



# Mutual learning workshop on access to social protection for workers and self-employed: a focus on transparency

Thematic discussion paper

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October 2023



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion

Directorate D — Social Rights and Inclusion

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**MUTUAL LEARNING WORKSHOP  
ON ACCESS TO SOCIAL  
PROTECTION FOR WORKERS AND  
SELF-EMPLOYED: A FOCUS ON  
TRANSPARENCY**

Manuscript completed in October 2023

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Luxembourg: Publications Office of the European Union, 2023

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## Table of Contents

<b>1 Introduction .....</b>	<b>1</b>
<b>2 Provision of general and personalised information on social protection: the growing importance of digital tools and of awareness-raising campaigns .....</b>	<b>2</b>
2.1 Specific examples and cases .....	3
<b>3 Simplification of the application process and receipt of social protection benefits .....</b>	<b>6</b>
3.1 Specific examples and cases .....	6
<b>4 The role of transparency in access to social protection rights for non- standard workers and the self-employed.....</b>	<b>9</b>
4.1 Specific examples and cases .....	10
<b>5 Conclusions and further points for discussion .....</b>	<b>13</b>
<b>References .....</b>	<b>16</b>

## 1 Introduction

The Thematic discussion paper focuses on transparency provisions for workers and self-employed in social protection systems. **Transparency is the fourth cornerstone**<sup>1</sup> of the 2019 Council Recommendation on Access to social protection for workers and self-employed<sup>2</sup> (henceforth, 'the Recommendation'), and includes two dimensions: i) access to information; and ii) simplification of access to social protection schemes and administrative requirements, with a view to reducing the administrative burden. The dimension of **access to information** relates to access to both general and personalised information. The second dimension concerns **simplification** of access to social protection schemes and administrative requirements and clarity of rules.

Research shows that over the past 10 years, EU Member States have, though to differing extents, implemented reforms to improve the transparency of social protection systems, mostly by digitalising access to benefits (to general and personalised information, application processes), and to some extent through simplified administrative procedures/structures (Spasova et al. 2023; Schoukens 2020).

The recitals of the Recommendation highlight several ways to enhance transparency, such as the creation of physical one-stop information centres, personal accounts, regular sending of updates on individual entitlements and in particular further digitalisation of information services (online tools simulating benefit entitlements, online application processes, etc.; Recital 22). Public sector institutions rely increasingly on the internet to produce, collect and provide online a wide range of information and services essential to the public. Indeed, the development of policy and practices linked to access to information on and simplification (e.g. (automated) application processes) of social protection benefits has been spurred on by digitalisation over the past decade, and especially since the COVID-19 pandemic.

Transparency is a salient issue in our information-driven societies. A deep digital divide exists in Europe<sup>3</sup> and not all people are equally able to deal with the digitalisation of administrative process: vulnerable groups, such as some disadvantaged categories, people with disabilities, people with no or low digital skills, may be left behind. Moreover, transparency can be an important issue for non-standard workers and the self-employed, as access can be more complicated for these groups, due to specific rules and voluntary membership of social protection schemes (Schoukens 2020).

Despite transparency being a cornerstone of the Recommendation, only a few of the national plans<sup>4</sup> for the implementation of the Recommendation provide an assessment of the transparency of social protection systems at national level, or report reforms and debates linked to further improvement in this respect. At the same time, almost half of the Member States did plan reforms and/or investments simplifying information and/or access to social protection in their Recovery and Resilience Plans (European Commission 2023). While an earlier workshop on transparency has provided a more conceptual discussion on these dimensions (Schoukens 2020), this paper mainly explores good practices within the Member States, particularly the on-going process of digitalisation of social protection systems<sup>5</sup> – provision of generalised and personalised information online,

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<sup>1</sup> The four cornerstones are formal coverage, effective coverage, adequacy and transparency.

<sup>2</sup> Council of the European Union, 2019. Council Recommendation on access to social protection for workers and the self-employed. Available at: [https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019H1115\(01\)](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019H1115(01))

<sup>3</sup> European Commission's Digital Economy and Society Index (DESI) (available here).

<sup>4</sup> National Plans on access to social protection within the Monitoring framework of the 2019 Council Recommendation on access to social protection <https://ec.europa.eu/social/main.jsp?catId=1312&langId=en>

<sup>5</sup> Please note that this Thematic paper does not focus on questions related to social security coordination.

digitalisation/automation of application and benefit granting processes. Moreover, it focuses on specific provisions of transparent access for non-standard workers and the self-employed.

To analyse the two main dimensions of transparency referred to in the Recommendation, the paper focuses on three specific aspects of Member States' practices<sup>6</sup>:

- the role of digital tools in the provision of general and personalised information (Section 1)
- simplification of the application process and receipt of social protection benefits (Section 2)
- the role of transparency in access to social protection rights for non-standard workers and the self-employed (Section 3)

Finally, the paper reflects on the main issues related to transparency and highlights further points for discussion (Section 4).

