

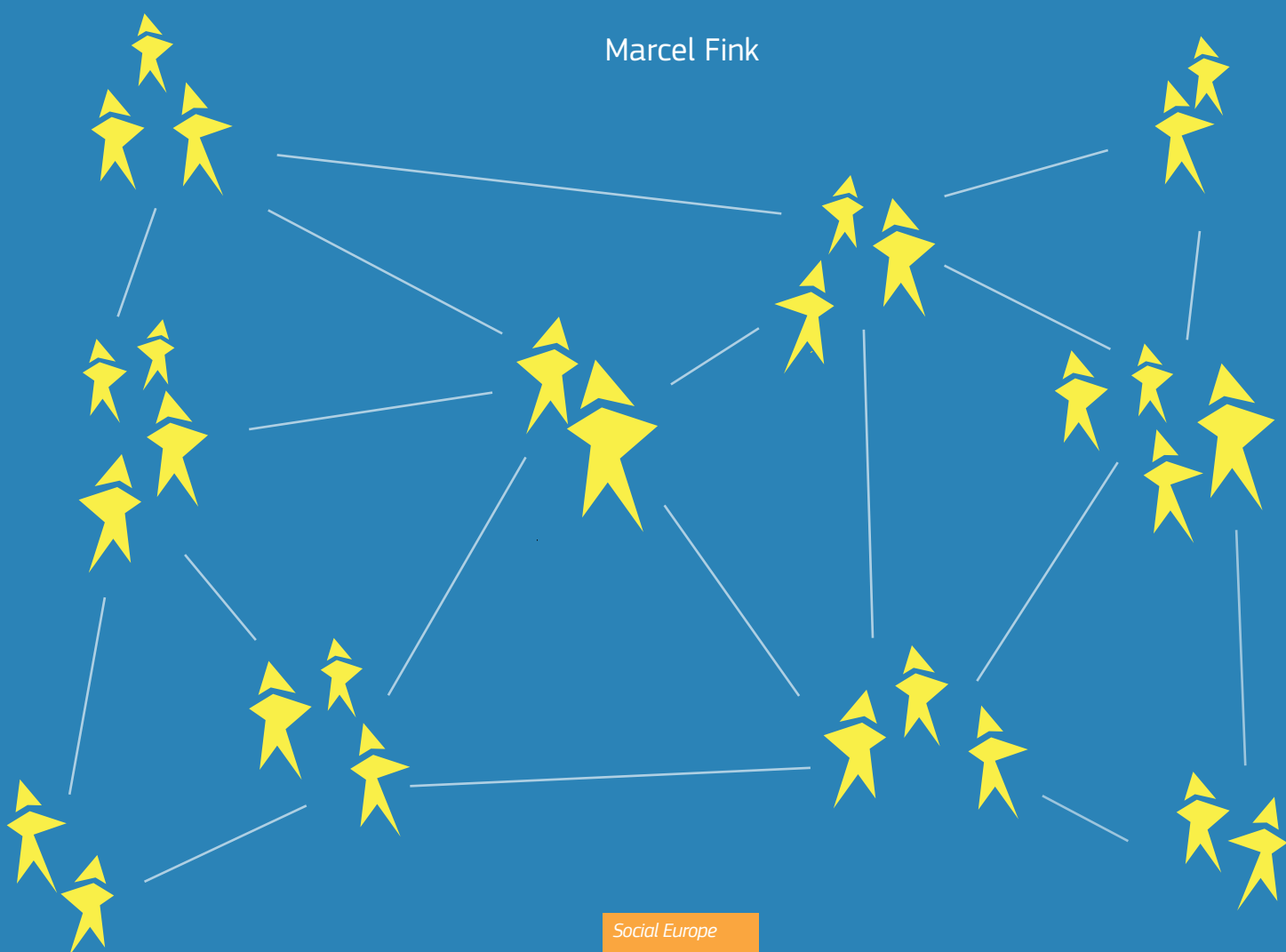


## EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Austria

Marcel Fink



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
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**European Social Policy Network (ESPN)**

**ESPN Thematic Report on  
Making access to social  
protection for workers and the  
self-employed more transparent  
through information and  
simplification**

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*Marcel Fink*

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## Summary

The purpose of this report is to identify and analyse policies put in place by the country to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on Access to social protection for workers and the self-employed (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022. In order to ensure access to information, a number of different instruments are in place and some new initiatives have been taken since the beginning of 2017.

Among them the most important one is the electronic platform "oesterreich.gv.at", introduced in its current form in 2019. This provides information on over 200 life situations, and links to a large number of different public authorities and to more detailed information and service tools provided by them. The portal consists of an interface, website and dedicated Digital Office App, which can be used on smartphones and other mobile devices. It provides information on all types of benefits dealt with in this report and is implemented by the Federal Ministry for Digital and Economic Affairs (BMDW). Other important information platforms that also offer personalised information, and are partly interlinked with oesterreich.gv.at, are run by the Federation of Social Insurances, by its member organisations (i.e. by different social insurance funds), by the Public Employment Service (PES) and by social partner organisations, and especially by the Chamber of Labour and by the Economic Chamber. Besides the step-wise expansion of such information instruments, general awareness-raising campaigns are of negligible importance in Austria. At the same time no data are publicly available on a regular basis concerning the number of (registered) users of these services and on access statistics.

