



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Sweden

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European Social Policy Network (ESPN)

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

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CONTENTS

- SUMMARY..... 4
- 1 CURRENT POLICIES AND PRACTICES TO ENSURE INFORMATION ON, AND TO SIMPLIFY ACCESS TO, SOCIAL PROTECTION FOR WORKERS AND THE SELF-EMPLOYED 5
 - 1.1 Policies and practices to ensure access to information on social protection rights, entitlements and obligations 5
 - 1.1.1 Policies and practices to ensure access to general and personalised information 5
 - 1.1.2 General awareness-raising campaigns 9
 - 1.2 Policies and practices to simplify access to social protection 10
 - 1.2.1 Simplification objective embedded in reforms of social protection schemes 10
 - 1.2.2 Simplification of the application process for accessing benefits 11
 - 1.2.3 Simplification of the structures within the social protection administration 12
- 2 ISSUES, DEBATES AND ONGOING OR PLANNED REFORMS TO ENSURE INFORMATION ON, AND TO SIMPLIFY ACCESS TO, SOCIAL PROTECTION FOR WORKERS AND THE SELF-EMPLOYED 14
 - 2.1 Issues, debates and reforms related to information 14
 - 2.1.1 Issues 14
 - 2.1.2 Debates..... 15
 - 2.1.3 Ongoing or planned reforms..... 15
 - 2.2 Issues, debates and reforms related to simplification 15
 - 2.2.1 Issues 15
 - 2.2.2 Debates..... 16
 - 2.2.3 Ongoing or planned reforms..... 16
- REFERENCES 17

Summary

The purpose of this report is to identify and analyse policies put in place by the country to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on Access to social protection for workers and the self-employed (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022.

The Swedish system of social protection is based on the principles of universalism. It covers virtually everyone who lives and works in Sweden. There are no special schemes for self-employed people, or people in atypical forms of employment.

The Swedish public sector is highly digitalised and almost all general and personal information is provided digitally, on homepages and through mobile applications. An important prerequisite for such information flows is a high degree of IT access, and in most cases access to an electronic identification called BankID.

The webpages of the relevant authorities concerning most of the branches included in this report provide detailed information on general rules, information tailored to specific groups (such as self-employed people), and the ability to access personalised information. Examples of personalised information are web applications that make estimates of the amount of parental leave benefits, and simulations of future pension entitlements. Within most schemes, information on the homepages is given in many languages besides Swedish. Information adapted to people with different forms of disabilities is also provided, such as information in easy Swedish or sign language. Swedish authorities are also obliged to provide free-of-charge interpreters if needed.

Most commonly, information on access to social protection is given in relation to each scheme, provided by the authority responsible for it. There are, however, attempts to provide more integrated information. As an example, the Swedish Pension Authority, the Swedish Social Insurance Agency, and the Swedish Tax Office have launched an integrated web tool to inform surviving family members about rights and duties after the death of a relative.

Most simplifications of the application processes for benefits involve replacing personal visits with postal or online applications. Awareness campaigns have mostly been conducted in relation to old-age pensions.

There are currently no major political discussions or public debates with reference to the 2019 Council Recommendation, nor any debates on access to information about social protection. There is however a more general debate about digitalisation and the digital divide in society as a whole.

The Swedish government considers itself to meet the requirements of the 2019 Council Recommendation. No further reforms are being considered at this stage.

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 purpose of the following sections is to summarise policies and practices by Swedish authorities to inform workers and the self-employed about their social protection rights, entitlements and obligations. Section 1.1.1 details policies and practices in place to ensure that workers and self-employed people have access to general as well as personalised information about social protection. User statistics concerning webpages and applications are not publicly available, unless stated otherwise. Section 1.1.2 describes campaigns that have been launched by public authorities in order to raise awareness about the legislation put in place.

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

This section describes policies and practices in place to ensure access by workers and the self-employed to general as well as personalised information about social protection.

The Swedish system of social protection is based on the principles of universalism. It covers virtually everyone who lives and work in Sweden. There are no special schemes for self-employed people or people in atypical forms of employment. However, sometimes it may be more difficult for the self-employed and people in atypical forms of employment to establish whether they are eligible for benefits, and how much they will receive. Where relevant, programmes will be noted where a lack of transparency may be a problem for these particular employment categories.