## 2 Provision of general and personalised information on social protection: the growing importance of digital tools and of awareness-raising campaigns

This section focuses on the provision of general and personalised information through digital tools as well as on awareness-raising campaigns. As mentioned previously, there has been a clear trend towards digitalisation in this area – since the mid-2000s, the majority of countries have been developing policies and practices to foster digital provision of social protection services. Among the most important developments are web portals providing general information on social protection. During the 2010s, the accessibility of most of these portals was improved and more detailed and individualised information was provided. General information is provided on one-stop government sites and/or one-stop social security institution sites. Over the past five years, online facilities have emerged to provide detailed and personalised information and to facilitate online application processes. Overall, the general information provided has been assessed as accessible to the general public and easily understandable and is presented in various forms and languages (guides, sections on life situations, video tutorials etc.). Member States have also increasingly channelled general information through a variety of public awareness -raising campaigns (Spasova et al. 2023).

Regarding personalised information, digital tools (including mobile applications) have gradually been developed to make this kind of information directly available to the citizen. In this respect, simulators/calculators of (future) pension entitlements are highlighted as essential tools for access to personalised information. By contrast, for other benefits, such as unemployment benefits maternity/paternity, occupational diseases and injury at work benefits, specific digital tools providing such information are rare, and personalised information is generally provided on demand. Other good practices for providing personalised information include free phone lines, chats, tutorials, video assistants as well as increasingly - mobile apps (Spasova et al. 2023). The next section describes some specific examples of good practices and on-going reforms.

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<sup>6</sup> In line with the Recommendation, this Thematic paper focuses on the following six social protection branches, including both cash and in-kind benefits as relevant: unemployment benefits; sickness and healthcare benefits; maternity and equivalent paternity benefits ; disability benefits; old-age benefits and survivors' benefits; and benefits in respect of accidents at work and occupational diseases.

## 2.1 Specific examples and cases

### 2.1.1 Tools and practices for the provision of personalised information

**The most advanced digital tools for receiving personalised information have been developed for old-age pensions, and these often serve as models for the development of similar tools for other social protection branches.** This section therefore first provides some examples of good practices in the field of pensions, then focuses on similar examples for other benefits, as well as other tools for providing personalised information.

Such tools exist in 21 MS (AT, BE, CY, CZ, DE, DK, EE, ES, FI, FR, HU, IT, LT, LV, MT, NL, PL, PT, SE, SI, SK), while no such official tools exist in 6 countries (BG, EL, HR, IE, LU, RO)<sup>7</sup>. While their functioning and the options available vary between countries, the purpose (to inform of future pension entitlements) remains similar (Spasova et al. 2023).

Examples of well-developed pension simulators are found in Belgium, Denmark and Sweden – these give information not only on future entitlements under statutory pension schemes but also on occupational pensions (Van Lancker 2022, Kvist 2022, Nelson et al. 2022). Moreover, the Danish and the Swedish simulators also cover private pension entitlements. Thus, entitlements to the statutory, occupational and personal pensions are available in one portal, enabling the calculation of current and future combined benefits. This comprehensive personalised overview is possible thanks to the collaboration of a multitude of public and private actors in the field of old age provision.

The Belgian simulator *Mypension.be* is described in Box 1 as an example of an evolving tool: it has undergone several changes over the past decade, and more are planned in the near future.

#### Box 1: The case of *Mypension.be* in Belgium

The Belgian *Mypension.be* tool (set up in 2010, and gradually extended) contains information about retirement status, simulation of entitlements for both statutory and occupational pensions and the possibility to carry out applications online (for both workers and the self-employed). In 2017 a mobile app was created, and in 2020 a new, more user-friendly version was introduced.

Moreover, the website of the Federal Pension Office gives very detailed and up-to-date information on the rights and obligations of the socially insured. The Social insurance institute website has a link for online applications. Both websites have a link to the 'Mypension' application.

The Federal Government Agreement for 2020-2024 contains a commitment to further develop the *Mypension.be* website, to include online accounts, calculation instruments and automatic granting of rights to benefits. Moreover, the Agreement mentions the establishment of new websites with the same functions as *Mypension*, for unemployment benefits and benefits related to accidents at work.

*Source: Van Lancker 2022, Belgian national plan 2021*

Other countries should also be highlighted, as they have very recently implemented such a (pilot) tool. In Italy, since January 2022, the National Institute for Social Security (*Istituto nazionale della previdenza sociale* - INPS) provides its members with an open-access online interactive tool 'PensAMi', to simulate individualised pension scenarios, based on certain broad parameters such as employment details (Jessoula et al. 2022).

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<sup>7</sup> Information relates to the situation in July 2022.



Some other tools provide access to information on other branches, but they are few and far-between (e.g. AT, BE, FI, FR, MT, RO, SE). Examples of such tools are given in Box 2.

**Box 2: Examples of simulators in various social protection branches**

In **France**, the health insurance system website Ameli provides both general and personalised information on sickness benefits, including a simulator (Legos 2022).

In **Italy**, in December 2021, the INPS introduced an online simulator to calculate the amount of the universal and integrated family allowance (Jessoula et al. 2022).

In **Malta**, an online calculator is available for many social protection benefits, including pensions, sickness, unemployment benefits (Vassallo 2022).

In **Spain**, the SEPE (State Public Employment Service) electronic portal is an authenticated access portal bringing together general and personalised information for the electronic processing of unemployment benefits. It offers a programme which simulates the amount and duration of the benefit (Rodríguez Cabrero et al. 2022).

