

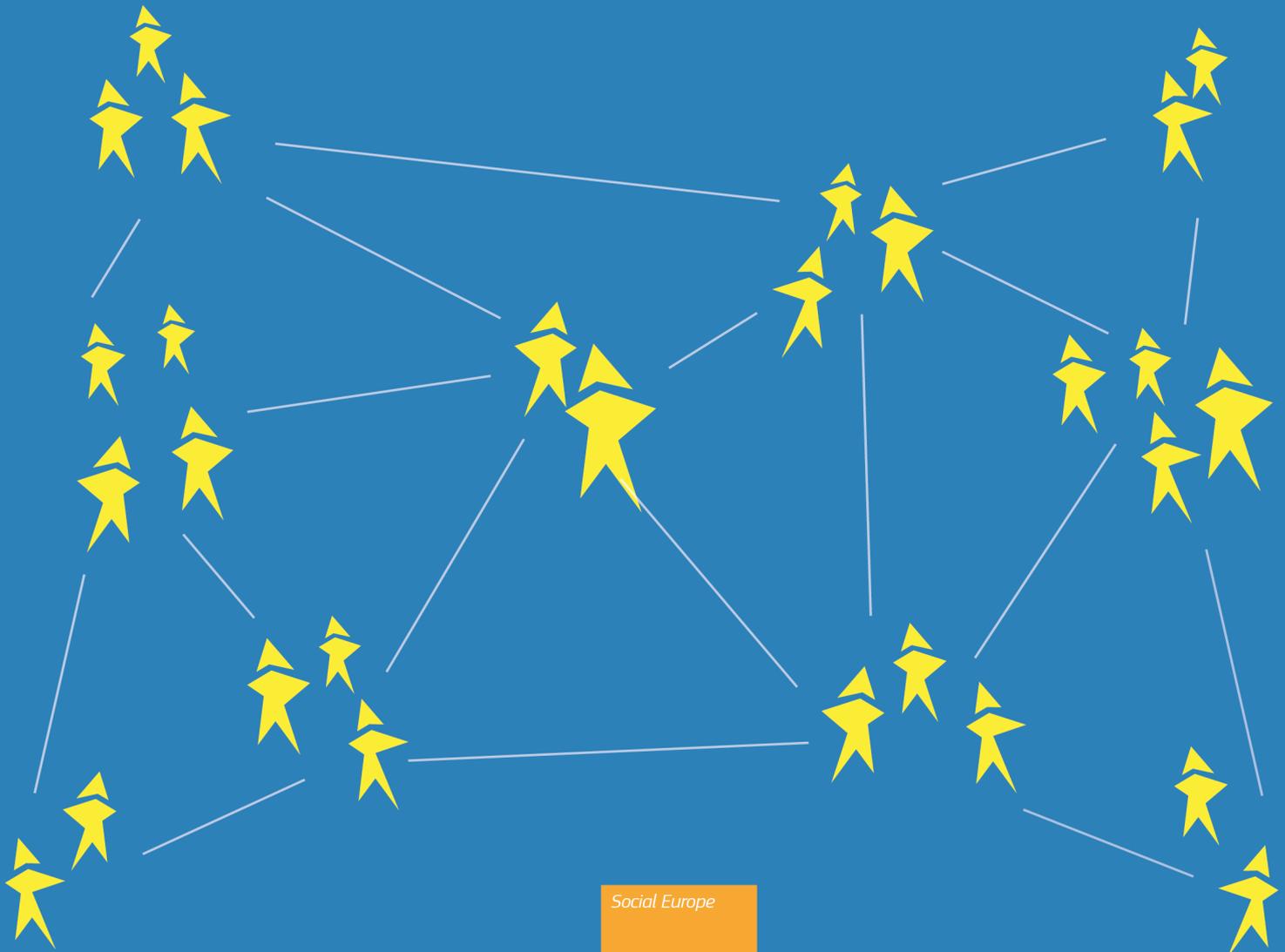


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Making access to social protection for workers and the self-employed more transparent through information and simplification

An analysis of policies in 35 countries

Slavina Spasova, Angelina Atanasova, Sebastiano Sabato and Federico Moja



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion

Directorate D — Social rights and inclusion

Unit D.2 — Social protection

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER), APPLICA and the European Social Observatory (OSE).

For more information on the ESPN, see: <http://ec.europa.eusocialmain.jsp?catId=1135&langId=en>

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PDF ISBN: 978-92-76-57362-3 KE-04-22-075-EN-N Doi: 10.2767/017942

Manuscript completed in October 2022

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Luxembourg: Publications Office of the European Union, 2023

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Quoting this report: Spasova, S., Atanasova A., Sabato, S. and Moja, F. (2023), Making access to social protection for workers and the self-employed more transparent through information and simplification: An analysis of policies in 35 countries, European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union.

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## OFFICIAL COUNTRY ABBREVIATIONS

### A. European Union (EU) countries

EU countries			
Austria	AT	Italy	IT
Belgium	BE	Latvia	LV
Bulgaria	BG	Lithuania	LT
Croatia	HR	Luxembourg	LU
Cyprus	CY	Malta	MT
Czechia	CZ	Netherlands	NL
Denmark	DK	Poland	PL
Estonia	EE	Portugal	PT
Finland	FI	Romania	RO
France	FR	Slovakia	SK
Germany	DE	Slovenia	SI
Greece	EL	Spain	ES
Hungary	HU	Sweden	SE
Ireland	IE	EU average *	EU-27

(\*) In the EU-27 averages, the 27 EU Member States are weighted by their population sizes.

### B. UK and other non-EU countries covered by the ESPN

UK and other non-EU countries	
United Kingdom	UK
Albania	AL
Bosnia and Herzegovina	BA
Kosovo*	XK *
Montenegro	ME
North Macedonia	MK
Serbia	RS
Turkey	TR

(\*) This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.

## PREFACE

### European policy context

The European Commission, the European Parliament and the Council of the EU proclaimed the European Pillar of Social Rights (EPSR) in 2017, with the aims of improving social rights and achieving better working and living conditions in the EU. The EPSR sets out 20 essential principles and rights in the areas of equal opportunities and access to the labour market, fair working conditions and social protection and inclusion. In the last category, Principle 12 states that, ‘regardless of the type and duration of their employment relationship, workers and, under comparable conditions, the self-employed have the right to adequate social protection’. In 2019, to implement this principle, the Council adopted a [Recommendation](#) on access to social protection for workers and the self-employed (hereafter ‘the 2019 Recommendation’).

The Recommendation calls for **formal** and **effective access to adequate** social protection for **workers and the self-employed**, regardless of the type of employment relationship (i.e. standard and non-standard workers as well as the self-employed). Moreover, Member States undertake to ensure ‘**transparency** of the conditions and the rules’ of social protection, free access to the relevant ‘updated, comprehensive, accessible, user-friendly and clearly understandable’ information, and simplification of ‘administrative requirements’ (Articles 15 and 16).

Transparency is crucial to guaranteeing access to social protection for workers<sup>1</sup> and the self-employed. The 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 lack of awareness about their rights and obligations, and may contribute to a low take-up of benefits and services. 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 people can be more complicated due to specific rules and voluntary affiliation to social protection schemes<sup>2</sup>. In addition, importantly, these workers often lack counterparts to the traditional consultation and information role fulfilled by the social partners.

The Recommendation underlines several ideas to reinforce transparency, such as the creation of physical one-stop information centres, personal accounts, regular sending of individual entitlements and in particular further digitalisation of information services (online tools simulating benefit entitlements, online application processes, etc.). Indeed, IT tools offer increasing opportunities to provide information concerning conditions of, and rules of access to, social protection for workers (i.e. standard and non-standard workers) as well as the self-employed. More generally, the trend towards a digital society provides people with new ways of accessing information. Public sector institutions rely increasingly on the internet in order 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 and simplification (e.g. (automated) application processes) concerning social protection benefits has been spurred on by digitalisation over the past decade and especially

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<sup>1</sup> For the purposes of this Synthesis Report, we distinguish between workers (people who have a contract with an employer) and the self-employed (people working on their own account, with or without employees), in line with the 2019 Recommendation. We further distinguish between ‘standard workers’ (people having a full-time open-ended contract with an employer) and ‘non-standard workers’ (people having a contract with an employer which falls outside of a ‘standard working relationship’, i.e. defined as on full-time open-ended contracts).

<sup>2</sup> See the conclusions of the ‘Mutual Learning on Access to social protection for workers and the self-employed. 4th Workshop: Transparency and transferability’. Available [here](#).

since the Covid-19 pandemic. Nevertheless, a deep digital divide still exists in Europe<sup>3</sup> and not all people are equally able to respond to the digitalisation process; some socio-economic groups, people with disabilities, people with no or low digital skills may be left behind. The challenge in developing information and simplification policy and practices, therefore, is to also reach people such as non-standard workers and the self-employed, specific socio-economic groups, people with disabilities etc. In this context, in addition to the provisions on transparency in the 2019 Recommendation, the EU 2016 Directive<sup>4</sup> on the accessibility of the websites and mobile applications of public sector bodies is also relevant. Its purpose is to ‘approximate the laws, regulations and administrative provisions of the Member States relating to the accessibility requirements of the websites and mobile applications of public sector bodies, thereby enabling those websites and mobile applications to be more accessible to users, in particular to persons with disabilities’ (Directive (EU) 2016/2102: 8). Moreover, the Directive on transparent and predictable working conditions, which, from 1 August 2022, must be transposed into national law, also aims to ensure that workers in the EU, including workers in non-standard work relationships, are, at an early stage, given essential information on their contracts. The information which must be provided by the employer includes ‘the identity of the social security institutions receiving the social contributions attached to the employment relationship and any protection relating to social security provided by the employer’<sup>5</sup>.

The Recommendation requires the Commission to ‘review the progress made in the implementation of this Recommendation, also taking into account the impact on SMEs, in cooperation with the Member States and after consulting the stakeholders concerned. On the basis of the results of the review, the Commission may consider making further proposals.’ The Commission is expected to report to the Council by the end of 2022. In order to foster the mutual exchange of good and innovative practices between Member States and thereby support further progress in access to social protection, the European Commission has organised and will continue to organise mutual learning events<sup>6</sup>.

## **A Synthesis Report from the European Social Policy Network (ESPN)**

With the aim of contributing to the knowledge on how transparency of social protection systems is promoted in EU Member States, the UK and (potential) candidate countries, this ESPN Synthesis Report supports the Commission’s work related to the above. The Synthesis Report is based on extensive work provided by the 35 ESPN country teams of experts, in the form of national reports<sup>7</sup>, which gather and analyse up-to-date information on relevant issues related to transparency in order to improve knowledge of the area, and possibly to support further mutual learning in this respect.

The Recommendation broadly defines ‘transparency’ as the provision of available, accessible, comprehensive and clearly understandable information to the general public, potential scheme members and beneficiaries about the scheme’s rules and/or about the individual obligations and

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<sup>3</sup> See the latest results (July 2022) of the European Commission’s Digital Economy and Society Index (DESI) ([available here](#)).

<sup>4</sup> Directive (EU) 2016/2102 of the European Parliament and of the Council of 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies.

<sup>5</sup> Directive (EU) 2019/1152 of the European Parliament and of the Council of 20 June 2019 on transparent and predictable working conditions in the European Union, p. 105–121; see notably Article 4, para.2, point (o). <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32019L1152>

<sup>6</sup> See the [collection](#) of discussion papers for each event, and in particular the discussion on [transparency and transferability](#).

<sup>7</sup> The 35 ESPN national experts’ reports can be viewed at <https://ec.europa.eu/social/main.jsp?catId=1135&intPagelId=3589>

entitlements. Furthermore, according to the Recommendation, transparency also refers to simplification of administrative processes for access to social protection.

Two articles of the Recommendation clarify these two aspects:

- **Article 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’.
- **Article 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.’<sup>8</sup>

In the Recommendation, transparency comprises, therefore, two main aspects which are at the core of the analysis in this Synthesis Report: a) **access to information** and b) **simplification** of access to social protection schemes and administrative requirements, with a view to alleviating the administrative burden and clarifying the rules. The existence of clear rules is also an important aspect of transparency. When the laws shaping access are not designed or described properly, legal uncertainty is created, which can affect people’s trust in the system. This in turn may affect the confidence of the population in the rule of law; people may as a result be less inclined to follow the rules and respect their obligations (e.g. in relation to financing the system and informing public authorities about changing circumstances in their personal life which may affect their rights). However, this report does not focus on an analysis of the design and clarity of social protection rules, as this would require in-depth legal analysis.

The 2019 Council Recommendation ‘applies to the branches of social protection which are often more closely related to participation in the labour market and mostly ensure protection from loss of work-related income upon the occurrence of a certain risk. This Recommendation does not apply to the provision of access to social assistance and minimum income schemes’ (‘Whereas’ No. 9). In line with the Recommendation, this Thematic Report will therefore focus on the following **six social protection branches, including both cash and in-kind benefits as relevant**<sup>9</sup> (hereafter ‘the six branches’):

- unemployment benefits;
- sickness and healthcare benefits;
- maternity and equivalent paternity benefits<sup>10</sup>;
- disability benefits;
- old-age benefits and survivors’ benefits; and
- benefits in respect of accidents at work and occupational diseases.

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<sup>8</sup> However, note that the focus of this Synthesis Report is limited to workers and the self-employed; it does not cover employers.

<sup>9</sup> Most if not all of these benefits are cash benefits. However, in-kind benefits, if any (for example in the area of healthcare), are also covered in this report. Non-contribution-based systems (if any) included in one or several of these six schemes are covered in the report. However, as mentioned above, social assistance and minimum income schemes are not part of the Recommendation and are not covered in this report.

<sup>10</sup> In line with the 2019 Recommendation, parental leave is not covered in this report.

Countries which have developed similar measures are listed in brackets (e.g. AT, BE, BG)<sup>11</sup> so that the reader interested in knowing more about these can examine the individual ESPN national reports. In producing their reports, ESPN national experts cite many different sources in support of their analysis. References to these are not included in the present Synthesis Report. Readers wishing to follow up the original sources should consult the ESPN national reports.

This report was written by Slavina Spasova, Angelina Atanasova, Sebastiano Sabato and Federico Moja (European Social Observatory [OSE]). The authors would also like to thank the colleagues of the ESPN Network Core Team, Eric Marlier and Bart Vanhercke, for their essential comments and suggestions. The authors also express gratitude to Rachel Cowler for her enduring editorial support, and to Deborah Lehane for her administrative support. All errors remain strictly the authors' responsibility.

The report is structured as follows: Section 1 explores the national practices and policies (including structures/tools) aimed at improving information about the conditions and rules of access to each of the six branches reviewed in the report. It presents such policies related to access to general and personalised information as well as awareness-raising campaigns. Furthermore, the section looks into on-going, planned reforms and debates as well as specific and cross-cutting issues linked to access to information. Section 2 focuses on policies and practices aimed at simplifying access to social protection schemes and administrative requirements, with a view to alleviating the administrative burden and clarifying the rules. This section also takes stock of on-going, planned reforms and debates as well as specific and cross-cutting issues linked to simplifying access. Finally, Section 3 presents some suggestions for improvements highlighted in the ESPN national reports.

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<sup>11</sup> Here and throughout the report, the countries in brackets are provided as examples and the lists are not necessarily exhaustive.

## EXECUTIVE SUMMARY

The Synthesis Report produced by the European Social Policy Network (ESPN) explores how **transparency** of social protection systems is promoted in European countries, examining the period January 2017- April 2022. Transparency is one of the four cornerstones of the 2019 Recommendation on access to social protection for workers and the self-employed, together with the issues of formal and effective access to, and adequacy of, social protection benefits. In the Recommendation, transparency comprises two main aspects which are at the core of the analysis in this Synthesis Report: **a) access to information and b) simplification** of access to social protection schemes and of administrative requirements. Reflecting these two aspects, the report first explores the national policies and practices (and reforms) aimed at providing and improving information about the conditions and rules of access to social protection. Secondly, it focuses on policies and practices (and reforms) aimed at simplifying access to social protection schemes and administrative requirements. The following nine key findings emerge.

### Access to general and personalised information

#### 1. Digitalisation of the provision of information on access to social protection is a major trend in all countries

Since mid-2000s, the majority of countries have developed portals containing general information on social protection. During the 2010s, the accessibility of most of these portals was improved and more detailed individualised information was provided. Especially over the past five years, online facilities have emerged to provide detailed personalised information and to facilitate online application processes. Nevertheless, importantly, all countries still have physical offices where citizens can seek face-to-face advice, with differing degrees of availability and depending on the branch.

#### Three types of web portals providing access to information on social protection

Despite the diversity of practices, we can classify the type of web portals in three categories. The first category comprises **one-stop government portals** which are means of access to comprehensive information on various political and social citizenship rights and obligations and also to general and personalised information on social security. Although such portals are highlighted in the ESPN national reports as very useful, because comprehensive but they are still rare (12 EU and 2 non-EU countries' national reports). The second category of portals providing information comprises **one-stop social security portals**, which are the most common in the 35 European countries analysed. These are the websites of national ministries of social affairs and labour, or specially created platforms which provide information on (almost) all social protection and social inclusion branches (17 EU and 2 non-EU countries). Finally, the third category comprises **portals of institutions which provide information on one or more social protection branch(es)**. Such portals exist in all countries, even in those which also have comprehensive government/social security portals, and in several cases the general information provided overlaps.

#### 2. Accessibility of information on social protection: several improvements but still a lot to be achieved for vulnerable people

##### a) Access to information for the general public: easily accessible

General information provided on the portals described in this report has been assessed by the ESPN national reports **as accessible to the general public and easily understandable** and presented

in different forms (guides, sections on life situations etc.). One-stop government sites and one stop-social security institution sites generally **provide information in the national language(s) and in most cases in English or in other additional languages** (although not always as extensively as in the national language[s]).

As far as personalised information is concerned, the ESPN national reports describe the progressive development of personal accounts (including mobile applications) which make ever more personal information directly available to the citizen. In this respect, calculators of (future) pension entitlements are highlighted as essential tools for access to personalised information.

#### **b) Access to information for different work statuses: an overall positive appraisal**

As regards provision of information per work status, the ESPN national reports explain that all the above-mentioned sources of information provide general and personalised information for both workers and the self-employed. 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). 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 access is 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. However, some ESPN national reports do highlight some issues with the information available to specific categories of non-standard workers and self-employed (see below).

#### **c) Access to information for vulnerable people: progress still needed**

Access to information may be problematic for people with low digital skills and people with disabilities (e.g. visual/hearing impairments).

With regard to digital tools, several ESPN national reports explain that most of the portals providing information on social protection are accessible to people with visual or hearing impairments. However, some highlight the need for improvement of specific portals and especially the need for systematic and comprehensive assessment of accessibility for people with disabilities. Others point to the lack, or insufficient development, of accessibility tools in general (mostly in non-EU countries). In this context, the EU 2016 Directive on accessibility of the websites and mobile applications of public sector bodies is also flagged in some ESPN national reports as having brought significant improvement in their countries (in others it is still under implementation; the review of the implementation of this Directive is not publicly available at the time of the finalisation of this Synthesis Report).

The ESPN national reports highlight, moreover, that physical venues also play an essential role in enhancing accessibility for people with disabilities and low digital literacy.

#### **d) Issues related to access to information: citizens' knowledge of rights and obligations**

**There are four main issues** related to policy and practices aiming to ensure general and personalised information about the six social protection branches: a) citizens' knowledge of social protection systems and/or of specific branches; b) gaps and shortcomings in the, especially personalised, information provided to citizens and benefit recipients; c) the language style used when providing information; and d) digitalisation of access to and information on services/benefits.

While key issues to be addressed vary across countries and between the specific branches, a number of common concerns can be highlighted. First, when it comes to citizens' knowledge of specific benefits, a number of ESPN national reports mention limited knowledge of (aspects of) sickness and healthcare benefits and old-age benefits. In the latter branch, statutory funded and supplementary schemes are often considered by citizens as very complex. In this respect, pension calculators are identified as a good practice, but these do not exist in all countries. Such calculators are also very rare for benefits other than pensions. Second, a number of ESPN national reports highlight information gaps and shortcomings specifically affecting non-standard workers and the self-employed. Such issues are most often linked to a particular sub-group of non-standard workers and the self-employed for whom detailed information may not be provided (especially on general government sites). Third, a number of ESPN national reports point to shortcomings related to the language or style used when providing information on social protection benefits: an excessive use of legal or technical jargon often limits citizens' and recipients' comprehension of that information. Fourth, most of the ESPN national reports identify issues related to access to digital information on social protection benefits for specific groups of the population, including people with low levels of digital literacy, people with cognitive or physical disabilities, older people, and homeless people.

### **3. Improving access to information through awareness-raising campaigns**

In most countries, awareness-raising campaigns conducted in the period under scrutiny provided information on social security systems/benefits 'in general' or information related to several benefits. In other cases, awareness-raising campaigns concerned specific branches/benefits, mostly sickness and healthcare benefits, old-age benefits and survivors' benefits, unemployment benefits, and maternity and equivalent paternity benefits.

#### **a) Objectives: improving knowledge on access to social protection**

The specific themes touched upon by the awareness-raising campaigns identified are varied and depend on the specific benefits. Among the most common objectives of these campaigns are: a) to provide information on social security systems in general or on specific benefits (e.g. eligibility, options available, administrative procedures); b) to publicise recent reforms; c) to raise awareness of issues related to future access/adequacy of benefits (especially in the domain of old-age benefits); d) to raise awareness of issues related to digitalisation; and e) to provide information on benefits made available during the Covid-19 pandemic. Public administrations/bodies played a key role in the elaboration and implementation of awareness-raising campaigns, often in partnership with other actors such as the social partners and NGOs. In a number of cases, however, non-public actors have played a leading role in these partnerships or conducted awareness-raising campaigns autonomously. The means of communication used to implement these campaigns are diverse, often combining online tools (such as websites and social media) and more traditional, offline means of communication (including TV, radio and the printed press).

#### **b) Targeted awareness-raising campaigns: specific work statuses, women and migrants**

In terms of **target groups**, the vast majority of these awareness-raising campaigns were targeted at all citizens or at those citizens and workers who are (potential) beneficiaries of the specific benefits addressed. In some cases, however, specific segments of the population (women, migrants) or categories of workers (non-standard workers, the self-employed, seasonal workers) were targeted. Most of the awareness-raising campaigns explicitly targeted at specific categories of workers have concerned unemployment benefits or old-age benefits and survivors' benefits. Their objectives were often to promote the extension of benefit coverage, to provide information on available benefits, and

to raise awareness of issues related to access and adequacy of the benefits (including options to increase their amount, such as enrolment in voluntary schemes).

## **Simplifying access to social protection**

The Synthesis Report examines three main aspects of simplification: 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 within the social protection administration.

### **4. Very few policies and practices with the stated objective of simplifying rules of social protection schemes**

Only three ESPN national reports mention simplification policies adopted explicitly with a view to simplifying access to the overall social protection system (or multiple branches). Such policies are linked to establishing clearer access rules for (categories of) the self-employed and to the creation of personal social security accounts. With regard to specific branches, such reforms concerned simplification of calculation methods and formulas (e.g. in unemployment benefits and pensions), creation of personalised unemployment accounts, more flexible rules for unemployment insurance to make it compatible with work, clarification of the rules of a scheme for the various work statuses, simplification and adaptation of thresholds, reducing fragmentation in schemes (healthcare and pensions), simplification of the variety of benefits and thereby of the assessment rules and procedure, and so on.

### **5. Application process for benefits: towards more digitalisation but automation lagging behind**

Some of the main developments reported with regard to simplifying the process of applying for benefits include the creation of web portals with integrated functionalities for users. The extent of simplification of the processes in the different branches of social security benefits does vary a lot. Automatic identification of beneficiaries and automatic granting of benefits is a rather rare practice in the EU Member States, and it remains limited to specific benefits.

The number of online applications has been steadily increasing, especially during the period of the Covid-19 pandemic, when face-to-face services were significantly reduced or suspended. In addition to the newly introduced possibilities for online application for benefits, in most of the EU Member States service at a physical venue is still also possible, though sometimes limited. Some of the online practices simplified and developed during the pandemic remain in place.

### **6. Simplifying structures within the social protection administration: piecemeal developments**

No significant trends towards simplification in the overall organisation of social protection administrations were identified in the 35 European countries studied. In most cases, the ESPN national reports put forward only branch-specific developments. The few ESPN national reports that mention major reforms refer to, for example, the reorganisation or merging of regional units of insurance funds or institutions and simplification of internal data exchanges among the different institutions and insurance funds, or institutions applying the data re-use principle or the ‘only once principle’ whereby information is required only once and is then re-used for other purposes. In the three reported cases of simplification related to reorganisation/merging of social protection structures, the ultimate purpose was to improve administrative efficiency (in terms of information flow, human

resources involvement, cost reduction, territorial divisions) and therefore also to ensure better services for the citizen.

## **7. Key issues linked to simplification: complexity of rules and procedures; lack of automation**

The majority of the ESPN national reports highlight that countries have fallen behind their own timetables for planned reforms and goals to be achieved with regard to simplifying the administrative structures and their digital transitions. The issues most often referred to as hampering progress on digitalisation are the following: the level of digital literacy of vulnerable groups and older people regarding access to online application processes, which may result in high non-take-up rates of benefits or additional costs for paid help for the claimants; data privacy versus the once-only principle of personal data collection and data usage by different institutions; quality and efficiency of the e-services provided; timely exchanges of up-to-date data and databases between the various responsible institutions when this is required for digital service provision.

In addition, irrespective of whether services are provided in digital or physical form, fragmentation of services and the complexity of social security rules and regulations are considered as one of the main reasons for inefficient service and confusion among the users, in several of the countries studied. Other issues identified by the ESPN national reports are the slow progress on automation of granting benefits and sometimes understaffing of institutions.

Finally, the ESPN national reports highlight that evaluations and other studies on issues related to simplification are scarce, which makes it difficult to identify, and therefore address, problems.

