



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

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Summary report

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Contact: Laurent Aujean

E-mail: empl-d2-unit@ec.europa.eu

European Commission

B-1049 Brussels

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1 Introduction

This report presents key findings from the Mutual learning workshop on access to social protection for workers and the self-employed: transparency and simplification, which took place on 16-17 October 2023 in Brussels. The workshop is part of a series of mutual learning events to support Member States, allow them to exchange information and contribute to the implementation of the [Council Recommendation on access to social protection for workers and the self-employed](#).

The purpose of the workshop was to facilitate mutual learning on access to social protection with a focus on transparency, which is one of the building blocks of the above-mentioned Council Recommendation¹. It provided participants the opportunity to discuss and exchange experiences on different aspects related to transparency such as access to information, simplification of the administrative process and receipt of social protection benefits, and the challenges and benefits of digitalising social protection. Examples of measures implemented in Member States to improve transparency in access to social protection were presented by Austria, Belgium, Czechia, Denmark, Finland, France, Italy, Portugal, and Slovakia. A specific discussion point pertained to the role of transparency for self-employed and non-standard workers who tend to face greater difficulty in accessing social protection – and are target groups in the Council Recommendation.

The workshop was attended by representatives of 16 Member States (Austria, Belgium, Cyprus, Czechia, Denmark, Finland, France, Ireland, Italy, Latvia, Lithuania, Malta, the Netherlands, Portugal, Slovakia and Slovenia), academic experts, and representatives from the European Social Observatory (ESO), the European Association of Paritarian Institutions (AEIP), the European Social Insurance Platform (ESIP), the International Social Security Association (ISSA), Reshaping Work, the European Trade Union Confederation (ETUC), BusinessEurope, SMEUnited, Federation of Belgian Enterprises (VBO FEB), Eurofound, OECD, as well as representatives of the European Commission.

2 Policy context

Access to social protection is an important policy priority at EU level and for many Member States. Social protection systems play a key role in enhancing income security and promoting social cohesion and economic stability. At the same time, the EU is facing a series of long-standing and emerging challenges with major implications on the adequacy and sustainability of its social protection systems. Megatrends, including structural changes in the labour market such as the rise in new forms of employment brought about by digitalisation, create new opportunities, but also additional demands for social protection. The recent short terms crises, namely the COVID-19 pandemic and the energy and cost of living crisis, highlighted both existing and new gaps in social protection coverage and the need for policies to adequately address them. The EU is also witnessing a demographic ageing of its population which challenges the sustainability of its social protection systems, as a higher proportion of citizens retires, combined with a shrinking workforce.

Most Member States share the objective of modernising and extending the coverage of their social protection systems. There is a need for increased efficiency and simplification, as well as outreach to all workers by national social protection systems to ensure that no one is left behind. The adequacy and sustainability of social protection systems can be reinforced, notably by increasing participation and employment rates of underrepresented groups, notably in quality jobs, extending the duration of working lives, developing new forms of protection to respond to in-work poverty, improving the organisation and efficiency

¹ Alongside formal coverage, effective coverage and adequacy.

of service delivery and proposing a comprehensive social policy response to climate change.

The accelerated digitalisation of the society, intensified by the COVID-19 pandemic, led to an increased online provision of information and services by public administrations to citizens. While ICT and digital tools can help to make social protection more accessible, there is however a risk that some groups in vulnerable situations or with few or no digital skills may not be able to access information or social protection services online.

In November 2019, the Council adopted the Recommendation on access to social protection for workers and the self-employed² (hereafter the Council Recommendation), a key initiative part of the roll-out of the European Pillar of Social Rights; in particular, Principle 12 of the Pillar underlines the right to adequate social protection of workers and self-employed 'regardless of the type and duration of their employment relationship'³.

Other EU-level initiatives and ongoing actions relevant to the improvement of social protection systems include the Council Recommendations on access to affordable high-quality long-term care (2022)⁴, on fair transition towards climate neutrality (2022)⁵ and on adequate minimum income ensuring active inclusion (2023)⁶.

While non-standard workers and self-employed represent nearly 40 % of the EU workforce, they are often less covered by social protection than standard employees and, consequently, face higher economic uncertainty. Moreover, non-standard workers also represent an increasingly diverse group with new forms of employment arrangements (e.g., platform work) emerging over the years.