**Other practices have been developed too, such as free phone lines, chat tutorials, and mobile apps (e.g. video assistants).** In **Greece**, through the digital service 'e-health insurance file', which can also be accessed through a mobile application (myHealthapp), individuals have access to general information on healthcare benefits, providers and services; this includes search filters to limit results to provisions relating to a specific diagnosis, thus facilitating access to information regarding provisions and potential benefits. A similar application, (myDYPAapp), on unemployment benefits was launched during the COVID-19 pandemic (Konstantinidou et al. 2022). In **Italy**, as part of the Italian Resilience and Recovery Plan, the INPS launched the 'One Click by Design' initiative, aimed at the construction of an entirely new INPS website. This initiative is also designed to provide customised information to potential beneficiaries of INPS services, by creating innovative ways of communication and interaction. The first example from the project is a personalised video guide that takes potential beneficiaries on an interactive journey to discover the online services available on the INPS website (Government of Italy 2021). In **Finland**, a nationwide digital service portal, named Kanta, contains data and information on social welfare and healthcare, as well as benefit utilisation. At Kanta, people can check their own details, including their use of healthcare, diagnoses, prescribed medicine and vaccinations (a similar portal exists in **Denmark** as well) (Kangas et al. 2022, Kvist 2022). In **Sweden**, since 2013 the Healthcare Guide 1177 has been operating at regional and local level. The service consists in a website where general information on healthcare is available, as well as a personal account where people can access personal information and a multitude of healthcare services such as contacting healthcare providers, booking doctor's appointment, renewing prescriptions and seeing personal medical records. Moreover, the Healthcare Guide 1177 also provides a national phone number for healthcare advice provided by staffed nurses. There is also a mobile app for these personalised services. In 2020, the Healthcare Guide 1177 initiated a programme called 'first line digital care', with the aim of increasing the level of automation and self-service. An example of a service planned within this programme is an automated symptom-assessment system that will refer patients to appropriate healthcare-providers.

**It is important also to mention that most digital tools are accessible to people with visual (e.g. BE, DK, EE, EL, LT, LU, PL, SI) or hearing impairments (e.g. CZ, DK, EE, FI, EL, HR, LT, LU, PL, RO, SK).**

**Several provide information in languages (most often in English) other than the national language(s)** (Spasova et al. 2023). For instance, The **Finnish** Social Insurance Institution (Kela) provides information in many languages apart from Finnish, Swedish and English, such as Sami, Arabic, Russian and Somali (Kangas 2022). In **Sweden**, the social protection digital tool is accessible to people with disability and impairments, and there is

an emphasis on language accessibility (many languages are available, plus the possibility to use an interpreter and have a call in one's own language, including sign language) (Nelson et al. 2022). Italy has also been implementing a similar reform: in January 2022, the INPS launched new measures to improve access for people with visual or hearing impairments, using informative videos on a series of services, presented by a narrator with simultaneous translation into sign language (Jessoula et al. 2022, Italian national plan 2021).

### 2.1.2 Awareness-raising campaigns

**General awareness-raising campaigns have taken place in almost all the 27 Member States over the period 2017-2022. Most of them concerned the social security system 'in general' or information related to several benefits.** In other cases, such campaigns were exclusively devoted to specific branches of social protection (Spasova et al. 2023). Finally, in some rare cases, they targeted specific population groups (see examples in Box 3) or even particular work statuses, such as non-standard workers and the self-employed (see section 3).

#### Box 3: Examples of awareness-raising campaigns

In **Greece**, as part of the EU-funded project PEGASUS ('Addressing the Gender Pension Gap in Greece' 2018 - 2020), information activities were conducted with a view to raising awareness of the gender pension gap and increasing women's understanding of the link between pension levels and contributions, thus enabling them to make more informed choices. This campaign was implemented by the General Secretariat for Family Policy and Gender Equality, in partnership with the Research Centre for Gender Equality and the National Centre for Social Research, and consisted in the dissemination of information leaflets, the broadcasting of a TV spot, and the development of an online pension calculator also providing advice on how to increase one's pension (Konstantinidou et al. 2022).

In **Finland**, unemployment funds and trade unions regularly conduct information campaigns aimed at convincing workers to join these funds so as to be better protected against income losses in case of unemployment. Recent awareness-raising campaigns targeted young people and migrant workers. Campaigns targeted at young people made use of social media, while information targeted at immigrants was disseminated on the websites of the unemployment funds and of 'InfoFinland', in several languages (Kangas et al. 2022).

In **Romania**, in March 2021, the Ministry of Labour and Social Protection initiated a series of campaigns aimed at informing Romanian citizens working abroad (and, in particular, seasonal workers) about general practices to find work in the host country, legal contractual relationships, and basic social protection entitlements in foreign countries. This campaign – implemented at both the national and regional level – was conducted through the Ministry's website, flyers and brochures handed out at the country's borders, and TV ads (Pop 2022).

In **Latvia**, several awareness-raising campaigns have been organised in the last decade to promote the use of e-services, including annual 'days without queues' (since 2015) and, in 2018, the launch of an integrated training and communication programme ('My Latvia. Do it digitally') aimed at assisting the general public to develop digital skills in order to facilitate the use of digital public services (Klave et al. 2022).