The Swedish public sector is highly digitalised, as a result of previous digitalisation efforts and a culture of transparency in policy-making (OECD, 2019). To fulfil the EU Directive 2016/2102 of the European Parliament and of the Council of 26 October 2016 on the accessibility of websites and mobile applications of public sector bodies, a new law of access to digital public services (Lag, 2018: 1937) became effective on 1 January 2019. The Agency for Digital Government (*Myndigheten för digital förvaltning*) was established in 2018 to supervise the governance of digital administration in Sweden. The Agency for Digital Government is also responsible for the secure "My messages" e-service (*Mina meddelanden*), and the "My mailbox" digital mailbox (*Min brevlåda*)¹. All government agencies responsible for social protection in Sweden use these e-services to communicate with individuals, companies, and employers. More than half of the Swedish population have such a secure digital mailbox to receive messages from public authorities. More than 150,000 companies have also signed up to the service, which is free of charge (Myndigheten för Digital Förvaltning, 2021).

Social protection is administered by several government agencies at central, regional, and local levels. The Swedish Social Insurance Agency (*Försäkringskassan*) is responsible for administering benefits for sickness and invalidity, children, parental leave, and for work accidents and occupational diseases. It is also responsible for administering payments for those who participate in any of the activity programmes run by the Swedish Public Employment Service (*Arbetsförmedlingen*). Unemployment benefits are administered by the unemployment insurance funds (*A-kassor*). There are currently 24 unemployment

¹ Individuals can choose to register on three different e-services to have a digital mailbox; *Min Myndighetspost* (<https://www.minmyndighetspost.se/>), *Kvira* (<https://kivra.se/sv/privat>), and *e-Boks* (<https://www.e-boks.com/sverige/sv>). The services of the different websites are similar and can receive mail from all agencies: accordingly, an individual only has to register on one of them.

insurance funds for different occupational categories in Sweden. There is also a special unemployment fund for the self-employed. Most of the information is also made accessible for people with different forms of disabilities, such as information in easy Swedish (*lätt Svenska*) or in sign language.

Healthcare is organised and administered by the regions, whereas municipalities are responsible for social assistance, early childhood education and care services, and long-term care services. The latter programmes are not covered in this report. All government agencies, irrespective of governance level, are required by law to comply with the national regulations on access to digital public services. They also need to provide a statement on accessibility, either on their websites or in their mobile applications, or both if applicable. This statement should specify any content that is not accessible online, and comment on any deficiencies in accessibility. All government agencies above provide such statements, which are publicly available to download and read.

1.1.1.1 Unemployment benefits

General information about unemployment benefits and active labour market policies is provided by several government agencies, such as the Swedish Public Employment Service², the Swedish Unemployment Insurance Inspectorate³ (*Inspektionen för arbetslöshetsförsäkringen*), and the Swedish Social Insurance Agency⁴.

The Swedish Public Employment Service also provides information on how to apply for benefits and various forms of active labour market programmes. Information is provided in up to 18 languages, besides Swedish. Like all public authorities, the Swedish Public Employment Service is required by law to provide help with free-of-charge interpreters if needed, and to translate documents into a language which is understandable to the unemployed person. It is also possible to reach the Swedish Public Employment Service and receive help by telephone, via a dedicated chat system on its website, or by visiting a service centre. However, the number of service centres has fallen substantially in recent years.

Information about unemployment benefits is also provided by the different unemployment insurance funds, usually in both Swedish and English. The unemployment insurance funds are not required by law to provide help in the form of interpreters. However, several unemployment insurance funds report that they are able to communicate in several languages, besides Swedish and English.

1.1.1.2 Sickness and healthcare benefits

a) Sickness benefits

Information about sickness insurance benefits is provided on the website⁵ of the Swedish Social Insurance Agency. There are separate sections providing tailored information to employed, unemployed, and self-employed people, and to students. Since 2017, there has been an online application facility on the website, through which people may get an indication of how much money they will get. It should be noted that for many self-employed people it may be difficult to assess future benefits due to uncertainties in establishing a reference income for the calculation of benefits (Nelson *et al.*, 2017). This problem might be even more severe in the case of platform workers.