The Council Recommendation aims to encourage Member States to improve the access of non-standard workers and self-employed to social security schemes, to take measures to allow them to build up and take up adequate social benefits as members of a scheme and facilitate the transfer of social security benefits between schemes; as well as to increase transparency regarding social security systems and rights.

The Council Recommendation is indeed structured around four pillars:

- **Formal coverage:** improve participation to social protection schemes for all including specific categories lacking access such as self-employed people or those in non-standard forms of contracts;
- **Effective coverage:** ensure that people participating in social protection schemes effectively receive benefits when facing a risk, by adapting the rules governing contributions and entitlements, while preserving the sustainability of the system and implementing safeguards to avoid abuse;

² 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))

³ Council of the European Union, 2017. *The European Pillar of Social Rights*. Available at: https://commission.europa.eu/document/e03c60e7-4139-430b-9216-3340f7c73c20_en

⁴ Council of the European Union, 2022. *Council Recommendation on access to affordable high-quality long-term care*. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52022DC0441>

⁵ Council of the European Union, 2022. *Council Recommendation on fair transition towards climate neutrality*. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32022H0627%2804%29>

⁶ Council of the European Union, 2023. *Council Recommendation on adequate minimum income ensuring active inclusion*. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023H0203%2801%29>

- **Adequacy:** provide individuals facing income loss with a sufficient and timely income replacement, maintaining their standard of living and protecting them from poverty;
- **Transparency:** ensure access to information and simplification of access to social protection schemes and administrative requirements, with a view to reducing the administrative burden.

When it comes to the fourth pillar, the Council Recommendation highlights that the lack of transparency of social protection rules and the complexity of administrative requirements may represent an obstacle to people's access to social protection. It invites Member States to improve transparency concerning social security systems and associated rights and when necessary, to simplify the administrative requirements. Two paragraphs cover transparency in the Council Recommendation:

- Paragraph 15: it recommends that Member States 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';
- Paragraph 16: it recommends that Member States 'simplify, where necessary, the administrative requirements of social protection schemes'.

Suggestions to improve transparency in the Council Recommendation include for instance 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.

Member States had 18 months to prepare and submit their plans setting out the corresponding measures to be taken at national level to address the issues identified by the Council Recommendation. The European Commission reviewed those national plans and more generally the implementation of the Council Recommendation in a report⁷ to the Council early 2023. This report noted the progress made by Member States in closing the gaps but also pointed out the remaining challenges and the need to further support the implementation of the Council Recommendation. A key conclusion is that a large number of workers or self-employed still do not have sufficient access to social protection; moreover implementation efforts are mixed and the level of ambition of the plans varies among countries.

The European Commission also pointed to the fact that the fourth pillar of the Council Recommendation on transparency and simplification received less attention than the others, as many Member States mainly focused their attention on formal coverage. Only few countries provided an assessment of the transparency of their national social protection system or reported on reforms and debates to improve transparency. However, almost half of the Member States included plans for reforms and/or investments in relation to simplifying information and/or access to social protection in their Recovery and Resilience Plans. The European Commission noted that more measures are required to simplify access to information for non-standard workers and the self-employed, simplify the rules and application processes, address the digital divide and evaluate the performance of the national systems when it comes to citizens' access to information.

Member States' progress of implementing the Council Recommendation is monitored in the context of the European Semester by the Social Protection Committee (SPC). Moreover, the EU has made available different mechanisms to assist Member States in their

⁷ European Commission, 2023. Report on the implementation of the recommendation on access to social protection. Available at: <https://ec.europa.eu/social/main.jsp?langId=en&catId=89&furtherNews=yes&newsId=10502>

implementation of the Council Recommendation, including DG REFORM's Technical Support Instrument, which provides tailor-made technical expertise to EU Member States to design and implement reforms through an annual programme, and the Recovery and Resilience Facility, which is mentioned above.

3 The contribution of digital tools in the provision of information

The three main dimensions discussed during the Mutual learning workshop and covered in the thematic discussion paper⁸ prepared for the workshop were as follows: 1) the contribution of digital tools in the provision of information on social protection; 2) simplification in the application process and receipt of social protection; and 3) transparency of social protection and simplification for non-standard workers and the self-employed.

Digital tools can play a valuable role in making social protection systems more accessible. As the Council Recommendation notes 'Digitalisation can, in particular, contribute to improving transparency for individuals'. Digital tools are being increasingly recognised as a catalyst for enhancing the functioning of social protection systems and sought after as solutions for addressing challenges related to issues of equity and accessibility of social protection benefits and services.