In 2021, in **Poland**, the public employment services took part in an awareness-raising campaign initiated by the European Labour Authority, on seasonal work. The campaign focused on issues such as working conditions and access to social protection for seasonal workers (Chłoń-Domińczak et al. 2022).

## 3 Simplification of the application process and receipt of social protection benefits

The simplification of social protection systems and processes can relate to three main aspects: simplification objectives embedded in reforms of the formal rules of a social protection scheme; simplification of the application process for accessing benefits; and simplification of the structures in the social protection administration (Spasova et al. 2023, Schoukens 2020).

**This section focuses on the second dimension - the digitalisation process for applications and automation of benefit granting.** Some of the main developments simplifying the process of applying for benefits include the creation of web portals with integrated functionalities for users, mainly the option to apply online. Automatic identification of beneficiaries and granting of benefits is a rather rare practice in the EU Member States and remains limited to specific benefits. The extent of simplification of the processes in the different branches of social security benefits does vary a great deal. Sections 3.1.1 and 3.1.2 provide examples of these two approaches – making access simpler by digitalising the application process, and automatic granting of benefits.

### 3.1 Specific examples and cases

#### 3.1.1 Digitalisation of application processes

The scope for on-line applications has been increasing, especially during the period of the Covid-19 pandemic, when face-to-face services were significantly reduced or suspended. Some of the online practices simplified and developed during the pandemic have remained in place for the registration and payment of benefits. It should be noted however that although Member States have maintained physical access to services including application to benefits, these have been progressively reduced (e.g. opening days and hours; closing down physical offices). Though, it is important to maintain sufficient access to physical venues as this is essential for some vulnerable groups. The shift from physical to digital services is subject of debate in six Member States (BE, BG, EE, ES, FI, SE), which raise concerns about digital literacy and the emergence in Europe of an increasing digital divide. The importance of physical offices is stressed not only as regards access to social protection for people with low digital skills and low access to digital devices (e.g. older people<sup>8</sup>) but also for people with disabilities and people with visual or hearing impairments who may have problems in accessing digital services (Spasova et al. 2022).

Box 4 provides several examples of online applications in the various social security branches:

#### Box 4: Examples of digitalisation of applications

##### Croatia

Since 2017, the Croatian Health Insurance Institute accepts online applications for accidents at work and occupational diseases and related benefits. In 2019, online application (via e-mail) became possible also for unemployment benefits. In February 2020, the Croatian Employment Service simplified the procedure, providing a possibility to apply online for unemployment status (by e-mail), and also for unemployment benefits (by emailing scanned versions of the required documents). Moreover, to enable claims to be made for maternity and parental benefits during the pandemic, the Croatian Health Insurance Institute made it possible, first on an

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<sup>8</sup> See the 2023 report on “Fundamental rights of older people: ensuring access to public services in digital societies” by European Union agency for Fundamental rights the <https://fra.europa.eu/en/publication/2023/older-people-digital-rights>

exceptional basis, to apply for such benefits electronically. Following this development, as of 3 July 2020, citizens can submit applications to exercise their rights to a child allowance through the national e-Citizens platform (Bežovan et al. 2022).

### **Czechia**

The e-government portal platform (including the citizen's portal *portál občana*, allows citizens to submit online applications, communicate with public authorities and collect information on social protection (Sirovátka et al. 2022).

### **Greece**

Since 2021, much progress has been made in transferring most of the services related to unemployment benefits online. Almost all employment services provided by the Public Employment Service - DYPA are offered online, including application for benefits, insurance and renewal of the unemployment card, thus simplifying the application process for accessing these benefits. In addition, interoperability with other systems has helped to simplify the application process for accessing unemployment benefits, by automating the collection of some of the required supporting documents. Similarly, the application process for accessing maternity benefits has been simplified by the establishment of e-EFKA and the development of digital tools. Since 2021, beneficiaries can apply for and receive maternity benefits online. Interoperability with other systems has facilitated the application process to some extent, by automating the collection of some of the required supporting documents (Konstantinidou et al. 2022).

### **Latvia**

As of January 2018, sick leave is administrated only electronically. The administration, responsible for providing sickness benefits, receives information on individual sickness leave from the E-Health system (Klave et al. 2022).

### **Malta**

Since 2017, it has become possible for employers (on behalf of employees) or the self-employed to submit medical certificates online, for the purpose of sick leave. The automation of this process has accelerated the processing of benefit applications (Vassallo 2022).

### **Italy**

Starting from 2018, the INPS has developed a pilot project, which involves providing prefilled applications for the NASPI benefit to a sample of workers who match the eligibility requirements for unemployment benefit. The prefilled NASPI application is to be extended to all eligible individuals in the near future. Since October 2021, following a pilot project launched in that year, the prefilled application service for survivors' pensions has been fully operational. Whenever an old-age pension is suspended due to a retiree's death, this service is activated automatically and the spouse is alerted via a text message. (Jessoula et al. 2022)

### **Czechia**

In Czechia on 1 January 2020, a mandatory electronic system for reporting temporary incapacity to work was launched – e-Sick Leave. The transition to an electronic agenda significantly simplified the administration associated with temporary incapacity to work and accelerated the transfer of information between insured persons temporarily unable to work, the Czech Social Security Administration, doctors and employers. Among other things, the insured person no longer has to hand over the documents to the employer (Sirovátka et al. 2022).