There is also a customer centre, which can be contacted by phone, and the ability to set up personal video-calls with case workers. The customer centre provides general information, but also answers specific questions about e-services and individual

² <https://arbetsformedlingen.se/>

³ <https://www.iaf.se/>

⁴ <https://forsakringskassan.se/>

⁵ <https://www.forsakringskassan.se/privatperson/sjuk>

applications. People with disabilities can contact the agency by using text-to-speech technologies. People using signed language can speak with the agency using video telephone calls. There is also a service called Teletal, which is open for those in need of support during important phone calls. An interpreter accompanies the call and explains ambiguous terms and difficult words. The interpreter also provides support for memory by note-taking on behalf of the person in need of support. The Teletal service can also be used for communicating with other public agencies in Sweden. For further assistance, people can either visit a customer centre, or talk to a case worker in their own language. Interpreters are used if needed. At the customer centre, people can meet with an administrator, and get help on issues related to e-services and individual applications, receive general information or specific information about their particular cases, and print certificates or evidence documents.

b) Healthcare

Since 2013 information about Swedish healthcare has been provided by the Healthcare Guide 1177 (*1177 Vårdguiden*). The Healthcare Guide 1177 is operated by a private company on behalf of the Swedish regions and municipalities, and offers healthcare advice, information, and e-services. It can be reached 24 hours a day and is available on the web and by phone. The Healthcare Guide 1177 is also a national telephone number for healthcare advice, staffed by licensed nurses who respond to calls from the public. Via the Healthcare Guide 1177, people may get advice, consult on the need for potential further care, and receive guidance to an appropriate healthcare clinic when needed. On the Healthcare Guide 1177 website there is information about diseases, treatments, regulations, and rights. There is also information about where to find healthcare clinics, the e-services available, and how to contact healthcare-providers. When visiting the Healthcare Guide 1177 on the internet, the website automatically adapts its contents based on where people live, and provides localised news, information, and links to e-services in the relevant region. People may also choose another region and take part in its care offer. Information provided by the Healthcare Guide 1177 is available in Swedish and 24 other languages. There is also a special version of the website where information is provided in easy-to-read Swedish.

1.1.1.3 Maternity and equivalent paternity benefits

Information about parental leave benefits is also provided by the Swedish Social Insurance Agency website. There are separate sections providing tailored information to those who are expecting a child or are in the process of adopting a child. There is also specific information for separated parents, or for parents of children with disabilities. Moreover, there is information on the temporary parental leave benefit, which is 10 days of paid leave provided to the non-pregnant parent at the time of birth of a new child (*ersättning för 10 dagar*). As in the case of sickness insurance benefits, there is a web application which can be used to estimate the approximate amount of the benefits. Again, it is sometimes difficult for self-employed people to accurately estimate future benefits (Riksrevisionen, 2018; see also Section 1.1.1.2 on sickness benefits).

A survey by the Social Insurance Inspectorate (*Inspektionen för socialförsäkringen*) indicated that the website of the Swedish Social Insurance Agency was an important source of information for first-time parents in Sweden. Information on the website also seemed to make a difference, in so far as new parents who reported having received information from the agency had more knowledge about the parental leave benefit than other new parents. Nonetheless, 25% of all parents surveyed had not received any information about parental leave benefits from the Swedish Social Insurance Agency. Fathers were over-represented in this category (ISF, 2020a).

1.1.1.4 Invalidity benefits

There are many different types of benefits for disabled people in Sweden. All these benefits are described on the homepage of the Swedish Social Insurance Agency, as well as

information about how to apply for benefits. There is no web application to provide information about preliminary amounts in each individual case. Certain groups of people with more severe disabilities, especially those covered by the Act concerning Support and Service to People with Certain Functional Disabilities (LSS), may also in practice get assistance with, for example, who to contact and how to apply for certain invalidity benefits or other benefits. Such assistance is provided by regional and local authorities responsible for rehabilitation. Otherwise, personal services are the same as for other benefits administered by the Swedish Social Insurance Agency (for a detailed description of available benefits as well as a detailed presentation of the Act, see the ESPN report by Heap and Schön, forthcoming 2022).