A number of measures and instruments are also aimed at simplifying access to social protection. One example is the new procedure to evaluate *ex ante* if people registering with social insurance are really self-employed, or if they should be considered as performing dependent employment as an employee/worker. Another example is the large-scale organisational reform of the differentiated system of social insurance funds, which was aimed at the (partial) harmonisation of benefits, at reducing problems associated with multiple insurance, and at increasing efficiency.

Also concerning the simplification of application processes, some new measures have been taken and new tools have been introduced. One important initiative in this context was the introduction of the electronic portal "meinesv.at" (My Social Insurance), which offers people access to different types of information on their social insurance status, and also the opportunity to apply for a limited number of specific benefits through one common interface. Related (and partly additional) opportunities are available via the different social insurance funds and, for unemployment benefits, from the PES. Concerning simplification of the structures within the social protection administration, the above-mentioned organisational reform of the differentiated system of social insurance funds is again likely to have some positive effect, but hitherto no overall evaluation of the concrete outcomes has been presented publicly. Another instrument worth mentioning in this context is the electronic health record (ELGA), rolled out during recent years. Through the ELGA, providers of different types of healthcare can access a centralised system of medical reports, discharge reports and medication data relating to their patients, to support further treatment or care.

For Austria, no recent or comprehensive evaluations are publicly available regarding access to general and personalised information concerning the six branches of social protection dealt with in this report. The same holds for evaluations regarding the issue of simplification of access. At the same time there are no public/political debates, or ongoing or planned reforms, that predominantly deal with these issues. Furthermore, empirical evidence is extremely limited in Austria on how well people feel informed about their social protection rights and duties, on the information sources used, and on perceived problems in access to social protection. In order to improve the systems and tools in place further, thorough empirical research on these and related questions would be necessary.

# **1 Current policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed**

## **1.1 Policies and practices to ensure access to information on social protection rights, entitlements and obligations**

The following section deals with policies and practices (including structures/tools) aimed at improving information about the conditions and rules of access to each of the six branches of social protection to be reviewed in this report.

### **1.1.1 Policies and practices to ensure access to general and personalised information**

In Austria, general (and partly also personalised) information on social protection schemes is provided by a number of different institutions and instruments.

However, the most important instrument (partly also interlinking with other information sources and instruments) is "oesterreich.gv.at"<sup>1</sup> and a related Digital Office App (*Digitales Amt*). Oesterreich.gv.at is a comprehensive governmental internet platform, providing information on over 200 life situations and linking to a large number of different public authorities, and more detailed information and service tools provided by these other institutions. The portal constitutes an interface, website and a dedicated Digital Office App, which can be used on smartphones and other mobile devices. Both the internet version of the platform and the Digital Office App provide the same wide variety of information and links to service instruments of different governmental institutions, and also offer some personalised, regionalised and single sign-on services by registering and logging in using a secure qualified electronic signature such as a mobile phone signature (*Handysignatur*),<sup>2</sup> the E-ID Austria<sup>3</sup> (a new instrument for electronic signature recently implemented), or electronic identity instruments of selected other EU Member States.

Oesterreich.gv.at and the related Digital Office App provide information on all types of benefits dealt with in this report. Furthermore, the platform provides information and additional service links addressing all types of employment (i.e. including standard and non-standard employment, and self-employment).<sup>4</sup> Regarding self-employed people, a new section specifically addressing this group was added to the platform in 2017.<sup>5</sup> However, when compared with that for standard and non-standard workers, information on social protection for the self-employed appears to be rather limited on this platform. However, such information is available from other platforms specifically dedicated to this group (see the end of this section for more details).

The oesterreich.gv.at platform evolved from an electronic government information system first introduced as early as 1997, then called "help.gv.at". Over the years, this platform was progressively expanded. The responsibility for the platform was first with the Federal Ministry for Finance (until 2000); and now, after several steps of reorganisation, it lies with the Federal Ministry for Digital and Economic Affairs (BMDW). As from March 2019, help.gv.at was transferred into oesterreich.gv.at. At the same time the Digital Office App

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<sup>1</sup> <https://www.oesterreich.gv.at/>

<sup>2</sup> See: <https://www.handy-signatur.at/hs2/#!core/init>.

<sup>3</sup> See: <https://www.oesterreich.gv.at/id-austria.html>.

<sup>4</sup> For the purposes of this Thematic 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 Council 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 (defined as a full-time open-ended contract)).

<sup>5</sup> See [https://www.ots.at/presseaussendung/OTS\\_20170530\\_OTS0169/duzdar-helpqv-at-wird-weiter-ausgebaut](https://www.ots.at/presseaussendung/OTS_20170530_OTS0169/duzdar-helpqv-at-wird-weiter-ausgebaut)

was introduced. Oesterreich.gv.at does not offer an “easy-to-read”<sup>6</sup> option and only parts of the contents are also available in English.

The platform is organised according to different topics, such as “work and retirement”, “family and partnership”, “health and emergencies” or “social affairs”. These topics are then organised according to sub-menus, with – inter alia – some more 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. Furthermore, the platform under the specific sub-sections provides direct links to more detailed information on the web portals of different institutions responsible for the legislation and/or implementation of the specific area of social protection – for example, Federal Ministries, social insurance providers or the Public Employment Service (PES) (*Arbeitsmarktservice* – AMS). Links are also provided to different personalised online services, personalised counselling instruments and online benefit calculators offered by different public bodies<sup>7</sup> (see below on details for different areas of social protection).