### 3.1.2 Automation of the processes for application and granting of benefits

One significant development regarding simplification of the application process concerns the new methods introduced for online identification of benefit claimants. These have been developing over the past years and vary significantly across countries and branches. Automatic granting of benefits, however, remains a rare practice (Box 5).

#### Box 5: Automation of identification of beneficiaries and automatic granting of benefits

##### Automation of identification of beneficiaries

In **Germany**, the statutory pension insurance (SPI) automatically identifies, assesses and values the basic pension periods and also checks the additional prerequisites, for all pensioners. To simplify access to basic income support in old age and in the event of reduced earning capacity, the SPI sends an application form to all those eligible for old-age pensions and whose pension is below the marginal amount. People can submit an application to the SPI, which will forward the application to the competent institution.

In 2020, **Belgium** introduced automatic identification of potential beneficiaries of increased reimbursement (IR) of healthcare costs. IR beneficiary status means that **people on a low income**, or the beneficiaries of certain benefits, are entitled to reduced co-payments and a lower maximum bill for healthcare. (Van Lancker 2022).

In **Italy**, a partly automated process concerning survivors' pensions has existed since 2021. Following a pilot project, the prefilled application service for survivors' pensions has been fully operational since October 2021. Whenever an old-age pension is suspended due to a retiree's death, the service is activated automatically, and the spouse is alerted via a text message (Jessoula et al. 2022).

In **Malta**, the process for survivors' pensions has been automated in a similar way: it is initiated automatically upon the registration of the death of a spouse/partner with Malta's Public Registry (Vassallo 2022).

##### Slovakia

In Slovakia, through the "electronic sickness benefit" data on sickness benefits entitlements are directly transmitted from general practitioners to the information system of Social Insurance Agency (SIA), whereas before the employer had to deliver the certificate received from the practitioner to the employer, who in turn had to claim the benefit to the SIA (Gerbery and Bednárík 2022).

##### Automatic granting of benefits

In **Denmark**, after a woman declares she is pregnant, she is automatically contacted by Payment-Denmark if she is eligible for maternity benefits. This is the case for workers, unemployed people, students and new graduates, as well as self-employed people (Kvist 2022).

In **Ireland**, second or subsequent children can be automatically awarded child benefit (Cousins 2022).

In **Malta**, survivors no longer need to apply for a pension: when the Department is notified of the death of their spouse, it sends the survivor a notification letter including an application with all necessary information, for the survivor to add any missing details such as the IBAN number where they would like to receive the pension' (Vassallo 2022).

In **Spain**, the 'alpha PREMIUM' retirement procedure was automated by the INSS on 1 December 2020. The aim has been to lighten the workload of civil servants, to streamline procedures and to improve efficiency. The specific objective is to manage retirement

pensions with minimum intervention of civil servants. A 'premium' procedure is one that does not involve civil servants. The pension claimant uploads the information into an online application and the file is processed automatically. The result is that, as of 2022, 25% of the files will be processed without the intervention of a civil servant (Rodríguez Cabrero et al. 2022).

While the previous examples focus on specific branches, some Member states have undertaken more comprehensive reforms to simplify their systems (e.g. EL, CY, PT). Among the examples is **Cyprus** which has undertaken a comprehensive reform, to improve transparency through digitalisation of access to information, as well as simplifying application processes in its social protection system (see Box 6):

**Box 6: A comprehensive reform targeted to improve transparent access to social protection in Cyprus**

An all-encompassing reform aiming at improving transparency has been launched by the Social Insurance Services (SIS). The reform has been outlined in the Cyprus National Plan linked to the 2019 Council Recommendation. It includes better access to general and personalised information, as well as the simplification of legislation and processes, to make these easier and more understandable to citizens. In addition, the government will also proceed with the reengineering of the Social Insurance services, in order to improve operational efficiency and effectiveness, introducing quality control mechanisms, risk and control mechanisms to minimise fraud and error, and ultimately to provide a fast and accurate service to its citizens. This re-engineering of the SIS is expected to be completed by the end of 2026, with financing from the Recovery and Resilience Fund and from the EU Technical Support Instrument.

One of the highlights of the reform is the digitalisation of benefit applications, as well as the further development of the payment system for the SIS ('SISnet'), which provides users with the opportunity to pay contributions electronically (where the deadline for payment has expired, it also enables payment of the additional charges imposed for late payment). Users will register online with the system and pay the aforementioned contributions (either via the SEPA direct debit method or with their credit/debit bank card). The use of this system is compulsory for employers and the self-employed (to pay contributions for which the payment deadline has not yet expired). In the past, online late payment of contributions was not possible, and late payments had to be made in person at the local offices. This measure considerably simplifies the procedure for the late payment of contributions.

Furthermore, in order for the SIS to be able to operate in a digital economy, the government plans to upgrade the existing Social Insurance IT system. The IT System will be linked with other government information systems and databases for the exchange of data, and will also provide timely information to citizens, including updated information regarding the status of their applications. Ultimately the new IT system is expected to reduce the administrative burden, simplifying administrative requirements for workers, the self-employed and employers.