Digital tools have been employed through a range of measures across Member States aimed to foster access to general and personalised information on social protection. Their use was accelerated with the COVID-19 pandemic, during which new online services and forms of communication became prevalent. Examples of general information provision include online portals and one-stop sites of government and social insurance institutions which serve as access points to digital services, such as online applications.

Regarding personalised information, until now, digital tools have primarily been applied in insurance-based social protection systems such as pensions, but less so in other social protection schemes. Pension calculators and other simulation tools are available in many Member States. For example, the Belgian Mypension.be simulates old age pension entitlements both for the statutory and occupational scheme and can also be accessed as an app. Similar simulators for other social protection branches include the *Ameli tool* for sickness benefit in France and the recently launched Jobcalc in Belgium that simulates the impact of returning to work on sickness or disability benefits (see Box 1).

Box 1: The Jobcalc online simulator in Belgium

Jobcalc is an online tool that allows people who have been inactive due to their illness or disability and are planning to resume (or start) work to estimate how it may affect their income. It was developed as part of a broader set of measures aimed to make rules and administrative procedures more transparent when income out of work is combined with sickness and disability-related benefits. Jobcalc is based on the BELMOD simulation model and can also calculate household income. The user needs to provide information about the benefit recipient, household composition and income of family members, the online file of the benefits, pay slip of employees (tax declaration in the case of self-employed) and details about the new work. As the tool was recently launched, there is no information yet about the impact.

Source: FPS Social Security, Belgium

⁸ Spasova, S. and Moja, F. (2023). Thematic discussion paper – Mutual learning workshop on access to social protection for workers and self-employed: a focus on transparency. Available at: <https://ec.europa.eu/social/BlobServlet?docId=27197&langId=en>

Digital tools can deliver person-centred services in several ways as illustrated by the case of Slovakia which is implementing an electronic sickness benefit since 2022 (see Box 2).

Box 2: Electronic sickness benefit in Slovakia

In June 2022, the electronic sickness benefit system was launched in Slovakia replacing the former paper-based system. Within the new system, all communication and data and information exchange are done electronically making the processing of sickness benefits simpler and easier and thus, saving time and costs for the insured person. It is also expected to reduce administrative burden for employers and for the social and health insurance institutions involved (whereby e-sickness is integrated with the existing e-health system). The new system has been rolled-out in three phases starting with a one-year transitional period during which doctors could voluntarily join the electronic process. In the second phase, from June 2023, it was made mandatory for GPs, some specialist doctors, and hospitals, and as of January 2024, it will be mandatory for all doctors. So far, around 50% of doctors has started using the e-sickness system. There is currently discussion about introducing a similar system to other benefits (e.g., maternity, nursing).

Source: Ministry of Labour, Social Affairs and Family, Slovakia

Digital tools and e-services can also contribute to a better targeting of information, services and benefits, to reducing administrative burden and facilitating information exchange between different social protection branches.

Next to opportunities, adoption of digital tools in social protection can also entail risks. Workshop participants identified a number of challenges as well as actions needed to address them.

In particular, increased reliance on digital tools in the provision of information poses the risk of excluding individuals who have low level of digital or administrative literacy and persons with visual or hearing impairments from accessing information. Moreover, there is a risk of losing contact with some end-users. Older persons, low-income groups, people who do not know the national language, as well as younger people, are likely to be disproportionately affected. Translations for those who face language barriers are often too general, at the same time translating or interpreting personalised information is not always an option.

Exclusion from access may not necessarily stem from lack of skills or resources. Data protection and privacy concerns may prevent users from accessing and taking up digital tools and services. Users may have reservations about the collection of their data or how they may be used.

There is also a challenge related to the communication of complex information in a way that is accessible to users of social protection schemes, which not only are often very complex, but also fragmented for instance because of lacking interoperability between different social protection branches and having data systems that are incompatible with one another.

To prevent digital exclusion, it is essential that the specific needs of vulnerable groups are taken into consideration in the design of digital tools and ways of communication. Digital tools should be tailored to the needs of users. For instance, different groups, such as older and younger people or beneficiaries in insurance-based system as opposed to those insured in voluntary schemes, may require different language and strategies on how information is provided. Working with multidisciplinary teams and communication experts and collecting and monitoring feedback from users can help to better understand what users need and adapt digital tools or services to ensure that they meet the needs of users. Digital tools can also contribute to equality of access. In Finland, a successful online service that offers access to social protection information in sign languages was implemented (Box 3).