Although oesterreich.gv.at and the related Digital Office App provide a multitude of information and very useful links to more detailed general and personalised information, it should be noted that the number of digital services directly accessible via this platform is rather limited, and that they do not cover social protection policy areas in the narrow sense.<sup>8</sup> This means that, for example, insurance declarations and applications for benefits have to be made directly with the institution responsible for implementing the specific benefit scheme (see below in the sub-sections on different policy areas and also Section 1.2.2 below). Irrespective of these limitations, the platform has repeatedly been highlighted as an example of good practice within the European Commission’s “eGovernment Benchmark” background report (European Commission 2020, 29; European Commission 2021, 24).

As mentioned above, information on social protection and related benefit schemes for the self-employed is rather limited on oesterreich.gv.at and the related Digital Office App. More detailed information for this group is provided via “usp-gv.at”<sup>9</sup> and the web portal<sup>10</sup> of the Social Insurance Institution of the Self-employed (*Sozialversicherungsanstalt der Selbständigen* – SVS). The usp.gv.at platform is a digital business service portal (*Unternehmensservice Portal*),<sup>11</sup> providing information for companies, company founders, self-employed people and people who plan to become self-employed. Amongst other information, the business service portal also provides some limited information concerning social insurance and social protection for self-employed people. However, the most detailed and well structured information for this group is found on the SVS web portal. This portal also includes a personalised user area, offering people, after registration with the SVS, additional information on their personal insurance account and some limited options for interacting and communicating with the SVS electronically (see the sub-sections below for details).

Other institutions providing information via their websites include the Federation of Social Insurances (*Dachverband der Sozialversicherungsträger*)<sup>12</sup> and its member organisations

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<sup>6</sup> Most of the platforms and webpages dealt with in this report do not offer an “easy-to-read” option. The only exception is some information made available via the webpage of the Federal Ministry for Social Affairs, Health, Care and Consumer Protection, see: <https://www.sozialministerium.at/Services/Leichter-Lesen.html>.

<sup>7</sup> Including different federal ministries, social insurance providers, the PES or the Chamber of Labour.

<sup>8</sup> For details see: <https://www.oesterreich.gv.at/oeservices.html>.

<sup>9</sup> <https://www.usp.gv.at/index.html>

<sup>10</sup> <https://www.svs.at/>

<sup>11</sup> This portal, like [www.oesterreich.gv.at](http://www.oesterreich.gv.at), is run by the BMDW. It was first introduced in 2012.

<sup>12</sup> See <https://www.sozialversicherung.at/cdscontent/?contentid=10007.820983&portal=svportal>. Until 1 January 2020 the name of this umbrella organisation was the Association of Austrian Social Insurance Institutions (*Hauptverband der Sozialversicherungsträger*). Following some substantial organisational changes, it has been renamed as the Federation of Social Insurances (*Dachverband der Sozialversicherungsträger*) (see Souhrada/Glück 2019 for more details).



covering health insurance, accident insurance and pension insurance (see below for more details).

Fairly comprehensive information is also offered by social partner organisations, and especially by the Chamber of Labour<sup>13</sup> (*Arbeiterkammer*) for dependent employees/workers and by the Economic Chamber<sup>14</sup> (*Wirtschaftskammer*) for the self-employed.

#### **1.1.1.1 Unemployment benefits**

Oesterreich.gv.at and the related Digital Office App provide general information on unemployment insurance and unemployment benefits.<sup>15</sup> Furthermore, they provide direct links to more detailed general information held by the PES,<sup>16</sup> and also link to personalised information platforms run by the PES.<sup>17</sup> The latter, based on electronic questionnaires, inter alia provide information on whether a potential applicant can expect to be eligible for benefits from unemployment insurance,<sup>18</sup> and on the expected benefit level and duration. It should be noted that these personalised information tools are not interlinked to actual registry data about the insurance record of a potential beneficiary, but only provide information based on statements made by the potential beneficiary within electronic questionnaires: the information provided is therefore only indicative and preliminary for specific cases.

Additional personalised information and services are provided by the PES via the “e-PES-account” (“e-AMS-Konto”). To have access to this platform, people must register with it. Different options exist for the latter, including: registration via an existing account at “finanzonline”<sup>19</sup> (the online platform for tax-related issues – income tax declarations etc. – operated by the Federal Ministry of Finance); online registration via the webpage of the PES; or via email or phone. The e-PES-account does not provide general information on such things as benefits and related access criteria. It is primarily used in cases of unemployment or during job-search as an electronic interface between the PES and the client, providing information on available jobs and training, a documentation of job-search activities by the client (to be uploaded by the beneficiary), or a documentation of benefit payments made by the PES.