## **8. There are ongoing and planned reforms and debates to improve transparency**

### **a) Reforms of access to information**

Reforms during the period under examination (2017-2022) aimed at improving access to information about social protection are being planned or currently implemented in 24 (19 EU and 5 non-EU) of the 35 countries analysed. The most common subject of reform is the improvement of access to online information, by developing existing and new public administration websites, by merging different information sources under unified systems and by introducing new information tools to provide general and personalised information. Another subject of reform is the management of personal data and privacy issues. More specifically, some measures aim to make it easier for public administrations to use and share personal data in order to provide better information, while at the same time ensuring transparency and respect of privacy. Finally, reforms in four EU Member States tackle inequalities in access to information for specific groups of workers, or resulting from disability and social impairment, low digital skills and low education level. Notably, a few reforms aim to remedy the lack of information suffered by the self-employed and non-standard workers. Debates related to information most commonly concern the consequences of digitalisation on access to information, with a particular focus on the 'digital divide'. In 11 EU Member States, such interventions are envisaged within the National Implementation Plans of the 2019 Council Recommendation and in the National Recovery and Resilience Plans (see below).

## **b) Reforms on simplification**

Regarding simplification of access to social protection, 27 (20 EU and 7 non-EU) ESPN national reports highlight ongoing and planned reforms, which pursue two different goals: simplification of application procedures for social protection benefits and simplification of structures within the public administration. Application procedures are being simplified through a wide range of measures: first, the automation of procedures, such as automatic granting of benefits and application for eligible people; second, the development of proactive and life event-based services (e.g. the proactive provision of information in case of the birth of a child); third, simplification of contribution payment systems, as a way to facilitate participation in and therefore access to social protection benefits; and fourth, the introduction of online and prefilled application procedures. Reforms on simplification of procedures within the public administration consists firstly in the integration of websites providing different services into a single portal. Other measures related to the simplification of structures are the merging of benefits into unified schemes and the harmonisation of regulations.

The most common subject of debate concerning simplification, reported by the ESPN national reports in six EU countries – is the merging of different schemes/benefits into single ones. Notably, such mergers are being called for – in some cases resulting from the need to reduce costs and administrative burdens – in several branches of social protection, including some not covered by this report, such as minimum income schemes and non-contributory benefits.

## **9. Only some Member States addressed the issue of transparency in their ‘National Implementation Plans’ of the 2019 Council Recommendation**

At the moment of finalising this report, 25 EU Member States have submitted a National Plan; one country has not yet submitted its Plan and another country has submitted a note explaining that it does not identify a need to implement measures related to the application of the Recommendation. Among the 25 Plans received, 14 refer explicitly to the issue of transparency, whereas no reference is made to this issue in 11 Plans. However, among the Plans which do mention the issue of transparency, the ESPN national reports highlight that the reference does not appear as a central topic – i.e. the issue is only briefly addressed.

Among the Plans which do refer to the topic, four address the issue of access to information only, while nine mention both access to information and simplification of access to social protection. Some Plans provide a description of the current social protection system and how the principle of transparency is applied within it. While some of these explain that transparency is addressed in a satisfactory way within the current system, others call for further progress on the issue. Finally, some also mention ongoing reforms and developments aimed at improving transparency.

Overall, the past decade and especially the past five years (2017-2022) could be seen as a turning point for considering the transparency aspect in social protection systems in the 35 countries under examination. Clearly, the all-encompassing digitalisation process in society has also impacted the area of social protection: digitalised provision of general and personalised information on access to social protection has become a major trend in all countries, partly accelerated by the Covid-19 pandemic. Moreover, the 35 countries under scrutiny have implemented – to varying extents – simplification policies and practices: such as digitalising application procedures, automating access to some benefits, simplification of structures within the social protection system aimed at ensuring a better flow of information. Nevertheless, several points for improvement remain, such as a) the need to further enhance the digitalisation, simplification and automation of application processes; b) improving access to information for vulnerable people such as those with hearing and visual impairments or those with low (digital) literacy; and c) improving access to information for some non-

standard workers and the self-employed. Among the main suggestions made by the ESPN national reports to address these issues are the importance of maintaining good accessibility of physical offices, and improving the digital accessibility of websites for people with disabilities. As for specific work statuses, there is a need for improved general and personalised information on their eligibility requirements, on the specificity and risks of voluntary access, on transferability of rights, on obligations and risks for particular work statuses etc. More generally, the ESPN national reports highlight a glaring lack of surveys and evaluation of the processes described above, which needs to be addressed.

## 1 CURRENT POLICIES AND PRACTICES TO PROVIDE INFORMATION ON SOCIAL PROTECTION TO WORKERS AND THE SELF-EMPLOYED

This section focuses on policies and practices aimed at improving information about the conditions and rules for accessing each of the six branches under examination in this report. The section first examines the way in which the 35 European countries provide access to general and personalised information on these branches (Section 1.1). Second it focuses on how information is offered through general awareness-raising campaigns (1.2). Furthermore, the section discusses ongoing and planned reforms and debates concerning access to information (1.3) and finally, it describes cross-country and country-specific issues regarding access to information (1.4). The report scrutinises the current situation (until 15 April 2022) and outlines how policies and practices have developed, if at all, over the last five years, i.e. since 1 January 2017.

### 1.1 Policies and practices to ensure access to general and personalised information

This section examines policies and practices aimed at improving ‘general’ and ‘personalised’ information for workers and the self-employed concerning the conditions and rules of access to each of the six branches. ‘General’ information involves a description of the nature and the functioning of a social protection scheme (e.g. eligibility conditions, payment conditions, duration), while personalised information includes details of individual rights, entitlements and obligations regarding access. Moreover, the section provides insights into practices and tools to ensure simple and user-friendly access to information for all, especially for people with low digital skills and people with disabilities. The section also provides some examples of surveys and studies linked to access to information.

#### 1.1.1 Access to information on social security: a bird’s-eye overview

While the situation in the countries under examination is quite diverse, there are some common trends in terms of practices and tools to ensure access to general and personalised information on social security. **First of all, digitalisation of the provision of information is a major trend in all countries**, albeit with considerable variation. Clearly since mid-2000 the majority of countries have developed portals containing such information. Generally, during the 2010s such portals were improved in terms of accessibility and provision of detailed individualised information. Indeed, and especially over the past five years, online facilities have emerged to provide detailed personalised information and to facilitate online application processes. Second, all countries still have physical offices where citizens can seek face-to-face advice, with differing degrees of availability and depending on the branch.

**It is also important to note that some ESPN national reports highlight that in their countries, access to information** (including on the six branches) **is enshrined in legislation** (BE, CZ, EE, LV, RO, SI, SK). For instance, in **Belgium**, the ‘Charter of the socially insured’ adopted in 1995, which establishes the notion of ‘useful information’, is referred to in the rules governing each branch of the social security system. This definition is very different from one branch of social security to another. It mostly refers to any information that clarifies the personal situation of the socially insured, including eligibility conditions, elements taken into account to decide upon the amounts and reasons for refusal. While the Charter does not have a coercive effect on the social security institutions, and does not require them to regularly update this information or to provide online simulation tools or personal accounts, this is, however, done in practice.

Before focusing specifically on each of the six social security branches under scrutiny, it is important to give a bird’s eye-view of policies linked to access to information. We first focus on digital provision of information and then briefly discuss physical accessibility.

### 1.1.1.1 Digital provision of general and personalised information

Digital access to information, despite the diversity of practices, is provided through three categories of portals: a) one-stop general government portals; b) one-stop portals dedicated exclusively to social security; and c) portals for each individual social security branch (see Table 1 for further details).

**Table 1: Categorisation of the portals for provision of general and personalised information on social security**

One-stop general government portals	One-stop social security portals	Portals for each (or multiple) social security branch(es)
AT, CZ, DK, EE, EL, FI, HR, LV, MT, NL, SI, SK	AT, BG, CZ, CY, EL, ES, IE, FI, IT, LT, LU, LV, MT, PL, PT, SE, SK	All 35 countries
TR, UK	TR, UK	

Source: Authors' elaboration based on the 35 ESPN national reports.

**The first category comprises one-stop government portals which are the primary means of access to general and personalised information** on social security, as well as providing other comprehensive information on various political and social citizenship rights and obligations. Such all-encompassing portals have been identified by the ESPN national reports as an important source of information on social protection in 14 (12 EU and 2 non-EU) countries. Most of these portals offer individualised services (e.g. access to the person's benefit status, documents, application process) through a kind of personal account accessed by various types of digital identification (including ever-evolving tools for electronic signatures). Examples of such tools are presented in Box 1<sup>12</sup>.

#### **Box 1: Examples of one-stop government portals**

##### **Austria**

The portal 'oesterreich.gv.at'<sup>13</sup> and the related 'Digital Office' App constitute a comprehensive governmental internet platform, providing information on over 200 life situations and linking to a large number of public authorities as well as more detailed information and service tools provided by these institutions. A wide variety of information is provided, as well as links to service instruments of different governmental institutions and personalised tools. The platform is organised by general topic (e.g. 'work and retirement', 'family and partnership', 'health and emergencies' or 'social affairs') which in turn trickle down into sub-menus, with detailed information on benefit systems in all different areas of social protection, including information on institutional responsibility, basic principles of the benefit system, overviews of rights and obligations, and legal sources.

##### **Croatia**

The government's portal 'e-citizens'<sup>14</sup> provides information on most social protection rights through the 'e-information' menu, citizens have access to general and personalised information related to the benefits and services of the compulsory and supplementary health insurance, pension insurance, social welfare, unemployment protection, etc.

<sup>12</sup> The examples in the boxes, throughout this report, highlight various practices in the 35 countries under examination. These are not necessarily evaluated or meant to be presented as good practices.

<sup>13</sup> <https://www.oesterreich.gv.at/>

<sup>14</sup> <https://gov.hr/en/become-an-e-citizen-2091/2090>

### **Czechia**

The portal of the public administration, the eGovernment portal <sup>15</sup>, is a general platform which provides online information to all citizens about issues that fall within the competence of the public administration bodies. On the first page of the portal, citizens find direct links to pages dedicated to various life situations.

### **Estonia**

The main channel of communication between citizens and the state is the web portal [eesti.ee](http://eesti.ee)<sup>16</sup>. First established in 2003, the portal offers general and personalised information on social protection rights, entitlements, and obligations as well as a range of e-services.

### **Greece**

A comprehensive government platform<sup>17</sup> was created in 2020 in response to the Covid-19 pandemic. It is the new single digital public administration portal that acts as a single point of reference regarding information and access to a wide range of digital public services, including social insurance and digital employment services (e.g. issuing of certificates and prescription for medicines). Until the launch of this portal, individual ministry websites provided information on their services and benefits. Although most of these websites still exist today, the government digital portal brings together all existing digital public services. Moreover, since 2021, citizens can use the 'myKEPlive' which is the electronic version of the Citizens' Service Centres (KEPs) providing access to information and administrative services.

### **Malta**

[Servizz.gov](http://servizz.gov)<sup>18</sup> is an online guide to all government services. It provides information on 12 service categories, one of which is 'inclusion, equality and social welfare' giving details of all benefits. It also allows citizens to make suggestions and lodge complaints, and provides specific information to professionals.

Source: ESPN national reports (2022).

**The second category of portals providing information comprises one-stop social security portals, which are among the most common in the 35 countries under examination** (17 EU Member States and 2 non-EU countries). In most cases, these are the websites of national social security institutes (e.g. BG, EL, ES, FI, IT, LV, PL, SK; TR), social affairs and labour ministries (e.g. IE, LT, LU, LV, MT), or specially created platforms (PT) which gather information on (almost) all social protection and social inclusion branches (see Box 2). Such websites contain overall information on the social security system of the country, general information per branch as well as, in most cases, individualised information (either through a specific account or a site/app linked to this general site).

### **Box 2: Examples of one-stop social security portals**

#### **Cyprus**

The basic source of information on social protection (legislation, statistical data, application forms, points of contact and announcements) is the website of the Social Insurance Services<sup>19</sup>. On this website, the insured persons can find up-to-date information about the rules, obligations and entitlements of the social protection system, in easily understandable online guides. There are also separate guides for each of the six social protection branches. These guides inform the beneficiary about eligibility conditions, benefit levels, duration of the benefit, necessary documents and the procedure for claiming the benefit.

<sup>15</sup> [gov.cz](http://gov.cz) - Portál veřejné správy

<sup>16</sup> [www.eesti.ee](http://www.eesti.ee)

<sup>17</sup> <https://www.gov.gr/>

<sup>18</sup> <https://www.servizz.gov.mt/en/Pages/default.aspx>

<sup>19</sup> Website of the Social Insurance Services

### **Greece**

Information on access to social protection branches related to social insurance specifically is ensured through the 'Digital National Agency for Social Insurance' (e-EFKA) website, which contains general information on the relevant schemes and related rights, entitlements and obligations of insured people. Citizens can also schedule an appointment for certain services online through a dedicated platform available on the website. Personalised information on their social insurance status and on rights and obligations regarding social insurance contributions is provided through online personal accounts (established in 2017).

### **Ireland**

The Department of Social Protection has a customer communications section which is responsible for providing information in relation to social protection benefits. Information is provided on the Department's website (which is now part of the general gov.ie site), on a dedicated MyWelfare site<sup>20</sup>. These sites provide general information on the functioning and the eligibility conditions of a benefit, and in some cases also access to personalised information.

### **Lithuania**

The portal of the Ministry of labour and social affairs (MoSSL)<sup>21</sup> provides extensive information on social protection in Lithuanian and English. It provides information about social insurance contributions, entitlement and eligibility conditions, the duration and amount of each benefit under the remit of the MoSSL. This information is rather targeted at professionals and people with high literacy skills as it includes detailed information on rules, references to laws, and other specific and rather technical information. However, in 2021, MoSSL launched a website<sup>22</sup> with more accessible information on all types of social protection benefits and services. Information is organised according to social risks and life-course situations, and is simplified and explained with examples and illustrations. Moreover, the State Social Insurance Fund Board (SODRA) provides information on pensions and other social insurance benefits. With regard to individualised information, the 'Your SODRA' directory is available on its webpage<sup>23</sup>.

### **Portugal**

The new online platform 'Direct social security'<sup>24</sup> was established as part of the strategy 'Social security with you' in 2017. The platform includes general information, a dedicated message box for every user and a dedicated sub-page where the payment and the duration of benefits can be consulted. Through the new platform, a person can also view his/her contributory history and (any) benefits received. Additionally, it is now possible to schedule an appointment with the social security customer information services via videoconference. The platform also includes a chatbox using natural language processing, artificial intelligence and machine learning technologies.

### **Slovakia**

In Slovakia, the Social Insurance Agency<sup>25</sup> offers the possibility to activate an electronic account through which people can obtain information on their status within the social insurance schemes. In 2022, a new electronic account for insured people has been introduced, to update and modernise the previous individual account.

### **Spain**

The National Social Security Institute provides the Social Security electronic portal<sup>26</sup>, through which information and access to the recognition and granting of social benefits is channelled. This agency publishes a portfolio of services 2019-2022, which details the services provided, the quality commitments and outcome indicators. On this site there is a specific category: 'Your Social Security' with personalised information which contains an 'Application and procedures for Social Security benefits' for online application. In June 2020, a general service was established called 'We help you'<sup>27</sup> for queries and procedures, which consists of three channels of information for all social benefits: a virtual assistant, an electronic mailbox for queries and a direct telephone helpline.

Source: ESPN national reports.

<sup>20</sup> [www.mywelfare.ie](http://www.mywelfare.ie)

<sup>21</sup> <https://socmin.lrv.lt/>

<sup>22</sup> <http://kasmanpriklausio.lt/>

<sup>23</sup> <https://www.sodra.lt/en/#>

<sup>24</sup> [www.seg-social.pt/documents/10152/13523/N47seguranca\\_social\\_direta/9d67a026-1245-4c4e-a76f-490a4777d537](http://www.seg-social.pt/documents/10152/13523/N47seguranca_social_direta/9d67a026-1245-4c4e-a76f-490a4777d537)

<sup>25</sup> [www.socpoist.sk](http://www.socpoist.sk)

<sup>26</sup> <https://bit.ly/3zeglnq>

<sup>27</sup> <https://bit.ly/3PEAmif>

**Finally, the third category comprises portals of institutions which provide information by social protection branch (or multiple branches).** Such portals exist in all countries, even in those which also have general portals (depending on the branch), and in several cases the general information provided overlaps (see the specific sections on the branches below). Most often, information is interlinked, i.e. the one-stop government/one-stop social security portals provide links to the separate sites on a branch (multiple branches). **In Finland**, for instance, the Social Insurance Institution (Kela) provides general information on benefits, but as a rule all institutions responsible for social security provide more detailed information on specific benefits. **In the Netherlands**, there is a general government portal but information is also provided on specific portals for employment and pensions. For instance, generalised and personalised information on unemployment benefit and its criteria can be found on the respective websites of the Dutch government and the Employee Insurance Agency. Personalised information on benefit entitlements can be found through ‘Mijn UWV’<sup>28</sup>.

#### 1.1.1.2 Access to information in physical venues

**Physical venues, where people can receive information from so-called ‘navigators’<sup>29</sup>, are given advice on their personal situation and can submit applications, exist in each country.** They are, in general, local/regional offices of ministries, social security agencies, specific agencies for a social protection branch (e.g. public employment offices etc.) but could be also the offices of trade unions and civil organisations as well as, to a lesser extent, offices of employers’ organisations. According to the ESPN national reports, access to such venues varies across countries and across branches within the same country, and even depending on the benefits (e.g. disability benefits which need specific assessment), with (ir)regular opening days and hours, on appointment or free access etc.

**Italy** provides an interesting example of a specific type of navigators: in addition to the local/regional *National Institute for social protection* (INPS) agencies, it is common practice for workers and self-employed to receive information about their social protection benefits and rights through a dense and extended network of so-called *patronati*. These are private, not-for-profit, publicly funded institutions performing public utility functions. These institutions are key in providing detailed information, expert consultations, and assistance with application processes to workers and the self-employed in Italy (and even abroad) concerning their social protection entitlements. In **Luxembourg**, three kinds of ‘navigators’ are identified: a) the local ‘Social welfare offices’ provide people with financial assistance as well as advice, information and socio-educational guidance; b) social protection helpdesks operated by the trade unions, where they advise their members on how to tackle the administrative requirements; and c) civil society organisations active in the field of social inclusion, under contract with the Ministry of Labour and Social Affairs, offer a variety of social services, advising their clients on matters of social protection and helping them with the administrative procedures.

#### 1.1.1.3 Accessibility policies and practices

The ESPN national reports highlight, to the extent possible, the issue of accessibility of (mostly) digital tools and physical venues for vulnerable groups (e.g. people with low digital skills, people with visual/hearing impairments) and for specific work statuses. Moreover, the ESPN national reports also

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<sup>28</sup> <https://www.uwv.nl/particulieren/mijnuwv/>

<sup>29</sup> In this context, ‘navigators’ (also referred to as advisors, stewards or assistants) are people/physical venues/organisations whose task is to help others understand the social protection system and to help them claim the benefits that they are entitled to.

provide information on (the relatively few available) surveys, studies and official strategies which assess accessibility in terms of structure, visibility, and easily understandable content for all. As far as language-accessibility is concerned, i.e. information in languages other than the national language(s), the situation varies widely among countries and especially among social security branches and portals (see more information below and in the ESPN national reports).

In this context, the EU 2016 Directive on the accessibility of the websites and mobile applications of public sector bodies (see the Preface) was also flagged in some ESPN national reports. The review of the implementation of this Directive<sup>30</sup> is not publicly available at the time of writing (August 2022). Some ESPN national reports highlight existing legislation implementing the Directive (AT, BG, EL, FR, IE, LU, SE, SI) while others describe ongoing discussions and reforms (e.g. EE, DK, LT, RO). For instance, in **Sweden**, to fulfil the requirement of the 2016 Directive, a new law on access to digital public services became effective in 2019. The Agency for Digital Government was established in 2018 to supervise the governance of digital administration. The agency is also responsible for the security of the personal e-service ‘My messages’ and ‘My mailbox’<sup>31</sup>. All government agencies responsible for social protection use these e-services to communicate with individuals and employers. More than half of the Swedish population has such a secure digital mailbox to receive messages from public authorities. Since September 2020, **Ireland** has implemented specific regulations which transpose the EU directive and require public sector bodies to ensure that their websites and apps are accessible to users, especially people with disabilities, by making them perceivable, operable, understandable and robust. In **Estonia**, most public service websites are to some extent accessible to disabled users. In 2020, the Ministry of Social Affairs launched an accessibility task force to assess and improve the accessibility of public service websites; it concluded that Estonian public sector online services do not meet the current accessibility standards set by the EU directive. The task force concluded that the most common issues related to accessibility include poor structuring of text, data and other relevant information on the website.

Generally, the information provided on the web portals is assessed by the ESPN national reports as accessible to the general public, easily understandable and presented in different forms (guides, sections on life situations etc.). One-stop governmental sites and one stop-social security institution sites generally provide information in the national language(s) and in most cases in English (although not always as extensively as in the national language). For instance, in **Lithuania**, SODRA provides information on pensions and other social insurance benefits in Lithuanian, English and Russian, and even in Ukrainian since 2022. By contrast, **Greece** is among the countries where social security information is provided only in the national language on the dedicated websites.

With regard to digital tools, several ESPN national reports explain that most of **the portals providing information on social protection are accessible to people with visual** (e.g. BE, DK, EE, EL, LT, LU, PL, SI; UK) or **hearing impairments** (e.g. CZ, DK, EE, EL, HR, LT, LU, PL, RO, SI; UK). **However, some highlight the need for improvement of some specific portals** (e.g. BE, LT). **Others point to the lack of or insufficient development of accessibility tools in general** (e.g. BG, HU; BA, UK, XK [for more information, see Section 1.4]). In some cases, reforms are underway to implement (e.g. XK) or enhance such practices (e.g. DK, RO). In **Kosovo**, for instance, 2022 was declared by the government as the ‘Year of People with Disabilities’. Activities are grouped into seven main categories,

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<sup>30</sup> According to the text of the Directive, the review was scheduled initially for June 2020.

<sup>31</sup> Individuals can choose to register with three different e-services to have a digital mailbox; *Min Mynidghetspost* (<https://www.minmyndighetspost.se/>), *Kvira* (<https://kivra.se/sv/privat>), and *e-Boks* (<https://www.e-boks.com/sverige/sv>). The services of the different websites are similar and can receive mail from all agencies, so an individual only has to register with one of them.

including a special focus on access to services and information for people with disabilities. In **Romania**, one of the major objectives of the National Strategy on the rights of persons with disabilities 2021-2027 (approved in 2021) is to improve the access of persons with disabilities to information and communication, by transposing the 2019 EU Directive on the accessibility requirements for products and services<sup>32</sup> into national legislation by June 2022 and putting it into practice by 2025 (see also Section 1.4.4).

**Physical offices play an important role in enhancing accessibility for people with disabilities and low digital literacy** (see Sections 1.1.2.1 to 1.1.2.6 regarding specific branches). Some countries have invested in improving the services aimed at these categories (e.g. DK, EL). For instance, in **Greece**, the ‘Citizen Service Centre’ employees working in the front offices have received special training to be able to provide better services to people with disabilities, while facilitating services are available for people with disabilities and chronic diseases who want to use the ‘myKEPlive’ service. The Community Centres also provide information and services to link citizens – and especially vulnerable social groups – with all social programmes and services available at national and local levels.

**As regards provision of information for individual work statuses, the ESPN national reports show that all the above-mentioned sources of information (see Section 1.1.1.1) do provide general and personalised information for both workers and the self-employed.** Where 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 employees). **In general, the e-government or ministry/social institution sites pay special attention (to varying extents) to the situation of non-standard workers and the self-employed.** They 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 statuses (see examples in the sections describing each branch (1.1.2.1 to 1.1.2.6). Such information depends also on whether this category has formal access to the various branches of social security (e.g. no/voluntary access, different eligibility conditions) and whether different conditions apply (for more information see European Commission 2020 and 2021). One example of good practice, where extensive information is provided to the self-employed, is described in the **Austrian** ESPN national report: the portal ‘oesterreich.gv.at’ (see Box 1) which provides information and additional service links addressing 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)<sup>33</sup>. Amongst other, 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 offered by social partner organisations, and especially by the Austrian Chamber of Labour and the Economic Chamber for the self-employed. There are, however, some caveats: the Austrian ESPN national report mentions that ‘oesterreich.gv.at’ does not provide information on the all the options which are provided on the ‘Business Service Portal’. **In Italy**, there is considerable fragmentation of work statuses, with different types of access to social protection. Some of these categories, who are enrolled with INPS, can find help on the latter’s website, whereas other categories of self-employed (not affiliated to INPS) may find detailed information and application procedures for social protection benefits on the website of their respective social

<sup>32</sup> Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32019L0882>

<sup>33</sup> [https://www.ots.at/presseaussendung/OTS\\_20170530\\_OTS0169/duzdar-helppgvat-wird-weiter-ausgebaut](https://www.ots.at/presseaussendung/OTS_20170530_OTS0169/duzdar-helppgvat-wird-weiter-ausgebaut)

insurance fund and via dedicated call centres. In **Portugal**, the programme ‘Simplex+ 2018’ included an objective (implemented in 2019) to create services on the portal ‘Direct social security’, allowing the self-employed to consult their personal situation regarding reporting and contributory obligations.

#### 1.1.1.4 Transparency in the ‘National Implementation Plans’ for the 2019 Council Recommendation

At the moment of finalising this report, 25 EU Member States have submitted a National Plan; one country has not yet submitted its Plan (LU) and another country has not submitted a Plan but rather a note explaining that implementation measures are not needed (BG<sup>34</sup>). The National Plans mainly focus on the country’s situation with regard to (statutory and formal) access for workers and self-employed to the six social protection branches, and to the adequacy of the benefits provided. Transparency does not seem to be a salient issue. Among the 25 National Plans submitted, only 14 refer explicitly to transparency (AT, BE, CY, CZ, DE, FI, FR, HR, HU, MT, NL, PT, RO, SE) but in most cases not as a central topic. No reference to this aspect is made in 11 National Plans (DK, EE, EL, ES, IE, IT, LT, LV, PL, SI, SK).

