

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

### Scoping paper Workshop 4: E-services: social security online

**Moderator:** Steven Janssen, General Director at Belgian Sigedis

#### Things are happening for several reasons

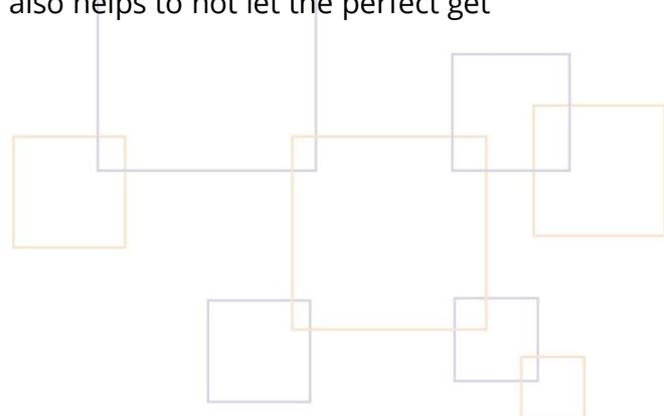
Most social security institutions are migrating from a pure paper world to a situation in which certain if not all services are also offered via online applications. The services offered by those applications range from merely consulting the status of a dossier, to visualizing vested entitlements (e.g. pension rights already accumulated) and simulating the evolution of those entitlements in different scenarios (e.g. the impact of career decisions on entitlements).

The reason these services are offered vary from merely giving information (or complying to the duty to give access to data), to creating awareness and nudging people towards certain decisions (e.g. more pension savings) and completing digitalization of the front office of an institution (with two way communication via the platform and a more active role for the citizen/user). A specific goal could also be increasing the take up of rights. This could be done by alerting people that possibilities or rights exist or by directing them from one online application to another where they can check additional rights (such cross referencing is much harder to do in a 'paper world'). The question is, however, if this doesn't serve for and foremost the already better informed (those already knowledgeable and digitally literate enough to use online tools).

If an institution 'goes online', it should be clear about its goals and ambitions. These will define to a large extent the measures to be taken and the investments to be made, both on a business and on a technical level. It helps to define what is in and what is out of scope, to communicate about the service (what it is, and what it isn't) and to manage expectations. This said, requirements and expectations, both legal and from the user point of view, evolve. Often, creating an online service and experiencing its potential, leads very fast to new expectations. 'Going online' should therefore be from the start an iterative process, but with clearly defined steps. This also helps to not let the perfect get in the way of the good.

#### ESIP aisbl

Maison Européenne de la Protection Sociale  
Rue d'Arlon 50 • 1000 Bruxelles • ☎ +32 2 282 05 60 • 📠 +32 2 282 05 98  
✉ esip@esip.eu • 🌐 www.esip.eu • 🐦 @ESIP\_EU • VAT: BE 0808.072.950



## Feasibility should not be the main topic ... but often is

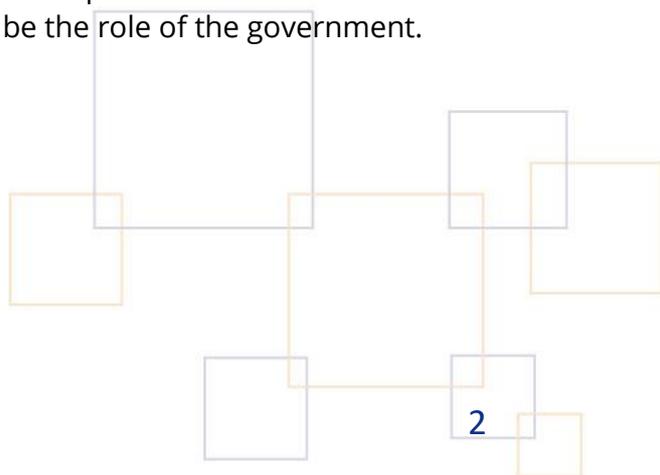
There is a technical aspect to these evolutions. First and perhaps most important: data. Is all the necessary data available and accessible, how many different data sources (which often means different institutions) are involved, can this data be standardized and subsequently be exchanged in a structured way, and so on? Further: is a reliable and secure identification and log in system available? Do secure exchange channels and protocols already exist? Is there a central hub for exchange or does the playing field consist of a multitude of bilateral connections?

On top of that, there are more or less legal issues, such as: data security, ownership of the data and the applications, responsibility for the correctness of the data and availability of the service (which can be an issue if more than one data source is involved), responsibility for the quality and the reliability of the service offered (which is especially a point of attention if simulations and estimations are offered), and so on.

Those technical or legal problems are not insurmountable. The mere fact that several social security institutions already have online services up and running, some of them for several years, illustrates that solutions can be found.

Of course, there are costs. However, those are very track dependent. For instance: if data harmonization is already done (e.g. in Belgium centralization and standardization of career data started in the sixties of last century), the additional cost of a new online service is lower. If identification is managed at a national level (e.g. the Belgian National Registry that identifies all citizens in a unique way with a unique and stable identifier), you do not need to invest in means for reconciliation of the diversity of user ID's and identifiers (often with an even greater diversity of levels of reliability). If a secure login system is already available and if the usage of it is already known and widespread, then startup costs are lower.

If looked at from the point of view of a single application or service, this cost can or will always seem too high. But if the new technologies are conceived and built as multifunctional and therefore reusable initial building blocks (data standards, identification, authentication), then these costs have a much higher ROI and can perhaps be borne by several (future) partners. This implies of course that they are developed by an actor that can, and is willing to, put them at the disposal of other actors. Some countries consider this creation of building blocks to be the role of the government.



## Solutions lead to new demands ... and fundamental questions

This brings us to the last point: who will benefit from these online services offered by social security institutions? The answer seems obvious: the citizen (and perhaps the social security agent). But let's look into the debate in Belgium (and, no doubt, other countries).

By having built online platforms like [www.mycareer.be](http://www.mycareer.be) and [www.mypension.be](http://www.mypension.be), and because of the previous creation of the building blocks necessary to make this possible, the question now rises whether those blocks (data, identification, log in) can be reused by third parties, i.e. private entities, to offer similar or additional services to its clientele. Example: can a commercial bank integrate pension estimations and pension data offered by the public portal [mypension.be](http://mypension.be) in a more comprehensive financial planning app it offers to its clients?

This raises several additional questions. **Is there a distinction to be made between services to be rendered or even guaranteed by social security institutions and services to be left to the initiative of others?** Or can both be expected to offer the same or similar services? **Is there a minimum to be guaranteed by public institutions, or can everything be left to the market?** If 'everything' is to be left to the market, is there still a public role or even responsibility to offer building blocks? Or is it the inverse, and should every service always have a guaranteed public version? Or, to go even further, is there a public monopoly on social security related services? And if one assumes that the field of social security data related services is free and that there is room for both public and private partners, how are responsibilities distributed (or shared)? And who owns which data (there are initial data, intermediate data, processed results, and so on)? Who is responsible for the quality of the service rendered?

In addition, the international aspect of social security provision has to be taken into account. Indeed, online services provided by social security systems usually target national audiences or a subset of national populations, when they are also faced with a growing number of mobile workers. How could national social security systems tackle the challenges of mobility of workers across the EU? **Should online services be designed for a national context only or is it possible to create a level of interoperability or synergy between online services?**

In particular, policy-makers at EU level have adopted a proposal for a future Digital Single Gateway transforming the existing Your Europe portal in a central point of information and access to a set of procedures. **Could the Single Digital Gateway be a solution to ensure access to services for all EU citizens and insured persons in cross-border situations?**

