web page of the MriPS.¹⁸

Workers and the self-employed (outside agriculture) can also pay contributions to (previously mandatory) open pension funds (*otwarte fundusze emerytalne* – OFE). Information about OFEs is provided by the Financial Supervision Commission (*Komisja Nadzoru Finansowego* – KNF).¹⁹ It includes general information on OFEs, information on the levels of fees, shareholders and other institutional details. The KNF also publishes information about the performance of the OFEs. Furthermore, the KNF offers details about institutions related to voluntary (employer-based or individual) pension savings, including voluntary pension funds (which provide individual pension protection accounts – *indywidualne konta zabezpieczenia emerytalnego* – IKZE), employee pension funds (*pracownicze fundusze emerytalne*) managed by employee pension societies, the register of all employee pension plans (*pracownicze programy emerytalne* - PPEs) and institutions listed as managers of Employee Capital Plans (*Pracownicze Plany Kapitałowe* – PPKs). Apart from PPKs, all these institutions were introduced before 2017. PPKs were introduced to

¹⁴ <https://www.zus.pl/renta-z-tytulu-niezdolnosci-do-pracy>

¹⁵ <https://www.gov.pl/web/rodzina/kto-podlega-ubezpieczeniom-rentowym>

¹⁶ <https://www.krus.gov.pl/zadania-krus/swiadczenia/swiadczenia-z-ubezpieczenia-emerytalno-rentowego/renta-rolnicza-z-tytulu-niezdolnosci-do-pracy/>

¹⁷ <https://www.zus.pl/emerytura>

¹⁸ <https://www.gov.pl/web/rodzina/ubezpieczenie-emerytalne>

¹⁹ https://www.knf.gov.pl/podmioty/Podmioty_ryнку_emerytalnego

companies from 2019.²⁰ The timing of PPK implementation in companies depended on the number of employees: the earliest PPKs appeared in large companies, and in 2021 they filtered down to companies that employ fewer than 20 people and public employers. The official PPK portal provides information on PPKs specially for employees and employers.²¹

General information on the regulations related to voluntary pension savings, including PPE, IKZE and individual pension accounts (*indywidualne konta emerytalne* – IKE) is also available on the web page of the MRIPS.²²

For self-employed farmers, information on old-age benefits is available on the web page of KRUS.²³

People covered by the new pension system have individual pension rights, which are recorded on their individual accounts. By 31 August each year, ZUS is obliged to provide an insured person born after 31 December 1948 with information on the balance of their pension account. In the statement, ZUS provides, most importantly the amount of:

- revalued initial capital (that is, pension rights accrued before 1999, if calculated);
- valorised old-age pension insurance contributions until the end of the year before the previous one (with the exception of contributions transferred to OFEs and a subaccount);
- the previous year's non-valorised contributions to pension insurance, broken down by month (excluding contributions to OFEs or a subaccount)
- contributions accumulated on the subaccount; including contribution due (i.e. resulting from settlement documents submitted to ZUS by employers) and paid, indexed contributions, interest, funds and prolongation fee in total recorded on the subaccount;
- contributions to OFEs: due and actually transferred to the funds; and
- their hypothetical old-age pension calculated on the basis of the total value of the above accounts and the hypothetical future payment of similar contributions as before.

ZUS provides a paper version of the statement to anyone who has not created an insured profile on PUE ZUS. Those who have such a profile have access only to the electronic version of the statement. In 2019, ZUS prepared account statements for more than 21 million insured persons; of these, 18.5 million were sent out by post. In other words, only 2.7 million insured persons had a PUE profile, with the information available to them in electronic form. They can access the information on their individual account at any time, by logging onto the platform.

The provisions of the COVID-19 Anti-crisis Shield modified the rules for ZUS to make the information available in 2020. As of 2020, information on the status of an insured person's account can be checked only on their profile on PUE. Information on the account balance is not available in writing, unless the insured person submits a written request for the information to be supplied in that form. In view of the fact that fewer than 4 million Poles have set up a PUE ZUS account, the trade union OPZZ has spoken of the need for a mass-media campaign to encourage citizens to do so. However, such a campaign has not been conducted. It should be underlined that the number of people who have a PUE profile is

²⁰ For information on PPKs, see the ESPN Flash Report 2021/31: Poland: Changes to the mandatory pension funds and development of auto-enrolment employee capital plans.