Box 3: KELA's online services in sign languages in Finland

The Social Insurance Institution of Finland (KELA) has a dedicated sign language website providing information about different social protection benefits (e.g., pensions, rehabilitation, housing, family and child benefits) in sign languages (Finnish and Swedish). In addition, interpreter services are available for persons with hearing, vision and speech impairment. The service can be used in connection with work, study, errands, participation in society and hobbies or recreation. The service is provided through several channels including the KELA website, phone, email, e-application as well as in the form of remote service. KELA also operates an online emergency call in Finnish language. The services are offered free of charge and are available across the country. The number of users of the sign language website ranges between 1,500-3,000 per month, while the interpreter services have 6,000 customers.

Source: Social Insurance Institution (KELA), Finland

While ICT and digital tools can be powerful tools for improving access to information, there is a clear need to maintain human contact. Digital tools should be combined with offline channels (e.g., e-mail, app, letters, phone) and other measures such as outreach and awareness-raising campaigns. Such initiatives have been carried out in almost all Member States in the past five years. Finally, maintaining and updating digital tools and services require resources including investing in skills and training of staff within social protection systems.

4 Simplification of the application process and receipt of social protection benefits

The Council Recommendation highlights the need for simplifying administrative requirements to improve transparency in access to social protection. Simplifications in social protection systems can relate to the simplification of structures, the simplification of rules and objectives and the simplification of application processes to receive benefits.⁹ The focus for the simplification dimension was on examples of strategies and measures for simplifying the application process, as well as on examples of automated application processes and on the opportunities and risks associated with automation.

Simplification of application processes

Simpler and more transparent application processes make it easier and faster to apply for benefits. This saves beneficiaries time and effort and can increase customer satisfaction.

Strategies to facilitate application processes include one-stop-shop solutions for registrations to different social protection schemes. Under this approach, users must register only once to receive access to, for example, pensions and health care benefits. In a similar vein, Portugal developed the 'only once' concept. Accordingly, public services should share information about users and ask about missing information only once. In this way, redundant information requests are avoided.

Especially since the COVID-19 pandemic, which prevented face-to-face meetings, there has been a strong shift towards online applications and many of the procedures introduced during that period remain in place. Examples for the digitalisation of application process exist in many EU Member States. One such example is the ePortál in Czechia which is presented in Box 4 below.

⁹ Spasova, S. and Moja, F. (2023). Thematic discussion paper – Mutual learning workshop on access to social protection for workers and self-employed: a focus on transparency. Available at: <https://ec.europa.eu/social/BlobServlet?docId=27197&langId=en>

Box 4: The ePortál for pensions in Czechia

The ePortál is the main interface for electronic communication with the Czech Social Security Administration (CSSA). Logging into the portal is possible in different ways. In addition to authenticating their identity through a publicly operated email system, users can use their electronic personal ID card (*Ecobank*) or publicly provided electronic-ID (NIA ID). More recently, an option for accessing the portal through online banking was introduced.

The portal offers services to individuals of working age, those about to retire and pensioners. Working age individuals who don't have to pay mandatory pension contributions can use the Portal to sign up for voluntary pension insurance and self-employed can use it to register and de-register from pension insurance. Furthermore, the portal can be used to request personalised information on one's pension such as how many years are required to reach retirement age or the indicative level of the future pension, and view information on contribution periods. Since 2021, users can provide missing information on certain topics like the number of children raised or missing contribution periods.

By the end of 2023, it will be possible to make pension claims online. Pensioners can use the portal to communicate with the social security administration, for example to apply for pension adjustments or the payment to a different bank account. Application forms are pre-filled with the pensioner's information.

Source: Ministry of Labour and Social Affairs, Czechia

Online applications are more convenient and faster for most applicants than paper-based processes and more efficient for social protection institutions. However, like the use of digital tools described above, the transition to digital services raises concerns with respect to digital literacy and a growing digital divide – a concern that was seconded by the workshop participants.

Therefore, it was repeatedly stressed that online applications must be complemented by physical and in-person services, such as telephone hotlines, and opportunities to meet case managers face-to-face. Maintaining in-person services is crucial for applicants who are less digitally literate or have disabilities preventing them from applying online. Furthermore, personal contact with a case manager can be necessary to address more complex and non-routine cases which online applications are sometimes unable to handle.