Self-employed people are not regularly covered by unemployment insurance. However, since 2009 they have been able to opt in to voluntary unemployment insurance. Interestingly, this option does not appear to be explicitly mentioned on oesterreich.gv.at. However, some related information is provided via the digital business service portal<sup>20</sup> (see above, Section 1.1.1, for more details on this platform), and especially via the web portal of the SVS.<sup>21</sup>

#### **1.1.1.2 Sickness and healthcare benefits**

Healthcare benefits in Austria are provided by three health insurance funds, namely the Austrian Health Fund (*Österreichische Gesundheitskasse – ÖGK*), the SVS, and the Insurance Fund for Public Servants, Federal Railways and Miners (*Versicherungsanstalt*

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<sup>13</sup> See: <https://www.arbeiterkammer.at/index.html>.

<sup>14</sup> See: <https://www.wko.at/service/arbeitsrecht-sozialrecht/start.html#uebersicht>.

<sup>15</sup> See: [https://www.oesterreich.gv.at/themen/arbeit\\_und\\_pension/arbeitslosigkeit.html](https://www.oesterreich.gv.at/themen/arbeit_und_pension/arbeitslosigkeit.html).

<sup>16</sup> See: <https://www.ams.at/arbeitsuchende/arbeitslos-was-tun>.

<sup>17</sup> See: <https://www.ams.at/organisation/ams-eservices/online-ratgeber>.

<sup>18</sup> Most standard and non-standard workers are covered by statutory unemployment insurance in Austria. Regarding these groups, the only exception are people with earned income below the “marginal earnings threshold” (MET) of social insurance (*Geringfügigkeitsgrenze*), currently amounting to €485.85 gross per month – so-called marginal part-time employment (*Geringfügige Beschäftigung*). Unlike the situation in relation to health and pension insurance, standard and non-standard workers are not covered by unemployment insurance even if their earned income from two or more employment contracts constituting marginal part-time employment in sum exceeds the MET.

<sup>19</sup> <https://finanzonline.bmf.gv.at/>

<sup>20</sup> <https://www.usp.gv.at/index.html>

<sup>21</sup> For details see: <https://www.svs.at/cdscontent/?contentid=10007.816653&portal=svsportal>.

*öffentlich Bediensteter, Eisenbahnen und Bergbau – BVAEB*). These insurance funds also provide sickness benefits according to different concrete rules.

Insurance coverage for healthcare benefits may derive from different access routes, which in the first instance are: a) insured gainful employment; b) the receipt of benefits from public social protection schemes (such as invalidity/old-age pensions, unemployment benefits or minimum income); c) co-insurance of dependent family members; and d) voluntary self-insurance.

Interestingly, the [oesterreich.gv.at](https://www.oesterreich.gv.at) platform and the related Digital Office App do not provide a good overview of the different access routes to health insurance coverage. This platform only explicitly deals with co-insurance of family members and voluntary self-insurance.

What is especially missing here is that workers with an income below the MET of social insurance (see above, Section 1.1.1.1) are not regularly covered by health insurance, but at the same time could opt in to health insurance (and pension insurance) for a total monthly insurance contribution of €68.59. This information is provided by, for example, the business service portal<sup>22</sup> (see above, Section 1.1.1, for more details on this platform) and also on the platform of the ÖGK.<sup>23</sup> Given the fact that [oesterreich.gv.at](https://www.oesterreich.gv.at) appears to be the most widely accessed e-government platform in Austria, consideration should be given to adding a more detailed section on different access routes to health insurance to this portal (together with links to the related insurance providers). Detailed information on access conditions and administrative rules regarding health insurance (and other branches of insurance) for the self-employed is provided by the SVS web portal.<sup>24</sup>

Unlike the issue of general coverage by health insurance, information on sickness benefits is rather well covered within [oesterreich.gv.at](https://www.oesterreich.gv.at) and the related Digital Office App. However, this information is difficult to find as, strangely, it is only provided within the sub-menu on disability (which, however, can be reached via the general search function of the portal).<sup>25</sup> More detailed information on sickness benefits is also provided by the web portals of the different health insurance funds.<sup>26</sup> In the case of workers insured with the ÖGK, personalised information (e.g. via a sickness benefit calculator – *Krankengeldrechner*)<sup>27</sup> is also provided.<sup>28</sup>

### 1.1.1.3 Maternity and equivalent paternity benefits

Information on maternity benefits and on the equivalent paternity benefits is well covered within [oesterreich.gv.at](https://www.oesterreich.gv.at) and the related Digital Office App. This information covers both maternity pay (*Wochengeld*)<sup>29</sup> and childcare allowance (*Kinderbetreuungsgeld*).<sup>30</sup> Regarding maternity pay, additional links for more detailed information lead to the ÖGK for standard and non-standard workers, and to the business service portal (see above) for the self-employed.<sup>31</sup> Regarding childcare allowance, personalised information is also

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<sup>22</sup> See: <https://www.usp.gv.at/mitarbeiter/arten-von-beschaeftigung/geringfuehriq-beschaefigte.html>.

<sup>23</sup> See: <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.870435&portal=oegkportal>.

<sup>24</sup> See: <https://www.svs.at/cdscontent/?contentid=10007.816762&portal=svsportal>.

<sup>25</sup> See

[https://www.oesterreich.gv.at/themen/menschen\\_mit\\_behinderungen/rehabilitation/1/Seite.1170160.html](https://www.oesterreich.gv.at/themen/menschen_mit_behinderungen/rehabilitation/1/Seite.1170160.html).