<https://ec.europa.eu/social/BlobServlet?docId=24580&langId=en>

²¹ <https://www.mojeppk.pl/>

²² <https://www.gov.pl/web/rodzina/ubezpieczenia-spoleczne>

²³ <https://www.krus.gov.pl/zadania-krus/swiadczenia/swiadczenia-z-ubezpieczenia-emerytalno-rentowego/emerytura-rolnicza/>

increasing: in June 2021, more than 7 million people were registered (compared to 15 million people covered by social insurance). This means that less than half of those who are insured have access to the individual information on their social insurance, including the value of their old-age pension accounts.

Information on the value of individual accounts in PPKs is available on the portal, based on a trusted login (including the mObywatel profile or using e-banking from selected banks).²⁴

In the case of pensioners, individual information on benefits received is provided in PUE. The scope of the information on benefits is similar to that of disability pensions.

Information related to **survivor benefits** is provided in the same way. That is, more detailed information is available on the ZUS web page,²⁵ including a summary of all the documentation needed to claim benefits, both on line and as a downloadable two-page leaflet. General information is also available on the MRiPS web page.²⁶

In the case of farmers, information on survivor benefits is available on the KRUS web page.²⁷ It contains a similar range of information as in the case of disability pensions.

Individual information on survivor benefits received is provided in PUE. The range of information on benefits is similar to that of disability pensions.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

Information on benefits related to accidents at work and occupational diseases, paid from the work injury insurance for workers and the self-employed (as well as for other people covered by work injury insurance, including people employed on a civil contract, if they work on the site of the employer) is provided on the ZUS web page.²⁸ It includes details of the types of benefits paid (which cover sickness benefits, rehabilitation, pensions, allowances and one-off compensation), definitions of accidents at work and occupational diseases, information on the work-injury protocols, terms of calculating and paying benefits and the basis for benefits calculation.

Information on work injury and occupational disease insurance is also provided by the MRiPS.²⁹ It includes details of who is eligible for this insurance, contributions and the benefits that are paid from this insurance.

In the case of farmers, information related to benefits in the event of an accident at work or an occupational disease is available on the KRUS website.³⁰ It offers details on eligibility, definitions of a work accident and occupational disease, and levels of benefits.

1.1.2 General awareness-raising campaigns

In this section, we present those awareness-raising campaigns related to social protection that were conducted in Poland in the period under analysis.

ZUS conducts awareness-raising campaigns related to all social insurance types (but with the focus on pension insurance) using various channels. The informational and educational activities undertaken by ZUS are based on the Act on the Social Insurance System. The basic internal document regulating the educational activity of ZUS in more detail is the Development Strategy of the Social Insurance Institution for 2016–2020. Two streams of

²⁴ <https://www.mojeppk.pl/>

²⁵ <https://www.zus.pl/renta-rodzinna>

²⁶ <https://www.gov.pl/web/rodzina/renta-rodzinna>

²⁷ <https://www.krus.gov.pl/zadania-krus/swiadczenia/swiadczenia-z-ubezpieczenia-emerytalno-rentowego/renta-rodzinna/>

²⁸ <https://www.zus.pl/swiadczenia/swiadczenia-z-tytulu-wypadkow-oraz-chorob-zawodowych>

²⁹ <https://www.gov.pl/web/rodzina/ubezpieczenia-wypadkowe>

³⁰ <https://www.krus.gov.pl/zadania-krus/swiadczenia/swiadczenia-z-ubezpieczenia-wypadkowego-chorobowego-i-macierzynskiego/jednorazowe-odszkodowania/>

the ZUS's activity can be distinguished: education about insurance in school and university systems, and education about insurance targeting other groups in society. The outreach activities had the following specific objectives: 1. strengthening the image of ZUS as a partner in social insurance; 2. changing civic attitudes towards the social insurance system; 3. increasing the scale of media activity and strengthening the anticipation of media messages (Owsiak, 2017).