1.1.1.5 Old-age benefits and survivors' benefits

Old-age pensions and survivors' benefits (i.e. child pension, survivor's allowance, adjustment pension and widow's pension) are administered by the Swedish Pension Authority (*Pensionsmyndigheten*)⁶. Detailed information about the Swedish pension system is provided on its website, together with various web applications which can be accessed via BankID. Every year, those who have contributed to the national public pension scheme receive an annual statement from the Swedish Pension Authority, called the orange envelope (*Orange kuvertet*), which can be accessed digitally or in paper form. The orange envelope contains an overview of the national public pension at a personal level. The exact content of the annual statement depends on whether the person has started to withdraw their pension or not. Information about occupational pensions and private pensions may also be included, if the person has provided some additional information to the Swedish Pension Authority.

There is also a web application (*Simulatorn*⁷) by which everyone can make an estimate of their future pension. For people aged 54 and over, a more detailed application (*Uttagsplaneraren*⁸) can be used to plan the withdrawal of pension benefits. For example, people can simulate different scenarios if they withdraw their pension in different periods. On the webpage of the Swedish Pension Authority, people may also change funds in the premium pension. The Swedish Pension Authority also runs a series of digital meetings to inform people close to retirement age about the pension system.

Information on the website is provided in 21 different languages, besides Swedish. The web applications are only in Swedish. There is an interpreter service on the website, where people can make appointments for a phone call with someone who speaks their language. For general information and questions about personal pension accounts, the Swedish Pension Authority can also be reached by phone, via Facebook, or by visiting a service centre. Generally, the non-digital channels of communication are less accessible, and contain more limited information. In particular, it has for a long time been difficult to reach the Swedish Pension Authority by phone, with extended delays in response (ISF, 2020b).

The Swedish Pension Authority has in various forms provided this type of information and services since it was established in 2010. One of the main reasons for its creation was to raise awareness about the Swedish pension system. There is another service (a web application) called My Pension (*Min pension*), which also provides personalised information about future pension benefits. My Pension is a collaboration between the government and private pension companies.

⁶ The widow's pension was in principle abolished in 1990 and partly replaced by the so-called adjustment pension. It can still however be paid out if certain conditions apply in most cases to people born 1944 and earlier.

⁷ <https://www.pensionsmyndigheten.se/ga-i-pension/planera-din-pension/planera-ditt-pensionsuttag>

⁸ <https://www.pensionsmyndigheten.se/ga-i-pension/planera-din-pension/planera-ditt-pensionsuttag>

According to a survey by the Swedish Pension Authority (Pensionsmyndigheten, 2020), 55% of all people surveyed aged 18-65 reported that they knew how to find information about their future pension. Around 72% stated that they had knowledge of their future pension. Around 25% stated that they used information from the Swedish Pension Authority to find out about their future pension. Around 21% used My Pension.

The Swedish Pension Authority, the Swedish Social Insurance Agency, and the Swedish Tax Office have launched an integrated web tool (*Efterlevandeguiden*⁹) to inform and support surviving family members about rights, duties, and practical matters after the death of a relative. The information is structured around: (a) the issues people need to *begin with* after the death of a family member or close relative; (b) what is required during the *following months* after the death of a family member or close relative; and (c) the *following years* after the death of a family member or close relative. All information is also gathered in a checklist (*Din Checklista*¹⁰).

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

Information about work accident benefits and benefits for occupational diseases is provided by the Swedish Social Insurance Agency, and is available on the same webpages as sickness benefits. The services are the same as for other benefits administered by the Swedish Social Insurance Agency, with the exception that there is no web application to provide information about preliminary amounts in each individual case.

1.1.2 General awareness-raising campaigns

This section describes campaigns that have been launched by public authorities in order to raise awareness regarding social protection.

1.1.2.1 Unemployment benefits

To our knowledge, no general awareness-raising campaigns have been undertaken, besides continuous improvements in communication strategies and services to comply with the requirements of the 2019 Council Recommendation, as well as the law on access to digital public services (Lag, 2018: 1937). The support measures in place during the COVID-19 pandemic were clearly stated on the website of the Swedish Public Employment Service and the websites of the unemployment insurance funds.

1.1.2.2 Sickness and healthcare benefits

Besides continuous improvements in communication strategies and services to comply with the requirements of the 2019 Council Recommendation, as well as the law on access to digital public services (Lag, 2018: 1937), to our knowledge no general awareness-raising campaigns have been undertaken. The support measures in place during the COVID-19 pandemic were clearly stated on the websites of the Swedish Insurance Agency and the Healthcare Guide 1177.