Among the National Plans where reference is made to transparency, four address the issue of access to information only (AT, DE, MT, SE), while ten mention both access to information and simplification of access to social protection (BE, CY, CZ, FI, FR, HR, HU (only linked to Covid-19), NL, PT, RO). However, in seven of them the reference to transparency is rather marginal – that is, the issue is only briefly addressed or is mentioned as a policy objective and principle which is not further elaborated on (AT, CZ, DE, FR, HR, HU, RO).

Some Plans provide a description of the current social protection system and how the principle of transparency is met within it (AT, CY, CZ, FI, FR, NL, SE). In some cases, transparency is referred to for specific branches such as pensions (e.g. CZ, DE) or sickness benefits (CZ). While some of these explain that transparency is ensured in a satisfactory way within the current system (e.g. AT, FR, SE), others point to serious shortcomings and the need to improve the national system (e.g. CY). Finally, National Plans in some countries mention ongoing reforms and developments aimed to improve transparency (BE, DE, FI, PT, RO).

The following sections examine access to general and personalised information in more depth, for the six social protection branches under scrutiny.

### 1.1.2 Access to information in the six branches

#### 1.1.2.1 Unemployment benefits

**Access to general and personalised information on unemployment benefits is provided through the one-stop portals described in the previous section, and/or on separate portals, mostly those of Public Employment Offices (PES).** Even in countries where such one-stop provision of information exists, there may still be specific sites providing (overlapping) information on these benefits. In some cases, such sites are also integrated into the one-stop portals. For instance, in **Czechia**, in addition to the general government site (see Box 1), the unemployment scheme falls

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<sup>34</sup> In this note entitled ‘Information on the Implementation of the Council Recommendation on access to social protection for workers and the self-employed in Bulgaria’, Bulgaria briefly describes the national situation and concludes ‘In view of the above, (the) Republic of Bulgaria considers that the current state is in conformity with the main objectives of the Recommendation (ensuring persons’ formal coverage, effective coverage, adequacy and transparency for all workers and self-employed), therefore Bulgaria does not identify the need to implement measures related to the application of the Recommendation.’

under the Labour Office (LO), itself subject to the Ministry of Labour and Social Affairs (MLSA). Thus, general information (also overlapping) is provided through webpages of the MLSA and the LO. These webpages are part of the electronic system of information and online communication with public administration bodies for citizens: eGovernment (see Box 1)<sup>35</sup>. In **Hungary**, information for jobseekers can be found at the Government Office website: for example, eligibility conditions for the jobseeker's allowance, administration – electronic administration, and downloadable forms<sup>36</sup>. Moreover, the Government Office has prepared a document entitled '*Information for jobseekers*', which provides information on the jobseeker's allowance: eligibility conditions, the application process, the special case of workers coming from abroad, etc.<sup>37</sup> In addition, detailed information and downloadable forms are available on the website of the National Employment Service<sup>38</sup>. Similarly in **Luxembourg**, general information is found on the general one-stop site *Guichet.lu* as well as on the portals of the PES.

**In other countries, such information is provided only on the specific portals of the PES, unemployment insurance agencies etc.** For instance in **Belgium**, the website of the Federal office for unemployment<sup>39</sup> provides detailed and up-to-date information on the rights and obligations of the socially insured. In **Germany**, the portal of the Federal Employment Agency is geared to customers' life situations and thus enables them to find the shortest route to the information they are looking for.

As far as non-standard workers and the self-employed are concerned, where specific conditions or schemes exist, detailed information is provided on their rights and obligations. In **Italy**, for instance, the INPS website has many sections providing plenty of information about the various types of unemployment benefits. In addition to informative pages about the characteristics of each scheme, the portal also includes online tutorials explaining how to apply for each benefit. Moreover, specific sections concern personalised services which individuals or authorised entities and professionals (e.g. *patronati*, accountants, labour consultants) may have access to in order to manage their application. For each type of benefit (NASPI<sup>40</sup>, DIS-COLL<sup>41</sup>, ISCRO<sup>42</sup>), the INPS website includes a detailed page with information about: a) the content of the measure; b) the target population; c) eligibility requirements, the duration and the amount, the waiting periods; and d) details about how to apply (with links to the related tutorials)<sup>43</sup>. In **Belgium**, the Federal institute for the social insurance of the self-employed provides detailed information<sup>44</sup> concerning the benefit linked to cessation of activity, the so-called 'bridging rights'<sup>45</sup>.

<sup>35</sup> This portal contains the Citizens' portal, [citizen.portal.gov.cz](http://citizen.portal.gov.cz), and Public Administration Portal, [www.portal.gov.cz](http://www.portal.gov.cz)

<sup>36</sup> [https://www.kormanyhivatal.hu/hu/tajekoztatas-allaskeresoknek?fbclid=IwAR14SM-DBUZzb7ZL5uhDM0tMBzRDcDGZe8\\_I99pSksPxVRMn0h1S01lszQ](https://www.kormanyhivatal.hu/hu/tajekoztatas-allaskeresoknek?fbclid=IwAR14SM-DBUZzb7ZL5uhDM0tMBzRDcDGZe8_I99pSksPxVRMn0h1S01lszQ)

<sup>37</sup> <https://kormanyablak.hu/hu/feladatok/15/MUNKP00063>

<sup>38</sup> [www.munka.hu](http://www.munka.hu)

<sup>39</sup> RVA/ONEM <https://www.onem.be>

<sup>40</sup> New Employment Social Insurance Benefit.

<sup>41</sup> Unemployment benefit for workers with an atypical employment contract and new self-employed.

<sup>42</sup> A pilot scheme to protect freelance professionals against large drops in labour income, introduced by the 2021 Budget Law on an experimental basis.

<sup>43</sup> For NASPI, see <https://www.inps.it/prestazioni-servizi/naspi-indennita-mensile-di-disoccupazione>. For DISCOLL, see <https://www.inps.it/prestazioni-servizi/dis-coll-indennita-mensile-di-disoccupazione>.

<sup>44</sup> INASTI/ RSVZ <https://www.inasti.be>

<sup>45</sup> The bridging right, introduced in 1997, grants a modest replacement income to self-employed people in four cases: bankruptcy, collective debt settlement, disaster, or imperative economic reasons. It was considerably broadened to cover more self-employed persons in various emergency situations during the Covid-19 crisis. See also Van Lancker and Cantillon (2021).

**Among the ways to provide personalised information, some countries have well-developed personal accounts on the websites and/or (more rarely) via mobile applications on unemployment benefits.** For instance, in **Austria** the one-stop government site<sup>46</sup> has links to personalised information platforms run by the PES<sup>47</sup>. The latter, based on electronic questionnaires, provides information on whether a potential applicant can expect to be eligible for benefits from unemployment insurance<sup>48</sup>, the level and the duration of the benefit. Additional personalised information and services are provided by the PES via the so-called ‘*e-PES-account*’ which is an electronic interface between the PES and the client, providing information on available jobs and training courses, documenting the client’s job-search activities or documenting the benefit payments made by the PES. In **Greece**, personalised information on entitlements and obligations is provided through a personal account, which, since February 2021, is also accessible through a mobile application (myDYPAapp). Moreover, an online platform (myOAEDlive) was launched in December 2020, initially aiming to provide tele-counselling services to the unemployed during the Covid-19 crisis. Following the success of this initiative, the service became permanent.

**Physical venues providing information on unemployment benefits exist in all the countries, but access to them varies a great deal**, in terms of how frequently they are open. Especially since the Covid-19 pandemic, moreover, face-to-face appointments have become rarer. **France** is one of the countries where beneficiaries can still go to the physical offices of *Pôle Emploi* (the Employment agency) without an appointment. Potential beneficiaries can make their first contact with *Pôle Emploi* by letter, e-mail, or by going to an agency, with or without an appointment. However, digital registration on the *Pôle Emploi* website is mandatory<sup>49</sup>. In **Greece**, in order to enhance access to personalised information and specialised services for people belonging to certain vulnerable social groups (people with disabilities, drug addicts, ex-prisoners, etc.), the PES operates six local ‘Employment Offices for Special Social Groups’ in six cities across the country. These employment offices provide tailored guidance and support on training, employment and entrepreneurship issues as well as personalised support services for labour market integration to registered unemployed persons belonging to the abovementioned groups. In addition to the case of the *patronati* in Italy (see Section 1.1.1.2), in countries with a Ghent (DK, SE) or quasi-Ghent system (BE)<sup>50</sup> the trade unions play an important role in informing beneficiaries. For instance in Belgium, the trade unions are strongly involved in paying out (both regular and temporary) unemployment benefits and all unions have special services for people who are unemployed: they provide information about the right to unemployment benefits and the eligibility conditions, also launch individual applications for benefits and offer help in following up the unemployment dossier of their members, who can also follow their dossier online on the trade union website.

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<sup>46</sup> <https://www.ams.at/arbeitsuchende/arbeitslos-was-tun>

<sup>47</sup> <https://www.ams.at/organisation/ams-eservices/online-ratgeber>

<sup>48</sup> Most standard and non-standard workers are covered by statutory unemployment insurance in Austria. The only exception are people with earned income below the social insurance ‘marginal earnings threshold’ (MET; Geringfügigkeitsgrenze), currently amounting to €485.85 gross per month (so-called marginal part-time employment [Geringfügige Beschäftigung]). Unlike the health and pension insurance, standard and non-standard workers are not covered by unemployment insurance, even if their total earned income from two or more employment contracts constituting marginal part-time employment exceeds the lower earnings limit of the social insurance

<sup>49</sup> <https://www.pole-emploi.fr/accueil/>.

<sup>50</sup> Named after the City of Ghent (Gand in French, Gent in Dutch) in Belgium. In Ghent systems, trade unions are responsible for handling unemployment funds and distributing the benefits. In quasi-Ghent systems, unemployment benefits are distributed via a particular payment service run by the union of the person’s choice or via a specially designated state agency (for more information see Vandaele 2006).

### 1.1.2.2 Sickness and healthcare benefits

#### Sickness benefits

As a rule, general information on sickness benefits is provided on the one-stop portals of the social security agencies or ministries. Specific tools (portals, platforms and applications) on access to information on sickness benefits are rare and exist in countries where sickness benefits are provided by insurance funds or agencies (e.g. AT, BE, FI, FR, MT, RO, SE, see Box 3).

#### **Box 3: Examples of portals providing information on sickness benefits**

##### **Austria**

Information on sickness benefits is rather well covered at [oesterreich.gv.at](https://www.oesterreich.gv.at) (see Box 1) and the related Digital Office App.<sup>51</sup> More detailed information on sickness benefits is also provided by the web portals of the different health insurance funds.<sup>52</sup>

##### **Belgium**

The 'National Institute for Sickness and Invalidity Insurance'<sup>53</sup> as well as the auxiliary sickness and invalidity fund<sup>54</sup> have websites with detailed general information, including the conditions for eligibility for benefits, the medical check-up and the resumption of work. The application 'Docleg', an online database with the legislation on healthcare and benefits, contains the relevant regulations and indicates minimum and maximum amounts of the benefits.

##### **Germany**

Sickness benefits and healthcare are financed by the health insurance funds. Each of them sets its own priorities in its information and counselling strategy and is also guided in its choice of topics by its specific interests and strategic goals. The provision of information and advice to insured persons is a fundamental duty enshrined in legislation (the 'Social Code'), but this task is not further specified. The information and counselling services offered by the health insurance funds differ considerably from each other. Moreover, the umbrella organisation of the health insurance funds must support institutions that provide quality-assured and free information and advice to consumers and patients on health and health law issues.

##### **Romania**

Currently, the only personalised information available on healthcare or sickness entitlements is the person's health insurance status, which can be found through the Digital Health Insurance Platform<sup>55</sup>. Personalised information regarding sickness and healthcare benefits – the type of benefits and level of reimbursements from the National Health Insurance Fund to service providers – will be available via the electronic patient file <sup>56</sup> (the platform is not yet fully functional at the time of writing July 2022).

Source: ESPN national reports.

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<sup>51</sup><https://www.gesundheitskasse.at/cdscontent/?contentid=10007.867467&portal=oegkportal> and [www.svs.at/cdscontent/?contentid=10007.816741&portal=svsportal](https://www.svs.at/cdscontent/?contentid=10007.816741&portal=svsportal)

<sup>52</sup> See <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.867467&portal=oegkportal> and <https://www.svs.at/cdscontent/?contentid=10007.816741&portal=svsportal>

<sup>53</sup> RIZIV/INAMI <https://www.riziv.fgov.be>

<sup>54</sup> HZIV/ CAAMI <https://www.caami-hziv.fgov.be>

<sup>55</sup> <http://siui.casan.ro:82/Asigurati/>

<sup>56</sup> <http://www.des-cnas.ro/pub/>

(Online) calculators as a form of access to personalised information on sickness benefits are mentioned only in six (five EU and one non-EU country) ESPN national reports (FI, FR, HU, MT, PL; UK<sup>57</sup>). In **France**, the health insurance system website Ameli<sup>58</sup> provides both general and personalised information on sickness benefits, including a calculator. The ESPN national report for **Hungary** describes a new practice: the website Family.hu<sup>59</sup> provides general and individualised information on a wide range of family and children-related benefit available at present, including one type of sickness benefit: *sickness benefit for childcare*<sup>60</sup>. Moreover, a sick pay calculator is available<sup>61</sup>. The ESPN national report for **Poland** highlights that for the self-employed, the Polish Social Insurance Institute has made available, as of January 2022, 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<sup>62</sup>. In Malta, an online calculator is available for many benefits, including sickness benefits<sup>63</sup>.

As far as specific work statuses are concerned, in Belgium, the INASTI/RSVZ institution for the self-employed has its own website. In Czechia, sickness insurance is voluntary for the self-employed but no consistent information is provided on that matter (see Section 1.4). In Spain, the site of the Social security institute includes a specific section for self-employed and domestic workers concerning contribution and affiliation procedures for sickness benefits.

### Healthcare benefits

**Unlike the other branches under examination, general and personalised information on access to healthcare is provided mostly on specific sites of the health ministry, agency or healthcare funds.** One-stop government or social security sites provide mostly brief general information and refer to the above-mentioned specific portals. The type of general information provided is mostly linked to patients' rights and obligations, administrative procedures, cost of medicine and reimbursement practices. Personalised information is in general presented on specific platforms (personal accounts) and includes documents on the health status of the patient and e-prescriptions. In addition to these digital facilities, **patient organisations but also healthcare professionals (doctors, nurses) serve as 'navigators', providing information to the patients.**

With regard to general information on specific portals, in **Austria**, for instance, the one-stop government portal *oesterreich.gv.at* and the related *Digital Office App* do not provide a detailed overview of the different ways to access health insurance, especially for some categories of non-standard workers (while they do give information for the other five branches). This information is provided by 'Business Service Portal'<sup>64</sup> and is also on the platform of the 'Austrian Health Fund'<sup>65</sup>. On most websites, such general information is available in a section entitled 'Frequently asked questions and answers', where citizens, employees and the self-employed are informed about the rights they

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<sup>57</sup> In the UK there are calculators, but they are independent from the government.

<sup>58</sup> <https://www.ameli.fr/>

<sup>59</sup> <https://csalad.hu/kalkulator/>

<sup>60</sup> <https://csalad.hu/tamogatasok/gyermekapolasi-tappenz>

<sup>61</sup> [https://adozona.hu/Kalkulatorok/Tappenz\\_Kalkulator\\_8HR78Q](https://adozona.hu/Kalkulatorok/Tappenz_Kalkulator_8HR78Q)

<sup>62</sup> <https://www.zus.pl/firmy/przedsiębiorco-przeczytaj-wazne/kalkulator-skladki-zdrowotnej>

<sup>63</sup> <https://mysocialsecurity.gov.mt/CalculateSB.aspx>

<sup>64</sup> <https://www.usp.gv.at/mitarbeiter/arten-von-beschaeftigung/geringfuegig-beschaeftigte.html>

<sup>65</sup> <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.870435&portal=oegkportal>

have under the compulsory health insurance and the supplementary health insurance that they take out themselves.

**Personalised information can cover various situations. In different countries, it relates to healthcare coverage, reimbursement, diagnosis, e-prescriptions etc.** By way of example, in **Belgium**, the site of the health and sickness insurance institute provides access to several on-line applications providing information to patients on reimbursed drugs, while others provide specific access for doctors<sup>66</sup>. In **Cyprus**, information regarding access to healthcare is provided through the website of the Health Insurance System (GHS)<sup>67</sup>. The Cyprus ESPN national report explains that GHS has a modern and user-friendly design, providing comprehensive information regarding beneficiary categories, the beneficiary enrolment process (online enrolment is also possible), beneficiary obligations and other useful health-related information. 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, which includes search filters to limit results to provisions relating to a specific diagnosis, thus facilitating access to information regarding provisions and benefits in their interest. In **Finland**, a nationwide digital service portal named Kanta<sup>68</sup> contains data and information on social welfare and healthcare and 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<sup>69</sup>).

**In addition to the information provided by the State, 'navigators' such as patient organisations, healthcare professionals, health insurance funds, trade unions can play an important role in providing information on healthcare** (e.g. CZ, DE, HR, LU; BA). In **Germany**, for instance, information on entitlement to healthcare benefits is offered by many actors. The most important of these are the approximately 100 statutory health insurance funds. In addition, however, welfare, patient and consumer associations, as well as trade unions, play a considerable role in disseminating information on entitlement to sickness benefits and healthcare. In **Croatia**, the aims of the Croatian Association for the Promotion of Patients' Rights are: to promote patients' rights; to create the preconditions for improving the protection of patients' rights; and to provide information and advice on patients' rights. In **Germany and Bosnia and Herzegovina**, doctors and other service providers also inform their patients about access and financing rights in the course of care.

### 1.1.2.3 Maternity and equivalent paternity benefits

Provision of general information on maternity and paternity benefits follows a similar pattern to information on sickness benefits, as most often these are included in the same social protection structure (e.g. the Health Ministry, health insurance funds etc.). The general information refers to rights and obligations during pregnancy and information on maternity and paternity leave and is normally given in detail on the respective portals. In general, there is a lack of personalised information on individual entitlements through personalised accounts, and no calculation tools are available. This may be explained by the fact that access to these benefits is also quasi-automatic in most Member States, with no (or a rather short) insurance qualifying period<sup>70</sup>. It may also be explained

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<sup>66</sup> RIZIV/INAMI <https://www.riziv.fgov.be>

<sup>67</sup> [https://www.gesy.org.cy/sites/Sites?d=Desktop&locale=en\\_US&lookuphost=/en-us/&lookuppage=home-en](https://www.gesy.org.cy/sites/Sites?d=Desktop&locale=en_US&lookuphost=/en-us/&lookuppage=home-en)

<sup>68</sup> <https://www.kanta.fi/en/>

<sup>69</sup> [www.sundhed.dk](http://www.sundhed.dk)

<sup>70</sup> In a third of Member States, the minimum contribution period to qualify for maternity benefits is zero or quasi zero. For another third, it is around six months and for the rest, it is close to 12 months. The duration of maternity leave is the same for employees and self-employed in almost all Member States. As for paternity leave (when it exists), the rules are in general the same for both employees and the self-employed (European Commission 2021).

by the fact that, contrary to other 'risks', absence for maternity can be prepared in advance and can be better organised. Moreover, it should be noted that in the case of pregnancy, doctors and medical assistants play a role as 'navigators' for maternity benefits. Employers too play a significant role, informing the worker about the period of leave and the benefit, which is generally linked to longer absence than for other benefits. In **Luxembourg**, the navigators who can facilitate access to these benefits are the doctors, nurses (or midwives) who certify the pregnancy and the expected date of delivery for prenatal leave, as well as the date of delivery for postnatal leave.

#### 1.1.2.4 Disability benefits

General information on disability benefits is available on either the one-stop government or the social security portals (e.g. CY, CZ, DK, EL, ES, IE, IT, FR, FI, MT), or most often on the website of the institutions managing the statutory pension schemes (e.g. AT, DE) and sickness and healthcare institutions (e.g. FR), depending on which are responsible. In most cases, therefore, general information is provided in a similar way as for sickness or old-age pensions.

As far as personalised information is concerned, ESPN national reports highlight that these benefits are among the 'less digitalised', as the process of applying for disability benefits often includes a combination of face-to-face interactions such as medical examinations, visits to medical commissions, some types of needs assessment etc. In this respect, the **Greek** ESPN national report explains that issues regarding access to information for people with disabilities have been highlighted by the 'National Confederation of Disabled People of Greece': it points to the complete lack of personalised information on individual entitlements and to the fact that there are no calculation tools to enable insured people to calculate and be aware of the amount of benefits they can claim. This is particularly problematic for contributory disability benefits as there are no uniform rules for benefits to insured persons. The only calculator for disability benefits is reported by the **Belgian** ESPN national report.

Among some interesting practices of digitalised access to personalised information is **Germany**, where the online-portal '*SVLFG digital*' gives people access to forms, documents, brochures and flyers about disability benefits and medical rehabilitation, but not to personalised information. The SVLFG provides in-depth information on medical rehabilitation for the insured as well as for physicians. The portal is continually being expanded and refined.

#### 1.1.2.5 Old-age benefits and survivors' benefits

The ESPN national reports highlight that the best potential access to, in particular, personalised information (e.g. calculators) is with regard to old-age benefits. This is unsurprising, as old-age pensions are the most complex social protection benefits to calculate: they take into account several parameters such as age, working career, insurable income etc. and, moreover, may be subject to several reforms during a person's life-course, thus impacting their calculation. Moreover, old-age pensions are designed to be provided, to varying extents and in different forms, to all people (even to those without a sufficient working career, in the form of non-contributory pensions). Hence, they represent the biggest share of overall social protection expenditure. Personalised information on survivors' benefits, given their nature, is provided in the event of death, while general information is usually available on the websites which refer to old-age pensions (or one-stop government and social security sites).

General information on old-age benefits is provided mostly on the one-stop social security (and more rarely one-stop government) sites, Social affairs and labour ministry websites (e.g. AT, BG, CY, EE, EL, ES, FI, HU, IE, IT, LT, LU, MT, PL), pension insurance institution sites (e.g. BE, BG, CZ, FI, LU, LV, SE; XK) and on specifically created platforms, mostly for accessing personalised information on old-age

pensions (e.g. AT, BE, FI; XK). Often, there is an overlap between the information provided by various sources and there has been a general trend towards unification of provision (see also Section 1.3). General information on old-age pensions consists of explaining the rules of the complex pension legislation, such as how the insurance period is calculated, pensionable age, periods linked to a transition between work statuses and periods worked abroad. These are explained in a clear way, with presentation of life situations. An innovative practice has been reported by the **Estonian** ESPN national report, where the Social Insurance Board offers a free one-off informative lecture on the pension system and individual pension planning, available upon request.

As far as non-standard workers and self-employed are concerned, the above-mentioned institutions or specific funds (if such statuses fall under separate institutions) provide detailed information. For instance, in **Austria**, the platform [oesterreich.gv.at](https://www.oesterreich.gv.at) and the related Digital Office App contain rather detailed information on all important features of the statutory pension scheme. They also provide a link to more, very detailed information provided by other institutions, namely by the public Pension Insurance Fund and by the Social Insurance Institution of the Self-Employed. In **Belgium**, the website of the Federal pension office gives very detailed and up-to-date information on the rights and obligations of members of the social insurance schemes<sup>71</sup>. The website of the Federal office for social protection of the self-employed has a link to apply online.

In cases where there are several pension schemes for specific work statuses insured separately from the rest of workers (e.g. DE, IT, PL)<sup>72</sup>, information is provided on the respective portals. In some countries, policies have been implemented to simplify such structures and thus to unify the sources of information (e.g. AT, FR, DK). The **Danish** ESPN national report underlines the exceptional case of the site [pensioninfo.dk](https://www.pensioninfo.dk), which brings together information on all pension schemes (statutory, occupational and personal) in one portal and enables calculations of current and future combined benefits. This comprehensive personalised overview is possible through the collaboration of a multitude of public and private actors in the field of old age provision. In **Austria**, specific personalised information is made available via several web-portals. The most important innovation in this area in the last two decades was the implementation of the so-called 'Personal Pension Account', part of the 2004 pension reform, which partly aimed to harmonise the different strands of the statutory pension scheme. However, the personal pension account was not actually implemented until 2014, and only since has personal information on the current status of the pension account been available online. It is accessible via a portal named 'New Pension Account'<sup>73</sup>, but also via several other web portals and mobile Apps of different social insurance providers.

Civil society associations, such as pensioners' organisations, may also be important providers of general information on old-age benefits and may help people with the application process and defending their rights (e.g. HR). For instance, the **Croatian** Pensioners' Union is a civil society association which promotes the social, economic, and civil rights of pensioners and older people<sup>74</sup>. It provides information on pension and health rights of pensioners and older people on a regional basis. Also, it publishes the monthly 'Voice of Pensioners' and is a high-profile advocate and benefit adviser for older people.

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<sup>71</sup> PD/ SFPD <https://www.sfpd.fgov.be>

<sup>72</sup> For instance, specific categories of self-employed such as farmers, architects, civil servants.

<sup>73</sup> <https://www.neuespensionskonto.at/>

<sup>74</sup> <https://www.suh.hr/>

Personalised information may be provided through on-demand access but is mostly available through pension calculators (or alternatively simulators) which provide a forecast of future pension entitlements based on the actual contributions and periods<sup>75</sup>. Such tools have been reported in 22 ESPN national reports (21 EU and 1 non-EU country: AT, BE, CY, CZ, DE, DK, EE, ES, FI, FR, HU, IT, LT, LV, MT, NL, PL, PT, SE, SI, SK; RS) while no such officially provided tools exist in 13 countries (6 EU and 7 non-EU countries: BG, EL, HR, IE, LU, RO; AL, BA, ME, MK, TR, UK, XK)<sup>76</sup>. As illustrated in the examples in Box 4, their functioning and the options available vary between countries but the purpose (being informed of future pension entitlements) remains similar.