The first educational project prepared for schools by ZUS was "Lessons with ZUS". In cooperation with a teaching methodologist, ZUS developed scenarios and lesson plans on social insurance. "Lessons with ZUS" are in line with the core curriculum and have been conducted since 2013. In the period 2017–2021, an average of more than 70,000 students in about 1,300 schools participated in such lessons annually.³¹ At the higher education level, ZUS also establishes cooperation with selected higher education institutions, including in the "Modern Business Management" curriculum.

The main channel of the awareness-raising campaigns for society in general is the internet, including the ZUS portal PUE (7 million users) and its YouTube channel (with almost 668,000 views). ZUS also cooperates with Polish Radio, which broadcasts information on changes to legislation, current legal solutions, interpretations, expert advice and interviews in two cycles – "ZUS for You" and "ZUS for Business". On its web page, there are various manuals, leaflets and other publications related to social insurance.

An interesting initiative is the popular science publication *Coffee with FUS*, published in 2021 (ZUS, 2021).³² FUS is the Social Insurance Fund (*Fundusz Ubezpieczeń Społecznych*) to which contributions are made. The publication answers several questions, such as: "What are the contributions paid for: to ZUS or to FUS?³³ Do we pay the salaries of ZUS employees, or do we contribute to our own retirement? And what do we really get out of paying these contributions? Or maybe we should not pay them?" The publication is prepared in a slightly lighter form than before. Protagonists in the publication find out for themselves what social security is and whether it is worth paying contributions.

ZUS was a strategic partner in the information and education campaign "I work legally", conducted by the National Labour Inspectorate in 2017–2019. The aim of the campaign was to promote legal employment among employers and employees and to provide information on the consequences of working informally.

1.1.2.1 Unemployment benefits

Public employment services (PES) conduct awareness-raising campaigns that relate to the various types of services provided by the PES, including campaigns at the European level. In 2021, PES were involved in the public information campaign initiated by the European Labour Authority on seasonal work. This targeted seasonal workers and focused on issues such as work conditions and access to social protection. The means of communication included information meetings, workshops, lectures, webinars, publications on the internet and in social media, and leaflets. The campaign was very decentralised, and there is no summary of its total impact.

During the COVID-19 pandemic, the information campaign conducted by the government and other public agencies (such as the Polish Development Fund – PFR) focused on providing information on benefits available during the pandemic, including changes to unemployment benefits. It targeted companies and workers who were affected by the stringency policies introduced by the government. The campaign was conducted using various media, including TV spots, radio, the internet pages of public institutions (PFR, ZUS, PES and others), leaflets, social media, YouTube spots, etc.

³¹ <https://www.zus.pl/baza-wiedzy/lekcje-z-zus/o-projekcie-lekcje-z-zus>

³² The pronunciation of FUS is similar to "fusy" which in Polish means coffee ground.

³³ ZUS manages FUS. Many people in Poland confuse the fund with the managing institution.

1.1.2.2 Sickness and healthcare benefits

To promote the use of IKP by citizens, a media campaign was launched in 2019 by the Ministry of Health called "Internet Patient's Account. Here the history of your health is recorded" (*Internetowe Konto Pacjenta. Tu zapisuje się historia Twojego Zdrowia*). Two TV spots, now available on YouTube, were made to promote the use of IKP with respect to the introduction of e-prescription (*e-recepta*) in 2020. The campaign contained TV spots targeted at the younger population (aged 26+) and older people, as well as radio spots. In 2020, the campaign continued with further TV and radio spots targeted at the same population under the title "Internet Patient's Account. Easy, convenient and secure... IKP" (*Internetowe Konto Pacjenta. I łatwo, i wygodnie i bezpiecznie... IKP*) promoting the use of other (new at the time) functions of the IKP portal and mobile application: e-visits and e-referral. There is no publicly available information on the impact of the campaign.

Additionally, the Centre e-health (*Centrum e-zdrowia*), which is a government organisation responsible for information systems in health care, published videos on its YouTube with manuals on the use of the IKP services on the internet and on mobile devices.³⁴ Information is provided on several YouTube spots that target the whole population. The first videos were uploaded by the Centre e-health at the end of 2019 to provide general information on the IKP, e-prescriptions and e-referral. The most recent, which present the mobile IKP application, were uploaded in spring 2022. These videos received from 10,000 to 300,000 hits.