*Source: Koutsampelas et al. 2022, Cypriot national plan 2021*

## 4 The role of transparency in access to social protection rights for non-standard workers and the self-employed

In general, the provisions of transparent access discussed in the previous sections on social protection schemes apply to both workers (including non-standard workers) and the self-employed. **Overall, general and personalised information is provided in a clear and**

**comprehensive manner for all work statuses, including on the specificities of their rights and entitlements.** In general, the e-government or ministry/social institution sites are particularly careful (to varying extents) to provide information for non-standard workers and the self-employed, mostly if the access details are different from those for standard workers. The sites explain the specificity (if any) of access (e.g. different eligibility conditions, voluntary insurance) and/or provide links to a social protection institution/fund providing social benefits for these categories. If a specific category of employment has no access to a specific scheme, this is also mentioned (e.g. if the scheme is only accessible to workers). Finally, several awareness- raising campaigns have been targeted specifically at non-standard, such as seasonal, workers and to the (specific categories of) self-employed (Spasova et al. 2023).

**However, there are also some issues related to transparent access for these categories and especially with regard to the simplification aspect.** In the context of ever-growing flexibility and fragmentation of labour markets (Eurofound 2020), transparency is particularly important for non-standard workers and the self-employed, as access for these groups can be more complicated due to specific rules (e.g. voluntary affiliation to social protection schemes) and administrative procedures (Schoukens 2020). Indeed, some countries such as Greece and Italy (part of the so- called 'southern welfare regime' Ferrera (1996) display more marked fragmentation with regards access to social protection consisting in a variety of schemes for different labour market groups.

Moreover, transferability of rights and entitlements among and between work statuses can be a salient aspect of transparency. In addition, importantly, these workers often lack counterparts to the traditional consultation and information role fulfilled by the social partners. The 2019 Recommendation highlights the 'current regulatory complexity and lack of transparency regarding social protection rules in many Member States' (Recital 22), which may hinder people's access to social protection due to a lack of awareness about their rights and obligations, and may contribute to a low take-up of benefits and services. Transferability of rights and entitlements, in turn, is an essential issue for people changing job statuses.

The next section presents cases of good practices aimed at enhancing access to information and simplifying access for these specific statuses.

## 4.1 Specific examples and cases

This section discusses examples related to first, access to information, including awareness- raising campaigns (4.1.1) as well as simplification of rules and administrative procedures), including transferability of rights and entitlements. (4.1.2)

### 4.1.1 Access to general and personalised information for non-standard workers and the self-employed, including awareness-raising campaigns

As previously mentioned, on the whole, both general and personalised information is available to all workers and the self-employed, but some gaps persist. In order to improve access to this information, several countries have launched mostly awareness-raising campaigns. Among the other measures, in **Poland** as of January 2022 the Social Insurance Institute has made available specifically for the self-employed, a special calculator that makes it easier to determine the basis for the health insurance premium (financing the sickness benefit), as well as the sickness benefit itself (Chłoń-Domińczak and Sowa-Kofta 2022). In **Portugal**, the programme 'Simplex+ 2018' included an objective (implemented in 2019) to create services on the 'Direct social security' portal, allowing the self-employed to consult their personal situation regarding reporting and contributory obligations (Perista 2022). In **Italy**, the largest association of Italian freelance workers (ACTA) has developed a detailed section of its website with information and frequently asked questions (FAQs)

related to the ISCRO allowance<sup>9</sup> (Jessoula et al. 2022). In **Austria** too, access to information for the self-employed has been constantly improving: for instance the portal 'oesterreich.gv.at', which provides information and additional service links addressing people in all types of employment, including standard, non-standard and self-employment (a new specific section specifically addressing the latter group was added to the platform in 2017). Amongst other things, the 'Business Service Portal' also provides general information on social insurance and social protection for self-employed persons. However, the most detailed and well-structured information for this group in Austria is found on the web portal of the Social Insurance Institution of the Self-Employed (SVS), which includes a personalised user area. More general information is also provided by social partner organisations, and especially by the Austrian Chamber of Labour and the Economic Chamber for the self-employed (Fink 2022).

With regards to non-standard workers, such initiatives were mostly linked to the rights and entitlements of seasonal workers, as this group may not have access to all social protection schemes, or concerned effective access to build up entitlements (e.g. ES, HU, PL, RO). Such campaigns were in some cases conducted in collaboration with the relevant EU body (e.g. the EU Agency for Occupational Safety and Health (EU-OSHA) in Estonia; European Labour Authority in Poland) (Spasova et al. 2023). In **Italy**, in 2017, the Italian Association of PhD students launched an awareness-raising campaign to inform PhD and post-doc students of their new welfare rights, after the extension to these categories of the unemployment benefit for 'collaborators' (DISCOLL benefits) (Jessoula et al. 2022). Other countries implemented more general awareness-raising campaigns, such as the **Romanian** campaign linked to the Romanian National Strategy on Employment for 2021-2027: this specifically addresses non-standard workers, as one of its objectives is to increase awareness about the rights of people in a non-standard form of employment, through information campaigns (Pop 2022).

Other countries have implemented more general campaigns raising awareness among the self-employed (e.g. CZ, IE, FI). Unsurprisingly, several of these campaigns were related to COVID-19 specific benefits as unprecedented income support was provided to the self-employed. In **Ireland**, in 2019, there was a campaign to raise awareness among the self-employed about the new jobseekers' benefit for the self-employed (Cousins 2022).