**Box 4: Examples of calculators for old-age pension entitlements**

**Belgium**

*The site 'Mypension.be'<sup>77</sup> was introduced in 2010 and has been gradually extending its information and the services offered. All workers can apply online but can also request simulations of their future statutory and occupational pensions, request an overview of their career (under Mycareer.be) and follow up their personal records once they are receiving a pension. The website was revamped in 2020 to make it more user-friendly. The federal pensions service has launched a special Covid-19 page on the website, to inform those who are insured about the possible impact of the crisis on benefits, procedures, eligibility conditions etc.*

**Italy**

*Since January 2022, the INPS also offers for their affiliates an open access online interactive tool aimed at simulating individualised pension scenarios based on certain broad parameters such as employment position. The self-employed in sectors with licensed professions and not enrolled with the INPS (such as architects, lawyers and engineers) may find all relevant information concerning their individual pension entitlements on the website of their respective insurance fund. Alternatively, they may typically access personalised information via dedicated call centres or ad hoc guides published online.*

**Spain**

*An important digital service is the 'Retirement Simulator' which can be accessed via the 'Your Social Security' portal (see Box 1). This simulator can be used to calculate not only all types of pension entitlements but also the financial benefits of extending your working life for a period of time, known as delayed retirement. It can be accessed with identification (cl@ve<sup>78</sup>, SMS or electronic certificate).*

*Source: ESPN national reports.*

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<sup>75</sup> We refer here only to online tools which calculate/simulate pension entitlements automatically and are accessible directly by the citizen, not to administrative services which provide information on pension entitlements upon request.

<sup>76</sup> In Luxembourg, Romania and the UK there are no official, publicly sponsored calculators for the moment – although several private organisations provide indicative calculators. According to the Luxembourgish ESPN national report, for instance, such an official tool could be difficult to put in place in Luxembourg due to the particularly large proportion of piecemeal, diversified careers, which reflects inter alia the high number of cross-border workers (with potentially long careers in foreign countries).

<sup>77</sup> [www.mypension.be](http://www.mypension.be)

<sup>78</sup> [https://clave.gob.es/clave\\_Home/clave.html](https://clave.gob.es/clave_Home/clave.html)

In addition to digitalised information, in general, future pensioners are also receiving personalised information by letter, and they can apply in physical offices.

In some countries which have statutory funded pension schemes administered by private pension funds, general information can also be found on their portals (e.g. BG, CZ). For instance, in **Bulgaria**, information on the operation of the private pension funds, which administer the statutory funded and the voluntary pension funds, is published by the Financial Supervision Commission (FSC). The FSC publishes rather detailed and regularly updated information on the supervised entities. This information is generic but is very important for the potential members of the funds, as they are allowed to choose which fund they wish to join: this choice should, in principle, be based on each fund's performance, membership and other information validated and published by the FSC. The National Revenue Agency, which collects their mandatory supplementary social security contributions, transfers the payments to their fund of choice.

Access to information on supplementary pension schemes, i.e. occupational pension schemes and voluntary schemes, varies a great deal between the countries. In **Belgium**, for instance, *Mypension.be* provides personalised information on entitlements to occupational pensions. In **Germany**, there are many occupational pension schemes. According to the law on the enhancement of occupational old-age pensions, employers must inform employees about, among other things, their accrued pension entitlements, what will happen to the entitlements in case of termination of the employment relationship and how the entitlements will evolve after termination. The information is not provided automatically but at the request of employees. There are numerous voluntary personal arrangements for old-age provision. If the private arrangements are state-promoted old-age provisions and certified, the institutions are legally bound to inform the scheme members annually in writing about their entitlements, under the law on the certification of old-age pension contracts and basic pension contracts.

#### 1.1.2.6 Benefits in respect of accidents at work and occupational diseases

Information on benefits regarding accidents at work and occupational diseases is provided mostly on the one-stop portals of the social security systems but also often on the sites of Labour inspectorates. More rarely, there are specific sites for institutions dedicated only to that branch (e.g. BE, HU) and providing this information. One example is the website of the **Belgian** federal agency for accidents at work, FEDRIS<sup>79</sup>, which provides detailed and up-to-date information on the rights and obligations of the socially insured.

In **Estonia**, the Labour Inspection Office administers these benefits, and its website provides basic information<sup>80</sup> through the Working Life Portal. In 2020, the Labour Inspectorate launched a self-service website, the TEIS (funded by the European Social Fund), along with other updates to the Working Life Portal. In **Hungary**, the website of the Labour Inspectorate for Occupational Safety and Health<sup>81</sup> provides employers, safety and health representatives, interest groups and workers such as free advice on occupational safety and health (interested parties may remain anonymous when seeking advice, which may be given by telephone, in person or in writing<sup>82</sup>).

With regard to specific work statuses, in **Austria**, benefits in respect of accidents at work and occupational diseases are administered by a specific insurance fund, the General Accident Insurance. Unlike many other strands of social insurance, it covers all work statuses, including 'marginal part-timers', and information is available on the website of the institution. In **Finland**, all workers are

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<sup>79</sup> FEDRIS <https://www.fedris.be/nl/home>

<sup>80</sup> <https://www.suip.cz/web/suip/odskodnovani-pracovnich-urazu>

<sup>81</sup> <https://mvff.munka.hu/>

<sup>82</sup> [https://mvff.munka.hu/index.php?akt\\_menu=307](https://mvff.munka.hu/index.php?akt_menu=307)

automatically insured while the scheme is optional for the self-employed. Information for them is available to all on the websites of private insurance companies, and occupational healthcare providers share information on social security.

**Personalised information is most often provided by face-to-face appointments, given the nature of the benefit.** For instance, in **Germany** occupational disease proceedings are always about individual cases, so individual advice is particularly necessary and there is a diverse network of institutions in the Länder that provide advice to people who suspect that they have an occupational disease. In **France**, information on accidents at work and occupational diseases is generally transmitted by occupational doctors, but also by trade unions. The Sickness Insurance posts information on the *Ameli* website.

Social partners and CSOs may also play a role (e.g. FR, HU). In **Hungary**, information is provided on the websites of some interest representation organisations, such as the National Federation of Organisations of People with a Physical Disability<sup>83</sup>. In **France**, the Association for victims of accidents and disabled people is particularly active in advising, defending and supporting victims of occupational accidents and diseases<sup>84</sup>. Private operators, which are quite important in some countries (such as DK [where there is no state insurance] and FI), provide information on their sites. In Denmark, trade unions also play an important role in providing information on such benefits.

## 1.2 General awareness-raising campaigns

This section describes general awareness-raising campaigns to enhance information on the six branches of social protection carried out in the 35 countries under examination in the period between January 2017 and April 2022. The ESPN national reports focus on such campaigns, specifying their objectives, the target groups, the communication means used, the stakeholders involved, and the impact of the campaigns. Information on/evaluations of the impact of awareness-raising campaigns is available only for a few campaigns implemented in 14 countries (10 EU and 4 non-EU: CZ, FI, HU, LT, LV, MT, NL, PL, RO, SE; AL, BA, RS, XK). Finally, the ESPN national reports highlight initiatives to provide information on the exceptional support measures in force during the Covid-19 crisis (Baptista *et al.* 2021).

It emerges from the ESPN national reports that general awareness-raising campaigns concerning at least one of the six branches covered in the report took place in almost all the 27 EU countries during the past five years (Table 2). In 20 countries, these awareness-raising campaigns concerned the social security system/branch 'in general' or information related to several benefits. In several cases, awareness-raising campaigns exclusively devoted to specific branches of social protection were also identified. Notably, these campaigns concerned: a) unemployment benefits, in 14 countries (9 EU and 5 non-EU); b) sickness and healthcare benefits, in 23 countries (18 EU and 5 non-EU); c) maternity and equivalent paternity benefits, in 14 countries (12 EU and 2 non-EU); d) disability benefits, in 8 countries (6 EU and 2 non-EU); e) old-age benefits and survivors' benefits, in 21 countries (17 EU and 4 non-EU); and f) benefits in respect of accidents at work and occupational diseases, in nine countries (7 EU and 2 non-EU).

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<sup>83</sup> <http://www.meosz.hu/baleseti-tappenz/>

<sup>84</sup> <https://www.fnath.org/>

**Table 2: Overview of general awareness-raising campaigns (by type of benefits)**

Branch covered by the awareness-raising campaigns	Countries
Social security systems/ benefits in general or several benefits	BE, BG, CY, DK, EE, FI, HU, IE, LT, LV, MT, PL, PT, RO BA, MK, RS, TR, UK, XK
Unemployment benefits	DE, FI, FR, IE, IT, MT, PL, SE, SI AL, BA, ME, MK, XK
Sickness and healthcare benefits	CY, CZ, EL, ES, FI, FR, HU, IE, IT, LT, LU, LV, MT, NL, PL, RO, SE, SI AL, BA, MK, TR, XK
Maternity and equivalent paternity benefits	DK, EE, ES, FI, FR, IE, IT, LV, NL, PT, SE, SI UK, XK
Disability benefits	EE, FR, LU, NL, SE, SI BA, ME
Old-age benefits and survivors' benefits	CZ, DE, EE, EL, ES, FI, FR, HR, HU, LT, LU, LV, MT, NL, PL, SE, SI BA, MK, TR, XK
Benefits in respect of accidents at work and occupational diseases	EE, FR, HU, IT, LU, PL, SE BA, XK

Source: Own elaboration based on the 35 ESPN national reports.

### 1.2.1 Awareness-raising campaigns on overall social security systems/branches or on several benefits

General **awareness-raising campaigns concerning overall social security systems/benefits or related to several benefits** have been identified in 20 countries. These campaigns have four main specific objectives (Table 3): a) providing general information on social security and on how to access benefits; b) raising citizens' awareness of the conditions for accessing social security benefits, in terms of social contributions and the importance of regular employment; c) providing information on initiatives related to the digitalisation of the public administration; and d) providing information on benefits related to Covid-19 and on the conditions for accessing these benefits.

**Table 3: Objectives of awareness-raising campaigns on overall social security systems/benefits or several benefits**

Specific objectives	Countries
General information on social security systems /access to benefits	BE, CY, DK, FI, IE, MT, PL, RO MK, UK
Raising awareness of conditions for accessing benefits	EE, HU, LV, RO RS, TR, XK
Digitalisation of public administration	CY, EE, HU, LT, LV, PT RS
Covid-19 benefits	BE, BG, CY, DK, FI, IE, LT, LV, PT BA, RS

Source: Own elaboration based on the 35 ESPN national reports.

In terms of target groups, the vast majority of these awareness-raising campaigns were targeted at all citizens or at those citizens and workers who are (or could potentially be) beneficiaries of the various benefits offered by national social protection systems (e.g. BE, CY, DK, FI, IE, MT, PL, RO; BA, TR, XK). In a more limited number of cases, specific categories of workers or segments of the population were targeted, including migrant workers (RO), seasonal workers (RO; RS), employers (RO; TK), people with disabilities (RO), and students (PL; TR). In most cases, the public administrations responsible for the benefits played a key role in the elaboration and implementation of these awareness-raising campaigns (BE, BG, CY, DK, EE, FI, HU, IE, LT, LV, MT, PL, PT, RO; RS, TR, UK). The means of communication used to implement these campaigns were varied. Online tools have been widely used, including websites (BE, BG, CY, DK, FI, IE, LT, PL, PT, RO; BA, RS), social media (DK, FI, IE, IT, PL, PT; BA, XK), and platforms for online training (LV). However, more traditional means of communication have also been used, including printed publications such as leaflets and brochures (BE, EE, FI, HU, IE, LT, PL, RO; BA, XK), and TV, radio, and printed press (EE, IE, LT, MT, PL, PT, RO; BA, RS). In a few countries, the campaigns also used in-person events (LT, PL; RS, TR), personalised letters to beneficiaries or stakeholders (LV; BA, TR) or even contacts by phone (IE). In many cases, different means of communication were used simultaneously (in particular, online and offline media).

Awareness-raising campaigns aimed at providing information on social security systems have been implemented, for instance, in **Belgium** and **Romania**. In **Belgium**, in September 2018, the federal public service for social security published a brochure for the general public about the objectives, history, organisation, financing and the functioning of the Belgian social security system. 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. In several countries, campaigns were conducted to raise citizens’ awareness of the conditions for accessing social security benefits, in terms of social contributions and the importance of regular employment. These include, for instance, a campaign conducted in 2019 in **Hungary**, where the Ministry of Finance prepared a guide showing, step-by-step, how workers can check through an online e-identification service whether they are in regular employment. 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.

Awareness-raising campaigns aimed at providing information on social protection benefits related to Covid-19 were conducted in several countries. For instance, at the beginning of the Covid-19 crisis in **Bulgaria**, the government set up a website providing information on all the changes to benefits enacted during the crisis. According to the **Bulgarian** EPSN national report, the website included comprehensive information on changes to social protection benefits, going beyond those related to Covid-19, thus constituting the only portal where citizens could find information. The update of information was however discontinued after the end of the Covid-19 state of emergency. In **Serbia**, an information campaign – the ‘Agro Info Caravan’ – took place between December 2020 and January 2021, to raise awareness of new rules concerning seasonal workers and the advantages of registering on the tax administration portal (established in January 2019), to tackle the phenomenon of undeclared work in agriculture. As part of this campaign, representatives from the National Organisation for Local Development visited 17 local communities, presenting the features of the new portal to local administration officials, farmers and seasonal workers.

## 1.2.2 Awareness-raising campaigns in the six social security branches

### 1.2.2.1 Unemployment benefits

Awareness-raising campaigns specifically devoted to **unemployment benefits** have been identified in no less than 14 countries (9 EU and 5 non-EU; DE, FI, FR, IE, IT, MT, PL, SE, SI; AL, BA, ME, MK, XK). In most cases (12 [8 EU and 4 non-EU countries]), the main objective of these campaigns (Table 4) was to provide information on benefits related to the Covid-19 crisis. In a few cases, the campaigns were aimed at extending the coverage of unemployment benefits or providing general information on available benefits. In two cases, the ESPN national reports highlight campaigns indirectly related to unemployment benefits, such as initiatives aimed at providing training opportunities (DE) or addressing labour shortages in some sectors (FR).

**Table 4: Objectives of awareness-raising campaigns on unemployment benefits**

Specific objectives	Countries
Information on available benefits	IE, IT ME, MK
Extending coverage	FI, IE, PL
Covid-19 benefits	DE, FI, IE, IT, MT, PL, SE, SI AL, BA, MK, XK
Other	DE, FR

Source: Own elaboration based on the 35 ESPN national reports.

The target groups of these awareness-raising campaigns were, in most cases, the beneficiaries (or the potential beneficiaries) of unemployment benefits (DE, FR, IE, MT, PL, SE, SI; AL, BA, ME, MK, XK<sup>85</sup>), without any explicit focus on specific categories of workers or groups of the population. However, some of these campaigns targeted more explicitly specific groups such as young people (DE, FI, PL), immigrants (FI), some categories of non-standard workers (IT, PL) or the self-employed (FI, IE, IT). In most cases, the awareness-raising campaigns identified were conducted by public administrations (FI, FR, IE, SE, SI; BA, ME, XK), sometimes in collaboration with the social partners (DE, IT) or EU or international bodies (PL; MK). Two awareness-raising campaigns identified in **Italy** were, however, conducted by associations representing specific categories, notably PhD students and freelance workers. Most of the awareness-raising campaigns made use of online tools such as websites (DE, FI, IT, MT, PL, SE, SI; BA, MK, XK) and/or social media (FI, FR, MT, PL; BA, MK, XK) and/or used more traditional means of communication such as TV, radio or the printed press (FR, MT, PL, SI; MK, XK). In-person or phone contacts were used in a more limited number of cases (IT, MT; MK).

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. In **Ireland**, in 2019, there was a campaign about the new jobseekers' benefit for the self-employed. 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

<sup>85</sup> In **Kosovo**, there is no unemployment benefits system in place. The awareness-raising campaign referred to the Temporary formal unemployment protection scheme implemented as part of the Emergency Fiscal Package established in response to the Covid-19 crisis. This scheme targeted private sector workers, including the self-employed.

on issues such as working conditions and access to social protection for seasonal workers. 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). Similarly, 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. In **France**, in 2020, ‘Pôle Emploi’ redesigned its YouTube channel and launched a web series featuring well-known YouTubers. The main objective of the channel is to inform the public about different trades and encourage young people to work in occupations subject to shortages. In **North Macedonia**, an awareness-raising campaign called ‘My Labour, My Rights’ took place between January and June 2021. This campaign was implemented by the national Economic Social Council (in particular, by its social partners’ component) as part of a broader project on social dialogue conducted by the International Labour Organisation and funded by the European Commission. One of the objectives of the campaign – and of the related website – was to promote rights related to social insurance, including by providing detailed information on and explanations of the ‘Unemployment Compensation’ scheme. The campaign, targeted at employees, was conducted through TV, newspapers, websites and social media.

### 1.2.2.2 Sickness and healthcare benefits

Awareness-raising campaigns on sickness and healthcare benefits took place in no less than 23 (18 EU and 5 non-EU) countries (CY, CZ, EL, ES, FI, FR, HU, IE, IT, LT, LU, LV, MT, NL, PL, RO, SE, SI; AL, BA, MK, TR, XK). In many of these countries, the specific objective (Table 5) of these campaigns was to raise awareness of benefits made available during the Covid-19 crisis. In other cases, these campaigns provided general information on benefits available in the country or on issues related to digitalisation. In some countries, the ESPN national reports identified campaigns aimed at making citizens aware of recent reforms of sickness or healthcare benefits, while in no less than nine (7 EU and 2 non-EU countries) countries, campaigns concerned public health issues, including Covid-19 vaccination campaigns.

**Table 5: Objectives of awareness-raising campaigns on sickness and healthcare benefits**

Specific objectives	Countries
Information on available benefits/options	FR, LT, LV, NL, SI BA, MK, TR, XK
Digitalisation of public administration	FR, HU, PL, SE, SI
Reforms	CY, FI, LU BA
Covid-19 benefits	CZ, IE, IT, MT, SE, SI AL, MK
Other (public health / Covid-19 vaccination campaign)	EL, ES, FR, IE, LT, RO, SE AL, XK

Source: Own elaboration based on the 35 ESPN national reports.

The awareness-raising campaigns on sickness and healthcare benefits identified by the ESPN national reports were targeted at the general population or at the (current or potential) beneficiaries of those benefits, without any explicit distinction between specific categories of workers. These campaigns were usually conducted by public administrations (CY, CZ, EL, ES, FR, HU, IE, IT, LU, MT, NL, PL, RO, SE, SI; AL, BA, TR), sometimes together with the social partners (SI) or EU and international bodies (MK). In some countries, the ESPN national reports referred to initiatives involving a particularly broad partnership (IE, LT; AL, XK), while the French ESPN national report identified awareness-raising

campaigns conducted by supplementary health insurance funds. Most of these awareness-raising campaigns made use of online tools such as websites (CY, CZ, FR, HU, IT, LT, MT, NL, SE; BA, MK, XK) and/or social media (CY, EL, LT, MT PL; AL, BA, MK, XK) as well as using more traditional communication means such as TV, radio or the printed press (CZ, EL, FR, MT, NL, PL, SI; AL, BA, MK, TR, XK). In-person events (LT), contacts by phone or e-mail (EL, LT; MK) or door-to-door activities (AL, XK) were more limited.

In **Ireland**, the awareness-raising campaign in response to Covid-19 included a multilingual campaign (in 15 languages) to promote and provide information on the Covid-19 *Enhanced Illness Benefit scheme* for employees and the self-employed. In the framework of this campaign, the Department of Social Protection (DSP) established a partnership involving various public bodies and over 80 stakeholder organisations, with a view to reaching ‘hard to reach’ audiences and, in particular, people for whom English is not their first language. In **Malta**, awareness-raising campaigns to inform the population of Covid-19 support measures were widely implemented during 2020 and 2021. In **Lithuania**, a new public information service was launched in 2020 by the National Health Insurance Fund (NHIF), providing information on the NHIF digital services by e-mail. Consequently, persons covered by compulsory health insurance received notifications about the possibility to check which healthcare services were available to them and how much was covered by the NHIF. In **France**, a number of awareness-raising campaigns have been conducted with the objective of promoting the use of digital services. For instance, an information campaign entitled ‘Go on, request an Ameli account’ started in November 2021, aiming to highlight the simplicity of Ameli accounts and showing the variety of services offered. In **Sweden**, in November and December 2018, the Swedish Social Insurance Agency and the Swedish Pension Authority launched a campaign to raise awareness of the e-services used by the government agencies responsible for social protection in order to communicate with individuals, companies and employers (notably, the functions ‘My messages’ and ‘My mailbox’). The campaign included advertisements for the e-services on government digital platforms and notifications displayed in service centres<sup>86</sup>. In **Cyprus**, an awareness-raising campaign was implemented to inform citizens of their rights, entitlements and obligations under the General Health System (GHS), a compulsory universal coverage system introduced in 2019. Notably, a series of short videos (also in English) were created and published on the GHS website and social media accounts. In **Albania**, awareness-raising campaigns were organised to inform the population of preventive measures related to Covid-19, on support services made available and safety measures at work (especially in the first two years of the pandemic – 2020-2021). These campaigns – often supported by international donors – were implemented through both social and traditional media, and they also included ‘door to door’ information activities by teams made up of public workers and NGO representatives, targeting hard-to-reach communities.

### 1.2.2.3 Maternity and equivalent paternity benefits

Awareness-raising campaigns on maternity and equivalent paternity benefits were identified in 14 (12 EU and 2 non-EU) countries (DK, EE, ES, FI, FR, IE, IT, LV, NL, PT, SE, SI; UK, XK). In most of these countries, the specific objective (Table 6) was to raise awareness of recent policy reforms, while in three countries the campaigns aimed to provide information on available benefits and options,

<sup>86</sup> According to data provided in the Swedish ESPN national report, the number of visits to ‘My mailbox’ increased from around 30 visits per day before the campaign to around 3,000 visits per day afterwards.

especially for fathers. In other cases, the objective was to provide information on digital access to services<sup>87</sup>.

**Table 6: Objectives of awareness-raising campaigns on maternity and equivalent paternity benefits**

Specific objectives	Countries
Reforms	DK, EE, ES, FI, FR, IE, IT, PT UK, XK
Information on available benefits/options	LV, NL, SI
Digitalisation of public administration	SE

Source: Own elaboration based on the 35 ESPN national reports.

These awareness-raising campaigns were addressed to the general population or to the specific target groups of the benefits (parents and prospective parents), without any explicit focus on specific categories of workers. They were usually conducted by public administrations (ES, FI, FR, IE, PT, SE; UK, XK), in some cases in partnership with other actors such as employers (IT), research institutes (SI), and advertising agencies (EE). In one case, the campaign was implemented by the social partners (DK). Most of these awareness-raising campaigns made use of online tools such as websites (ES, FI, FR, IT, NL, SE, SI; UK) and/or social media (EE, FI, NL, PT, SI; UK, XK) as well as using more traditional means of communication such as TV and radio (NL, PT, SI; UK). In addition to this, some of these campaigns also included the production of printed brochures, leaflets and handbooks (ES, FI, FR, SI), the organisation of conferences and workshops (SI), and (e-) mailing activities (IT).

In most cases, these awareness-raising campaigns were linked to reforms of maternity and equivalent paternity benefits. For instance, in **Denmark**, in the first months of 2022, the social partners played a key role in disseminating information about the reform of these benefits, as part of a broader debate on how to transpose the EU Parental Leave Directive. In **Finland**, the Social Insurance Institution (Kela) conducted an extensive awareness-raising campaign to spread information on the family leave reform which entered into force in August 2022. The campaign includes information material (both online and offline) for employers, teachers, journalists and child clinics. This material is available in various languages, including Finnish, Swedish, Sami, English, Estonian, Russian, Somali, and Arabic. In **Spain**, in 2019, the National Social Security Institute (INSS) published a leaflet explaining changes made to several benefits, including childbirth and childcare benefits. In 2019 in **Portugal**, the Commission for Equality in Labour and Employment organised a digital campaign entitled ‘Parental leave: sharing between mother and father’. This campaign, consisting of short videos, aimed at raising awareness of the importance of using and sharing parental benefits. In **Slovenia**, a project entitled ‘Action Dad’ was implemented from 1 March 2020 to 31 August 2022 by a partnership involving the Ministry of Labour, Family, Social Affairs and Equal Opportunities and the Peace Institute. This project aimed at raising awareness of the importance of active involvement of men in fatherhood and of equal distribution of parental care for children. Awareness-raising activities conducted included: a) a media campaign for the general public; and b) public events for (future) parents to promote active fatherhood.

<sup>87</sup> In Sweden, maternity benefits are administered by the Swedish Social Insurance Agency. Thus, awareness-raising campaigns on digital access to information on sickness and healthcare benefits (see Section 1.2.2.3) also cover these benefits.

#### 1.2.2.4 Disability benefits

Awareness-raising campaigns on disability benefits are identified in only eight (6 EU and 2 non-EU) countries (EE, FR, LU, NL, SE, SI; BA, ME). In most of them, the specific objective of these campaigns was to provide general information on the benefits available (FR, LU, SI; BA, ME). In others, the objective was to inform citizens of recent reforms (NL), to provide information on digital access to services (SE) or to fight stigma at the workplace (EE).

These awareness-raising campaigns were usually targeted at the recipients of the benefits (EE, FR, NL, SE; BA, ME) or at employers (EE; BA). Initiatives identified by the ESPN national reports were conducted by the public administrations (SE; ME), civil society organisations (NL; ME) or insurance funds (FR; BA) or by broader partnerships including administrations, NGOs and international donors (BA). These campaigns included the use of online tools such as websites and social media (FR, SE; BA, ME), printed publications (FR) and the organisation of in-person events (FR).