1.1.2.3 Maternity and equivalent paternity benefits

No general awareness-raising campaigns devoted specifically to maternity benefits took place between 2017 and April 2022. Some aspects of access to invalidity benefits are included in the overall ZUS campaign, described in section 1.1.2.

1.1.2.4 Invalidity benefits

No general awareness-raising campaigns devoted specifically to invalidity benefits took place between 2017 and April 2022. Some aspects of access to invalidity benefits are included in the overall ZUS campaign, described in section 1.1.2.

1.1.2.5 Old-age benefits and survivors' benefits

ZUS awareness-raising campaigns on the subject of old-age benefits and survivors' benefits are conducted using channels presented in section 1.1.2.

There are also specific activities related to pensioners or future pensioners.

In 2017, ZUS implemented the law on lowering the retirement age, and at the same time made a new service available to customers – the pension advisor. Between July 2017 and July 2019, 4.5 million customers used the advisor service, with advisors performing more than 1.7 million calculations using the pension calculator, which is a tool available on the ZUS website and designed to calculate future pensions, depending on retirement age. Using information from the individual pension account, the tool enables future pension projections. This awareness-raising campaign was targeted mainly at future pensioners close to retirement age.

In 2021, ZUS launched an information campaign "Safe, healthy, cashless", which encouraged pensioners to open bank accounts, into which benefits would be transferred.³⁵

During the period of the PPKs' introduction (2019–2021), the Polish Development Fund, in cooperation with financial institutions, launched an information campaign to promote PPKs and targeted at all workers. It was launched in November 2019. The main goal was to

³⁴ <https://www.youtube.com/c/CentrumZdrowia>

³⁵ <https://www.zus.pl/o-zus/o-nas/kampania-bezpieczny-zdrowy-bezgotowkowy->

disseminate reliable information on PPKs. The campaign has been running ever since. Since the beginning of May 2022, a spot advertising PPKs has been broadcast on several dozen TV stations. The advertisement encourages people to get acquainted with the information on PPK contained on the website and promotes pro-saving attitudes. The slogan of the campaign is "Together we save faster".³⁶ No evaluation of this campaign is available.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

In the area of work injury, both social insurance institutions in Poland – ZUS and KRUS – are engaged in public information focusing on the prevention of work injuries.

ZUS publishes various materials relating to work-injury prevention, and promotes health and safety at work. For example, in 2021 it launched "Subsidy programme for projects aimed at maintaining employability throughout working life", targeted at all workers.³⁷ In 2019, it published a manual for students, focusing on young people planning to enter the labour market: "In the first work. Basics on job protection knowledge – a handbook for students".³⁸

Another example is ZUS's support for the project "A good recipe for safety", which has been implemented by the National Labour Inspectorate since 2019. This long-term, nationwide campaign consists of information activities conducted in the media, a prevention programme addressed to employers and inspections conducted in meat processing plants.³⁹

KRUS conducts various campaigns as part of its accident prevention activities for farmers. For example, in 2020 there were campaigns relating to the risk of accidents involving livestock, in connection with falls, involving agricultural machinery and equipment, the effects of a tick bite, or the risk of bone and joint diseases.⁴⁰

No evaluation of these campaigns is available.

1.2 Policies and practices to simplify access to social protection

In this section, the policies and practices related to the simplification of access to social protection benefits are presented.

1.2.1 Simplification objective embedded in reforms of social protection schemes

As of 1999, the social insurance system became fully individualised. Each insured person has his or her own account with ZUS, and information is recorded on all individual contributions paid for each social insurance element, which ensures proper recognition of all rights to benefits. It also enables personalised information to be developed and individual data to be collected. The PUE, constantly being developed by ZUS, is the main channel of access to information.

