Day 2

Topic 1 Simplification of the application process and receipt of social protection benefits

Topic 2 The role of transparency in access to social protection rights for non-standard workers and the self-employed

Mutual learning workshop on access to social protection

for workers and self-employed

17 October 2023

Brussels

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Outline of the Talk
Topic 1 Simplification of the application process and receipt of social protection benefits

1. Introduction to the question of simplification of social protection rules and processes

2. Digitalisation of application processes

3. Automatic identification of beneficiaries and receipt of social protection benefits

4. Examples of comprehensive reforms on simplification

5. Points for discussion

1. Introduction to the question of simplification of social protection rules and processes

❖ **3 main aspects** of simplification of social protection

➢ Simplification objectives embedded in reforms of social protection schemes

➢ Simplification of the structures in the social protection administration

➢ <u>Simplification of the application processes for accessing benefits</u>

- **Digitalisation of application** processes
- **Automatic identification** of beneficiaries and **granting of benefits**

2. Digitalisation of application processes (1/2)

➤ Application by **email** or through **digital platforms** accessible online

➤ During **Covid-19 pandemic**, reduction of face-to-face services and increase in online application. Some practices remained in place after the pandemic

➤ Importance of **maintaining physical services**
- **Reduction** of physical services (opening days and hours, closing of some offices)
- **Digital divide:** problematic access to digital services for people with low digital literacy and low access to digital devices
- **Vulnerable groups:** people with disabilities, visual and hearing impairments and older people

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2. Digitalisation of application processes (2/2)

- ➢ Examples
  - Croatia
    - ✓ Since 2017, online application (via email) for benefits related to accidents at work and occupational diseases
    - ✓ Since 2020, online application for unemployment status and benefit
    - ✓ Since 2020, online application through national e-Citizens to child allowance
  - Czechia
    - ✓ E-government portal platform to submit applications and communicate with public authorities
    - ✓ Since 2020, e-Sick leave procedure to report temporary incapacity to work
  - Italy
    - In 2018, pilot project providing prefilled applications for the NASPI benefit to a sample of workers who match the eligibility requirements for unemployment benefit
    - Since 2021, prefilled application service for survivors' pensions
  - Latvia
    - Since 2018, sick leave processes are managed only online

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3. Automatic identification of beneficiaries and receipt of social protection benefits

❖ **Automatic identification of benefit claimants**
- ➢ Examples
  - ➢ Belgium
    - ✓ Automatic identification of potential beneficiaries of increased reimbursement (IR) of healthcare costs
  - ➢ Germany
    - ✓ Statutory Pension Insurance (SPI) automatic identification, assessment and evaluation of the basic pension periods and check of the additional prerequisites for all pensioners
  - ➢ Slovakia
    - ✓ "Electronic sickness benefits", direct transmission of sickness data from general practitioner to Social Insurance Agency (SIA) information system

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3. Automatic identification of beneficiaries and receipt of social protection benefits

❖ **Automatic granting of benefits –still a rare practice**

➢ Examples

- Denmark
  - ✓ Pregnant women eligible for maternity benefits automatically contacted by Payment-Denmark

- Malta
  - ✓ Automatic notification about entitlement and application to survivors' pension in case of death of the spouse

- Spain
  - ✓ Alpha**PREMIUM** retirement procedure managed without the intervention of civil servants. The pension claimant uploads the information into an online application and the file is processed automatically.

5. Examples of comprehensive reforms on simplification

❖ **Cyprus : comprehensive simplification reform:**

❖ Launched by Social Insurance Service (SIS)
- ➢ Envisaged in **National Plan** on the implementation of 2019 Recommendation
- ➢ Aimed to improve transparency
  - • Better access to general and personalised information
  - • Reengineering of SIS (improve efficiency, introduce quality control, minimise errors)
    - ✓ Funded by **RRF** and EU Technical Support Instrument
  - • Digitalisation of application to benefits
  - • Development of SISnet payment system to pay contribution electronically

6. Points for discussion

- Simplification

    - What examples can you share on recent effective strategies and measures to simplify the processes or application to/receipt of benefits?