Automatic identification of beneficiaries and granting of benefits

The application process can be facilitated by social protection institutions proactively identifying beneficiaries and automatically calculating, or even paying, benefits. (Partially) automated identification and application systems are already used in some Member States for example with respect to sickness benefits (Czechia, Slovakia), health care cost reimbursements (Belgium), retirement pensions (Germany, Spain), survivors' pensions (Italy, Malta) or in-work benefits (Malta).

Automation can be valuable with respect to small, but frequently paid benefits like in the case of health care cost reimbursements in Belgium. Patients were required to pay doctors a fee of EUR 20 before being able to have EUR 8 reimbursed. This system was reformed so that patients must only pay the difference of EUR 12 with the remaining EUR 8 being directly paid the health insurance. However, pre-filled forms and automated payments can also be important in helping with applications which most people have to make only once during their lifetime, such as applications for pensions, and are, hence, unfamiliar with.

Examples of automation of applications for pension benefits in Italy and for maternity benefits in Denmark are described in boxes 5 and 6 below.

Box 5: Pre-filled pension applications and automated survivor's pensions in Italy

In 2021, the Italian National Social Security Institute (INPS) developed a process for informing recipients and automatically calculating the pensions of survivors. Survivors' pensions are paid to the surviving relatives of a deceased pensioner. Under the new system, survivors are automatically informed about the availability of a pre-filled survivor's pension within the INPS online portal (My Inps) as well as per e-mail and text message. Once the pre-filled application is submitted, the benefit amount is calculated and paid out automatically. If the automated calculation is not possible, the case is handled manually by the responsible local office.

The project so far had a low rate of return with only 10 % of pre-filled applications submitted and a low rate of automatic calculations. The low submission rate can largely be explained by the fact that in Italy, most applications are submitted with help of the trade unions. To increase the rate of automatic benefit calculations, technical changes (improvement of the algorithm) are foreseen.

In addition to survivors' pensions, INPS works on increasing the automation of retirement pensions. The stated goal is to reduce the high number of information requests INPS receives on this matter. As first steps INPS started a process of proactively identifying individuals likely to retire soon and inviting them to check their personal pension information ('insurance statement') and, if necessary, request corrections regarding their contribution periods. In a second step, individuals about to retire are targeted. Three months before reaching the retirement age, they are automatically contacted and informed about the possibility to view and verify their 'insurance statement' and provided with a pre-filled retirement pension application.

The pre-filled applications were first rolled out in a few cities (Rome, Milan, Naples) in June 2023 and, after the initial (positive) feedback extended to all users. Next, INPS aims to create an automated pension calculation and payment system which does not require other requests to the organisations' local branches.

Source: *Italian Social Security Institute (INPS), Italy*

Box 6: Maternity benefits and the maternity leave planner in Denmark

Denmark has an automatic identification and benefit granting system for maternity benefits. Employees inform their employer about their pregnancy who then informs the public benefits administration (*Detailing Denmark*). The benefits administration automatically sends digital letters to the pregnant women with information and guidance on the maternity benefit and access details for the application. The entire application process is designed to be online, however, paper forms remain available for those unwilling or unable to use the online process.

In addition, Denmark offers an online maternity leave planner for prospective parents. After answering eight questions, the planner provides personalised information, for example on the level of the benefit and important deadlines, and allows users to explore different options for planning their leave. Among others, the planner allows to plan for holidays or for different ways of sharing the leave between the parents. It can be used to develop an indicative leave plan which can be downloaded and shared with the employer.

The planner has been available for one year, but it has not been publicly promoted because it does not yet work for students and self-employed. It is planned to advertise the tool once functionalities for those remaining groups are added.

Source: *ATP, Denmark*

(Partially) automated identification and application processes have clear benefits. Automatisations, when it works well, reduces the bureaucratic effort required from applicants. Furthermore, the automatic identification of applicants and granting of benefits likely reduces non-take up, which can be particularly important for members of vulnerable groups. For example, the automated payment of in-work benefits in Malta resulted in a take-up rate of nearly 100 %. At the same time, automation reduces administrative costs. As one participant explained, a lot of applications are rejected, and the rejections lead to frustrations and cost a lot of money because of the efforts of responding to faulty applications.

However, participants highlighted some challenges. Importantly, the results of automated procedures must be correct, and clawbacks of benefits paid to the wrong people or of benefits that were too high must be avoided at all costs. Recipients of social protection benefits often rely on them for their livelihood and paying back money they planned to live with or already spent can create significant financial problems for them.