For instance, in **France**, regional funds usually organise information meetings for insured parties, while ‘Sickness Insurance’ funds produce videos and tutorials and upload them onto their websites and social media. Information materials produced as part of these campaigns include a special edition of the publication ‘My insured route’ devoted to disability and indicating a free telephone number to reach Sickness Insurance advisors. In the **Netherlands**, in view of the reform of the Wajong system<sup>88</sup> entering into force in January 2021, the Wajong Information Point<sup>89</sup> started to offer – from October 2020 onwards – personalised information and advice to benefit recipients (as well as their parents, caregivers and job coaches). To improve awareness of the Information Point among people receiving Wajong benefits, the campaign ‘Who, what, Wajong’ was launched. In **Estonia**, awareness-raising campaigns targeting the general public and employers have been organised since 2017, with a view to combatting stigma and the barriers that individuals with reduced work ability may face at the workplace. For instance, the campaign ‘Don’t worry’ was launched in 2019.

#### 1.2.2.5 Old-age benefits and survivors’ benefits

Awareness-raising campaigns specifically devoted to old-age benefits and survivors’ benefits have been identified in no less than 21 (17 EU and 4 non-EU) countries (CZ, DE, EE, EL, ES, FI, FR, HR, HU, LT, LU, LV, MT, NL, PL, SE, SI; BA, MK, TR, XK). In most countries, the main objective of these campaigns (Table 7) was to provide general information on available benefits and options or to raise awareness of future access to those benefits and their adequacy. In other countries, awareness-raising campaigns aimed to provide individualised information to benefit recipients, to provide information on digital access to services or to inform citizens about recent reforms. In other cases, information activities concerned issues related to the ageing workforce (SI) or to the functioning of administrative structures responsible for the benefits (DE).

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<sup>88</sup> The ‘Act on Assistance for Disabled Young People’ (Wajong) provides income support and re-integration services to people diagnosed with disability who have not yet turned 17.

<sup>89</sup> An initiative promoted by ‘Ieder(in)’, an umbrella organisation grouping 238 organisations representing people with disabilities and/or chronic diseases.

**Table 7: Objectives of awareness-raising campaigns on old-age benefits and survivors' benefits**

Specific objectives	Countries
Information on available benefits/options	DE, EL, FR, HR, LU, PL, SE, SI MK, TR
Future access and adequacy of benefits	CZ, EL, FI, HU, LT, MT, NL, PL
Individualised information	ES, FI, HU BA
Digitalisation of public administration	CZ, NL, SE XK
Reforms	EE, FI, LV
Other	DE, SI

Source: Own elaboration based on the 35 ESPN national reports.

Most of the awareness-raising campaigns on old-age benefits and survivors' benefits identified by the ESPN national reports were targeted at the general population or at the (current and/or potential) beneficiaries of those benefits (CZ, DE, EE, EL, ES, FI, FR, HR, HU, LT, LU, LV, MT, NL, PL, SE, SI; BA, MK, TR). In a number of cases, however, initiatives were targeted at specific groups such as (some categories of) non-standard workers (DE) and self-employed (CZ, HR, HU), young people (DE; MK), women (EL) and older workers and employers (SI). Awareness-raising campaigns targeted at these categories of workers mostly focused on providing information on the benefits available and highlighting issues related to future access and adequacy of the benefits, often encouraging these categories to opt for ways to top up pension benefits.

Most of the awareness-raising campaigns made use of online tools such as websites (CZ, DE, EE, FI, LU, MT, SE, SI; MK) and/or social media (CZ, DE, EE, FI, SI; MK, XK), as well as using more traditional means of communication such as TV, radio or the printed press (DE, EL, FI, FR, HU, PL; BA, TR). In several cases, these campaigns made use of printed material (LU, NL, SI; BA, UK). In-person events (FR, HR, NL, SE) or contacts by phone or mail (CZ, FI, LT) were more frequent than in awareness-raising campaigns concerning other benefits included in this report.

As part of the 2019 project 'My Pension – Improving REGOS Services on the Labour Market' (co-financed by the European Social Fund) in **Croatia**, the Central Register of Insured Persons (REGOS) and the Croatian Pension Insurance Institute established Pension Information Centres (MIC) in the country's largest cities. In these centres, trained staff from the two institutions provide citizens and entrepreneurs with comprehensive information about the pension insurance system, including available benefits and options. In addition, citizens can submit various applications and receive certain certificates in paper format. In particular, in MICs, entrepreneurs can get basic information on the calculation and payment of pension contributions, professional assistance with resolving unrelated payments of pension contributions and unrelated statutory funded schemes' payments recorded on a temporary invoice, and may be issued with various documents in paper or electronic form. In **France**, in late 2021, the pensions insurance scheme organised a campaign to inform all insured parties about how to access an old-age benefit, depending on their work background. In **Germany**, several awareness-raising campaigns were launched by the Statutory pension insurance scheme (SPI) to inform both the general public and specific categories about the benefits and services offered. Initiatives targeting the whole population include the '#foralifetime' information campaign, implemented through social media, and two large campaigns aimed at informing citizens about the supplementary basic SPI pension. On the SPI pension, between May 2019 and July 2020, the Ministry for Labour and Social Affairs conducted – through a wide range of online and offline media – the

‘Your Pension’ campaign. Additionally, the SPI’s ‘pension-wise’ youth initiative targeted young people aged 15-25: besides setting up a revamped website (in September 2021), the campaign consisted in disseminating information on the SPI, old-age provision and occupational pensions through social media, as well as producing material for teachers and parents. Finally, since 2020, a specific video portal (‘Social security in the gig economy’) provides people working through digital platforms with information on the importance of old-age provision and the options available in the event of reduced earnings capacity. In 2019, in **Hungary**, the National Tax and Customs Administration ran an awareness-raising campaign about the long-term consequences of opting for the ‘flat tax for small entrepreneurs’ (KATA) system, in terms of lower pension entitlements. Indeed, while the KATA system was designed to make tax payments and tax administration simpler for small entrepreneurs (many of whom work only part-time in their own enterprise/business but hold full-time tax-paying jobs), many regular employment contracts, in the course of time, have been replaced with KATA contracts between the employer and the employee, who pretended to be a small business. In 2020, in **Luxembourg**, the Ministry for Social Security (in partnership with other institutions such as the ‘National Council of Women of Luxembourg’) launched a campaign aimed at raising awareness of ways to top up pensions, including through voluntary contributions or insurance period buy-backs in specific cases (such as divorces or careers in international institutions). One of the objectives of the campaign was to improve the uptake of these schemes, and the brochure of the campaign was available in five languages (Luxembourgish, French, German, Portuguese, and English). In **Poland**, since November 2019, the Polish Development Fund – in cooperation with financial institutions – has been conducting an awareness-raising campaign to promote the Employee Capital Plans (PPKs) among all workers. The main objective of the campaign is to disseminate reliable information on PPKs and to encourage people to save for a pension. In **Czechia**, in 2022, following gradual digitalisation, the Czech Social Security Administration (CSSA) has launched an awareness-raising campaign on digital access to old-age pensions. The campaign, conducted through the CSSA website, includes a YouTube channel with a short, animated video about the possibility of using the CSSA’s Informative Pension App. Other awareness-raising campaigns organised in the country were targeted activities informing future beneficiaries of the adequacy of their old-age benefits. In particular, since 2016, the Czech Ministry of Labour and Social Affairs (MLSA) has been sending letters to entrepreneurs on the potential implications of paying minimum premiums for benefit adequacy and advising them on the options available in order to avoid poverty in old age. Since 2015, the CSSA has been sending out summaries of registered retirement periods to insured persons approximately two years before their legal retirement age. Besides checking whether they have sufficient insurance records to qualify for a pension, future pensioners are asked to use the online pension calculator to find out the indicative amount of their retirement pension. In **Greece**, as part of the EU-funded project PEGASUS (‘Addressing the Gender Pension Gap in Greece’), implemented between November 2018 and November 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.

#### 1.2.2.6 Accidents at work and occupational diseases

Awareness-raising campaigns on benefits in respect of accidents at work and occupational diseases are highlighted by the EPSN national reports in nine countries. Most of these campaigns were aimed at improving working conditions and preventing accidents at work and occupational diseases (Table

8). In other cases, awareness-raising campaigns concerned Covid-19 related benefits or the provision of information on digital access to services.

**Table 8: Objectives of awareness-raising campaigns on benefits in respect of accidents at work and occupational diseases**

Specific objectives	Countries
Covid-19 benefits	IT BA
Digitalisation of public administration	SE
Accident prevention and improvement of working conditions	EE, FR, HU, LU, PL XK

Source: Own elaboration based on the 35 ESPN national reports.

These awareness-raising campaigns were usually targeted at workers, without an explicit focus on specific categories, with the exception of a campaign conducted in **Estonia** focussing on non-standard workers (notably, seasonal workers). These campaigns were conducted by public administrations or NGOs (FR, IT, PL, SE; BA, XK), in some cases in partnership with the social partners (HU, LU; XK) or with EU agencies (EE; XK). The means of communication used included websites (IT, SE; BA, XK), printed material (PL) and in-person events and contacts (IT; BA).

In **Estonia**, in 2019, the labour inspectorate conducted an awareness-raising campaign targeted at seasonal workers. The aim of this campaign – in collaboration with the EU agency for occupational safety and health (EU-OSHA) – was to help improve working conditions for this category of workers. In **Poland**, the Social Insurance Institution (ZUS) has implemented various campaigns to promote health and safety at work and prevent work injuries, including, in 2019, a campaign targeted at students entering the labour market, with the publication of a dedicated manual. ZUS also supports the project ‘A good recipe for safety’. Implemented by the National Labour Inspectorate since 2019, this long-term, nationwide campaign consists of information activities conducted in the media, a prevention programme addressed to employers and inspections conducted in meat processing plants. In **Italy**, awareness-raising campaigns related to the Covid-19 crisis also concerned benefits for workers who caught Covid-19 at the workplace or during working activities and informed them how to access those benefits. In **Bosnia and Herzegovina**, the Government of Republika Srpska (one of the two entities within the State of Bosnia and Herzegovina<sup>90</sup>) issued a recommendation for employers and workers on implementation of work protection and health at work measures in the context of the Covid-19 pandemic. This document was published on the government website, and both offline and online media reported it. Furthermore, in 2021, the Republika Srpska Labour Union organised several roundtable discussions with representatives of the Union of Health Professionals about safety at work during the pandemic. The organisation of these roundtables was supported by the International Confederation of Labour Unions.

<sup>90</sup> The other entity is the Federation of Bosnia and Herzegovina (FBiH).

### 1.3 Reforms and debates related to access to information

#### 1.3.1 Ongoing and planned reforms

This section focuses on ongoing and planned reforms aimed at improving access to general and personalised information on social protection. ESPN national reports in 19 EU and 5 non-EU countries highlight such reforms in their country (BE, BG, CY, CZ, DE, DK, EE, EL, FI, IE, IT, LT, LU, LV, NL, PL, RO, SI, SK; AL, BA, ME, MK, XK), whereas 11 of them (8 EU and 3 non-EU) state that there are no reforms in the pipeline (AT, ES, FR, HR, HU, MT, PT, SE; RS, TR, UK). 14 National Plans regarding the implementation of the 2019 Council Recommendation refer to the issue of transparency (see Section 1.1.1.4). In five Plans (BE, DE, FI, PT, RO), transparency is included in the policy objectives and principles driving future developments and reforms. Moreover, 11 ESPN national reports explain that reforms aimed at increasing transparency are presented in the National Recovery and Resilience Plans, especially in sections dedicated to digitalisation (BE, CY, CZ, DE, EL, IT, LT, PT, RO, SI, SK). In a few countries where no major reforms are identified, the ESPN national reports nevertheless highlight developments and continuing development of access to information, due to the gradual optimisation of digital information systems, rather than resulting from political plans and reforms (AT, DK, MT).

**Three major types of ongoing and planned reforms can be identified (Table 9)<sup>91</sup>.** First and foremost is improved access to online information. The second type of reform reported relates to the use of personal data by public authorities to provide personalised information, and the facilitation of digital procedures for granting and withdrawing consent to personal data sharing. Third, measures have been implemented to reduce inequalities in access to information, especially due to disability, low digital skills and low education levels.

**Table 9: Overview of types of ongoing and planned reforms**

Type of reform	Countries
Improved access to online information	BE, CY (p), CZ, DE, DK, EE, EL, FI, IT, LT, LV, MT, NL, PL, SI, SK AL, BA, ME, MK, XK
Use of personal data in access to personalised information	DK, IE (p), NL (p)
Reduction of inequality in the access to information	DK, LT, LV, PL

Note: (p) means planned.

Source: Own elaboration based on the 35 ESPN national reports.

**The first type concerns improved access to online information, which is the most frequent subject of reform,** with ESPN national reports in 16 EU and 5 non-EU countries describing such developments (see Table 10). These reforms include three types of measures: the development of public administration websites and portals, the integration of different information sources into unified systems and the introduction of new information instruments and procedures.

<sup>91</sup> Few planned reforms have been mentioned in ESPN national reports, and no specific trends can be identified in this respect. Therefore, planned reforms are described together with ongoing ones with a (p) mention in the tables.

**Table 10: Overview of the first type of reforms: improved access to online information**

Improved access to online information	Countries
Development of public administration websites and portals	BE, CZ, DE, DK, EE, EL, IT, LT, LV, MT, NL, PL, SI, SK, AL, ME, MK
Integration of different information sources into unified systems	CY (p), CZ, EE, LV, SI, BA, XK
Introduction of new information instruments and procedures	EE, FI, LT, LV, SI

Note: (p) means planned.

Source: Own elaboration based on the 35 ESPN national reports.

Regarding the development of public administration websites and portals, reforms in 14 EU and 3 non-EU countries aim to develop websites and portals in order to make information more easily accessible (BE, CZ, DE, DK, EE, EL, IT, LT, LV, MT, NL, PL, SI, SK; AL, ME, MK). While some reforms commit to improving existing websites (BE, CZ, DK, EE, LT, SK) – by overhauling their structure and providing additional information – others involve the creation of new portals (BE, DE, EL, LT, LV; MK). In most cases, developments consist in increasing personalised information – on, for instance, eligibility for benefits, calculation of benefits, browsing by life situations and an overview of personal data. It is worth pointing out that, while focusing primarily on improving access to information, some reforms also establish websites and portals with new digital services, such as the possibility to submit an online application for benefits (CZ) and the automatic granting of rights to benefits (BE). Finally, as regards the social protection branches covered, some reforms impact general portals, which include services related to different branches (CZ, LT, LV). Branch-specific websites, however, are also subject to improvements: more specifically, portals related to pensions (BE, DE, SK), healthcare (EE), unemployment benefits and benefits related to accidents at work (BE). Examples of reforms aimed at improving access to information through the development of public administration websites are illustrated in Box 5.

**Box 5: Examples of recent reforms aimed at improving access to information through the development of public administration websites**

**Belgium**

The Federal Government Agreement for the period 2020-2024 undertakes to develop the already existing website *mypension.be*, to include online accounts and calculation instruments and automatic granting of rights to benefits. Moreover, the Belgian National Plan on the 2019 Council Recommendation (12 May 2021) establishes new portals – *myRVA/myONEM* and *myFedris* – which will perform the same functions as *Mypension.be* for, respectively, unemployment benefits and benefits related to accidents at work.

**Czechia**

According to the 'Information Strategy of the Czech Republic' (May 2020), the e-portal of the Czech public administration will be developed to include an overview of data, a list of benefits and the possibility to submit online applications. This portal will become a single-entry point for all online services by 2025.

**Germany**

The Digital Pension Overview Act (11 February 2021) entails the introduction of a digital pension portal, which will provide information on pension entitlements. The portal will be introduced gradually, as full implementation in autumn 2023 will follow a one-year test run.

Source: ESPN national reports.

In order to improve access to online information, some reforms aim to integrate or merge information sources and systems (CY, CZ, EE, LV, SI; BA, XK). Integration is twofold. In some cases, it consists in the unification of different information websites and sources into a single portal. Such is the case of Latvia, for instance, where the project ‘Unified Web Platform for Government and Local Government Entities’ (2018) brings the information websites together into a single platform, to be completed by 2025. Another relevant reform in the same country is the ongoing development of the State Social Insurance Agency universal data dashboard – accessible through the portal [latvija.lv](http://latvija.lv) – which unifies and provides personalised information. Likewise, the Ministry of Finance, Labour and Transfer of **Kosovo** is planning to develop, by November 2022, a one-stop shop platform, providing workers and self-employed with information about programmes, rights and obligations related to social protection; the platform is also expected to redirect users to other websites relevant for accessing social protection. In **Slovenia**, detailed information about maternity and paternity benefits – currently available on the e-government website – will be integrated into the e-administration website by the end of 2022. The **Cypriot** ‘reform of the social insurance legislation’ – which is included in the Cypriot National Recovery and Resilience Plan and is expected to be approved by June 2023 – also includes the integration of social insurance information technology (IT) systems and public information sources and databases, in order to facilitate timely provision of information, including up-to-date information on the status of applications. In other cases, integration of information systems entails the design of common website homepages and layout (EE, LV). The development of the above-mentioned unified platform for public services in **Latvia**, for instance, will include mandatory content blocks and structural elements that will be visible on all websites.

Finally, access to online information is being enhanced through the development of new information instruments and procedures. This mostly involves the use of Artificial Intelligence (AI) in order to facilitate communication, support navigation on websites and provide general and personalised information (EE, FI, LV). Two examples of new information tools are worth mentioning. The first is the mobile application MyComp (MitVirk), whose development has been included in the ‘**Danish** Digital Strategy’ since 2022; this will provide small and medium enterprises and self-employed with information on how to meet their obligations and deadlines. The second is the **German** Reduced-Earning Risk Index procedure – which has been in the pipeline since 2018 – in which the SPI contacts people at high risk to inform them about rehabilitation and disability benefits.

**The second type of reforms are related to personal data sharing and privacy issues, with the twofold aim of ensuring transparency while at the same time facilitating access to information (DK, IE, NL).** Among ongoing reforms, only the ‘**Danish** Digitalisation Strategy’ (5 May 2022) aims at making it easier for citizens to give and withdraw their consent to their data being shared across different public authorities. Other planned reforms of this type (IE, NL) are still in the legislative pipeline. In **Ireland**, an agreement on the implementation of a work programme on data retention and transparency was signed in December 2021, which entails the retention of personal data for only six months – apart from data relating to the ‘public service identity’. The **Dutch** Social bank is working on a procedure that both complies with privacy regulations and can actively provide pensioners with information about eligibility for the supplementary income scheme for older people (Assistant in Opleiding, AIO).

Finally, the **third type of reform** is aimed at tackling inequalities in access to information on social protection, identified by the ESPN national reports in four EU countries (DK, LT, LV, PL). Problems with access to information can be due to disability and functional impairment (LT, LV), as well as low digital skills (DK) and low education level (PL). In **Lithuania**, the ‘Action Plan for Reducing Health Inequalities 2014-2023’ undertakes to adapt the information environment for people with disabilities.

A similar commitment is reflected in the development of a voice synthesis instrument on the **Latvian** unified platform. The '**Danish** Digitalisation Strategy' states that help must be provided to citizens and companies with low digital skills. In **Poland**, simplification of the communication language aims to make information easier to access for people with a low education level. Finally, while most ESPN national reports highlight reforms addressing all workers (no matter their employment status), the **Romanian** National Strategy on Employment for 2021-2027 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.

### 1.3.2 Debates

This section presents debates concerning access to information about social protection. Among the 35 countries covered, only 13 EU and 5 non-EU ESPN national reports highlight ongoing debates (BE, BG, CY, DE, EE, EL, ES, FI, FR, LT, PL, SE, SI; AL, BA, RS, UK, XK).

Four common strands of debate emerge from the analysis. The debates which are most common across countries are related to the digitalisation process. The remaining topics, which are shared by fewer countries, refer to the quality of information procedures, the problematic access to information for vulnerable groups and the lack of awareness about the importance of social protection. Moreover, a few debates mentioned are country-specific, i.e. they are specifically related to structures or procedures in certain countries, so cannot be included in common trends.

First, debates related to the digitalisation process have been identified by ESPN national reports in six EU and two non-EU countries (BE, BG, EE, ES, FI, SE; AL, XK). Some of these concern the structural consequences of digitalisation for the social protection system, in particular the shift from physical services to online and digital services. This development, triggered by digitalisation and further accelerated by the Covid-19 pandemic, raises serious questions about the effect on access to social protection information and especially regarding the 'digital divide'. Other debates, by contrast, do not focus on the possible drawbacks of digitalisation, but rather address inefficiencies and shortages of digital information tools.

Concerns about the structural consequences of digitalisation emerge from the media, surveys and monitoring institutions, and highlight the impact of the outbreak of the Covid-19 pandemic on the digitalisation process. One of the major consequences is the accelerated shift towards digital services, in parallel with the reduction of physical services such as in-person appointments. Two opposite positions emerge from this development. On the one hand, there is a call for an acceleration of the digitalisation of services and information procedures. For instance, a debate in **Kosovo** between the Ministry of Finance, Labour and Transfers, the Department of Pensions and social partners points to the need for digitalisation of information about the old age and disability pension, which is currently provided in-person. On the other hand, the concern most often expressed by the media and organisations (BE, EE, ES, FI, SE; XK) – especially in countries reporting a high digitalisation level – is the so-called 'digital divide': while for many people the digitalisation of services is likely to enhance access to information, this is not true for people with low digital skills and for those having limited access to digital technologies and internet connection. This category is likely to include retired people, especially the oldest, but also vulnerable people – such as the homeless and those with a low education. For such people, access to physical services may be crucial and the ongoing digitalisation process may negatively affect their access to information. Programmes to improve digital literacy and bridge the digital divide are reported in the **Belgian** and **Estonian** ESPN national reports. CSOs and grass-roots organisations – for instance in **Belgium** – insist on maintaining or restoring access to physical services. The slogan 'digital by default, but not digital only', endorsed by the general paper from the Belgian Federal Minister for Social Integration and Pensions for 2020-2024, reflects the

commitment to pursue ongoing digitalisation while at the same time ensuring physical access to information.

Another type of debate related to digitalisation does not address the trend towards digitalisation, but rather questions the functionality and effectiveness of digital services and tools. Such a debate is identified by ESPN national reports in three EU countries (CY, LT, SE). Patients' organisations in **Lithuania** criticise the quality of the e-health system, highlighting difficulties in the use and navigation of the system and the lack of up-to-date information. Moreover, the absence of a focus on user needs among the criteria for evaluation of the system casts doubts on who – patients, doctors, or service providers – are supposed to be the real beneficiaries of e-health. Similar criticisms about the low effectiveness and functionality of digital information services are raised by the **Swedish** National Pensioners' Organisation, which highlights poor language use and navigation issues on the homepages of websites.

Second, apart from the debates around digitalisation, three other topics are debated across countries. Similar to the debate described in the previous paragraph, in a few EU countries concerns are raised about the functionality of information procedures (EL, ES). However, the focus here is not on digital procedures, but on the quality of information procedures in general. In **Greece**, since 2019, both the media and stakeholders – such as the Greek Ombudsman and the National Confederation of Persons with Disabilities (ESAMEA) – have been addressing delays in processing pension claims; the Minister of Labour and Social Affairs himself acknowledges the limits of EFKA (Social Security Organisation) compared with other public administration institutions. In **Spain**, by contrast, the 2020 annual INSS surveys report positive messages from citizens concerning the time taken to resolve queries addressed to in-person services.

The remaining common topics of debate concern the difficulties in accessing information services suffered by specific groups (CY, EE) and the widespread lack of awareness about the importance of social protection (DE, EL, PL, SI). Concerning the former point, organisations representing people with disabilities in **Cyprus** claim that access to information services proves to be problematic for people with disabilities – with both limited physical access to offices and lack of disability-friendly digital services. The **Estonian** Welfare Development Plan 2023–2030 also focuses on access to information for people with disabilities; moreover, it undertakes more generally to match the benefits and services offered with people's real needs and to ensure a smooth transition between different service providers – e.g. from childhood to adulthood. The latter debate concerns the need to increase awareness of the importance of social protection, in general, and of specific benefits. In **Germany**, the high number of self-employed people without contributory old-age provision raises the question of how to increase awareness about this kind of benefit – together with the idea of introducing a statutory insurance scheme. In **Greece**, the Ombudsman and ESAMEA report that people with disabilities lack knowledge about the benefits they are entitled to. While low awareness of the role of social protection in Poland, according to the Institute of Labour and Social Studies, has resulted in calls for further education on the topic, especially for the younger generations, in 2021 the OECD pointed to a need for better communication and awareness-raising campaigns about pensions (e.g. SI).

## 1.4 Issues related to access to information

The ESPN national reports have identified several key issues related to policy and practices aiming to ensure general and personalised information about the six social protection branches discussed in the present report. Most of these issues – in some cases concerning social protection systems in general, in other cases specific to one or more of its branches – can be grouped into four macro-themes (Table 11): a) citizens’ knowledge of social protection systems and/or of specific benefits; b) gaps and shortcomings in the information provided to citizens and benefit recipients; c) the language style used when providing information; and d) digitalisation of access to and information on services/benefits.

**Table 11: Identified main issues related to general and personalised information**

Main issues	Countries
Knowledge of social protection systems and/or of specific benefits	EE, EL, FI, FR, HR, LV, NL, PL, SE, SI, SK AL, MK, RS
Information gaps	AT, BE, CY, CZ, DE, EE, EL, FI, FR, HR, IE, LT, NL, RO, SE, SI, SK AL, BA, ME, UK, TR XK
Language style	FI, HU, NL, RO
Digitalisation	BE, DE, DK, EE, EL, ES, FR, IT, LT, LV, RO, SE AL, MK, XK

Source: Own elaboration based on the 35 ESPN national reports.