<sup>26</sup> See <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.867467&portal=oegkportal> and <https://www.svs.at/cdscontent/?contentid=10007.816741&portal=svsportal>.

<sup>27</sup> This information tool is not interlinked to actual registry data about the insurance record of a potential beneficiary, but only provides information based on statements made by the potential beneficiary within an electronic questionnaire: the information given is therefore only indicative and preliminary for specific cases.

<sup>28</sup> See: <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.867467&portal=oegkportal> and <https://www.gesundheitskasse.at/servicescalculations/views/krankengeld/input.xhtml?faces-redirect=true&contentid=10007.883316>.

<sup>29</sup> See: [https://www.oesterreich.gv.at/themen/familie\\_und\\_partnerschaft/geburt/5/1/Seite.082100.html](https://www.oesterreich.gv.at/themen/familie_und_partnerschaft/geburt/5/1/Seite.082100.html).

<sup>30</sup> See: [https://www.oesterreich.gv.at/themen/familie\\_und\\_partnerschaft/geburt/3/2/3.html](https://www.oesterreich.gv.at/themen/familie_und_partnerschaft/geburt/3/2/3.html).

<sup>31</sup> Related information for the self-employed is also available from the SVS web portal; see: <https://www.svs.at/cdscontent/?contentid=10007.816826&portal=svsportal>.

available via a “childcare allowance calculator”,<sup>32</sup> run by the Austrian Federal Chancellery, which is also interlinked with [oesterreich.gv.at](https://oesterreich.gv.at).

#### 1.1.1.4 Invalidity benefits

For invalidity-related benefits/pensions, different terms apply in Austria. For former blue-collar workers (*Arbeiter*) the name of the benefit is invalidity pension (IP) (*Invaliditätspension*), and for former white-collar workers it is work incapacity pension (WIP) (*Berufsunfähigkeitspension*). For previously self-employed people and farmers a related scheme exists, called *Erwerbsunfähigkeitspension*, where somewhat different rules apply.<sup>33</sup> The [oesterreich.gv.at](https://oesterreich.gv.at) platform and the related Digital Office App provide fairly comprehensive general information on these benefits, including access criteria and rights and duties.<sup>34</sup> Even more detailed information on this type of benefit is offered by the Pension Insurance Fund (*Pensionsversicherungsanstalt*; PVA), which is responsible for implementing this type of benefits.

It should be noted that, in order for someone to receive IP/WIP, invalidity has to be of a persistent nature, and it must have been decided that health rehabilitation and/or occupational rehabilitation are not feasible for the specific case. If health rehabilitation or occupational rehabilitation appears to be an option, applicants may at first only receive rehabilitation benefit (*Rehabilitationsgeld*) or requalification benefit (*Umschulungsgeld*). This differentiation, which also comes with some fragmentation of institutional responsibility (the PVA is responsible for implementing IP and WIP, whereas requalification benefit is a benefit awarded by the PES and rehabilitation benefit by the responsible health insurance fund), does not appear to be described very well and in much detail on the web portals of the different responsible institutions, and also only rather cursorily on [oesterreich.gv.at](https://oesterreich.gv.at) and the related Digital Office App.<sup>35</sup>

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

Old-age benefits and survivor's benefits are, in the first instance, administered by the PVA. For self-employed people, old-age and survivor's pensions are administered by the SVS.

The [oesterreich.gv.at](https://oesterreich.gv.at) platform and the related Digital Office App contain rather detailed information on all important features of the statutory pension scheme, and they also interlink to further very detailed information provided by other institutions, namely by the PVA<sup>36</sup> and SVS.<sup>37</sup>

Furthermore, specific personalised information is made available via a number of different web portals. The most important of related innovations in the last two decades was the implementation of the personal pension account (*Persönliches Pensionskonto*), decided in the pension reform of 2004, which – inter alia – had the goal of harmonising different strands of the statutory pension scheme. However, actual implementation of the personal

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<sup>32</sup> See: <https://services.bundeskanzleramt.gv.at/KBG-Rechner/index.html#willkommen>. Note: this information tool is not interlinked to actual registry data about the insurance record of a potential beneficiary, but provides information based only on statements made by the potential beneficiary within an electronic questionnaire: the information given is therefore only indicative and preliminary for specific cases.

<sup>33</sup> If it is expected that the impairments causing recourse to IP/WIP are of a permanent nature, access to IP/WIP is granted without a time limit. For people born on or after 1 January 1964 time-limited IP/WIP no longer exists. People in this age group in case of permanent impairments have access to IP/WIP without time limit. In other cases, they may only be granted (temporary) rehabilitation benefit or requalification benefit. For details on the latter type of benefits see:

<https://www.gesundheitskasse.at/cdscontent/?contentid=10007.837743&portal=oegkwportal>, and <https://www.ams.at/arbeitsuchende/aus-und-weiterbildung/so-foerdern-wir-ihre-aus--und-weiterbildung-umschulungsgeld> and <https://www.pv.at/cdscontent/load?contentid=10008.577845&version=1639655196>.