In addition, human interventions may be necessary to resolve errors in automated systems. Drawing on personal experiences, one participant explained being asked to make a payment which he already made and how he was eventually threatened with a fine for not complying with the system's request. The system provided the user with no possibility for rectifying the situation. The error was only corrected after an intervention by a human operator at the social protection institution.

Automation requires access to significant volumes of up-to-date information. For example, in Belgium, students receive benefits with the level of the benefits varying depending on the location of the school. The benefit should be paid at the beginning of the school year. However, the authorities in charge of administering the benefit only learn about which schools' students attend after the beginning of the school year, which makes automated payments difficult.

More generally, there can be a tension between the requirement for personalised, and often sensitive data on matters like income or health, to identify beneficiaries and data protection imperatives. One problematic example relates to means-tested benefits paid at the household level. If application forms included pre-filled earnings data for all household members, it would be possible for people to start an application only to learn about the co-habitants' incomes.

As pointed out by one attending expert, the degree to which citizens are comfortable with sharing their personal data with public authorities and social protection institutions as well as data sharing between institutions can differ between EU Member States.

Lastly, it was pointed out that social insurance systems were built on the idea of rights and obligations with the duties of providing information and applying for benefits being two of them. Automating the payment of benefits may break the link between rights and obligations and recipients may no longer understand why they receive the payment. However, other participants did not see an obligation to apply for benefits as a crucial element of social insurance system. Instead, they emphasised the benefit of automated benefit payments in terms of increasing benefit take-up, especially among the most vulnerable.

Limits to simplifications when only addressing the application process

There can be limits to the extent to which simplifications are possible if the underlying rules and objectives or the structures of the social protection system remain the same. This is particularly the case when social protection systems are fragmented, for example along occupational categories. Such fragmentation increases complexity and makes it more difficult for applicants to navigate the system and apply for benefits. Furthermore, fragmentation can impede the sharing of relevant information between organisations. Addressing such challenges may require reform at a systemic level.

Some countries have embarked on comprehensive reforms of their social protection systems. For example, Cyprus has launched encompassing reform of its Social Insurances Services (SIS) which includes the digitalisation of applications and payments and is planned to be completed by 2026.

There can also be solutions to improve complex systems without large-scale structural reforms. For example, Belgium faced the issue of having a relatively complex and fragmented system with many agencies and subagencies. To improve data sharing between them, the Crossroads Bank for Social Security (CBSS) was established. The bank acts as an interface for data sharing and cooperation between institutions and allows for the complexity of the system to persist while making it easier to work with.

Lastly, structural reforms are inherently challenging. For example, efforts in Belgium to reduce fragmentation face the problem that nobody should lose entitlements. Therefore, when merging different systems, the most generous benefit rules should be applied. However, this process of upward convergence naturally requires more resources and can create pressures for increasing contributions.

5 Transparency and simplification measures for non-standard workers and the self-employed

The Council Recommendation draws special attention to the situation of people in self-employment and non-standard workers regarding their access to social protection. A specific focus of the workshop was on how transparency and simplification of access can contribute to ensuring better social protection for such groups.

As the Council Recommendation notes, self-employed and non-standard workers are often not - or only partially - insured under social protection schemes that are mandatory for employees. While in many Member States they can access social protection benefits through voluntary schemes, these may not guarantee effective coverage. Moreover, even when they are covered under mandatory schemes, accessibility issues remain. Self-employed and non-standard workers' access to social protection might be hindered by ambiguities in legal definitions and regulations applicable to different categories of self-employed and non-standard workers (e.g., distinction between self-employment and dependent employment). They may lack awareness about their social protection rights and obligations pertaining to different strands of the social security system which sometimes can be very complex. They also often lack organisations representing their interests and supporting them.

Other challenges relate to differences in specific rules on access, for instance in the case of voluntary schemes or when combining salaried work with self-employment, and complicated administrative procedures. Transferring rights and benefits across schemes for instance when moving between different forms of employment or between employment statuses can also be more problematic for self-employed and non-standard workers who are frequently covered under different social insurance schemes.