More generally, the Swedish Social Insurance Agency and the Swedish Pension Authority launched a campaign to raise awareness of the My messages and My mailbox e-services, which are used by governmental agencies responsible for social protection to communicate with individuals, companies and employers (see Section 1.1.1 above). The campaign took place in November and December 2018, and included advertisements for the e-services on government digital platforms and notifications in service centres. Following the campaign, the number of visits to the My mailbox service increased by the hundreds, from around 30 visits per day before the campaign, to around 3,000 visits per day afterwards (Försäkringskassan, 2019a).

⁹ <https://efterlevandeguiden.se/english/start.html>

¹⁰ <https://efterlevandeguiden.se/checklista.html?cats=alla>

1.1.2.3 Maternity and equivalent paternity benefits

The awareness-raising campaign concerning the My messages and My mailbox e-services (see Section 1.1.2.2) also involved maternity benefits, since they are administered by the Swedish Social Insurance Agency.

1.1.2.4 Invalidity benefits

The awareness-raising campaign concerning the My messages and My mailbox e-services (see Section 1.1.2.2) also included invalidity benefits, since they too are administered by the Swedish Social Insurance Agency.

1.1.2.5 Old-age benefits and survivors' benefits.

Between February and March 2019 (at the time of year when the orange envelope is sent out), the Swedish Pension Authority launched an information campaign about the Swedish pension system. Representatives from the Swedish Pension Authority visited around 40 different places in Sweden, to answer questions about the pension system.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

The awareness-raising campaign concerning the My messages and My mailbox e-services (see Section 1.1.2.2) also involved accidents at work and occupational diseases, as these benefits are administered by the Swedish Social Insurance Agency. See Section 1.1.2.2 above.

1.2 Policies and practices to simplify access to social protection

The purpose of this section is to summarise policies and practices that have been implemented in order to simplify access to social protection for workers and the self-employed. Section 1.2.1 centres on explicit simplification objectives embedded in social protection scheme reforms. Section 1.2.2 outlines changes made to simplify benefit application processes. User statistics concerning webpages and applications are not publicly available, unless stated otherwise.

1.2.1 Simplification objective embedded in reforms of social protection schemes

As detailed in the following sections, no reforms with the explicit objective of simplifying access to social protection schemes have been introduced between January 2017 and June 2022.

1.2.1.1 Unemployment benefits

There were no reforms to unemployment benefits with the explicit objective of simplifying access.

1.2.1.2 Sickness and healthcare benefits

There were no reforms to sickness and healthcare benefits with the explicit objective of simplifying access.

1.2.1.3 Maternity and equivalent paternity benefits

There were no reforms to parental leave benefits with the explicit objective of simplifying access.

1.2.1.4 Invalidity benefits

There were no reforms to invalidity benefits with the explicit objective of simplifying access.

1.2.1.5 Old-age benefits and survivors' benefits

There were no reforms to old-age and survivors benefits with the explicit objective of simplifying access.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

There were no reforms to work accident benefits with the explicit objective of simplifying access.

1.2.2 Simplification of the application process for accessing benefits

This section outlines changes made to simplify benefit application processes. Most simplifications of the application processes for accessing benefits involve replacing personal visits with postal or online applications (in the latter case, using BankID).

1.2.2.1 Unemployment benefits

People apply for unemployment benefits via the websites of the unemployment insurance funds, after logging into the system using personal credentials and a BankID (or an equivalent form of digital identification). BankID is the largest electronic identification system in Sweden. It has around 8 million users in Sweden and is owned by a conglomerate of Swedish banks. Through the individual accounts of the unemployment insurance funds, unemployed people can administer their benefits and get in contact with case workers. It is possible to apply for benefits without a BankID, using standard paper forms that are either downloaded from the websites of the unemployment insurance funds, or ordered by phone.

Most people register digitally as unemployed with the Swedish Public Employment Service, by logging in to the system using BankID or a similar electronic system of identification. Once signed into the system, several services are offered that would otherwise have required a phone call, or a visit to a service centre. For example, unemployed people may report days of unemployment digitally. There is also a mobile app for these purposes. People without BankID (or similar types of e-identification) may register with the Public Employment Service by using the regular postal system, or by visiting a service centre. The Swedish Public Employment Service is currently able to offer on-site personal meetings with case workers in 211 out of the 290 municipalities in Sweden. The Swedish Public Employment Service states that commuting distances to nearby service centres are reasonable in the remaining 79 municipalities, given the digital services that also are available (Arbetsförmedlingen, 2021).