1.2.1.1 Unemployment benefits

An important simplification in access to labour market policies was introduced in June 2019. Namely, the unemployed are no longer subject to profiling. Previously, everybody registered as unemployed was profiled, based on a comprehensive questionnaire that

³⁶ <https://www.youtube.com/watch?v=NuulZ5k0o9Y>

³⁷ <https://www.zus.pl/documents/10182/167776/Program+dofinansowania+projekt%C3%B3w+skierowanych+na+utrzymanie+zdolno%C5%9Bci+do+pracy+przez+ca%C5%82y+okres+aktywno%C5%9Bci+zawodowej.pdf/4c880efd-390e-cf35-2433-91b09bf539f5?t=1613041236797>

³⁸ <https://www.zus.pl/documents/10182/167776/W+pierwszej+pracy+-+2019.pdf/110411ce-3145-4958-b699-9a80ca874766?t=1599577115915>

³⁹ <https://www.zus.pl/o-zus/o-nas/kampania-dobry-przepis-na-bezpieczenstwo->

⁴⁰ <https://www.krus.gov.pl/zadania-krus/prewencja/kampanie-prewencyjne-krus-w-2020-roku/>

aimed to assess their “employability” and assigned them to one of three groups: people who were closest to being employed; people with some employment potential; and people who were furthest from the labour market. The profiling was perceived as a solution, that could stigmatise the unemployed and limit access to benefits, and was also claimed as unconstitutional by the Ombudsman in Poland, which was also confirmed by the Constitutional Tribunal in its sentence from June 2018.

1.2.1.2 Sickness and healthcare benefits

As of 1 January 2022, a person with contribution arrears is no longer excluded from voluntary sickness insurance. During the period from the date of joining until the date of deregistration from this insurance, contributions to it are due and enforced. It is therefore no longer necessary to submit a request for reinstatement of the deadline for paying contributions to voluntary sickness insurance. Additionally, in order to establish the right to an allowance and its payment, ZUS may obtain as much data and information as necessary to establish the right to allowances and the amount, as well as the basis of assessment and the actual payment of contributions from the insured and from the payers of contributions, who are obliged to make the information available free of charge.

Thanks to the change introduced, it is possible to obtain the necessary data from the employer and the insured person about, among other things: confirmation of circumstances included in declarations submitted by the insured to establish the right to benefit, the existence of circumstances causing termination of the right to a benefit or suspension of its payment, the establishment of circumstances connected with the correct use of exemptions from work or performance of paid work during an exemption from work.

For the self-employed, in the second half of January 2022 ZUS made available a special calculator that will make it easier to determine the basis of the health insurance premium, as well as the premium itself.⁴¹ The Polish Deal programme has changed the rules for determining the basis of the health insurance contribution assessment for persons involved in non-agricultural activity. From the start of 2022, these rules have depended on the form of taxation.

1.2.1.3 Maternity and equivalent paternity benefits

Changes to sickness insurance (described in section 1.2.1.2) also simplify access to maternity benefits.

1.2.1.4 Invalidity benefits

No changes that focused on simplification occurred in the changes to invalidity benefits in the period under analysis.

1.2.1.5 Old-age benefits and survivors’ benefits

No changes that focused on simplification occurred in the changes to old-age and survivors’ benefits in the period under analysis.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

No changes that focused on simplification occurred in the changes to benefits in respect of accidents at work and occupational diseases in the period under analysis.

⁴¹ <https://www.zus.pl/firmy/przedsiębiorco-przeczytaj-wazne/kalkulator-skladki-zdrowotnej>

1.2.2 Simplification of the application process for accessing benefits

1.2.2.1 Unemployment benefits

To simplify the method of registration at the poviát (district) labour office, the Decree of the Ministry of Labour and Social Policy of 14 April 2020 on the registration of the unemployed and jobseekers provides for a special procedure for registration as an unemployed person or jobseeker during the COVID-19 pandemic. This solution was temporary – it was only while restrictions were in force on the functioning of district labour offices in connection with the COVID-19 pandemic.

Two pathways were possible:

- Full electronic registration, which involved sending the application, with attachments, to the labour office in electronic form, once it had had an electronic signature appended or a trusted profile had been created. In this situation, the person concerned did not need to visit the employment office. The applicant received a decision on whether he/she had been granted the status of an unemployed person or jobseeker and the possible entitlement to benefits in electronic form via their account at praca.gov.pl.
- Pre-registration, which involved applying to the employment office in electronic form. In this situation, the person could make an appointment with the employment office at a convenient time to confirm the accuracy of the data provided and to provide attachments.