In terms of specific social protection branches, the issues emerging from the ESPN national reports especially concerned (Table 12): a) old-age benefits and survivors’ benefits, identified in no less than 12(11 EU and 1 non-EU) countries, b) sickness and healthcare benefits, identified in no less than 10 (8 EU and 2 non-EU) countries; c) disability benefits, identified in no less than nine (7 EU and 2 non-EU) countries; and d) unemployment benefits, identified in no less than seven (6 EU and 1 non-EU) countries. In two countries (FI, LT), the ESPN national reports have also highlighted issues related to information on social assistance benefits.

**Table 12: Main issues related to general and personalised information provision by social protection branches**

Social protection branches	Countries
Unemployment benefits	AT, DE, EE, FI, IE, SE BA
Sickness and healthcare benefits	AT, CZ, DE, FR, HR, LT, NL, SE AL, RS
Maternity and equivalent paternity benefits	NL
Disability benefits	AT, EE, EL, HR, IE, NL, SI AL, ME
Old-age benefits and survivors’ benefits	AT, CZ, DE, EE, EL, FI, IT, NL, SE, SI, SK MK
Benefits in respect of accidents at work and occupational diseases	FR, LV
Others	FI, LT

Note: Information presented in this table is indicative in nature and may not be exhaustive. The table includes the cases in which sufficient information on issues related to specific social protection branches/benefits was available in the ESPN national reports. However, in some cases, the ESPN national reports refer to issues concerning information on social protection benefits ‘in general’, i.e. without explicitly mentioning any specific branches of social protection or benefits. Source: Own elaboration based on the 35 ESPN national reports.

### 1.4.1 Citizens' knowledge of social protection systems/benefits

In no less than 14 (11 EU and 3 non-EU) countries (EE, EL, FI, FR, HR, LV, NL, PL, SE, SI, SK; AL, MK, RS), ESPN national reports explicitly point to issues concerning **citizens' knowledge of social protection systems and/or of specific benefits**. For instance, based on the findings of several surveys, the ESPN national report shows that, in the **Netherlands**, the extent of knowledge of social security benefits varies significantly across the six branches of social protection and depending on the specific benefit. Thus, while the latest edition of a yearly report commissioned by the Dutch Ministry of Social Affairs and Employment shows that, in general, the vast majority of benefit recipients are aware of the duties that are connected to receiving social protection benefits, other studies show limitations concerning specific benefits. These include, for instance, sickness and healthcare benefits (around 40% of Dutch people are not well informed about different types of insurance policies) and maternity and equivalent paternity benefits (with a recent survey showing that many of the self-employed without employees are not familiar with the specific benefit that offers self-employed women a benefit of up to the minimum wage during pregnancy). In **Poland**, a survey conducted in 2016 by the Institute of Public Affairs and Millward Brown showed that only 7% of Poles have knowledge about social insurance, while 46% do not seek information about their rights and obligation. Interestingly enough, as noted in the Polish ESPN national report, the scarce knowledge of the social insurance system did not prevent a high share of respondents (34%) expressing a negative opinion of the Polish Social Insurance Institution, raising questions as to the role played by emotions and stereotypes (rather than factual knowledge) in shaping citizens' perceptions of social security.

Shortcomings in citizens' and benefit recipients' knowledge identified by the ESPN national reports most often concern (at least some aspects of) sickness and healthcare benefits (FR, HR, NL; AL, RS) and old-age benefits and survivors' benefits (EE, NL, SE, SI, SK; MK). In a number of cases, citizens perceive these two social protection branches as **particularly complex** and difficult to understand. Issues related to the complexity of old-age benefits (especially of statutory funded and supplementary pensions) have been detected in a number of countries (DE, EE, FI, NL, SI; MK). For instance, in **Estonia**, a financial literacy survey funded by the Ministry of Finance in 2019 indicated that the statutory funded pension scheme was considered as the second most difficult financial topic after cryptocurrency, especially for older people. In **Sweden**, an analysis conducted by the Swedish Pension Agency in 2021 (based on a survey involving pensioners and pension savers) concluded that many people seem to have a limited understanding of the most significant pension components as well as of factors that impact their pensions. In **Croatia**, the Croatian Association for the Promotion of Patients' Rights (CAPPR) points out that the country has not yet established effective protection of patients' rights nor adequate education in the field of health law. According to CAPPR, knowledge about healthcare and patients' rights in Croatia is extremely low and insufficient for the needs of Croatian patients, who have more and more questions about their rights. In **North Macedonia**, a survey on public perceptions of social protection and social insurance conducted in 2017 shows that 35% of the respondents were not aware of the existence of the three-pillar pension system. In **Serbia**, a survey conducted in 2019 by the Institute of Public Health highlights inadequate knowledge of healthcare rights: for instance, only 26% of respondents answered correctly on participation payment rules, while 45% of respondents did not know that all healthcare institutions have a website.

### 1.4.2 Information gaps and shortcomings

Many combined reasons may account for the cases of limited knowledge of benefits by citizens and benefit recipients described in the previous section, and, importantly, the ESPN national reports do not always explicitly point to flaws in the availability and quality of information as the main cause.

However, **gaps and shortcomings in the information** made available by the public administrations and/or (public or private) providers involved in the various social protection branches are explicitly identified as an issue in no less than 23 (17 EU and 6 non-EU) countries (AT, BE, CY, CZ, DE, EE, EL, FI, FR, HR, IE, LT, NL, RO, SE, SI, SK; AL, BA, ME, TR, UK, XK). In a number of these countries (BE, CZ, EE; UK, XK), the ESPN national reports point to **shortcomings in information strategies** – sometimes due to lack of coordination between providers and/or levels of government – leading to considerable variation in the quality and quantity of information provided across the six branches, some cases where the relevant information cannot be found, or where information is duplicated. For instance, in **Belgium**, the federal government commissioned an academic report evaluating the gaps and challenges in the Belgian social protection system assessed against the requirements of the 2019 Council Recommendation on access to social protection for employees and self-employed. Regarding information issues, the report – published in November 2020 – finds that the definition of ‘useful information’ diverges across the various social protection branches, while websites of the respective public institutions contain mostly – but not always – sufficient information about the rights and obligations of those insured. In general, however – the report goes – the legislation on transparency and information for the different branches of social security does not sufficiently guarantee access for those insured to information fully meeting the quality requirements of the 2019 Council Recommendation. In **Czechia**, according to the ESPN national report, the dissemination of information on social measures lacks a systematic and coordinated approach: information channels and tools are created in an uncoordinated manner, they are scattered across many government offices, do not always contain relevant information or, in some cases, unnecessarily duplicate information. As pointed out by the ESPN national report, in **Kosovo**, information regarding social protection benefits is fragmented and incomplete: given the absence of a single, dedicated platform or portal providing comprehensive information on social security, citizens and workers need to engage in lengthy searches on the internet in order to find the information they need.

Among the five branches of social protection investigated in the present report, information gaps and shortcomings identified by the ESPN national reports especially concern disability benefits (AT, EE, EL, HR, IE, NL; AL, ME), sickness and healthcare benefits (AT, CZ, DE, FR, HR), and old-age benefits and survivors’ benefits (AT, CZ, NL; AL). With regards to old-age benefits, there may be issues even if calculators/simulators exist (LV; RS). For instance, in **Latvia**, a pension calculator exists but the ESPN Latvian national report highlights that it is not completely user-friendly: the workers must first use two separate e-services and manually input the sums obtained, then also input the information on voluntary savings and their current wage. Moreover, the calculation assumptions are based on long outdated personal income tax rates and over-optimistic forecasts of investment returns. Similarly, in **Serbia** the calculation of individual benefits is available, however, the beneficiary must enter data on all previous earnings and contribution payments, which is a rather complicated procedure.

Regarding other benefits, for instance, in **Ireland**, respondents to consultations with disability NGOs held in 2019<sup>92</sup> identified problems in accessing services due to inadequate information and advocacy. In **Estonia**, a study on the impact of the Work Ability Reform of 2016-2019 concluded that the reform had overall positive effects but, since services and support for individuals with partial work ability are

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<sup>92</sup> These consultations took place as part of an assessment of the implementation of article 28 (social protection) of the UN Convention on the Rights of Persons with Disabilities in Ireland.

provided by a variety of schemes and institutions, finding relevant information may prove complicated. As for healthcare, in **Germany**, the ESPN national report points to a number of deficiencies concerning advice and information to patients and insured persons, including the lack of detailed specifications on the subject matter and scope of the information to which the insured and patients are entitled and a lack of pro-activism by service providers in providing insured persons and patients with relevant information. In **Lithuania**, while the websites of the Ministry of social affairs and the Ministry of health are adapted to people with disabilities, the websites of some healthcare institutions providing information about their services are not. A study showed that there is a greater focus on access to services for people with reduced mobility, while the needs of other people with disabilities are often overlooked. Individuals with visual impairments consider themselves to be most discriminated against, not only in terms of the provision of services but also the provision of information in a way that is accessible to them. This seems to point to a lack of understanding of the information environment suitable for people with visual impairments. In **Albania**, a recent Ombudsman's assessment highlights persistent complaints regarding the rights of persons with disabilities, such as poor access to information and services.

In a number of cases, the ESPN national reports point to information gaps and shortcomings specifically affecting **the self-employed** and/or **non-standard workers** (AT, CY, CZ, ES, RO; BA). For instance, in **Austria** information gaps are particularly evident for the self-employed and marginal part-time workers; government websites provide only scarce information on, for instance, voluntary unemployment insurance. Moreover, the platform does not provide an overview of the different insurance possibilities for different activity statuses (people on social protection benefits, co-insurance of dependent family members, so-called 'voluntary self-insurance'). One particularly important piece of missing information is that although workers with an income below the social insurance 'marginal earnings threshold' are not automatically covered by the health insurance, they could opt into the that scheme (and into the pension insurance). This information is provided, for example, by the 'Business Service Portal'<sup>93</sup> and also on the platform of the 'Austrian Health Fund'<sup>94</sup>. In **Czechia**, where access to sickness benefits is voluntary for the self-employed, the Czech Social Security Administration website has no specific section giving information on the rights and obligations of the self-employed who choose to sign up to sickness insurance. This information is difficult to find as it is scattered in different sections. In **Cyprus**, it is sometimes difficult to clearly distinguish between non-standard workers and the self-employed, which may prove problematic for the General Social Insurance Scheme: in some cases, it could be difficult for these workers to access the right information, especially at the registration stage, with the risk of being enrolled in the wrong insurance category. In **Romania**, according to the ESPN national report, information on the social insurance system and options for non-standard workers and the self-employed (in particular, voluntary social insurance) is much more limited than the information available to employees. In **Spain**, information on cessation of business activity benefit for self-employed workers is scarce, uneven and sparse. The Spanish ESPN national reports highlight that the related website of the State Public Employment Service (SEPE) states that since June 2019 the benefit is managed by the Mutual insurance company collaborating with the Social Security, but no information is provided on the SEPE website<sup>95</sup>. The SEPE only provides information on how to combine unemployment benefits with self-

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<sup>93</sup> <https://www.usp.gv.at/mitarbeiter/arten-von-beschaeftigung/geringfuegig-beschaeftigte.html>

<sup>94</sup> <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.870435&portal=oegkportal>

<sup>95</sup> SEPE on Cessation of Activity: <https://bit.ly/3NaR8nz>. The Social Security information website also refers to this SEPE site.

employment. On Social Security internet portals, the information mostly refers to particular situations<sup>96</sup>.

### 1.4.3 Language style

Besides availability and completeness of the information provided, an important issue is how clear this information is in terms of the **language** style used. Several ESPN national reports (FI, HU, NL, RO) have indeed referred to an excessive usage of legal or technical jargon when providing information on social protection benefits, a circumstance that may limit citizens' and recipients' comprehension of that information. In **Hungary**, this issue is mostly debated informally among experts and service providers. In **Finland**, the ESPN national report provides some reflections on a possible trade-off between clarity of information for the public and the need for accuracy that makes legal language sometimes difficult to understand. To overcome this shortcoming, experts in the country are looking for alternatives based on 'visualisation', including exploring the possibility of translating social welfare documents into comic-style documents.

### 1.4.4 Digitalisation

Issues related to the **digitalisation of social protection benefits and services** are reported in no less than 15 (12 EU and 3 non-EU) ESPN national reports (BE, DE, DK, EE, EL, ES, FR, IT, LT, LV, RO, SE; AL, MK, XK). Since information on social protection is often provided in a digital form, the **accessibility of digital tools used** (e.g. websites) is indeed fundamental. In **Sweden**, in 2022, the Agency for Digital Environment reviewed the websites of several government agencies, with a view to investigating the extent to which these websites complied with the law on access to digital public services. The assessment showed a varied situation for the websites of public administrations responsible for social protection, notably the Swedish Social Insurance Agency, the Swedish Public Employment Service, and the Healthcare Guide. Recurrent shortcomings identified during this review are errors in the HTML code which made it difficult for screen readers to interpret content on the websites, lack of contrast between graphical items on the websites, and no explanatory text accompanying figures, tables, and pictures.

Most of the ESPN national reports identify issues related to access to digital information on social protection benefits for **specific groups of the population** (BE, DK, EE, EL, ES, FR, LT, LV, RO; AL, MK, XK), including people with low levels of digital literacy (DK, EL, LT; MK, XK), homeless people (DK), people with cognitive or physical disabilities (especially visual impairments) (DK, EE, LT, RO; AL, MK), and older people (EE, LV). For instance, in **Denmark**, there is a debate about homeless people, who experience severe difficulties in acquiring information and submitting applications for social benefits and services. In particular, the fact that municipalities are becoming 'cash free' is a problem for these citizens, given their difficulties in accessing digital solutions for payments. In **Romania**, data reported in the 'National Strategy on the rights of persons with disabilities 2021-2027' show that, in 2020, only 51% of persons with mild disability and 30% of those with severe disability considered that they can access public information and communication without much difficulty (compared to 71% of persons with no limitations). In addition, 50% of the persons with some limitations, and 64% of those with severe limitations, do not use the internet for accessing public information and communication.

In some countries (EE; AL) the ESPN national reports point to **geographical disparities** in access to digital services, while, in other countries (EL, LT), issues related to the availability and quality of digital information and services also stem from the **benefit providers**. For instance, in **Greece**, the ESPN

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<sup>96</sup> Such as the extraordinary benefits provided in the context of Covid-19 or applying for the benefit in the case of self-employed workers covered by the Seafarers' Regime.

national report highlights some inefficiencies affecting the ability of the digital National Agency for Social Insurance to provide quality digital services to citizens. In **Lithuania**, the National Audit Office reported in 2017 that the e-health system was not operating at full capacity and its use was minimal: pharmacies and medical institutions were reluctant to provide information to the system and the IT literacy of doctors and patients was also limiting its usage.

In **Romania**, the ESPN national report highlights another important issue related to digitalisation: the phenomenon of '**informational noise**'. The latter refers to information contained in websites created as a result of specific programmes/projects funded on a temporary basis and then 'abandoned' (i.e. not maintained and updated) after the expiry of the funding period. These websites often remain accessible on the internet but, since legislation and procedures change, the risk is that citizens have access to incorrect information. Since cases of outdated information on websites linked to social security systems are highlighted in several ESPN national reports, this phenomenon may be quite widespread and it would be worth investigating further its implications. For instance, according to the ESPN national report, in **Kosovo** information on social protection benefits is often provided through channels that are not sustainable over time: most of this information is available on project-based websites, subject to donor funding.

## 2 SIMPLIFYING ACCESS TO SOCIAL PROTECTION FOR WORKERS AND THE SELF-EMPLOYED

This section examines policies and practices aimed at simplifying access to social protection for workers and the self-employed in each of the six branches. Three main aspects of simplification are covered: simplification objectives embedded in reforms of the formal rules of a social protection scheme (Section 2.1); simplification of the application process for accessing benefits (2.2) and simplification of the structures within the social protection administration (2.3). The section furthermore presents ongoing and planned reforms and debates (2.4) as well as cross-country and country-specific issues related to simplification (2.5).

### 2.1 Policies and practices to simplify access to social protection schemes

This section focuses on the main policies and practices in countries whose stated objective is to simplify access to social protection schemes for workers and the self-employed, in one or several of the six branches. Thus, the focus is solely on policies and practices which the authority in charge adopted *explicitly* with a view to simplifying access to social protection for these workers.

Only three ESPN national reports (AT, LV, PT) report simplification policies pertaining to **the overall social protection system** (or multiple branches). They relate to establishing clearer rules for access for (categories of) the self-employed (AT, PT) and to creation of personal social security accounts (LV). 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 people register 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. 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 more transparency concerning social security for the self-employed. Regarding the second type of reform, in **Latvia**, in 1996, 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.

#### 2.1.1 Unemployment benefits

According to the ESPN national reports, only four of the 35 countries under examination have simplification objectives embedded in reforms linked to access to unemployment benefits (DK, EE, MT, PL). Such reforms involved the creation of personalised unemployment accounts (DK), more flexible rules for unemployment insurance to make it compatible with work (EE), clarification of the rules of a scheme regarding work status (DK), calculation of thresholds (MT in the non-contributory scheme) and ending a complex ‘profiling’-based process (PL).

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 was to create a more transparent system where it is easier for citizens to understand their rights and the consequences of their choices in the labour market. Two elements of the reform provide innovative ways to increase transparency. The first is 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 better economic security.

In 2020, **Estonia** simplified the rules on combining unemployment benefits and work. The unemployed are allowed to engage in short-term work while still receiving unemployment benefits. Before the reform, after completing the so-called ‘workbit’ (piecemeal short assignments), the unemployed had to re-register as unemployed to continue receiving benefits. This procedure was considered cumbersome and complicated. In addition, individuals tended to refuse temporary jobs in order to remain registered as unemployed and not lose benefits and health insurance. The reform allows individuals to maintain their unemployed status (and keep benefits) on the condition that the period of an employment contract is less than eight days, thus simplifying access to social protection.

### 2.1.2 Sickness and healthcare benefits

Reforms with an embedded objective of simplifying the healthcare benefit rules are mentioned in solely four (3 EU and 1 non-EU) ESPN national reports (ES, FR, PL; AL). Such reforms consist in making the healthcare insurance more universalistic, by changing the funding bases (e.g. ES, PL) for healthcare and integrating previously fragmented schemes for certain categories of the population (including the self-employed) into the general scheme (FR). No reforms are reported regarding sickness benefits.

**Spain**, as of 2018, re-established a universalistic philosophy in the functioning of the national health system, helping to ensure consistency between the way it is funded (through general taxation) and the eligibility criteria for healthcare benefits (based on residence in the country). The eligibility logic of the system, until then based on residence in the territory, had reverted in 2008 (following the economic and social crisis) to a social insurance logic, by establishing status categories and thus increasing confusion about the actual eligibility conditions. Various social groups were particularly badly affected by this measure (notably irregular migrants), losing their access to healthcare. Moreover, the previous situation created a complex administrative procedure reinforcing inequalities in access to healthcare, and generating conflicts between the central and regional governments over the exact delimitation of powers to define healthcare entitlements. In **France**, the special ‘social security scheme for the self-employed’ was abolished as of 2018 and gradually integrated into the

general social security scheme. Therefore, since 2020 all self-employed are covered by health insurance provided by the primary health insurance funds - in the same way as all workers. As of 2019, the specific 'student health insurance scheme' was abolished and students were automatically transferred to the general scheme.

### 2.1.3 Maternity and paternity benefits

Some countries have carried out reforms simplifying the rules (mostly making the rights more flexible) or the administrative procedures for maternity and paternity benefits (EE, ES, LT, SI). In Estonia, previously, parents were only able to decide which parent would receive the shared parental benefits on the 71<sup>st</sup> day following the child's birth. Since the reform in April, parents can decide on the 31<sup>st</sup> day following the child's birth. Therefore, fathers now have the opportunity to access parental benefits earlier.

### 2.1.4 Disability benefits

Most reforms with an embedded simplification objective are reported in the branch of disability benefits (BG, EE, LT, LU, NL; BA). Such reforms concerned simplification of the variety of benefits (BG) and thereby of the assessment rules and procedure (BG, EE, LU), labour market integration (NL), simplification of the calculation of the benefit (LT, BA).

In **Bulgaria**, a significant reform of disability benefits began in 2018 with intensive policy debates. A key piece of legislation guaranteeing the rights of people with disabilities – the Act on People with Disabilities – was adopted in 2019. One of the stated goals of the reform, though not the primary one, was to simplify the system of disability benefits. This reform led to a more fundamental *rules-based* simplification, rather than just procedural simplification. Several previously existing benefits were replaced by a single benefit, ensuring that this would not lead to loss of income for the beneficiaries. Thus, due to the simplification of rules, persons with disabilities now must claim only one benefit and go through a single application process. Reassuring beneficiaries that simplification would not cause loss of income was an important part of the campaign to promote and defend the rationale behind this reform. In the **Netherlands** in 2021, the Act on Assistance for disabled young people was changed in order to simplify the legislation, tackle non-take-up, enhance the positive effects of finding a job and provide better income security when workers need to reduce their working hours. Specific adjustments entail retention of the Wajong benefit when in education, the possibility to re-enter the benefit after finding a job and the possibility to earn an additional income. In **Bosnia and Herzegovina**, the reform of the pension and disability system in 2018 replaced the old formula for determining the pension base with the point system. Although the conditionality for a disability pension depends on whether the disability was work-related or caused by an out-of-work injury, calculating the pension base for a disability pension is the same as for an old-age pension. The reform aimed to simplify the calculation and make it easier to understand.

### 2.1.5 Old-age and survivors' benefits

Embedded objectives on simplifying access to old-age pensions are mentioned in four ESPN national reports (BG, FR, LT; BA)<sup>97</sup>. These are linked to simplifying the pension formulas (LT; BA), merging schemes (FR), making access to statutory funded schemes simpler (BG).

In **Lithuania**, the pension scheme was reformed in 2018 with the explicit objective of increasing transparency by introducing a simplified pension formula for the earnings-related part. It is now a system based on 'points' that reflects the ratio of individual contributions paid in the past and the

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<sup>97</sup> No reforms of survivors' benefits are reported specifically by the ESPN national reports.

average contributions paid overall into the system. Moreover, the reform foresaw a single provider of all pension annuities – all annuities were to be paid by SODRA by mid-2020, instead of by individual private pension funds. This reform was aimed at consolidating and reducing administration costs for annuity payments. It was also intended to simplify pensioners' choice of an annuity provider. A points-based system of calculation of benefit was also introduced in 2018 in **Bosnia and Herzegovina** (FBiH entity).

### 2.1.6 Occupational diseases and accidents at work

The only reform reported by the ESPN national reports of an occupational diseases and accidents at work scheme with an embedded simplification objective took place in **Croatia**: in October 2018, legislative amendments simplified some procedures related to occupational health and safety, included worker participation in risk assessment and determined the size and composition of the National Council for Occupational Health and Safety.

## 2.2 Simplification of the application process for accessing benefits

This section describes the main trends in policies and practices in the EU Member States aimed at simplifying the application process for accessing benefits. The section starts with a general overview of the main developments reported and continues with specific country examples for each benefit category.

Some of the main developments identified by the ESPN national reports and aimed at simplifying the application process include the introduction of web portals with integrated functionalities for users (see Section 1.1) and sharing of data among the different institutions (BG, CZ, FI, HU, IE, IT<sup>98</sup> LT, LV, MT, NL; AL, BA, RS, TR) and insurance funds (AT). Other countries or their institutions introduced the data re-use principle or the 'only once principle' (i.e. that information is required only once and is then re-used for other purposes) (e.g. BE, NL) and automated granting of applications in the domains where this is possible for specific benefits (BE, DE, DK, IE, IT, MT). The automatic identification of beneficiaries and granting of such rights is a rather rare practice in EU Member States, and remains limited to specific benefits, such as in **Ireland** (for the child allowance for a second or subsequent child), **Denmark** (for maternity benefits), **Germany** and **Belgium** (for old-age benefits); and in **Italy and Malta** (for survivors' benefits). Moreover, even when such legislation or intentions exist, the policy practice does not always follow. For example, by adopting a Charter that explicitly states that social services are granted automatically and not on request 'every time where this is materially possible', **Belgium** has declared its intention (also included in the National Plan on the implementation of the Recommendation on access to social protection) to implement such an automatic system. Nevertheless, according to the ESPN national report, 25 years after the adoption of the Charter, this paradigm shift, which invited the social security institutions to reach out to the beneficiaries of social services, is still high on the agenda but has not yet been sufficiently implemented.

The digitalisation of social security administrations, and more specifically the practice of electronic exchange of data on beneficiaries among the domestic institutions responsible for the various social benefits, has improved the efficiency of the institutions' work. In addition, it has reduced the administrative burden on beneficiaries by requesting fewer documents from them. In addition to the newly introduced possibilities for online application for benefits, in most of the EU Member States service at a physical venue has also remained a possibility, though sometimes limited (see Section 1.1.1). The number of online applications has been increasing, especially during the period of the

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<sup>98</sup> In Italy, the Personal digital identity allows citizens to access online services provided by the Italian public administration bodies with a single digital identity.

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. Some processes, such as the process of applying for disability benefits, are still largely conducted in person in most of the EU Member States, due to the more complex procedure, including medical assessment.

In those few EU Member States (LV, FR) where an in-person or postal service has been almost eliminated, concerns have been raised as to the further exclusion of some vulnerable groups as well as older people. For example, in Latvia, such concerns have been addressed by establishing a network of State and local government unified customer service centres (Service Centres) across the country. This aims to improve the quality and accessibility of public services. The State Social Insurance Agency (SSIA) cooperates closely with the Service Centres: it is possible to submit applications for SSIA-provided services in person and to receive support in using SSIA e-services (SSIA, 2017).

Overall, the extent of simplification and digitalisation of services during the last five years<sup>99</sup> varies across the 35 countries under examination, but also between the different processes for application and obtaining of social security benefits. Examples of simplification of applications for the different categories of benefits are discussed below.