1.2.2.2 Sickness and healthcare benefits

People generally apply for sickness insurance benefits through a secure portal on the website of the Swedish Social Insurance Agency, using BankID or a similar type of e-identification. Through this portal, they may also change the status of their sick leave period and communicate with the agency. Alternatively, people may apply for benefits using standard paper forms, or by visiting a service centre. There is also a mobile app where people can retrieve information about their applications and the benefits they receive.

People may log in to the Healthcare Guide 1177 via its website¹¹ in order to contact healthcare-providers digitally, or to read personal information concerning previous healthcare contacts. Once logged in, a multitude of services are offered, such as booking doctor's appointments, renewing prescriptions and reading personal medical records. Moreover, there exists a mobile app for these personalised services. It is also possible to contact the healthcare services by phone and book appointments. In 2020, the Healthcare

¹¹ <https://www.1177.se/>

Guide 1177 initiated a programme called "first line digital care" (*Första linjens digitala vård*), with the aim of increasing the level of automation and self-service. An example of a service that is planned to be implemented within this programme is an automated symptom-assessment system that will refer patients to appropriate healthcare-providers.

Simplified medical certificates for sick leave were introduced in January 2015. They were gradually phased out from April 2017 due to misuse by the medical sector, before being completely abolished. The simplified certificate was only to be used in cases in which it was assumed that the sick leave would end within 60 days. However, during different phases of the pandemic, the number of days that people could be off sick before a medical certificate was needed was increased, to simplify access to sickness benefits (see further: Fritzell, Nelson, Heap and Palme, 2021).

1.2.2.3 Maternity and equivalent paternity benefits

Digital and in-person services are the same as for sickness insurance benefits, described in Section 1.2.2.2. Around 89% of all applications for benefits from the Swedish Social Insurance Agency are digital. For the parental leave benefit, this share is 99%. The universal child benefit is automatically paid to parents upon the birth of a child.

1.2.2.4 Invalidity benefits

Services are the same as for other benefits administered by the Swedish Social Insurance Agency, described in Section 1.2.2.2. The medical assessment is done by a medical doctor who writes a certificate describing the medical diagnosis and how it restricts the person's ability to work. Based on this certificate, the Swedish Social Insurance Agency determines the person's eligibility for various forms of invalidity benefits.

1.2.2.5 Old-age benefits and survivors' benefits

People apply for old-age and survivors' benefits via the Swedish Pension Authority, either digitally by signing into the e-services using BankID or a similar electronic form of identification, or by using standard paper forms.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

Services are the same as for other benefits administered by the Swedish Social Insurance Agency, described in Section 1.2.2.2.

1.2.3 Simplification of the structures within the social protection administration

The Swedish Social Insurance Agency, the Swedish Pension Authority, the Swedish Public Employment Service, and the Healthcare Guide 1177 are all part of "eSam", which is a platform for digital co-operation between public authorities. The objective of the platform is to establish secure and legal forms of communication in matters that concern individual citizens. The ambition is to avoid situations in which individual citizens are referred back and forth between various government agencies. Another objective is to facilitate digitalisation and increase effectiveness among the member organisations. The focus is on different life events which often require contact with several government agencies, such as moving to Sweden, lifelong learning, setting up a business, illness, and securing adequate incomes. eSam has resulted in several new digital initiatives. One example is "efterlevandeguiden.se" for people with a sick relative (see Section 1.1.1.5 above). Other examples are "verksam.se", which is a web portal for those who want to set up and run their own business, and "digital tjänst för ekonomiskt bistånd", which makes it easier for the municipal social services to collect information from other government agencies when deciding eligibility for social assistance (*försörjningsstöd*).

The Swedish Social Insurance Agency and the Swedish Public Employment Service collaborate with the National Government Service, which provides administrative services

to other national public agencies. The National Government Service has several service centres throughout Sweden, where individuals and companies can receive information and guidance. The objective is to make state administration more accessible and effective by providing information from several national government agencies in one place. These one-shop-stop solutions only comprise services provided by the central government, and the number of services offered varies between the centres. Since 2019, the National Government Service has also operated the administrative management system of the Swedish Social Insurance Agency and the Swedish Public Employment Service, as well as parts of the customer service (Försäkringskassan, 2019b).