The latter route has remained, and currently an unemployed person can pre-register with the public employment office using the portal praca.gov.pl.

1.2.2.2 Sickness and healthcare benefits

PUE ZUS enables easy and fast access to information on granting **sickness benefit**. Since January 2016, doctors issue an electronic sick leave certificate, authorised within the PUE ZUS system.⁴² Through the system, the medical certificate is available within a day to the employer and the employee. Employers benefit from the simplification of the procedure, as they do not need to enter and report information about sickness benefit to the Social Insurance Institution. Patients also benefit, as they do not need to provide this information to their employers. Everything is done automatically.

The government also launched an application (gabinet.gov.pl)⁴³ that enables easy access to selected **healthcare services**. The application is used by doctors to issue e-prescriptions and e-referrals. Electronic information on a new referral or a drug prescription is immediately provided to the patient via SMS and appears on his/her Individual Patient's Account, as well as being visible to the pharmacist or other medical care unit (secondary or tertiary care). The main beneficiaries of these simplifications are patients, who do not receive paper prescriptions or referrals. Pharmacists and medical administrators also benefit, as they only use information systems while dispensing drugs or enrolling patients, with no need for paperwork and no administrative burden.

⁴² <https://www.zus.pl/ezla>

⁴³ <https://gabinet.gov.pl/zaloguj/uzytownik>

1.2.2.3 Maternity and equivalent paternity benefits

In 2017, ZUS simplified the forms used to apply for maternity benefits, which made it easier to access the benefits. Applications for benefits can be submitted online (using the PUE platform) or at a ZUS branch.⁴⁴

1.2.2.4 Invalidity benefits

There are numerous ways to apply for a disability pension. The application can be submitted:

- in person or by proxy at any organisational unit of ZUS (in writing or based on the oral statement written into minutes prepared by the unit of ZUS),
- via postal operator, employer, Polish consular office,
- in the form of an electronic document via PUE.

In the case of benefits for farmers, the documents need to be submitted on paper to a branch of KRUS.

1.2.2.5 Old-age benefits and survivors' benefits

See section 1.2.2.4.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

In the case of some benefits (i.e. covering the cost of health care, rehabilitation benefits) it is possible to claim benefits using PUE.

1.2.3 Simplification in the structures within the social protection administration

In 2018, ZUS introduced an e-Contribution, thanks to which entrepreneurs now pay all social security contributions (sickness and maternity, old-age, disability and survivor pensions, work injury, health insurance, Labour Fund, Employee Benefit Guarantee Fund, Bridging Pensions Fund) to one account. At the same time, ZUS made available a new service for entrepreneurs – a premium payer advisor. About 800 advisors work in ZUS branches. By July 2019, 482,000 customers had used their services.

In 2019, ZUS, on the PUE, provided its customers with the opportunity to create electronic documents on their own, with selected data from their ZUS accounts. Confirmations bearing the department's qualified electronic seal have the same force as paper certificates issued by ZUS and can be used in the processes of other institutions.

That same year, ZUS implemented e-files. From that year on, employers keep the records of newly hired employees for 10 years, rather than 50 years. Entrepreneurs can decide in which form they want to keep and archive employee records – paper or electronic. This significantly improves recognition of individual rights and collection of necessary documentation.

1.2.3.1 Unemployment benefits

The use of electronic registration for public employment services was a major improvement in access to benefits and other active labour market policies.

⁴⁴ It should be noted that parents can also apply for non-contributory benefits, also using the PUE platform, or through electronic banking.

1.2.3.2 Sickiness and healthcare benefits

The sickness and healthcare system benefits from the integration between PUE ZUS, eWUŚ and IKP regarding information on the insurance status of an individual. The information is immediately transferred from employers to ZUS, the National Health Fund, medical providers, and finally employees/insured persons.

