

## E-SOCIAL SECURITY: ANTICIPATING THE FUTURE ESIP Conference 2018

### Scoping paper

#### Workshop 2: Digital tools for the prevention and fight against fraud and error

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Digitalisation, while posing challenges for social security systems, also provides opportunities, in particular as regards the prevention and fight against fraud and error.

Indeed, when tackling fraud and error from the collection of contributions to the provision of benefits to anticipating risks of fraud, digital tools can provide important support to social security institutions. In addition, digital tools could help tackle the non-take-up of benefits. However, this requires a long-term investment from social security institutions to collect data, share this data within institutions or with other institutions, matching different data sets before being able to apply data mining techniques to identify potential risky situations and extract the relevant information.

As fraud often takes on a cross-border character, social security institutions have set up a wide range of platforms and networks to gather best practices, in particular digital tools. One example is the European Platform to combat social security fraud and error which provides, with the support of the European Commission, an online platform allowing social security institutions to exchange on their best practices in the field and social security coordination rules in general. SVB and the Netherlands take part in this platform, on which members share best practices or post questions related to fraud and error.

What are some best practices in this field, and what can we learn from them? What are the tools needed at EU level to support national systems?

In the workshop we would like to distinguish prevention from detection or fight against fraud and error.

#### 1- Prevention of fraud and error

When talking about prevention, data analysis by such as data mining can be important tools. A vast range of software is currently available to social security institutions in order to support data mining. Data mining developed with the support of algorithms and artificial intelligence could support social security institutions in identifying potential risky situations, allowing for the human field work to be more focused on detected risks. In

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order to have such data mining analysis, qualitative and quantitative data would need to be collected, compared and analysed to check for example if insured persons still qualify for a benefit and to prevent them for not informing social security institutions.

- Are digital tools allowing more efficient early detection of risks of fraud and error? Which tools are used by your organization? What are your best practices?

## **2- Detection or fight against fraud and error**

Regarding the detection or fight against fraud and error many digital tools come to my mind. First of all the digital exchange of information between social security systems which is discussed in the 1st workshop, moderated by Elise Debiès.

Other tools are also relevant in terms of data analysis: high risk laws, criteria, clients and countries combined with data mining. The Dutch Social Insurance Bank – developed in particular a digital life certificate as an alternative for the paper life certificates. We could consider even further use of digital tools to directly tackle fraudulent behaviour and detect inconsistencies in the data provided to social security institutions.

However, the fight against fraud and error has to remain within the limits of data privacy legislation, both at national and EU level.

- How are digital tools allowing more efficient fight against fraud? Is data privacy legislation an obstacle or a necessary safeguard? What are your best practices?

## **3- International and bilateral cooperation in the fight against fraud**

It is generally accepted that a fraudulent insured person sometimes takes advantage of several different social security schemes, provided by different organizations. Are digital tools used to exchange data between social security organizations in order to combine facts and figures by the different organisations?

- What level of cooperation is possible in your country? What are some obstacles to cooperation? Do social security organizations have the ability to exchange information about their insured persons with other social security organizations and other relevant public institutions (labour inspectorates, tax offices...) in order to prevent or detect fraud and error? If so, what are your best practices?