Increasing transparency and access to information can be particularly important to address existing gaps in coverage and improve access of self-employed and other non-standard workers to social protection. A number of Member States implemented measures to improve access to information with a focus on self-employed and/or other non-standard workers. They include webpages and digital portals that offer general and personalised content related to social protection for self-employed persons and/or other non-standard workers (Austria, Italy, Poland, Portugal), as well as online calculators for contributions and benefits. Although personal calculators have been primarily applied in the case of retirement benefits (e.g., Austria, Czechia, Finland, Italy, and Portugal), there are examples of calculators for other social protection benefits such as sickness or disability (Belgium, Slovakia) and unemployment (France). Workshop participants agreed that these and similar

digital tools can be especially useful to inform self-employed and non-standard workers about the benefits accrued and the consequences of moving between different schemes and systems. To facilitate successful uptake and use of information and services provided through such tools by self-employed and non-standard workers, they need to be designed and delivered taking into consideration the users. Having a common online interface which allows for individualised information and services to be easily accessed, for instance in different formats and devices, is another critical aspect that was relayed by workshop participants and is illustrated by the example from Austria (see Box 7).

Box 7: Increasing information transparency through digital services in Austria

In Austria, the Social Insurance Institution for the Self-Employed (SVS) provides a digital interface that serves as a single point of access to information, electronic communication and services covering a broad spectrum of social protection benefits applicable to self-employed workers including pensions, sickness, accident and health insurance. In addition to its website, where detailed information can be found on various social insurance benefits (e.g., old age and survivor pensions, invalidity, sickness and healthcare, accident insurance etc.), SVS offers personalised digital services through the secure savage portal and the svGO app. Using svGO, clients can submit applications, view personal data, for instance, check the status of their contributions, download information, and send messages and documents (e.g., medical bills for reimbursement) directly and securely to SVS. The portal also has a pension calculator which self-employed persons can use to calculate their health and pension insurance contributions. Both the portal and app appear to be popular among users with more than 240 000 downloads of the app and around 60 000 visits per month of the portal.

Source: Federal Ministry of Social Affairs, Health, Care and Consumer Protection, Austria

Regarding access to information, participants emphasised the importance of targeted awareness-raising campaigns. There are however relatively few examples of information campaigns that specifically target self-employed and/or non-standard workers. Examples that were mentioned during the workshop include: Ireland's awareness-raising campaign about the new jobseekers' benefit for self-employed; a letters-sending campaign in Czechia about the consequences of paying minimum pension contributions, which is common among the self-employed, for future entitlements; a targeted campaign on the social protection rights and entitlements of non-standard workers in Romania; and KELA's awareness-raising campaign in Finland. In the Finnish case, the campaign used peer-to-peer real life stories of four entrepreneurs to raise awareness about social protection among the self-employed and their families and to inform them about the risk of underinsurance. The campaign, which was carried out jointly with earnings-related pension insurance companies, was widely advertised through both traditional and social media channels.

Workshop participants also reflected on the necessity to improve access to information among non-standard workers, such as platform workers, who are still largely invisible when it comes to information provision. The need to tailor information and communication based on the specific needs of non-standard workers was highlighted in this regard.

As for simplification of access, actions taken by Member States mainly comprise simplification of the application process (e.g., introducing online form to register for social insurance as a self-employed in Austria), and establishing digital personal accounts to collect and keep track of their contributions (e.g., health and pension insurance for entrepreneurs and Estonia, unemployment insurance for self-employed and non-standard workers in Denmark). The main advantage of these personal or individual accounts is that

they are not tied to the work status, but to the individual, which reduces administrative burden and economic insecurity for example when changing from one work status to another. In the Danish case, the account was introduced as part of a comprehensive reform of the underlying rules of its unemployment insurance system to better reflect the needs of employees, self-employed and non-standard workers. In France, there has also been a reform of the unemployment insurance scheme implemented that partly extended coverage to the self-employed (see Box 8). However, take-up has so far been limited possibly because of lack of awareness.

Box 8: Opening unemployment insurance for the self-employed in France

In 2019, a reform of the unemployment insurance was implemented partly extending unemployment rights to self-employed workers. Previously, self-employed were not covered by the unemployment scheme and could take out insurance from a private provider on a voluntary basis. As of November 1, 2019, self-employed workers who close their business due to court-ordered liquidation or administration proceedings can apply for the self-employed workers' allowance, a lump-sum benefit limited in time (*allocation des travailleurs indépendants* - ATI) without having to pay additional contributions. The benefit is administered by the French unemployment agency (*Pole employ*) which established a dedicated website with information about eligibility conditions and the amount and duration of the benefit. The website also offers a personalised calculator which allows to estimate the amount of the allowance.