The **healthcare** system digitalisation, which is still in the process of development and change, is intended to create solutions that improve monitoring, planning and simplifying the procedures to provide and acquire medical services for all citizens. Changes are intended to serve greater transparency for the ministry, the National Health Fund, service providers and service users (patients). The COVID-19 pandemic speeded up some changes and use of selected functionalities – one example being the use of the e-referral system to provide all citizens with referrals for vaccination.

1.2.3.3 Maternity and equivalent paternity benefits

See Section 1.2.3.2.

1.2.3.4 Invalidity benefits

From September 2021, benefit recipients, both those from the so-called old system and the new one, can generate a confirmation of their right to benefits. The confirmation may contain information about the right to a pension, allowance or benefit, plus the amount of benefit collected. They can also get confirmation that they have not collected a benefit during a given period.

1.2.3.5 Old-age benefits and survivors' benefits

See section 1.2.3.4.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

See section 1.2.3.4.

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

In this section, we present the main issues related to ensuring information on access to social protection in Poland, as well as simplification of social protection systems for workers and the self-employed.

2.1 Issues, debates and reforms related to information

Below, the issues, debates and reforms related to information on social protection for workers and the self-employed in Poland are presented.

2.1.1 Issues

A survey entitled "Knowledge and attitudes towards social insurance", conducted in 2016 by the Institute of Public Affairs and the Kantar Millward Brown research agency on a representative nationwide sample showed that barely 7% of Poles had knowledge about social insurance (which in the survey covered a wide range of topics), while as many as 46% did not seek knowledge about social insurance. However, this did not prevent respondents from expressing their opinion about the ZUS: 34% of people had a negative opinion of this institution, compared to 24% who had a positive opinion and 30% who had a neutral opinion. Analysis of the results led to the conclusion that attitudes towards ZUS were based on emotions and stereotypes, which were mainly shaped by the media (largely

television). As underlined by Owczarek (2017), dissemination of knowledge about insurance and the creation of a positive image of ZUS require extensive information and education activities, which will be beneficial in the long term. At the same time, campaigns that employ mainly emotional messages focused on the positive image of ZUS, are aimed at improving attitudes towards social insurance and ZUS.

Such a perspective is also confirmed by Czapiński & Góra (2016). They point to the rather pessimistic picture that emerges from their research. It illustrates limited knowledge. On some issues, hearsay is even mistaken for reality: almost everyone bases their knowledge on what they have heard – even though that is not always correct or complete – and tries to apply common sense to it. However – for reasons that are perfectly understandable – this involves making assumptions that relate to the past, including the way the previous pension system worked. This often leads to conclusions that do not improve the individual's situation in old age and to an unfounded belief that the situation can be easily remedied by political decisions or other simple means.

2.1.2 Debates

The main issues raised in the debates relate to awareness of the role of social protection. This includes raising knowledge about the consequences of not participating in social insurance, particularly among those working in the informal sector or on civil law contracts, particularly as future pension income depends on the individual's awareness and foresight (IPiSS, 2020).

The current debates also point to the need for insurance education in society, especially among the younger generations, through the provision of relevant information; in particular, this should precede any implementation of new solutions in the pension system (IPiSS, 2021).

2.1.3 Ongoing or planned reforms

Since 2016, ZUS has run a series of activities aimed at improving perception of the information, by simplifying the language of communication, including the content of websites, brochures and information materials, forms and correspondence sent out to individuals (both insured people and beneficiaries). An initial assessment revealed that the difficult and technical language used by ZUS was difficult to follow for anybody with less than a higher education degree (or even a PhD). The overall aim of this activity was to make the language understandable for people with secondary education. The entire web page content and many documents have already been changed and simplified, which improves the actual access to information on social insurance in Poland.

2.2 Issues, debates and reforms related to simplification

Below, the main issues, debates and reforms related to simplification of social protection are described.

2.2.1 Issues

The reforms introduced and the ZUS's activities related to simplification of the information and access to benefits have led to an improvement in the perception of the institution by society. The overall acceptance of ZUS, as the main provider of social insurance benefits, is improving. According to the CBOS opinion survey, in March 2022, 49% of Poles rated ZUS highly. The six-point improvement in its ratings over the previous year was due to a decline in the number of people undecided about their opinion of ZUS (down from 24% to 18%). ZUS is rated slightly higher by women (51% assigned it a positive rating, compared to 46% of men) and by middle-aged and older people (from 46% good ratings in the 35–44 age group to 71% in the over-65 age group).