    - What have been recent strategies and measures to simplify the rules applicable to non-standard workers and the self-employed, and this ensure better access for all?

    - Are there relevant examples of automation of benefits receipt across social protection branches? With what opportunities and risks?

Outline of the Talk

Topic 2 The role of transparency in access to social protection rights for non-standard workers and the self-employed

1. Introduction to transparency for non-standard workers (NSW) and the self-employed (SE)

2. Access to information for NSW and the SE

3. Simplification of access to social protection for NSW and the SE

4. Points for discussion

5. Overall Conclusions

1. Introduction to transparency for non-standard workers (NSW) and the self-employed (SE)

❖ General and personalised information is provided in a **clear and comprehensive** way **for all work status but issues persist**

❖ Attention by government and social institutions to provide **information about NSW and SE specificities**

➢ Different rules for access (e.g. eligibility conditions, voluntary enrolment)
➢ Missing information on access for NSW in some cases

❖ Awareness-raising **campaigns targeting NSW**

❖ **Issues related to simplification**, in the context of flexible and fragmented labour market

➢ Specific rules and administrative procedures
➢ Transferability of rights and entitlements between work statuses
➢ Lack of social partners involvement on some categories of NSW.

2. Access to information for NSW and the SE

❖ **Access to information for NSW and the SE (1/2)**

➢ Measures specifically targeting the SE and NSW

➢ Examples

- Austria

  ✓ Portal *oesterreich.gv.at* providing information and additional service links addressing all types of employment, including NSW and the SE

  ✓ *Business Service Portal* providing general information on social insurance and social protection for SE

  ✓ Detailed information about SE available on the web portal of the Social Insurance Institution of the Self-Employed (SVS), which includes a personalised user area

- Poland

  ✓ Calculator for the SE to determine the basis for the health insurance premium (financing the sickness benefit), as well as the sickness benefit itself

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2. Access to information for NSW and the SE

❖ **Access to information for NSW and the SE (2/2)**

➤ Measures specifically targeting the SE and NSW

- Czechia
  - ✓ Massive letters-sending campaign in 2016 on the implications of paying minimum premiums, basing on the fact that more than half of the SE pay minimum contributions and therefore expects a retirement pension lower than the average

- Romania
  - ✓ Awareness-raising campaign linked to the Romanian National Strategy on Employment (2021-2027), specifically addressing NSW, with the objective of increasing awareness about their rights and entitlements

- Ireland
  - ✓ Awareness-raising campaign about the new jobseekers' benefit for the self-employed

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3. Simplification of access to social protection for NSW and the SE 1/2

❖**Simplification of access to social protection for NSW and the SE**

➢ Simplification and digitalisation of **application processes**

- **Austria**, since 2017 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) on tasks and 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.

➢Enhancing the collection of contribution through digitalised tracking systems

- Estonia- digital social security account for entrepreneurs - 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.

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3. Simplification of access to social protection for NSW and the SE 2/2

❖ Simplification of **rules to access schemes**

➢ Denmark : individual unemployment account

• Two elements of the reform provided innovative ways to increase transparency

✓ 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, it provides up-to-date information on the number of days spent 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).

4. Points for discussion

Specific importance for non-standard workers and self-employed

Deviating rules (labour status specific)

How can transparency of social protection be best ensured, adapted to the situation of non-standard workers and the self-employed, including in schemes with voluntary access?

Complex application of existing rules

How can the transferability of rights be supported, notably by better transparency, for those combining several jobs/statuses or changing status/occupation over time?

What actions are undertaken or planned to support transferability of rights? What obstacles/difficulties are at play?

Overall conclusions

❖ Further improvements of access to general and personalised information
- ❖ Better tailoring of access to information for vulnerable groups
- ❖ Enhanced targeting of information for non-standard workers and the self-employed
- ❖ Access to information on future entitlements
- ❖ Surveys and other types of assessments

❖ Further points for simplifying access to social protection
- ❖ Simplification of administrative requirements
- ❖ Simplification of the application processes
- ❖ Simplification of rules
- ❖ Transferability in case of mixed careers

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