In **Finland**, During the COVID-19 pandemic, the conditions for self-employed people to get access to Kela unemployment benefits were relaxed. Information on these changes was extensively by all relevant actors (Kangas and Kalliomaa-Puha 2022). In **Czechia**, departing from the fact that, more than half of the self-employed pay minimum contributions and can therefore expect a retirement pension of 30-40% lower than the average pension, the Ministry of labour and social affairs organized a massive letters- sending campaign in 2016 on the implications of them paying minimum premiums (Sirovatka et al. 2022).

**Simplification of access for non-standard workers and the self-employed can involve simplifying and in many cases digitalising the application process and the process for gathering contributions (with regard to the self-employed), simplification of the rules of a social protection scheme and finally, transferability between schemes (especially for the self-employed).** Transferability of rights and entitlements, in turn, is an essential issue for people changing job statuses. Apart from extension of protection to new groups, the systems have also undergone significant changes, and over time many exceptions have been added for specific groups and/or life situations; we may have already forgotten the original justification for some of these (Schoukens 2020). There are two main aspects of transferability which may impact non-standard workers, and especially the self-

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<sup>9</sup> The new scheme called the ISCRO (*indennità straordinaria di continuità reddituale e operativa*) was introduced by the 2021 Budget Law as a pilot scheme for the period 2021- 2023, in order to protect parasubordinate "freelance" professionals suffering from a major in labour income.



employed. The first is transferability in cases of mixed careers. When a person stops their job or activity and moves to another one, they may have to change social protection scheme; there is a risk that they will then lose existing entitlements from the scheme they leave behind. To address this, technical rules will have to be designed guaranteeing the transferability of rights from one scheme to another. Second, transferability is also an issue when professional activities are combined over time. Change of work/occupational position can imply a change in social protection regime (from the employees' system to the scheme for the self-employed, for example). This change may result in a loss of benefits or rights acquired under the first regime (to which the persons would have been entitled had they stayed in that regime). It may also create problems in the new scheme if the person's insurance record is not sufficient to open entitlement to a benefit; this is an issue of effective protection which seems to be particularly problematic for non-standard workers and the self-employed (Schoukens and Bruynseraede 2021).

**Regarding simplification of the application process, the measures taken included mostly improving the administrative process, and in particular enhancing the collection of contributions through digitalised tracking systems.** Such processes are in some cases linked to more general measures improving interoperability and data collection among different administrations. As an example of the first type of reform, in **Austria**, since 2017, new rules are in place aiming at higher legal certainty when registering as self-employed. Also, with a view to preventing bogus self-employment, a more detailed assessment, but with clearer rules, is now performed when a person registers with the Social Insurance Institution of the Self-Employed as a self-employed person active in 'free crafts and trades', or as a so-called 'new self-employed'. In order to figure out ex ante if the person may really be categorised as self-employed, applicants for insurance now have to fill in a rather detailed questionnaire (which may also be completed online), reporting on the tasks they plan to perform, on organisational issues and on their links with (potential) customers. Overall, the aim of this procedure is to sort out beforehand whether an applicant for insurance as self-employed will effectively perform self-employed work (Fink 2022). In **Bulgaria**, since 2021, there has been a key positive development regarding applications for old-age benefits for the self-employed – previously, they were responsible for keeping all the required documents and presenting these to the respective institutions, while now the tax administration can obtain this information internally through integrated information systems of the social security, health and tax administrations. This is the result of a significant improvement in the interoperability of databases, i.e. the use of common protocols through which databases exchange and link information. Some countries are also further envisaging simplifying access to social protection for the self-employed and non-standard workers through planned or on-going reforms (PT, SI). For instance, the **Portuguese** National Recovery and Resilience Plan envisages investments aimed at simplifying tax and social contribution declaration procedures for the self-employed (Perista 2022). In **Slovenia**, in 2023, the Information System of Centres for Social Work will begin to automatically collect data on the payment of social contributions by the self-employed and farmers.

Some Member states have introduced personal accounts in order to simplify access. In **Estonia**, a further simplification of the procedures for the self-employed was the introduction of the entrepreneur account policy in 2019. The latter keeps track of the income and taxes of the self-employed, and the bank managing the account forwards the correct sums to the Health Insurance Fund and Pension Fund (Lehari and Melesk 2022, Schoukens 2020). A similar reform was already implemented in Latvia in 1996, when the social insurance system was simplified through individualisation, i.e. each person's contributions are registered on a separate account. Personal social security accounts make it possible to attach acquired rights to the individual, rather than to the work contract, which is better suited to the increasing number of non-standard workers and self-employed. When moving to a less regulated work relationship, for instance from contractual work to self-employment, people

may begin to accumulate fewer rights, but they will not lose the rights previously accumulated (Kļave et al. 2022).

**Examples of simplification policies in social protection schemes include making rules clearer and less complex/flexible for access for (particular categories of) the self-employed.** In some cases, specific organisations facilitate access and administrative processes, acting as an intermediary between the worker and the social security administration. This is the, for instance, case of the SMART cooperative operating mostly in the creative industry in Belgium (expanding to seven other MS), which takes over the responsibility of payment and of all related social security and tax declarations<sup>10</sup>.

