

MUTUAL LEARNING

16/10/2023



Federal Public Service
Social Security

ACCESS TO SOCIAL PROTECTION: TRANSPARENCY

THE IMPORTANCE OF TRANSPARENT SOCIAL SECURITY SYSTEMS

- **Transparency is crucial** to guarantee access to social protection for workers and the self-employed
- We historically attach **a lot of importance to transparency** and continue to try to find ways to improve it
 - Charter of the Socially Insured (1995): framework establishing general principles regarding communication that should be respected by social security institutions vis à vis their members (pro-active and individualized communication, deadlines for responding on questions, usage of clear and simple language, ...)
 - The Crossroads Bank of Social Security: an electronic network linking over 3000 actors that are active within or related to the domain of social protection, allowing them to exchange data; avoiding that identical data need to be collected multiple times.
 - A huge reduction in administrative burden
 - Better circulation of information and a drastic reduction of waiting times
 - The automatic granting of benefits
- Transparency is **not limited to digitalization and digital tools, however these can play an important role**
 - 'Digital by default' principle, with attention for the digital divide

TRANSPARENCY IN OUR NATIONAL IMPLEMENTATION PLAN

- **Online accounts:** the creation and further development of online personal accounts that allow citizens to follow-up on their personal files and relieve them from administrative burden
 - MyRva, MyFedris, MyPension, MyHandicap, MyBEnefits
 - Platform for the self-employed (in progress), Working in the Arts (artists)
- **Online simulators:** the development of calculation tools to enable employees and self-employed to get insight into accrued rights, future entitlements or the impact of labour market transitions on certain benefits
 - MyPension.be, Jobcalc
- **Automation in the fight against non-take up:** the further examination of strategies to proactively identify people entitled to benefits and inform them of their potential rights, as well as the further development of tools for automatic allocation of derived rights

A RECENT EXAMPLE OF A DIGITAL TOOL: JOBCALC

I) Context

- In Belgium you can **combine income out of work with benefits** when you have been sick for over one month or when you have a disability
 - For example: a person that had a burn-out that wants to re-integrate on the labour market by working part-time
 - For example: a person with a disability that receives an allowance but wants to combine this with work
- The system offers **opportunities to reintegrate on the labour market, but is also complex:**
 - **Complex administrative procedures to get back to work**
 - **Complex interplay of rules regarding sickness and disability benefits, taxation and social security contributions lead to uncertainty about net income**
 - People don't know what the financial impact might be of working part-time and can be surprised with a large tax bill the year after
 - People with disabilities are afraid of losing (a part of) their allowance if their income out of work exceeds certain threshold

JOB CALC

- The current government has taken **multiple measures to address those issues**
 - by adopting legislative changes to give more opportunities to people with disabilities to combine allowances with work
 - by simplifying and streamlining procedures for people wanting to reintegrate on the labour market after a long period of sickness
- Within this comprehensive set of measures **Jobcalc** was set up, an online simulator calculating what the net income will be for people combining sickness or disability benefits with income out of work

JOBALC

2) How does it work?

- An online simulator
- It can be used to calculate the **net income** and the **household income** of **long-term sick** or **people with disabilities** wanting to go back to work as an **employee** or as a **self-employed**
- There are a couple of informations needed for the calculation:
 - The personal situation of the person receiving benefits
 - The household composition and income of family members
 - Online file on the benefits
 - The pay slip of employees or the tax declaration of self-employed
 - The new work situation of the person receiving benefits

JOB CALC

- The calculations are made by using the **BELMOD microsimulation model**
- The simulation works best when used by **people that are trained to help you** (assistants in health insurance funds, job coaches helping you to reintegrate on the labour market, social workers,...)
- Although the simulation generally gives a good indication, there are also **a couple of limits**
 - Trade off between having a user-friendly tool versus complexity of legislation

3) Impact?

- Just launched, not a lot of figures

THANK YOU!

- Any questions?
- Have a look at the tool in Dutch, French and German on [this link](#)
- For more information, don't hesitate to contact me at Maaike.Vanmeerhaeghe@minsoc.fed.be