<sup>34</sup> [https://www.oesterreich.gv.at/themen/menschen\\_mit\\_behinderungen/pension\\_und\\_behinderung.html](https://www.oesterreich.gv.at/themen/menschen_mit_behinderungen/pension_und_behinderung.html)

<sup>35</sup> See: [https://www.oesterreich.gv.at/themen/menschen\\_mit\\_behinderungen/pension\\_und\\_behinderung/Seite.1280300.html#ZumFormular](https://www.oesterreich.gv.at/themen/menschen_mit_behinderungen/pension_und_behinderung/Seite.1280300.html#ZumFormular).

<sup>36</sup> See: <https://www.pv.at/cdscontent/?contentid=10007.707555&portal=pvaportal>.

<sup>37</sup> See: <https://www.svs.at/cdscontent/?contentid=10007.816761&portal=svsportal>.

pension account took until 2014, and personal information on the current status of the pension account has only been available online since then. It is accessible via a portal named "New Pension Account",<sup>38</sup> but it is also accessible via a number of other web portals and mobile apps of different social insurance providers (see below, Section 1.2.2).

For people born on or after 1 January 1955, the personal pension account lists all insurance contributions and credits within the statutory pension scheme. Furthermore, the personal pension account gives information on the related contribution bases and the actual contributions made to the system. Based on this information, the system calculates a current personal "total credit" within the statutory pension scheme, which, divided by 14,<sup>39</sup> equals the notional current pension level. This is the level of the gross pension that would be granted, if the insured person meets the minimum insurance record, does not have additional insured months, and retires at the statutory retirement age. The system also offers a pension account calculator (*Pensionskontenrechner*), providing a forecast of the future pension benefit level, according to the settings of different parameters (e.g. future development of yearly earned income and age at retirement). The system is run by the Federation of Social Insurances<sup>40</sup> and covers all insurance contributions and credits, no matter if the latter have been made to/credited in the system of the PVA, of the SVS, or the BVAEB.

#### **1.1.1.6 Benefits in respect of accidents at work and occupational diseases**

In Austria, benefits in respect of accidents at work and occupational diseases are administered by a specific insurance fund, namely the General Accident Insurance Fund (*Allgemeine Unfallversicherungsanstalt – AUVA*). It provides related benefits for standard and non-standard workers and self-employed people of different types. Different to many other strands of social insurance, here no MET (see above) applies. This means that part-timers with low income are also insured against the risk of accidents at work and occupational diseases.

Information on this type of statutory insurance is again provided via the [oesterreich.gv.at](https://www.oesterreich.gv.at) portal<sup>41</sup> and the related Digital Office App, and in more detail on the web portal of the AUVA.<sup>42</sup>

#### **1.1.2 General awareness-raising campaigns**

In Austria, there is no evidence of information initiatives (for instance, active information/awareness-raising campaigns) to improve the awareness among workers and the self-employed of their rights, entitlements and obligations regarding access to one or more of the six branches dealt with in this report.

The same holds for the exceptional support measures in force during the COVID-19 crisis in relation to the six branches dealt with in this report. The government regularly informed people about such measures, but no active information initiatives were taken. This might be explained by the fact that in order to get increased benefits or one-off lump-sum payments no additional applications had to be made.

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<sup>38</sup> <https://www.neuespensionskonto.at/>

<sup>39</sup> Pensions are granted 14 times per year in Austria.

<sup>40</sup> See <https://www.sozialversicherung.at/cdscontent/?contentid=10007.820983&portal=svportal>. Until 1 January 2020 the name of this umbrella organisation was "Hauptverband der Sozialversicherungsträger" (Association of Austrian Social Insurance Institutions). Following some substantial organisational changes, it has been renamed as the Federation of Social Insurances (*Dachverband der Sozialversicherungsträger*) (see Souhrada/Glück 2019 for more details).

<sup>41</sup> See: [https://www.oesterreich.gv.at/themen/menschen\\_mit\\_behinderungen/rehabilitation/1/Seite.1170150.html](https://www.oesterreich.gv.at/themen/menschen_mit_behinderungen/rehabilitation/1/Seite.1170150.html).

<sup>42</sup> See: <https://www.auva.at/cdscontent/?contentid=10007.670874&portal=auvportal>.

### **1.1.2.1 Unemployment benefits**

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to unemployment benefits took place between January 2017 and April 2022.

### **1.1.2.2 Sickness and healthcare benefits**

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to sickness and healthcare benefits took place between January 2017 and April 2022.

### **1.1.2.3 Maternity and equivalent paternity benefits**

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to maternity and equivalent paternity benefits took place between January 2017 and April 2022.

### **1.1.2.4 Invalidity benefits**

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to invalidity benefits took place between January 2017 and April 2022.

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

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to old-age benefits and survivor's benefits took place between January 2017 and April 2022.

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

To the best of our knowledge, no general awareness-raising campaigns specifically devoted to benefits in respect of accidents at work and occupational diseases took place between January 2017 and April 2022.

There are no specific information initiatives to report on.

## **1.2 Policies and practices to simplify access to social protection**

### **1.2.1 Simplification objective embedded in reforms of social protection schemes**

The following section addresses the main policies and practices (including structures/tools) whose stated objective was to simplify access to social protection schemes available for workers and/or the self-employed.

Reforms adopted since 2017 explicitly with a view to simplifying access to social protection for workers and/or the self-employed are rather limited in the case of Austria. What can especially be reported here is a structural reform of the organisation of social insurance providers, with the declared goal of a partial harmonisation of healthcare benefits (see below, Section 1.2.1.2).