ZUS is among those public institutions that have recorded the biggest increase in positive ratings in recent years. Seven years ago, in March 2015, it was rated highly by just 28% of Poles – 21 percentage points lower than in March 2022 (CBOS, 2022).

2.2.2 Debates

The Polish pension system is relatively complex, with a variety of mandatory, occupational and individual pension products. There are some voices that suggest a radical simplification of the pension system, through the introduction of a social (citizen) pension. However, such a proposal raises many controversies, not least among experts.⁴⁵

2.2.3 Ongoing or planned reforms

The Polish Recovery and Resilience Plan includes reforms oriented toward the further transformation of digital services in health care. These include the creation of a Central Repository of Medical Data, changes in the system of document management, the development of internet tools to support doctors' work and patients' health status monitoring, the development of telemedicine and e-health, as well as investment in the digital upskilling of medical professionals. Changes in the healthcare system's digital environment will be implemented using funds from the Recovery and Resilience Facility, as well as other sources, such as the European Social Fund Plus. In recent years, major developments in the healthcare system's digital infrastructure have been made using the European Social Fund.

The government is working on its e-Health Strategy (*Strategia e-zdrowie*), which will include priorities regarding digital transformation in health care.

The digital transformation of ZUS is being implemented over 2021–2025. ZUS will take over the job of determining contributions to be paid, and of reporting and deregistering people from insurance. Entrepreneurs will submit to it a Single Insurance File with information on their own situation and that of their insured persons. Based on these data, ZUS will perform the appropriate calculations and inform the entrepreneur of the outcome. If the entrepreneur has no objection to the calculations prepared by ZUS, it will be sufficient for her or him to contribute. ZUS will also take over the payment of all social insurance benefits (including those currently paid by the employer). To receive a benefit, it will not be necessary to apply to ZUS – the benefits will be paid out on the basis of a medical certificate or a notice of maternity leave. The rules for determining the right to benefits and their calculation will be simpler.

In May 2022, a draft law on Central Pension Information (*Centralna Informacja Emerytalna* – CIE) was submitted for inter-ministerial arrangements, opinions and public consultations. CIE is a system under which every citizen will have full and easy access to information about their savings in all pension product accounts. The CIE is intended to support and disseminate economic education and contribute to increasing retirement savings.

There have been many changes to the pension system over recent years, including the creation of new savings products, such as PPK. As a result, information on pension savings is dispersed, only available by going on several systems, using multiple logins and passwords; access to complete information is difficult. CIE is expected to simplify access to information: it provides access in one place to information on all pension products – ZUS, KRUS, IKE, IKZE, PPE, PPK, OFE, and their status. It will also enable the simulation of future pensions, making it easier to decide on saving for one's retirement, and will allow people to perform certain actions on the funds and accounts of pension products.

⁴⁵ <https://www.money.pl/gospodarka/emerytura-obywatelska-bez-szans-ekspert-mowi-o-prawach-nabytych-6654601712187521v.html>

Other objectives of the CIE are to raise awareness and build interest in pension products and to promote knowledge of the pension system and ways of increasing retirement security.

The system will be built by the Polish Development Fund, in cooperation with ZUS, KRUS and the Chancellery of the Prime Minister.

Additionally, the CIE will be integrated into the National Node for Electronic Identification, built to facilitate and popularise electronic services in Poland, in terms of user authentication to CIE System tools and services. According to the government, CIE is the next stage in building digital solutions for citizens, alongside mObywatel, e-prescription or digitalisation of the process for applying for state support.

2.3 Suggestions for improvements

As presented in the report, ongoing activities are aimed at a more transparent social insurance system, through information and simplification. These are mainly initiated and implemented by ZUS. Additional improvements related to information and simplification in agricultural social insurance – as well as in voluntary pension savings – could further contribute to the transparency of social insurance in Poland.

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