### 2.2.1 Unemployment benefits

Digitalisation and simplification of the application process for unemployment benefits have been reportedly accelerated by the need to manage registration and disburse unemployment benefits during the Covid-19 pandemic. The reforms implemented with regard to digitalisation of procedures have been retained even after the end of the peak time of the pandemic. Several of the ESPN national reports highlight that the introduction of online registration or at least electronic submission of documents by claimants to the responsible authority due to the pandemic (EL, ES, HR, PL<sup>100</sup>, PT, RO, SI; BA, RS [see examples in Box 6]). Some countries also simplified the process for registering as unemployed (NL, SK; TR), or made more online authentication options available for claimants (CZ). A few ESPN national reports claim that such simplification developments took place already before the pandemic (DE, IE, IT, LU, LV, MT, PT, SE). Some ESPN national reports highlight changes specific to applying for unemployment benefits in the period being considered (e.g. BG, CY, FI). There is one exception among the 35 countries studied, where application for unemployment benefits can be made solely online: this is the case in France.

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<sup>99</sup> In some instances, the ESPN national reports refer to the current situation regarding simplification, and not the developments over the last five years. This is because it is very difficult to find the exact timeframe of measures taken to simplify procedures. For example, the Danish ESPN national report states that 'Unfortunately, there is no publicly available logging of changes to the citizen.dk and it is therefore not possible to date the development precisely'.

<sup>100</sup> Electronic registration was a temporary measure – it was only used when district labour offices were not functioning properly due to the Covid-19 epidemic.

**Box 6: Examples of simplification of the application process since the Covid-19 pandemic**

**Croatia**

*Online application (via e-mail) became possible only in 2019: reportedly before the Covid-19 crisis, unemployment benefits could only be applied for in person. After 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 sending the required documents scanned by e-mail).*

**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 - DYP 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.*

**Poland**

*To simplify the method of registration at the poviát (district) labour office, the Ministry of Labour and Social Policy issued a Decree on 14 April 2020 on registration of the unemployed and jobseekers. The decree sets out a special procedure for registration as an unemployed person or jobseeker in the event of a Covid-19 pandemic. The decree introduced, first, full electronic registration, without the person having to visit the employment office. The person received a decision on the status of unemployed person or jobseeker and possible entitlement to benefits, in electronic form, via their account at praca.gov.pl. And, second, pre-registration, which involved applying to the employment office electronically. In this situation, the person could make an appointment with the employment office at a convenient time to confirm the correctness of the data provided and to provide attachments. Only the second option has remained in place in the long term.*

*Source: ESPN national reports.*

One of the significant developments regarding simplification of the application process concerns the new methods introduced for online identification of benefit claimants. These vary significantly across countries. For example, in some of the 35 countries examined, an online application requires an electronic signature (PL, SI), while in others, there is an electronic identification system in place for different types of benefits and social services (CZ, SE). In Czechia, for example, this has been one of the main recent developments: as of January 2022, the options for electronic submission have been extended from identification with an electronic signature to an interactive form provided on the website of the institution, a banking identity, activation of an electronic chip on the citizen's identity card, or a login name, password and a text message verification code to check the citizen's identity. Another country with a high level of digital culture (LV) provided a unique combination of online services with the support of in-person assistance to facilitate the registration of those with low levels of digital skills (for further details see Box 7).

**Box 7: A good policy practice of combining digitalisation with an in-person service factor**

*In Latvia, in 2019, a system of e-assistants was introduced; these are intended to help provide equal access to state and municipal services for all social groups, enabling everyone to use and to receive services electronically. An e-assistant is an employee of a Service Centre, whose clients may ask to apply for the State Social Insurance Agency (SSIA) service in their name. Such assistants help those lacking sufficient digital skills and/or having no access to electronic identification and who are thus unable to use e-services on their own. Such people may visit the nearest service centre with an identity document and ask a centre employee for help in completing the formalities and the authorisation. The functionality of the authorised e-service not only improves the availability of services to customers, but also reduces the administrative burden on the SSIA, as the number of applications submitted electronically has expanded, saving time for on-site customer service and processing of paper applications.*

*Source: ESPN national reports.*

**2.2.2 Sickness and healthcare benefits**

The digitalisation of the healthcare sector in EU Member States is an ongoing process, which to some extent has been accelerated by the pandemic. The ESPN national reports refer to a variety of different aspects of digitalisation of the system – from introduction of e-sick leave notes to better access for patients to their own health data, as well as more efficient exchange of medical information on

patients between healthcare providers through an increased number of formally recognised online and phone-based medical consultations to facilitate online request and approval of healthcare cost reimbursement. With regard to sickness benefits, the main development that ESPN national reports put forward is the introduction of e-sick leave.

## Healthcare benefits

### *Overall digitalisation of healthcare benefits*

Digitalisation of the healthcare systems in the EU Member States has been an ongoing process, part of the overall goal of the digital transition, including digitalisation of the state administration apparatus (see Section 2.1.3). Such developments include online access and exchange of medical data for patients, as well as different streams of information for healthcare providers; issuance of e-forms, such as prescriptions and e-referrals; and online services for patients, such as online booking of medical appointments (EL, FR, HU, PL, SI, SE; AL, BA, ME, TR). Several examples illustrate the overall ongoing digitalisation of healthcare systems and its associated benefits and services in the last few years (see Box 8).

#### **Box 8: Overall trend towards digitalisation of access to healthcare benefits**

##### **France**

*The simplification of access to benefits is a continuous process initiated by the Health Insurance with the general use of the 'Vital card'. The application's dashboard on the Ameli website features notifications, a mailbox, the last two payments made, administrative steps, personal documents, any future Primary Health Insurance Fund appointments, and a directory of health services. During the second half of 2022, on the platform, a personal digital space will be established that will ultimately become an interactive digital health record. This service will allow individuals to store all documents and information useful for their medical follow-up and share them safely with healthcare professionals. The process goes even further in that it aims to identify people no longer wishing to receive healthcare.*

##### **Montenegro**

*The e-Health portal, foreseen in the Action Plan of the Health Insurance Fund 2017-2018, aimed to modernise and optimise the organisation of the healthcare system and to improve health services using new information and communication technologies. The portal can be used by beneficiaries to schedule a medical examination, to receive results of biochemical laboratory analyses and information about their health insurance status. Overall, the portal improved the communication between health institutions and citizens, the scheduling procedure is easier, and beneficiaries may find information about their rights. A survey among parents on their satisfaction with the available e-services, revealed that 60% of the surveyed patients think that the e-health portal is the best of all available e-services.*

##### **Slovenia**

*After the Health Insurance Institute website reconstruction, it has been made possible to access a wide range of information and different applications by mobile devices, such as a list of a) health service providers, of suppliers of medical devices b) of its organisational units c) contact information of its employees d) of electronic materials (e.g. sick leave records, signing the employee into health insurance in another EU country) e) information on the operation of an online system for direct access to health insurance data.*

##### **Sweden**

*Some of the healthcare services that are available online (by logging into one's 1177 account) include contacting healthcare services. In 2020, 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 that is planned as part of this programme is an automated symptom assessment system that will refer patients to appropriate healthcare.*

*Source: ESPN national reports.*

### *Online medical consultations*

The Covid-19 pandemic has further changed modes of consultations, providing some options for remote diagnostics (e.g. DE, DK, IE, LT, SE). This trend has raised some questions and concerns as to the impact of online consultations on some vulnerable groups of the population, including the elderly.

In **Germany**, a significant move from offline to online consultations is reported as a long-term trend, accelerated by the Covid-19 pandemic. While access to information and counselling via internet and telephone has been facilitated, many health insurance funds have reduced the number of local offices as part of their efforts to cut costs, thus making access to face-to-face consultations more difficult. In **Denmark**, medical consultations with doctors can take place physically or online, with a large increase in online consultations. The share of meetings with the general practitioner that takes place online increased from 4% in 2009 to 18% in 2019. One of the most innovative examples in this regard is the case of **Sweden**. The country is one step ahead in the process, aiming to partly automate the diagnosis process. In 2020, a new Healthcare Guide 1177 initiated a programme called ‘First Line Digital Care’, with the aim of increasing the level of automation and self-service. One example of a service planned within this programme is an automated symptom assessment system that will refer patients to appropriate healthcare providers.

#### *Simplified tracking of insurance contributions*

Another important aspect of the simplification process for access to healthcare benefits concerns access of the insured population to their own health data and tracking of their insurance contributions (BG, EE, AT). These may differ depending on the status of the insured person (i.e. employee, employer, farmer, student) and, in some countries, on the person’s insurance fund. For example, in **Bulgaria**, there has been significant progress in tracking contributions and payments to healthcare service providers by the self-employed. 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. Due to this improvement, users no longer have to collect and keep documents proving payment of healthcare benefits. In **Estonia**, further simplification of the procedures for the self-employed has also taken place with 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. In **Austria**, the web portals of the different health insurance funds in principle offer the same content and services as ‘My Social Insurance’, for all persons insured with the respective insurance fund, regardless of employment status. There is additional content provided, specific to the insurance fund, such as an interface on insurance contributions for the self-employed in the case of the Social Insurance Institution of the Self-Employed.

#### *Automation of healthcare coverage and take-up of benefits*

Measures involving automation of take-up of benefit are rather rare. Only two of the ESPN national reports highlight such developments: Malta, with a focus on its older population and Belgium, with a focus on low-income individuals and families. In **Malta**, there has been some automation of the process of healthcare coverage of the elderly. As of 2022, persons aged 80 or over who receive a supplementary allowance because their income is low will automatically (without the need for a means test) become eligible for free medical assistance. This measure is expected to benefit around 4,500 persons. In **Belgium**, since March 2020, the federal government implemented the automatic identification of potential beneficiaries of *increased reimbursement* (IR)<sup>101</sup> of healthcare costs. This IR beneficiary status means that people on a low income or receiving certain benefits are entitled to reduced co-payments and a lower maximum bill for healthcare expenses<sup>102</sup>. It also gives them access to third-party payer arrangements and other financial advantages regarding transport as well as local

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<sup>101</sup> IR beneficiary status is granted to people receiving the minimum income, the guaranteed income for older people or disability benefits.

<sup>102</sup> A financial measure that places a ceiling on the healthcare costs of families with a certain social status or with a modest family income, above which out-of-pocket payments are reimbursed.

benefits or services. A recent impact study shows that take-up of IR benefits has substantially increased since the federal administrations in charge of the replacement incomes and the local public centres for social welfare began automatically to transmit their clients' data to the health insurance funds via the Crossroads Bank for Social Security.

## **Sickness benefits**

### *Introduction of E-sick leave*

One of the most frequently reported developments regarding better access to sickness benefits is the introduction of e-sick leave notes. Several countries under examination (CZ, ES, HR, LT, LV, MT, PL, RO, SE, SI; UK) have introduced e-sick leave notes during the period under study. This development has taken place especially following the Covid-19 pandemic. The simplification of the process in this way has meant more efficient communication between the respective institutions and the employer, accelerated the processing of benefit applications, as well as facilitating the communication between the employer and the employee with regard to requests for temporary incapacity to work (see Box 9 for further illustrations).

#### **Box 9: Examples of introduction of e-sick leave notes**

##### **Czechia**

*The eSick leave system was launched in January 2020. Electronic processing has simplified the exchange of electronic information between doctors, employers and the Czech Social Security Administration. This has also influenced the communication on temporary incapacity to work due to illness between the employer and the employee.*

##### **Latvia**

*As of January 2018, sick leave is administrated only electronically. The SSIA, responsible for sickness benefits, receives information on individual sickness leave from the E-Health system.*

##### **Lithuania**

*The Electronic Medical Prescriptions for Sick Leave and Maternity Leave Certificates Management application system enables the staff of healthcare establishments to receive information automatically about a person's insurance, previously registered periods of incapacity for work and other data required to create digital medical prescriptions for sick leave and maternity leave, sign them by digital signature and automatically transfer them to the information system of the Fund's Board. Since implementation of the system on 1 July 2010, non-digital medical prescriptions for sick leave have been eliminated in Lithuania.*

##### **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.*

##### **Poland**

*Since January 2016, physicians issue electronic sick leave certificates authorised within the Platform of Electronic Services of Social Insurance Institution. A medical certificate is available through the system for the employer and the employee within one day.*

##### **Sweden**

*There is a full array of options via which claimants of sick leave can file and amend their requests. Claimants generally apply for sickness insurance benefits through a secure portal on the website of the Swedish Social Insurance Agency, using BankID or a similar type of e-identification. Through this portal, they may also change the status of their sick leave period and communicate with the agency. Alternatively, people may apply for benefits using standard paper forms, or by visiting a service centre. There is also a mobile app where the claimants of benefits can retrieve information about their applications and the benefits they receive.*

*Source: ESPN national reports.*

### 2.2.3 Maternity and equivalent paternity benefits

The ESPN national reports do not describe significant changes in the process of applying for or being granted maternity and paternity benefits. Where simplification is reported, it mainly followed the simplification of the process for obtaining sickness benefits described above. One of the major developments in this area is the introduction of online application forms (e.g. CZ, EL, ES, FR, HR, HU, IE, PL, PT, RO, SE, SI; ME<sup>103</sup>,TR) – see examples in Box 10.

#### **Box 10: Digitalisation of the application process for maternity and equivalent paternity benefits**

##### **Croatia**

*Due to the pandemic, to enable rights to maternity and parental benefits, the Croatian Health Insurance Institute made it possible, first on an 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.*

##### **Greece**

*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.*

##### **Portugal**

*One of the measures included in the Strategy 'Social security with you' is 'Simpler parenthood'. As part of this strategy, online application for benefits linked to pregnancy and the birth of a child became possible via the new portal as of 2018.*

*Source: ESPN national reports.*

Automatic granting and disbursing of maternity and equivalent paternity benefits is rare. Only one ESPN national report mentions an automated process for application for and granting of benefits for maternity, which has been introduced in **Denmark**. After a woman declares she is pregnant, she is automatically contacted by *PaymentDenmark* if she is eligible for maternity benefits (in the cases of workers, unemployed, students and new graduates, as well as self-employed). However, in some rare instances where a woman is self-employed without a company ID (the CVR-number), she has to contact *PaymentDenmark* herself. Workers receiving a full wage during their leave must inform their employers about the pregnancy three months before they expect to give birth.

Only one ESPN national report (SK) mentions a specific focus on simplification of the application procedure for fathers claiming maternity benefit: in Slovakia, the most recent simplification of the process is specifically targeted at obtaining paternity replacement income. In 2021, the amendment of the Act on social insurance simplified the administration process related to maternity benefit for fathers. Since May 2021, a mother and a father do not have to make a formal agreement and declare it to the Social Insurance Agency. The new procedure in place reduces the administrative burden for the Agency offices as well as for parents.

### 2.2.4 Disability benefits

In the majority of the countries under examination, the process of applying for disability benefits reportedly consists of various steps (such as submission of documents and medical evaluation) and implies communication with several institutions. While some steps may have been simplified and digitalised, applications for disability benefits have largely remained offline and in-person. Considering the specificities of the procedure, only a few ESPN national reports have mentioned the possibility for electronic submission of disability benefit applications and even assessments based on medical documentation online (HR, IT, LT, RO; RS, TR) – see Box 11 for concrete illustrations.

<sup>103</sup> The 'Maternity' e-service for the electronic submission and processing of employers' requests for refunds for maternity and paternity leave benefits was created in 2021 but is not yet active.

**Box 11: Examples of electronic submission of disability benefit applications**

**Croatia**

*In addition to in-person application for disability benefits at the regional offices and branches of the Croatian Pension Insurance Institute, or free of charge at post offices in Croatia, claimants can also make these orally or via e-Services. In Croatia, due to the pandemic, assessment for disability status has been also carried out only based on medical documentation. However, according to the Ombudsperson for people with disabilities (2020), there were violations of the rights of people with disabilities because the assessment was based on incomplete medical documentation.*

**Italy**

*On 25 February 2022, INPS introduced a new procedure for the civil disability certificate review visit, which aims at making the process faster and less burdensome for the claimants. Potential beneficiaries can now submit the documentation on their health records to an online service named 'Attachment of Health Records Civil Disability'. If the documentation produced is not deemed sufficient, the INPS will automatically arrange an appointment for a face-to-face visit.*

**Lithuania**

*Since 2022, the level of working capacity or disability and special needs is now determined based on personal health data contained in the Information System of Electronic Health Services and Collaboration Infrastructure (ESPBI IS). People with disabilities need to fill in an electronic form provided on the webpage of the Disability and Working Capacity Assessment Office which takes its decision based on the electronic documents provided by the ESPBI IS. The person does not need to go to the doctor or the physical offices to fill in the documents.*

**Romania**

*The application process has been simplified by introducing the Single Contact Point, a platform which provides information on benefits, guidance for applying and at the same time allows the insured person to apply for benefits. The National Public Pension House allows insured persons to apply directly electronically for benefits through a personal account, while providing, through its webpage, access to information, downloading of the required forms and free consultations in response to questions addressed by citizens via e-messages. The possibility of electronic submission of documents has been strengthened during the Covid-19 pandemic. In addition, during the pandemic, the validity period for some of the required documents, especially medical documents, has been extended.*

**Serbia**

*In May 2020, the Pension and Invalidity Fund created an online portal 'e-counter' that can be used to submit applications, documents upon request, as well as to provide personalised information on the social security status of the beneficiaries/claimants. Access to the portal is available to all claimants and applications can also be submitted in the name of other person when a certificate of representation is presented, which enables access to the system for people with lower digital skills.*

**Turkey**

*Since 2019 beneficiaries are able to submit their applications for disability benefits and to track their progress online. New regulations that took effect in 2021 gathered the procedures to prove disability under a single legislation and removed the ambiguity in the previous procedures. The current practice does not identify the beneficiaries automatically but eases the application process.*

*Source: ESPN national reports.*

Other types of electronic services are available in the different EU Member States. For example, in **Denmark**, one can request the start of the disability period online, while in Slovenia, a variety of related online administrative services are available to beneficiaries. The **Estonian** ESPN national report highlights the introduction of a 'one-door-policy', which aims to reduce the fragmentation of services and to improve cooperation between institutions and systems for managing and exchanging data, as well as to largely simplify the procedure for the claimants.

**2.2.5 Old-age benefits and survivors' benefits**

The situation regarding old-age and survivors' benefits varies considerably across Member States as well as between the different insurance funds within the countries. Applications can be submitted electronically in several countries (e.g. DK, EL, ES, FR, HU, PT, SE; MK, TR).

In several countries, ESPN national reports highlight the introduction of automatic examination of social rights to an old-age pension by the competent pension institutions (BE, DE) as well as for

survivors' pensions (IT, MT). In **Germany**, for example, 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 **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<sup>104</sup>. 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. In the **United Kingdom**, survivors are helped by the introduction of the 'Tell us Once' procedure (starting prior to 2017), whereby information about the death of their spouse has to be communicated only once, with the communication for other entitlements shared by the relevant department.<sup>105</sup>

In **Spain**, another innovative approach involves semi-automated processing of pension claims. The so-called '*alpha PREMIUM*' automated retirement procedure has been implemented by the INSS from 1 December 2020. Its stated 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 a civil servant. 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. The simplification is labelled 'semi-premium' if some actions cannot be automated and require intervention by a civil servant. This is the case for 60% of claims. As a result, since 1 December 2020, approximately 130,000 working hours have been saved and could be spent on other tasks.

The application procedure may also differ in the countries under study depending on the employment status of the claimant. In **Bulgaria**, for example, there has been a key positive development regarding applications for old-age benefits for the self-employed. While until recently, the self-employed person was responsible for keeping all the required documents and presenting these to the respective institutions, the tax administration can now obtain this information internally through integrated information systems of the social security, health and tax administrations.

## 2.2.6 Benefits in respect of accidents at work and occupational diseases

Very few ESPN national reports (AT, DK, HR; TR) identify specific simplification procedures for applications for benefits in respect of accidents at work and occupational diseases during the period under investigation. In most of these countries, these procedures fall under the application procedure for incapacity to work. Examples of these can be further explored in Box 12.

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<sup>104</sup> <https://www.inps.it/news/pensione-di-reversibilita-su-myinps-la-domanda-precompilata>.

<sup>105</sup> <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

**Box 12: simplification of the application process for benefits in respect of accidents at work and occupational diseases**

**Austria**

*Application forms for benefits in respect of accidents at work and occupational diseases are available in electronic form on the web portal of the General Accident Insurance Fund. However, they must be sent by post or be handed in personally.*

**Croatia**

*As of 1 October 2017, the Croatian Health Insurance Institute accepts statutory applications for accidents at work and occupational diseases and related benefits online. Under this simplification, legal or natural persons – employers who are required to report injuries at work or occupational diseases for their employees – have been able to submit their application electronically if they have a valid electronic signature, in accordance with the provisions of the Electronic Signature Act.*

*Source: ESPN national reports.*

### 2.3 Simplification of the structures in the social protection administrations

During the period 2017-2022, no significant trends towards simplification of the overall organisation of social protection administrations are identified in the 35 countries under examination. The existing structures do not necessarily have to change fundamentally, as long as access to the system is efficient and user-friendly while catering for the diversity of social risks. There are many examples of such administrative systems that manage to reflect the complexity of the system in transparent case-by-case situations. This simplification is expected to improve the flow of information and bring about more efficiency in the treatment of data and case management, thus (in)directly impacting beneficiaries. In most cases, the ESPN national reports highlight only branch-specific developments (see Sections 2.3.1-2.3.6).

With regard to policies and practices related to the overall social protection system (or multiple branches), only three ESPN national reports describe comprehensive reforms during this period. These involve the reorganisation/merging of regional units of insurance funds or institutions, also with a view to simplifying the structures in the social protection administration (AT, EL, LT). Several other ESPN national reports highlight developments simplifying some features of these administrations. Examples are the introduction of the ‘once-only principle’ for data collection (BE, EL, ES, IE, LU, LV, PL; ME, RS), creation or improvement of one-stop social security portals (HU, IE, LV, MT, NL, SE, SI, SK) and (partial) automation of data exchanges (DE, EL)<sup>106</sup>.

In the three reported cases of simplification related to reorganisation/merging of social protection structures, the ultimate purpose is to improve the administrative efficiency (in terms of information flow, human resources involvement, reduced costs, territorial divisions) and therefore ensure better services for the citizen. By way of example, in **Lithuania**, the structure of SODRA was simplified, by first merging 50 territorial units into 11, which were further merged into four territorial units as of 2021. The change was intended to improve the organisation of the institution’s work and to use human and material resources more efficiently. This reorganisation is not expected to affect the residents, i.e. SODRA’s services should remain of the same quality and be provided by the same institutions. Moreover, there has been further profiling of the different SODRA administration units so that they deal with only a specific type of benefit. This is expected to become a common practice for the payment and administration of benefits.

The ‘once-only principle’ for data collection consists in the establishment of comprehensive digital one-stop structures which enable data collection and exchange of information from several entities in one single place. These are country-specific and can take different forms, such as digital registers/

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<sup>106</sup> In Portugal, one of the measures included in the programme iSimplex 2019 was increased interconnection of data with the tax authority, eliminating the need for the self-employed to make quarterly and annual declarations to the social security authorities. However, this measure has so far not been implemented.

databases (BE, EL, LU, LV, SE; ME, RS), or a social security card (ES, IE) etc. For instance, in **Belgium**, the 'Crossroads Bank' is used to organise the exchange of information between public and private social security institutions, more specifically through the Federal Register of natural persons. The 'Crossroads Bank' has a personal account that indicates, for each insured person, identified through their number in the Federal Register, where data are available regarding the person's rights and who are the competent institutions. Social security institutions search for the information in the 'Crossroads Bank' without making further requests to the insured person. This has significantly reduced administrative formalities, especially through the digitalisation of information provided by employers and the linking-up of this information for multiple uses, such as for calculating the level of the benefits or for the granting of rights in different social security branches, according to the 'once-only' principle. The Crossroads Bank is also an essential instrument for automatic examination of social security entitlement. In **Greece**, the integration in 2017 of the various social insurance funds into one single social insurance institution enabled the gradual creation of the so-called 'National Register of Social Insurance – ATLAS'. This digital register contains electronic records on each insured person. It has improved interoperability with other systems of public sector services, and, following its creation, personal social insurance accounts accessible to insured people were introduced in the same year. These personal social insurance accounts include links to essential information – such as employment and social insurance rights and obligations, etc., allowing for increased transferability of information related to social protection entitlements. In **Ireland**, the Public Services Card (PSC) is intended to facilitate access to public services including social protection and is administered by the Department of Social Protection. The purpose of the PSC is to enable the person to gain access to public services more efficiently without having to authenticate their identity each time they apply. At the same time, public services have access to relevant information on the person in one single place.

After this initial overview of some of the more general structural changes to the social protection administrations in the countries considered, this section continues with cases of simplification specific to the different social benefits. It is important, however, to bear in mind that the changes introduced in the social security system as a whole (presented above) also apply to the individual branches below: we now give additional examples of more targeted simplification measures.

### 2.3.1 Unemployment benefits

Simplifications in the structure of the unemployment benefits administration are mentioned in five ESPN national reports (EE, RO, SE; AL, BA). While the reforms in Estonia and Romania are related to digitalisation of the administration, the changes in Sweden are related to the general reform of the public employment service.

In **Estonia**, the administration of unemployment benefits has been increasingly digitalised, and most of the services of the Unemployment Insurance Fund are managed with information technology tools. In 2015–2020, a new digital platform was built for the Unemployment Insurance Fund with the aim of speeding up the application procedure and increasing the number of online applications. This included creating a central insurance period calculation module and automated procedures for unemployment benefit processes. The system automatically checks the validity of the data, makes necessary inquiries to various databases and decides whether the applicant qualifies for the allowance, as well as determining the time period and amount of the benefit. A significant tool in simplifying the administration process is the Digital Stamp (or e-Stamp), used to certify legal documents and confirm that the respective institution is linked to a specific digital document and the document has not been altered. In 2020, nearly 50% of all decisions regarding the unemployment insurance benefit were fully automated.