1.2.3.1 Unemployment benefits

The Swedish Public Employment Service went through a major reconstruction in 2019 due to reduced funding from the Swedish government, resulting in the termination of 3,200 posts, the closing of service centres, and the transfer of many services to digital formats (Arbetsförmedlingen, 2019). Parts of the administration and services were transferred to the National Government Service centres, as noted above.

1.2.3.2 Sickness and healthcare benefits

The administration of the Swedish Social Insurance Agency has undergone a continuous process of digitalisation, which among other things resulted in the automating of various aspects of case-management and control structures (Försäkringskassan, 2021). In 2019, the electronic exchange of social security information (EESSI) was implemented to facilitate the exchange of social protection information between EU Member States (Försäkringskassan, 2019b).

The Swedish Social Insurance Agency and the Swedish Public Employment Service have also intensified their administrative co-operation since 2018. There is now joint case-management, under which rehabilitation, work training, and labour market re-entry is considered as one rather than several steps in the overall system of social protection. Similar forms of collaborative arrangements have also been established between the Swedish Social Insurance Agency and regional government structures. Since October 2018, the Swedish Social Insurance Agency and the regions have run a joint health-related IT system to increase efficiency, providing legal and secure electronic transmission of medical documents between the agencies (Försäkringskassan, 2018).

1.2.3.3 Maternity and equivalent paternity benefits

Services are the same as for other benefits administered by the Swedish Social Insurance Agency, described in Section 1.2.3.2.

1.2.3.4 Invalidity benefits

Services are the same as for other benefits administered by the Swedish Social Insurance Agency, described in Section 1.2.3.2.

1.2.3.5 Old-age benefits and survivors' benefits

Continuous improvements by the Swedish Pension Authority to administer old-age benefits more effectively.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

Services are the same as for other benefits administered by the Swedish Social Insurance Agency, described in Section 1.2.3.2.

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

The following section is split into two parts. The first part describes issues, debates and reforms aimed at ensuring *information* on access to social protection is available for workers and the self-employed. The second part discusses issues, debates and reforms aimed at *simplifying* administrative procedures related to social protection for workers and the self-employed.

2.1 Issues, debates and reforms related to information

The purpose of the following sections is to summarise issues, debates and reforms related to social protection information available to workers and the self-employed. Whilst no major discussion is taking place at policy level, a number of issues have been identified, such as deficient online information and e-services, as well as additional challenges faced by those with limited digital access and skills in an increasingly digitalised society.

2.1.1 Issues

In December 2021, the government commissioned the Agency for Digital Government to develop and implement a joint digital infrastructure for a number of welfare services (Government Offices of Sweden, 2021; see also Nelson, 2021). While this is primarily seen as a tool to increase efficiency and security, the aim in the longer run is also to simplify people's individual access to welfare programmes.

The same agency reviewed the websites of several government agencies in 2021 and 2022, including the websites of the Swedish Social Insurance Agency, the Swedish Public Employment Service, and the Healthcare Guide 1177 (Myndigheten för digital förvaltning, 2022). The objective was to investigate the extent to which the websites complied with the law on access to digital public services (Lag, 2018: 1937). Each government agency was given a score, according to the number of observed deficiencies. A score between 0 and 9 indicated good access to information. A score between 10 and 79 indicated that the website was difficult to use for many people, while a score of 80 and above showed that the website was very difficult, if not impossible, to use.

The Swedish Social Insurance Agency initially received a score of 42, indicating that the website contained user difficulties. After revisions to the website, the score was lowered to 27 – an improvement, but still relatively far from the level indicating good access. The Swedish Public Employment Service received a score of 109, which is far above the line indicating severe user difficulties. However, the agency managed to reduce the score to 10, just one point above the line indicating good access, after revisions to the website. The Healthcare Guide 1177 received a score of 75, indicating user difficulties but not severe ones, which was later reduced to 19, thus still having some minor accessibility issues. The Swedish Pension Authority received a score of 77, exhibiting considerable user difficulties: no follow-up review has yet been carried out.