Furthermore, since the beginning of 2017 new rules have been in place aimed at providing people with greater legal certainty when registering as self-employed. As this is an issue with cross-cutting impact on the six branches of social protection dealt with in this report, it is described in this section. In order to increase legal certainty and to prevent bogus self-employment, a more detailed assessment is now carried out when people register with the SVS as being self-employed performing free crafts and trades (*freie Gewerbe*),<sup>43</sup> or as new

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<sup>43</sup> The largest number of self-employed people in Austria (outside farming) are so-called tradespeople (*Gewerbetreibende*). They fall under the Trade Regulation Act, hold a trade certificate (*Gewerbeschein*) and are – on a mandatory basis – registered with the Austrian Economic Chamber, the association of Austrian businesses. Some of these self-employed people have to prove that they have completed specific training in

self-employed (*Neuer Selbständiger*). The new self-employed perform self-employed tasks not mentioned in the Trade Regulation Act (*Gewerbeordnung*) and without specific professional registration or regulation, for example as lecturers, artists, trainers, scientists and experts, journalists, writers and people who work independently in specific jobs in healthcare (nurses, midwives etc.).<sup>44</sup> In order to figure out *ex ante* if a specific person may really be categorised as self-employed, applicants for insurance now have to fill in a rather detailed questionnaire (which may also be done online), reporting on the tasks planned to be performed, on organisational issues and on the relation to (potential) customers. The results of this assessment are then evaluated both by the SVS and by the ÖGK, which is the health insurance provider for dependent employees/workers. If both insurance institutions agree that the applicant *de facto* will act/acts as self-employed, the SVS issues a related binding notice (*Bescheid*), and the applicant is insured as self-employed. If the ÖGK – after further consultations with the SVS, the applicant, and the (envisaged) customer(s) – comes to the conclusion that the applicant *de facto* does not/will not perform self-employed work, but should be categorised as a dependent employee/worker, they will be insured according to the rules on statutory insurance for this group.<sup>45</sup> This procedure is based on a specific law, the Social Insurance Classification Act (*Sozialversicherungs-Zuordnungsgesetz*),<sup>46</sup> which came into effect from 1 July 2018. Overall, the aim of this procedure is to sort out *ex ante* if an applicant for insurance as a self-employed person is actually going to perform self-employed work, and to increase legal certainty for the applicant and their customer(s).

#### **1.2.1.1 Unemployment benefits**

To the best of our knowledge, there was no simplification objective embedded in reforms of unemployment benefits.

#### **1.2.1.2 Sickness and healthcare benefits**

A structural reform of the Austrian public social insurance providers was decided in 2018, to be implemented by the beginning of 2020.<sup>47</sup> As this reform in the first instance was aimed at simplifying structures and organisational features, and not at concrete rules of social protection schemes designed to improve access to social protection, it is dealt with under Section 1.2.3 below.

#### **1.2.1.3 Maternity and equivalent paternity benefits**

To the best of our knowledge, there was no simplification objective embedded in reforms of maternity and equivalent paternity benefits.

#### **1.2.1.4 Invalidity benefits**

To the best of our knowledge, there was no simplification objective embedded in reforms of invalidity benefits. But see below in Section 1.2.3.2 on “multiple insurances”.

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order to be licensed to perform qualified crafts and trades (*gebundene Gewerbe*), whereas for other activities – free crafts and trades – no obligation exists in respect of specific training or authorisation.

<sup>44</sup> Overall, it appears that new self-employment is practised in a large variety of different tasks, offering a “low-threshold” opportunity to perform work on the margins of dependent employment and self-employment (see Fink/Nagl 2018).

<sup>45</sup> For a more detailed description of the procedure see: <https://www.gesundheitskasse.at/cdscontent/?contentid=10007.819803&portal=oegkdqportal> and <https://www.svs.at/cdscontent/load?contentid=10008.727912&version=1576489472>.

<sup>46</sup> See: [https://www.ris.bka.gv.at/Dokumente/BqblAuth/BGBLA\\_2017\\_I\\_125/BGBLA\\_2017\\_I\\_125.html](https://www.ris.bka.gv.at/Dokumente/BqblAuth/BGBLA_2017_I_125/BGBLA_2017_I_125.html).

<sup>47</sup> For an overview, see Bundeskanzleramt (2018); for details on the Social Insurance Organisation Act (*Sozialversicherungs-Organisationsgesetz*), see [https://www.parlament.gv.at/PAKT/VHG/XXVI/I/I\\_00329/index.shtml](https://www.parlament.gv.at/PAKT/VHG/XXVI/I/I_00329/index.shtml).

### **1.2.1.5 Old-age benefits and survivors' benefits**

To the best of our knowledge, there was no simplification objective embedded in reforms of old-age and survivor's benefits. But see above in Section 1.2.3.2 on "multiple insurances".

### **1.2.1.6 Benefits in respect of accidents at work and occupational diseases**

No specific measures to report.

## **1.2.2 Simplification of the application process for accessing benefits**

The following section deals with the main policies and practices (including structures/tools) designed to simplify the application process for accessing benefits.