### 2.3.2 Sickness and healthcare benefits

The simplifications that the ESPN national reports highlight regarding healthcare benefits relate to improved efficiency of the public administration, the use of electronic health records (AT) and online exchanges of patients' data (CY, PL), as well as e-identification for patients (HU). For example, during the Covid-19 pandemic in **Lithuania**, remote consultation with a specialist doctor was approved and included in the list of specialised outpatient personal healthcare services, the costs of which are paid from the health insurance. In **Cyprus**, the National e-Health Authority was established in 2019. The system allows for online collaboration and exchange of data between authorities and providers, as well as monitoring and support of patients. As a result, many procedures in the health system have become simpler and more transparent (resulting among other things in the reduction of out-of-pocket payments), while also introducing major improvements to coverage policy, which have allowed all legal residents to be covered for the first time. In **Hungary**, reportedly, the development of digitalisation and the operation of the National eHealth Infrastructure (EESZT) play an important role by enabling the exchange of consistent and accessible patient data between care providers, physicians and pharmacies. For example, the EESZT enables access to data that patients used to submit on paper during their medical examination. Exploiting this interconnectedness, electronic receipts and referrals can be issued and personalised e-profiles can be generated by collecting all relevant information at the individual level. State-funded general practitioners, inpatient and outpatient facilities and pharmacies received access to the system in 2017. In **Poland**, the merging of the Electronic Services Platform of the Social Insurance Institution, the Electronic Verification of Beneficiaries' Eligibility and the Individual Patient's Account has greatly facilitated the information exchange regarding an individual's insurance status. This allows the data to be immediately transferred from employers to the ZUS, National Health Fund, medical providers, and potentially to employees/insured persons.

### 2.3.3 Maternity and equivalent paternity benefits

Changes to the social protection administration responsible for maternity and equivalent paternity benefits are mentioned in three ESPN national reports (HU, PL, RO). These are mostly linked to the changes featured in section (2.3.2) relating to sickness and healthcare benefits, as maternity and paternity benefits are governed by the same administration in most countries. For instance, in **Hungary** the interconnection of databases has greatly simplified many administrative tasks (see Section 2.3.2). As of February 2021, family support benefits are paid automatically without the need for parents to apply.

### 2.3.4 Disability benefits

Simplifications of the administration structure for disability benefits are identified by the ESPN national reports, streamlining the assessments for these benefits (EE, FR, HR) or digitalising internal structures (EE, FR, HU, PT, RO, SI; MK).

In **France**, for instance, a fifth branch of the social security system has been created in 2020<sup>107</sup>, for social debt and autonomy. The management of this new risk was entrusted to the National solidarity fund for autonomy, which has become a national social security fund. This is an opportunity to link benefits concerning autonomy problems, dependence, disability and deal with them in a more consistent way. In **Estonia**, during the Work Ability Reform (2016-2021), a new information system was created to facilitate data circulation and exchange between the different parties involved in work ability assessment. The aim was to simplify the administration process and to reduce the time spent

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<sup>107</sup> The fifth branch of the social security system, dedicated to autonomy, was adopted by the law of 7 August 2020

on gathering relevant information. However, an impact assessment study in 2020 found that while in general the data exchange between different parties works well, problems regarding the quality of data and data capture still take up a lot of time.

### 2.3.5 Old-age benefits and survivors' benefits

Only four ESPN national reports provide examples of simplification of the structures of old-age and survivors' benefits, mostly improving the flow of information between schemes/providers (DE, HU, NL, PL). For example, in **Germany**, this simplification has involved electronic exchange of data between the responsible institutions. SPI and the Federal and Länder Occupational pension schemes are working together to digitalise data exchange with the aim of simplifying processes, communication and data exchange and accelerating the application process for old-age and survivors' pensions. Since October 2018, the exchange of data on survivors' pensions has become exclusively electronic. In **Hungary**, the individualised components of the benefit formula are reported monthly by the employer (or, in the case of self-employed people, by the individual) to the tax authority. However, several items that affect future benefits are not included in the employer's report and must be collected from other authorities. This process of additional data collection has been speeded up thanks to the IT platform '*Central Governmental Service Bus*', which connects the pensions authority with the administration of guardianship rights as well as the electronic system of certificates.

### 2.3.6 Benefits in respect of accidents at work and occupational diseases

Except for Romania and Portugal, no ESPN national report highlights specific simplifications of the procedures for applying for or acquiring benefits in respect of accidents at work and occupational diseases. In **Romania**, the ESPN national report emphasises the need to further improve communication among the public agencies involved in the process (i.e. the National Institute for Medical Expertise and Recovery of Work Capacity, Work Inspectorates, employers) to reduce the time between application and resolution and the proportion of decisions challenged. In **Portugal**, the programmes *Simplex+* 2017 and 2018 involved the development of a web service for the exchange of information regarding the co-funding of medicines related to occupational diseases, including a list of medicines associated with each occupational disease. The service aims at speeding up the exchange of information between the regional health administrations and the Institute of Social Security, thus contributing to increased efficiency of the administrative process.

## 2.4 Reforms and debates related to simplification

### 2.4.1 Ongoing and planned reforms simplifying access to social protection

This section considers ongoing and planned reforms aimed at simplifying access to social protection. Among the 35 countries under examination, 13 EU and 6 non-EU ESPN national reports highlight ongoing reforms in their country (BE, CY, DE, EE, EL, HU, IT, LT, LU, LV, RO, SI, SK; BA, ME, MK, RS, UK, XK) and 8 of them (7 EU and 1 non-EU) mention planned reforms (BG, CZ, DK, ES, FI, FR, MT; AL).

We provide a **twofold classification** of reforms related to simplification. One category of reforms deals with *application procedures* for social protection benefits. The second category addresses reforms of the *structures within the administration* of social protection services, with the aim of reducing complexity and increasing transparency.

The **first category of reforms** includes various kinds of measures: automation of procedures; development of proactive and event-based services; improvement of the contributions payment system; setting up of online and prefilled application procedures. *Automatic procedures and services* include the automatic granting of social rights and automatic application for benefits and services

for eligible people. Such reforms are mentioned by five ESPN national reports (BE, HR, PL, PT, SI). Based on the findings of the BELMOD-TAKE project – a microsimulation model used to design policy proposals aimed at simplifying and automating the granting of social rights – the policy orientations document of the **Belgian** Minister for Social Affairs for the period 2020-2024 aims to facilitate the automatic granting of social rights, with a specific focus on social assistance benefits. In **Poland**, ZUS digital transformation – which is to be implemented by 2025 – is expected to make procedures for contribution payment and access to benefits easier and smoother. In particular, ZUS should determine the amount of contribution to be paid, according to data provided by companies in the Single Insurance File, and provide information to companies. Moreover, it will take over the payment of all social insurance benefits, which will be granted to insured individuals automatically, with no need to apply for them. A *shift from reactive to proactive services* includes proactive identification of eligible beneficiaries and provision of information. In line with this development, which is taking place in three EU countries (BE, EE, LV), is the commitment to introduce event-based services, built around specific life events such as the birth of a child (EE). For instance, the policy objectives of the **Belgian** National Plan on the implementation of the 2019 Council Recommendation include the proactive identification of potential beneficiaries of reimbursement of healthcare costs. In **Latvia**, the Service Environment Improvement Plan 2020/2023 entails far-reaching commitments to develop proactive and user-oriented services, which include the provision of proactive information about services, using personal reminders and notifications. Notably, reforms in a few countries aim to simplify access to social protection for the self-employed and non-standard workers (PT, SI; UK). The **Portuguese** National Recovery and Resilience Plan envisages investments aimed at simplifying declaration procedures for the self-employed. In **Slovenia**, in 2023 the Information System of Centres for Social Work will begin to automatically collect data on the payment of social contributions for the self-employed and farmers.

*Improvement of the contributions payment system* as a way to facilitate access to social protection benefits is mentioned in four EU and one non-EU ESPN national reports (CY, LU, MT, PT; UK). The digitalisation of the Social Insurance Services (SIS) in **Cyprus**, to be completed by June 2026, includes the development of the SISnet system, which will provide employers and self-employed with the possibility to pay late contributions online if the deadline for payment has expired. In **Luxembourg**, a generalised third-party payer system for healthcare offered by doctors, known as ‘direct immediate payment’, is to be introduced by 2023. Under this system, patients will no longer have to pay the full cost of a doctor’s consultation and then be reimbursed by the health insurance. Rather, they will pay via a smart card and will be immediately reimbursed by the health insurance. While this system currently applies only to people who cannot afford to pay, it will be extended to all patients. Finally, *online and prefilled application procedures* are being introduced in three Member States (DE, IT, SK). Online application for benefits is being implemented by the **German** statutory pension insurance (SPI) and the **Slovakian** Social Insurance Agency. In **Italy**, a pilot project aimed at providing prefilled applications for NASPI benefits to eligible people is to be extended to all eligible people.

The **second category of reforms** address public administration structures and practices, with the aim of facilitating citizens’ access and helping them to find their way through the system. Measures belonging to this category can be classified as follows: integration of websites and portals providing different services; unification of benefits; harmonisation of regulation. *Integration of portals providing different services* can be pursued either by unifying websites across the social protection administrations into a single gateway or by increasing interoperability across different services. On the one hand, examples of unification are mentioned in four EU and one non-EU ESPN national reports (CZ, EE, FR, RO; BA). As part of the planned reform of *Pôle Emploi* in **France** – announced during the 2022 electoral campaign by the elected president – the new service *France Travail* is supposed to

bring together all entities providing support for employment and to work as a one-stop shop. In December 2021, **Romania**'s National Health Insurance House launched a project aimed at integrating all healthcare service providers into a single platform known as eDES. Still in **Romania**, optimisation of the provision of cash unemployment benefits is one of the objectives of the National Strategy on Employment 2021-2027. In 2020, the National Employment Agency launched two projects. The first one aims to create a single digital platform integrating all services targeting employers, the purpose being to simplify procedures and reduce bureaucracy in implementing employment services. The second project aims to develop a digital app for profiling the unemployed, providing customised information and advice and initiating personalised case management. The app will also provide personalised information on the status of applications for benefits, the scheduled meetings with public employees etc. The programmes aim to increase interoperability between the public institutions involved in providing employment services.

In line with the ongoing implementation of the Act on the Right to Digital Services, the **Czech** government is to develop a mobile application to provide access to the e-government portal. On the other hand, ESPN national reports from five EU countries include reforms aimed at increasing interoperability between different services and systems (BE, BG, EL, PT, RO). The **Bulgarian** government is committed to the implementation of a digital identification system by mid-2022. The ID card is supposed to work as a digital identifier, which allows citizens to access digital services provided by different entities. Investments included in **Portugal**'s Recovery and Resilience Plan include the use of digital technologies – such as machine learning and AI – to improve interoperability between different information systems.

Reforms aimed at *unifying existing schemes and benefits* into a single scheme have been mentioned in three EU and one non-EU ESPN national reports (FR, HR, PT; BA). The **French** government has proposed a pension reform, to be discussed during the second half of 2022 or in early 2023. The reform project entails the replacement of existing pension schemes with a single system, and a shift to a points system which is supposed to simplify calculation of benefits. The electoral programme of the **Croatian** Democratic Union – a key party in the governing coalition – includes the commitment to establish, by 2024, an inclusive allowance that combines the rights and benefits of people with disabilities.

Finally, simplification through the *harmonisation of regulation* is being pursued in three Member States (EL, LU, MT). In **Greece**, the ongoing unification of the e-EFKA social insurance regulation is intended to simplify access to social protection, by applying harmonised rules to all insured people.

## 2.4.2 Debates on simplification of access to social protection

This section describes ongoing debates about simplification of access to social protection. Among the 35 countries only 14 EU and 4 non-EU ESPN national reports highlight ongoing debates (CY, DE, DK, EE, ES, FI, FR, HR, LT, NL, PL, PT, RO, SI; AL, BA, UK, XK). The most common debates concern simplification of the structures within the social protection administration. While in some countries such debates concern the need to unify benefits into a single scheme, in few countries the focus is on the need for further investments in digitalisation (see Table 13).

**Table 13: Overview of common debates about simplification of access to social protection**

Common debates	Countries
Unification of benefits into a single scheme	DK, EE, HR, NL, PT
Further investments in digitalisation	BG, RO, SI

*Source: Own elaboration based on the 35 ESPN national reports.*

First, the unification of benefits and schemes is a matter of debate reported in six Member States (DK, EE, HR, NL, PL, PT), thus qualifying as the most common subject. In 2022, the **Estonian** Employers' Confederation has suggested simplification of the unemployment benefit system, which currently includes two separate benefits. In **Croatia** several round tables have been organised between the Ministry of Labour, Pension System, Family and Social Policy, the Ombudsperson and organisations of people with disabilities to discuss the introduction of the so-called 'Inclusive Allowance', which is expected to merge the existing rights of people with disabilities into a single benefit. In the **Netherlands**, unification of benefits has been suggested in several areas during a debate between the parliament and the Minister of Social Affairs and Employment. Although no drastic reforms are likely to occur, more circumscribed simplification has been discussed, such as unifying the existing sickness schemes falling under the Act on Work and Income according to Work Capacity benefit. In the **Federation of Bosnia and Herzegovina**, the proposal for a law on financial support to families with children (2021) generated debate around the financing of salary compensation during maternity leave. While the re-inclusion of this right as one of the health insurance rights, as provided by the law, will help to simplify arrangements, replacing the current cantonal system by a single procedure defined at the FBiH level, the ministries responsible for healthcare are expected to criticise the change, since such a development would place extra strain on the finances of the health insurance funds. Merging is taking place in several branches of social protection – including some sectors *not covered* by this report, such as minimum income schemes and non-contributory benefits. Notably, as pointed out in the **Danish** ESPN national report, there is a trade-off involved in merging minimum income benefits and schemes, between simplifying access to social protection and due regard to individuals' contingent circumstances. Moreover, we must acknowledge that while some people will benefit from the merging of schemes – particularly those who receive higher benefits – others may be penalised by such a simplification, as pointed out again by the Danish ESPN national report.

The call for further simplification and unification of benefits sometimes reflects the need to reduce costs and administrative burdens. That is the case of debates reported in **France** and **Lithuania**. The revision of the **French** benefit system – which involves the overhaul of autonomous schemes that produce administrative costs without providing satisfactory coverage of expenditure – not only aims to increase transparency, but also to reduce costs and inequalities. In **Lithuania**, home delivery of old-age pensions is under debate in the parliament. While the procedure for shifting from delivery of cash to the home to bank account transfer has been simplified during the pandemic, the significant administrative costs associated with home delivery make this simplification necessary, as argued by the proponents of this change.

Second, three EU ESPN national reports highlight debates related to digitalisation of healthcare systems as a way to simplify structures within the social protection administration (BG, RO, SI). Notably, such reforms concern the simplification of healthcare structures – usually through digitalisation – while they do not specifically address healthcare benefits. The Guidelines for the introduction of value-based healthcare in **Slovenia** point to the need for further investments in

information technology (IT), in order to improve data quality and use. Indeed, while large amounts of data are collected and stored in the Health Insurance Institute of Slovenia administrative databases, there is no data analysis to steer policy decision making. The call for improvements to the national IT system is also supported by a survey of healthcare stakeholders, such as medical staff, healthcare insurance companies and patient organisations. In **Romania**, concerns have been voiced about the management of data flows and the relationship between in-person and digital information, as part of the debate, launched in March 2022, around the draft law on interoperability. This includes the above mentioned ‘once only principle’, which allows uploaded documents to be stored for future applications. Moreover, since e-health services have been introduced temporarily, in response to the pandemic, stakeholders such as the association of family physicians are calling for legislation aimed at establishing such services permanently.

## 2.5 Issues related to simplification

With the simplification of administration structures and application processes for different social security benefits, the countries under study have been reportedly aiming to put in place more efficient administration and to provide better services, such as personalised and proactive access for citizens to benefits. In this regard, the issues that the ESPN national reports identify in their respective countries vary greatly, depending on the national context, on the level of digitalisation of the state administration and services (which varies a great deal between and within countries), on the level of digital literacy of the population, and even more importantly, on the complexity of the structure of the administration managing and coordinating social protection benefits.

The majority of the ESPN national reports highlight that countries have fallen behind their own timetables for planned reforms and goals to be achieved with regard to simplifying the administrative structures and their digital transitions. The issues most often referred to are the following.

First, several issues have been highlighted with regard to progress on digitalisation: a) the level of digital literacy of vulnerable groups and older people regarding access to online application processes (e.g. CY, CZ, EL; AL, RS), which may result in high non-take-up rates of benefits (CZ) or additional costs in terms of paid help for the claimants (AL); b) data privacy versus the once-only principle of personal data collection and usage by different institutions (e.g. BE, DK); c) quality and efficiency of the e-services provided (EE); d) timely exchanges of up-to-date data and databases between the different responsible institutions when this is required for digital service provision (ME).

Second, irrespective of whether services are provided in digital or physical form, the fragmentation of services and the complexity of social security rules and regulations have been considered in several of the countries studied as one of the main reasons for inefficient service and confusion among the users (e.g. EL, FI, IE, NL, SI; BA, TR, UK). For example, in the **Netherlands**, due to the complexity of the social security regulations and more specifically due to the means-tested approach to benefits, reclaiming amounts from recipients has been one of the major problems discussed in recent years. In this respect, the **Latvian** ESPN national report highlights that the creation of individual social protection accounts has been an important step forward in dealing with such fragmentation (see Section 2.1). However, this report also points to an important negative social impact: a reduction in the solidarity and redistribution function through social security systems, and an associated increase in the individualisation of risks. As the individualised social insurance system implies that social support in the form of different benefits depends on the contribution of each individual, each person takes almost full responsibility (individual risk) for the social protection available to him/her.

Other issues identified by ESPN national reports concern automation of benefits (BE, EE, EL) and understaffing of institutions (SE). While automation of benefits has been planned in some EU Member

States (e.g. BE, EE), the process reportedly has not progressed as expected. As acknowledged by the **Belgian** ESPN national report, if implemented, this could largely improve take-up rates of benefits.

Some types of benefits raise more issues than others. For example, the need to simplify the process for acquiring disability benefits is outlined as a persistent issue in several countries (DK, EL, HR; BA, MK), as well as the process for obtaining occupational disease benefits (DE). Overall, the main problems reported with regard to the process of applying for disability benefits concern the multiple points of communication, which makes the process burdensome and time-consuming for the claimants. Working connections and exchanges between the relevant authorities involved in awarding the various disability benefits are not always smooth. In addition, assessment of the working capacity of claimants of disability benefits solely based on medical documentation during the Covid-19 pandemic has raised concerns due to existing gaps in exchange of data between the various institutions in two countries (HR, LT).

In the case of healthcare and sickness benefits, the introduction of e-sick leave notes has caused concerns about possible abuse of the system in one of the countries studied (SE). As a result, in Sweden, e-sick leave notes were gradually phased out from April 2017 and even completely abolished as of 1 March 2017. Another issue raised in this domain is the lack of transparency in the implementation of sick leave and maternity/paternity leave rights (XK). In another non-EU country, the ESPN national report highlights that simplification of the National Insurance contributions system for the self-employed has made it more complicated for some women to qualify for maternity allowance. They are not able to receive statutory maternity pay, as they have no employer to pay this, so need to claim the state benefit (UK).

The reforms required to simplify the pension system are also raising concerns in several of the countries studied (e.g. FR, LV, NL, SI). In **France**, the Court of Auditors points to the fact that the complexity of the system has led to a high number of errors, in about 24% of calculations of the minimum pension. In **Latvia**, the State Audit Office has also called for a review of the approach taken to service pensions, simplifying and streamlining the existing system.

Despite the importance of the topic, the challenge to social security posed by new forms of work is reported as an issue in only one of the countries studied (NL). In the Netherlands, research shows that 40% of the self-employed without employees do not save enough pension entitlements. Among the obstacles, the self-employed state that they dislike the administrative burden that is associated with investing in their retirement. For instance, they need to calculate, themselves, what amount of pension savings they can accumulate tax-free in any given year.

Last but not least, evaluations and studies on this topic could help to identify additional recurrent issues both for the administration and for the users of social security services in EU and non-EU Member States. In this regard, the ESPN national reports underline that evaluations and other studies on issues related to simplification are scarce, which makes it also difficult to identify issues. ESPN national reports from only a few of these countries identify more recent reports and evaluations (e.g. BE<sup>108</sup>, LT, LV<sup>109</sup>, NL<sup>110</sup>, SE<sup>111</sup>; RS<sup>112</sup>).

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<sup>108</sup> BELMOD project on the automation of benefits. The BELMOD project is funded through the EU Programme for Employment and Social Innovation (EaSI) and coordinated by the Federal Public Service for Social Security

<sup>109</sup> A state audit on pension system sustainability policies (State Audit Office, 2017).

<sup>110</sup> A study on the functioning of the allowance system and possible alternatives (please refer to the ESPN national report on the Netherlands for further information).

<sup>111</sup> An evaluation on the easy operation of the digital environment for users' alternatives (please refer to the ESPN national report on Sweden for further information).

<sup>112</sup> Analysis of digital inclusion in Serbia for 2018-2021 (SIPRU, 2021).

### 3 SUGGESTIONS FOR IMPROVEMENTS

Most ESPN national reports provide some country-specific suggestions for improvements of a particular practice, social protection structure or even an on-going reform. Despite the context-specific nature of these suggestions, certain common trends emerge, both in the suggestions concerning access to information and in those related to simplification policies. However, the situation in individual countries regarding the issues below may vary considerably: in some cases, a functional system or policy related to transparency needs to be improved, while in others, there may be a suggestion to create such a system, sometimes from scratch (e.g. digitalisation of services).

Regarding access to information, five types of suggestions for improvements can be identified. **First and foremost, ESPN national reports point to the need to improve access to information for vulnerable people**, such as those with low levels of (digital but also administrative) literacy, disabled persons with visual/hearing impairments and others. In this respect the ESPN national reports suggest not only improving digital skills and the accessibility of the sites, but also improving the accessibility of physical venues. In several countries, access to the latter has been reduced, especially during the Covid-19 pandemic, and more generally due to digitalisation of these services. In this respect, several ESPN national reports highlight that keeping physical offices is key in order not to leave any one behind. Face-to-face contact may be essential, especially for older people, for instance regarding healthcare benefits. In this context, ESPN national reports also recommend special training for frontline staff so they can meet the needs of people with low digital (and administrative) literacy and people with disabilities. Digital innovation, therefore, should go hand in hand with maintaining easy access to physical facilities. What is more, digitalisation policies should specifically develop innovative practices for access to information for particular disadvantaged population groups.

**Second**, although information for **non-standard workers and the self-employed** is generally well-accessible, the ESPN national reports suggest **tailoring it further to the needs of such statuses**: detailed explanation of the eligibility and receipt conditions, of the specificity and risks of voluntary access, of transferability of rights, more developed counselling on the rights, obligations and risks related to certain specific statuses etc.

**Third**, calculators for benefits other than old-age pensions exist in only a very few countries. **Several ESPN national reports therefore recommend the creation of such calculators**, or other simulation tools for most benefits (including for pensions, in the few countries where these do not exist), which would improve access to personalised information. **Fourth**, several ESPN national reports recommend **more active involvement by social partners and especially civil society** (e.g. pensioners' groups), in order to work together to provide information and improve digital literacy, also through joint awareness-raising campaigns. **Fifth**, there needs to be **better streamlining of information between providers**, to prevent overlapping. In this context, ESPN national reports suggest the creation of, or improvements to the structure of, one-stop portals, particularly to the links between sites. **Sixth, the ESPN national reports suggest the carrying out of evaluations**, surveys and other types of assessments of the performance of national systems with regard to citizens' access to information. Such surveys (studies) must also have a 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, it is useful if such surveys/studies also focus on whether the way information is provided is limiting take-up. **Finally**, the ESPN national reports also **highlight the need for public campaigns, especially after the adoption of key social policy reforms**. These campaigns should explain, in easily understandable language and presenting specific life-situations, the key changes in legislation. ESPN national reports highlight that such

campaigns should also focus specifically on the potential implications for non-standard workers and the self-employed.

Regarding **simplifying access** to social protection, we group the suggestions emerging from the ESPN national reports according to the three main aspects of simplification examined in this report. **First, ESPN national reports suggest that there could be simplification of rules in some cases, as social protection systems are complex** with elaborate rules regarding eligibility, benefit formulas, exemption rules, tapering with income, and definitions. Some ESPN national reports specifically point out that rules may be particularly complex for some types of employment statuses, in particular for non-standard workers, who may have differing access to social protection. Moreover, some ESPN national reports also stress the need to **revise and simplify the administrative procedures which the self-employed need to follow** in order to contribute to a social protection scheme/and or receive a benefit.

**Second**, ESPN national reports emphasise that the application process for citizens could be simplified and improved through **easily accessible digital identification, such as personal accounts and automation**. In this sense systems should strive for easy and short identification methods, simplification of the navigation menus, availability of chatboxes, and electronic forms which are already automatically pre-filled with basic data. It might also be useful to introduce automated processes that provide timely updates on individual entitlements by sending e-mails or letters to eligible beneficiaries. ESPN national reports also underline the importance of promoting automated processes for applications for and granting of benefits which facilitate access and reduce non-take up. In this respect, simplification of the application process is key, but so is clear explanation by the authorities of its different stages and decisions, and ultimately the reasons for any refusal of benefits. Finally, several ESPN national reports particularly highlight the need to simplify the application process for people with disabilities, as it may be administratively quite complex: various bodies involved, many documents etc.

**Third**, in relation to simplification of the structures within the social protection administration, several ESPN national reports highlight **the need for (better) integration of and creation of single databases and communication channels between social protection branches/administration units**. Better interconnection between different units might also include the development of early warning methods for persons at risk of poverty, in order to inform them of their situation and of the benefits and services available. More generally, ESPN national reports recommend the creation of 'crossroads of databases', i.e. single one-stop administration systems which collect and monitor data and are accessible to all the social protection institutions involved.

To conclude, the ESPN national reports commonly found only very few surveys/studies, let alone preliminary assessments, on reforms linked to digitalisation of access to information on social protection or to simplification policies. **The ESPN national reports recommend that such ex ante and ex post evaluations become common practice**, taking into account the specificity of social protection branches and the impact on different population groups and work statuses.

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