Some deficiencies were recurrent, including errors in the HTML code which made it difficult for screen readers to interpret content on the websites, a lack of contrast between graphical items on the websites, and a lack of explanatory text accompanying figures, tables, and pictures.

Since 2018, the Swedish Pension Authority has consistently rated its own information and communications efforts as insufficient. According to its own analyses and surveys of pensioners and pension-savers, people seem to have limited understanding of the most significant pension components as well as of factors that affect their pension. Although a majority of the survey respondents are aware that information is available on the Swedish Pension Authority's website, the authority concludes that the existing simulator does not

provide sufficient information for individuals to independently make informed decisions (Pensionsmyndigheten, 2021:55), and that many individuals therefore may need additional support to understand the available information. The authority works continuously to clarify the information available on the website and in the orange envelope annual statement (see Section 1.1.1.5). To meet the changing conditions caused by the pandemic, it has also developed digital information meetings.

2.1.2 Debates

There is currently no major political discussion or public debate on access to information about social protection, nor any reference to the 2019 Council Recommendation. Instead, there is some debate in the media and by various organisations more generally on digitalisation and the digital divide. As Sweden is a forerunner in digitalisation, people with limited access to internet, or with limited digital competence, may experience difficulties. Without a smartphone or similar device that provides the ability to download the mobile BankID, many services have become harder to reach. Although the use of digital services is generally high in the population, a recent survey found that about 20% of retired people had never used the internet, with a much higher percentage among the oldest people (Internetstiftelsen, 2021). Access to high-speed broadband is also less common in certain rural areas (Fritzell and Heap, 2020).

Another type of debate concerns the functionality of the many homepages and applications in place. The largest pensioner organisation, the Swedish National Pensioners' Organisation (*Pensionärernas Riksorganisation* – PRO), has initiated a large-scale programme partly to increase digital competence, but also to highlight difficulties and deficiencies within different homepages (the project did not only involve state agencies). It was strongly critical of homepages, concerning both language use and problems with navigation (PRO, 2022).

2.1.3 Ongoing or planned reforms

The Swedish government considers itself to meet the requirements of the 2019 Council Recommendation. No further reforms are being considered at this stage (Ministry of Health and Social Affairs, 2021).

2.2 Issues, debates and reforms related to simplification

The purpose of the following sections is to summarise issues, debates and reforms related to simplifications made in the administrative requirements, administrative burden, and rule clarifications made to streamline the social protection available to workers and the self-employed. A number of issues can be identified, such as the restructuring of the unemployment centres, which worsened the administrative organisation at the agency. However, few debates can be identified concerning these issues, and the Swedish government considers itself to meet the requirements in the 2019 Council Recommendation.

2.2.1 Issues

The review of several government agencies' websites that the Agency for Digital Government commissioned in 2021 and 2022 (Myndigheten för digital förvaltning, 2022) is, in addition to its relevance for informational issues (see Section 2.1.1), also related to issues of simplification, since the overall score given to the agencies reviewed indicates whether people have difficulties using the websites or not. As described above, improvements have been made by many of the authorities assessed, but further amendments to simplify usability could still be made (particularly in the case of the Swedish Social Insurance Agency and the Swedish Pension Authority).

In 2017, the Swedish Pension Authority reported close to a 40% increase in completed survivors' pension cases following automation measures introduced in 2016

(Pensionsmyndigheten, 2017). Due to increased time and resources spent on implementing the income pension supplement introduced in 2021, the authority recognises that other casework has been underprioritised (Pensionsmyndigheten, 2021). As a consequence, overpayments are less likely to be identified at an early stage, which will lead to a greater number of demands for repayments in the future.

Lastly, as mentioned in Section 1.2.3.1, the Swedish Public Employment Service went through an extensive restructuring in 2019. Many of the agency's service centres were closed and employee contracts terminated, which worsened the work situation for the employees who remained at the agency, creating a lack of competence and resources. This in turn resulted in organisational difficulties, complicating the interplay between the agency and workers and self-employed people (Arbetsförmedlingen, 2019).

2.2.2 Debates

There is currently no major political discussion or public debate related to simplification of access to social protection.

2.2.3 Ongoing or planned reforms

The Swedish government considers itself to meet the requirements of the 2019 Council Recommendation. No further reforms are being considered at this stage (Ministry of Health and Social Affairs, 2021).

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