

Transparency of social protection and access to information

Day 1

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

**Mutual learning workshop on access to social protection
for workers and self-employed**

16 October 2023

Brussels

Outline of the Talk

1. General introduction to the issues related to Transparency
2. Growing importance of digital tools in provision of general and personalised information
3. Awareness-raising campaigns
4. Points for discussion

1. General introduction I

- 15. Member States are recommended to ensure that the conditions and rules for all social protection schemes are transparent and that individuals have access to updated, comprehensive, accessible, user-friendly and clearly understandable information about their individual entitlements and obligations free of charge
- 16. Member States are recommended to simplify, where necessary, the administrative requirements of social protection schemes for workers, the self-employed and employers, in particular micro-, small and medium-sized enterprises.
- (Art. 15-16 Council Recommendation 12753/19, 8 November 2019)

1. General introduction II

❖ Transparency / transparent access

- The fourth cornerstone of the 2019 Recommendation on access to social protection for workers and the self-employed
- Articulated around two aspects:
 - **Access to information** concerns access to both general and personalized information and clear rules
 - **Simplification of administrative requirements** and clarifying the procedures of schemes, with a view to alleviating the administrative burden

❖ Recitals highlight several ideas to enhance transparency

- The creation of physical one-stop information centers, personal accounts, regular sending of individual entitlements, digitalisation of information services

1. General introduction III

❖ Issues at stake

- Legal language and system design

Uncertainty creates discrimination and will generate social exclusion and non-take up

Emergence of new groups of workers and SE: should be taken care off by clear yet specific rules

- Access to (updated, comprehensive, accessible user friendly and clearly understandable) information on individual entitlements and obligations

Comprehensive overview

Information on individual situation

- IT and digitalization

- Prime tool in activating and personalizing information
- Pro-active tools can simplify administrative burden
- Yet also risks/challenges?
 - Data protection
 - Alienation of the meaning of social protection
 - Increased litigation

1. General introduction IV

❖ Transparency in broad sense touches also upon:

- Access to administration and judicial protection

Simplicity of procedures (lower thresholds/ social partners)

Information about legal remedies available

- Transferability of rights (art. 10): entitlements are preserved, accumulated and/or transferable across all types of employment and self-employment statuses [...]

- Preservation, accumulation and transferability of entitlements
 - Across all types of employment statuses, across economic sectors
 - Over time/ at the same time when combining statuses
- Internal coordination

1. General introduction V

- ❖ Today: some (relevant) aspects of transparency, with examples and best practices
 - ❖ Access to general and personalised information
 - ❖ Simplification of the (social protection) system
 - ❖ Transparency and non-standard work/self-employment

2. Growing importance of digital tools in provision of general and personalised information 1/4

❖ Access to general information

➤ Trend towards digitalisation of information

- Online portals containing general information
- One-stop sites of government or social security institutions
- These platforms provide detailed information and facilitate online services (e.g. application procedures)

❖ Access to personalised information

➤ Introduction of digital tools

- The most advanced digital tools on personalised information developed for old-age pensions
 - ✓ 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)
- Rare development of similar tools in other branches !
- Other good practices (phone lines, chat tutorials, mobile apps)

2. Growing importance of digital tools in provision of general and personalised information 2/4

➤ Examples of old-age pension tools

- Belgium: Mypension.be
 - ✓ Information about retirement status
 - ✓ Simulation of entitlement for both statutory and occupational scheme
 - ✓ Possibility to carry out online application
 - ✓ Mobile app (since 2017)
- Italy: PensAMi
 - ✓ Since 2022 simulate individualised pension scenarios basing on broad parameters

➤ Examples of tools in other branches

- France : *Ameli tool*, information and simulator about sickness benefit
- Spain: *State Public Employment Service* : electronic processing of unemployment benefits and it offers a simulation of the amount and duration of the benefit

2. Growing importance of digital tools in provision of general and personalised information 3/4

- Examples of other practices such as free phone lines, chat tutorials, and mobile apps (e.g. video assistants)
 - Greece
 - ✓ A mobile application (myHealthapp) access to general information on healthcare benefits, providers and services, facilitates access to information regarding provisions and potential benefits. A similar app, myDYPAapp (on unemployment benefits).
 - Sweden: The Healthcare Guide 1177
 - ✓ Website and an app where general information on healthcare is available
 - ✓ A personal account - people can access personal information and a multitude of healthcare services (contacting healthcare providers, booking doctor's appointment, renewing prescriptions and seeing personal medical records).
 - ✓ 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 - an automated symptom-assessment system that will refer patients to appropriate healthcare-providers.

2. Growing importance of digital tools in provision of general and personalised information 4/4

➤ Accessibility – improvements but issues remain

- Information in national language(s) and in English or other additional languages
- Video tutorials and guides
- Access for people with disabilities
 - ✓ Most digital tools are accessible to people with visual (e.g. BE, DK, EE, EL, FI, LT, LU, PL, SI) or hearing impairments (e.g. CZ, DK, EE, FI, EL, HR, LT, LU, PL, RO, SK).
 - ✓ Example of a diversity of languages accessible : Finnish Social Insurance Institution (Kela) provides information in many languages apart from Finnish, Swedish and English, such as Sami, Arabic, Russian and Somali.
- However, several points for improvements still on the table related to the digital divide and people with disabilities.

3. Awareness-raising campaigns

- Campaigns in almost all the 27 Member States over the period 2017-2022
 - Mostly on social security system in general (more rare on specific branches of social protection)
 - Some targeting specific population groups or work-status (self-employed and non-standard workers)
 - In some cases also in cooperation with the EU
- Examples of awareness raising campaigns
 - In **Greece**, part of the EU-funded project PEGASUS ('Addressing the Gender Pension Gap in Greece' 2018 - 2020) - 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
 - In **Finland**, regular campaigns by unemployment funds and trade unions aimed at convincing workers to join funds to be protected against income losses. Moreover, recent campaigns targeting young people and migrant workers
 - In **Latvia**, campaigns to promote the use of e-services, including annual 'days without queues' (since 2015) and the launch of an integrated programme ('My Latvia. Do it digitally', 2018) to improve digital literacy among population
 - In **Poland**, campaign in 2021 targeting seasonal workers - working conditions and access to social protection

4. Points for discussion

- Information
 - Complexity of the system in background >< clear information?
 - Clear and comprehensive information strategy
 - Emphasizing the essence of social protection
 - What are the main challenges to ensure that individuals have access to updated, comprehensive, accessible, user-friendly and clearly understandable information about social protection?
 - What are examples of effective strategies and measures to ensure that access to information? What types of assessments are in place to evaluate the performance of national systems in this regards?
- IT and privacy
 - How and what digital tools can be used to improve access to information for vulnerable groups e.g, people with disabilities or people with low levels of literacy?

References

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