Source: Ministry of Health and Prevention, France

Another example of simplifying rules of access comes from Portugal (see Box 9).

Box 9: Simplification of access to social protection in Portugal

In Portugal, people who carry out a self-employed activity (self-employed, entrepreneurs, farmers, freelancers, platform workers, artist) are currently required to file their income declaration quarterly and submit it through the Social Security Online Service (SSD) which provides access to social security services in Portugal. Access to social protection for workers, including those in self-employed activity, is planned to be simplified as part of Portugal's Digital Transition Plan, which aims, among others, to increase the availability of digital services and make them more accessible, automate social benefits, and improve data sharing between public administrations and citizens. One of the planned measures is to eliminate the need for those in self-employed activity to having to declare their income and to determine contributions based on income information from the tax authority. There are also plans for an interactive online simulator that will calculate different types of social protection benefits which all categories of workers can make use of.

Source: Directorate General of Social Security, Portugal

As the examples presented and discussed during the workshop illustrate, there are many ways in which Member States can increase transparency and simplify access to social protection for self-employed and non-standard workers, and how digital tools and technologies can play an instrumental role in this.

6 Main takeaways and recommendations

The section provides key insights and policy lessons drawn from the workshop.

Transparency is crucial to guaranteeing access to social protection. Making the rules and conditions for accessing social protection schemes transparent through improved access to information and simplification of application procedures can contribute to increased take-

up of benefits and more effective protection. Transparency is important to ensure that people are aware of why and how to enrol and contribute and claim their benefits when needed, especially in voluntary schemes, which are frequent for the self-employed.

Providing information in a transparent way and simplifying the application process and receipt of benefits should be accompanied by greater simplification efforts in relation to the overall architecture of the system when introducing parametric adjustments and reforms notably when intervening to extend coverage to groups previously not covered.

Effective communication requires information (and information channels) to be tailored to the needs of the target group. In particular, there is a need to improve access to information for vulnerable groups, such as those with low levels of digital or administrative literacy, and persons with disabilities.

Digital tools play an important role in improving access to information. They can contribute to reducing administrative burden and facilitating data sharing in social protection systems. Calculators and other simulation tools for benefits can improve access to personalised information. Such tools are mainly applied in old-age pension benefits, but they could also be used in other social protection branches as illustrated by the example for sickness and disability benefits in Belgium.

Digital tools can be useful, but face-to-face contact and non-digitalised forms of communication remain essential, especially for people with low digital or administrative literacy and persons with disabilities. The use of multi-channel/hybrid communication approaches (emails, apps, mail etc.) should be encouraged. The advantages of digital technologies should be exploited, while maintaining personal services. This applies to digital tools as well as application procedures, automatization. Application procedures should be (further) simplified, including through pre-filled application forms and the automatic identification of beneficiaries, and granting of benefits. Data protection and privacy concerns, however, remain which may limit uptake of digital tools and services. The views of end-users should be incorporated in the design of digital tools and services.

The automation of benefits can increase efficiency, thereby freeing up human resources for other tasks such as providing personal advice to individuals with low digital literacy and members of vulnerable groups. Automation can increase user satisfaction and prevent frustration because submitted forms are often erroneous and must be returned to the applicants. Furthermore, the automatic identification of beneficiaries can decrease non-take up of benefits which often affects the most vulnerable. However, automation must be correct to avoid the need for clawing back benefits. It requires significant and up-to-date data which can conflict with data protection imperatives and human contacts must be available to resolve errors within the system. Lastly, there is a concern that the automation of payments may disturb the balance of obligations and benefits within social protection systems and that beneficiaries become disinterested in workings of these systems if they no longer have to apply for benefits.

Transparency is particularly important for non-standard workers and the self-employed, as access for them can be more complicated due to specific rules and voluntary affiliation to social protection schemes. A number of measures have been implemented to improve access to information, yet relatively few focus specifically on non-standard workers. Given that self-employed and non-standard workers still tend to underinsure themselves, especially when they have the choice (e.g. voluntary coverage and/ or choice in the level of contributions), transparency has a role to play. In terms of accessibility information can be further tailored to their needs for instance by providing detailed information on eligibility and receipt conditions, transferability of rights, and explaining specific risks pertaining to voluntary access.

Finally, there is a need for regular monitoring and evaluation and collecting feedback from users/clients. They would be especially important for increasing uptake and usability of digital tools and applications in social protection.

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