In 2018, **Portugal** established a new contributory regime for self-employed workers, which aims to establish better convergence with the rules for workers. Moreover, it eased the rules governing the cessation of activity requirement. The embedded objective of the reform is to promote simplification and increase transparency concerning social security for the self-employed. Another comprehensive example is the case of Denmark (Box 7).

#### Box 7: The reform of unemployment benefits in Denmark

The country with the most comprehensive reforms in this area is **Denmark**, where such reforms included the creation of ‘individual unemployment accounts’ and revision of the rules for the self-employed, with embedded objectives of simplifying access to social protection. The unemployment insurance scheme was reformed in 2017: one of the explicit objectives of the reform was to create a more transparent system, which makes it easier for citizens to understand their rights and the consequences of their choices in the labour market. Two elements of the reform provided innovative ways to increase transparency. The first was the introduction of an employment account. This comprises a period of two years of unemployment benefit which can be used in a flexible way (and could be extended to three by taking on work). Moreover, the account gives the unemployed person individual, up-to-date information on the number of days he/she has been in work since becoming unemployed, the days till the next waiting period, working days needed to cancel a waiting day and how to become entitled to a new benefit period. Second, the idea of recurring waiting days was introduced: every four months, the unemployed are granted a waiting day (i.e. a day without benefit). Again, this is shown visually in the Employment Account as a loss, hoping to trigger people’s loss aversion. The reform of the ordinary unemployment insurance was evaluated in 2022, and the visualisation methods used in the employment account showed significant effects on unemployed persons’ understanding of the unemployment insurance system. Another reform with an embedded objective of simplifying the rules for the self-employed relates to the ‘cessation of activity’ requirement. Since 2018, the self-employed have been given more flexibility (five ways) of winding up their company, in order to create greater access to unemployment insurance benefits and thus improved economic security.

Source: Kvist 2022

## 5 Conclusions and further points for discussion

This paper provided a discussion, illustrated with examples of good practice, of the two main dimensions of transparency: access to general and personalised information and simplification processes. The main aspect explored was the role of digitalisation – first, in providing (mainly personalised) information, through digital tools such as simulators, but also through awareness-raising campaigns on rights and entitlements, and second, through digitalisation and in some cases automation of processes for application for and granting of benefits. Importantly, the paper also looks into the specific cases of non-standard workers and the self-employed. It gives examples of good practices targeted at particular groups in

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<sup>10</sup> <https://smartbe.be/en/>

response to the specific challenges they may face with regard to transparent access; these include targeted awareness-raising campaigns, simplification of the rules of social protection schemes, and the creation of social protection accounts.

There has been a clear trend towards enhancing the transparency dimension of social protection systems in EU Member States. However, several challenges remain, and further improvement is required to enhance inclusion of all work statuses and vulnerable people (Spasova et al. 2023, Schoukens 2020).

**Further points for improving access to general and personalised information are:**

- **Better tailoring of access to information for vulnerable groups** – people with disabilities, and those with low levels of (digital but also administrative) literacy. The systems could be better tailored to their needs. Furthermore, it also seems crucially important to retain physical venues.
- **Enhanced targeting of information for non-standard workers and the self-employed.** Further actions could include detailed explanations of eligibility and receipt conditions, of the specificity and risks of voluntary access, of transferability of rights (when moving to another job/status), as well as more in-depth counselling on the rights, obligations and risks related to certain specific statuses etc.
- **Access to information on future entitlements.** Simulators for benefits other than old-age pensions exist in only a very few countries. The availability of such calculators or other simulation tools for most benefits (including for pensions, in the few countries where such tools do not exist) would improve access to personalised information.
- **Surveys and other types of assessments.** Such assessments can be useful to evaluate the performance of national systems with regard to citizens' access to information, ideally with specific focus on the perceptions and behaviour of particular socio-economic, demographic categories and groups with disabilities. Moreover, when take-up of a scheme is low, such surveys/studies could also usefully focus on whether the manner in which information is provided is limiting take-up.

**Further points for simplifying access to social protection may involve:**

- **Simplification of administrative requirements.** The issues discussed above relating to access to information and transferability could also be partly linked to the complexity of administrative requirements and procedures.
- **Simplification of the application processes.** There is a need to improve the application process through easily accessible digital identification, such as personal accounts and automation. Systems should strive for easy and quick identification methods and automated processes that provide timely updates on individual entitlements. Moreover, it may also be beneficial to promote automated processes for claiming and granting benefits, facilitating access and reducing non-take-up.
- **Simplification of rules.** One of the main simplification issues identified is the need to simplify the rules where social protection systems. Proper legislative technique means more than the use of accessible language. Equally important is the guiding principle that rules should clearly reflect the underlying realities or objectives, facilitating proper application and avoiding any kind of misinterpretation from the outset. The Recommendation can thus also be understood as a call to improve the legal design of social protection systems. This is essential especially when considering non-standard work and self-employment subject in some cases to (more complex) social protection arrangements. (Schoukens 2020).

- **Transferability<sup>11</sup> in cases of mixed careers.** The change between work statuses as well as their combination (workers and self-employed) has created some challenges with regard to transferability of rights. To address this, technical rules will have to be designed, guaranteeing the transferability of rights from one scheme to another.

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<sup>11</sup> Please note that this does not refer to cross-border mobility.

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