One service portal especially worth mentioning in this context is My Social Insurance,<sup>48</sup> as it partly integrates services from different branches of social insurance and different social insurance funds.<sup>49</sup> This web portal (which is also available as an app for mobile devices) is run by the Federation of Social Insurances and became accessible from 2017.<sup>50</sup> Most of the services accessible deal with health insurance, but some also with pension insurance and childcare allowance. Regarding health insurance, the following main services are available via My Social Insurance. Insured people can:

- report on a change of their address and other personal data;
- monitor their insurance periods and dates;
- access documentation on doctor visits and treatments;
- access documentation on paid prescription fees and, under specific circumstances, apply for an exemption from prescription fees or for a refund of prescription fees;
- access data on health services used and related costs covered by the health insurance fund;
- apply for voluntary self-insurance;
- access written confirmations of sick leave (*Krankenstandsbestätigung*);
- report recovery after sick leave;
- submit invoices from uncontracted doctors (*Wahlarzt*) for partial refunds; and
- submit applications for services that have to be separately authorised by the health insurance fund (such as computed tomography, human genetic testing, bone density measurement, clinical psychological diagnostics, magnetic resonance tomography, and nuclear medicine examinations).

Regarding benefits in context of maternity/paternity, potential beneficiaries can electronically apply for childcare allowance and related benefits.

Concerning pension benefits, My Social Insurance also presents the content of the personal pension account, dealt with in Section 1.1.1.5 above. However, here no application can be made (see for related services offered by the responsible insurance funds below in Section 1.2.2.5).

My Social Insurance in principle addresses all citizens. It is not aimed at identifying potential beneficiaries, but may contribute to increased insurance coverage (via less bureaucratic access to voluntary self-insurance and permanent access to information on the current status of insurance) and increased take-up of specific benefits (such as the

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<sup>48</sup> <https://www.meinesv.at/>

<sup>49</sup> In fact, the portal is also accessible from the webpages of the different main social insurance funds, namely the ÖGK, the SVS and the VAEB.

<sup>50</sup> See: [https://www.ots.at/presseaussendung/OTS\\_20170214\\_OT50025/einfach-sicher-bequem](https://www.ots.at/presseaussendung/OTS_20170214_OT50025/einfach-sicher-bequem).

refund of expenses for treatment by uncontracted doctors). However, no concrete information from data/studies on these possible effects is available publicly.

The sections below deal with additional specific services provided by the different insurance funds, responsible for the different branches of social protection.

#### **1.2.2.1 Unemployment benefits**

People who are unemployed, or know that they will become unemployed on a specific date, have different opportunities to register with the PES and apply for unemployment benefits:

- via an e-PES-account (see above, Section 1.1.1.1), if they already have one;
- online via the web portal of the PES;<sup>51</sup>
- via an online registration form, which can be emailed to the PES using different devices; and
- by telephone.

These services apply to all unemployed citizens. However, there is no system in place designed to identify potential beneficiaries.

#### **1.2.2.2 Sickness and healthcare benefits**

The web portals of the different health insurance funds (ÖGK, SVS, and VAEB) in principle offer the same content and services as My Social Insurance (see above, Section 1.2.2), plus some (minor) additional content, specific to the responsible insurance fund (such as an interface on insurance contributions for the self-employed in the case of the SVS).

These services are available for people insured with the respective insurance fund – that is, potentially the total population (workers/employees, self-employed people, co-insured dependent family members, people insured due to receiving specific social benefits, and people with voluntary self-insurance). However, to the best of our knowledge, there is no system in place designed to identify potential beneficiaries.

#### **1.2.2.3 Maternity and equivalent paternity benefits**

As with My Social Insurance, applications for childcare benefit can also be made via the web portals of the different health insurance funds (ÖGK, SVS, and VAEB). Applications for maternity pay cannot yet be made electronically, but have to be handed in physically or sent by post. To the best of our knowledge, there is no system in place designed to identify potential beneficiaries.

#### **1.2.2.4 Invalidity benefits**

Application forms for invalidity benefits are provided in electronic form by the relevant social insurance funds (PVA, SVS). However, only in the case of the PVA can they be submitted electronically (if the applicant has an electronic signature). In the case of the SVS they have to be sent by letter post or handed in personally. To the best of our knowledge, there is no system in place designed to identify potential beneficiaries.

#### **1.2.2.5 Old-age benefits and survivors' benefits**

Application forms for old-age and survivor's benefits are provided in electronic form by the relevant social insurance funds (PVA, SVS). However, only in the case of the PVA can they be submitted electronically (if the applicant has an electronic signature). In the case of the SVS they have to be sent by post or handed in personally. To the best of our knowledge, there is no system in place designed to identify potential beneficiaries.

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<sup>51</sup> See: <https://www.e-ams.at/eams-sfa-account/pa/EsaSAlmeldung.jsf?eamsTrack=1654026663038>.



### **1.2.2.6 Benefits in respect of accidents at work and occupational diseases**

Application forms concerning benefits in respect of accidents at work and occupational diseases are available in electronic form on the web portal of the AUVA. However, they have to be sent by letter post or handed in personally. To the best of our knowledge, there is no system in place designed to identify potential beneficiaries.

### **1.2.3 Simplification of the structures within the social protection administration**

This section addresses the main policies and practices (including structures/tools) whose aim is to simplify the structures within the administration of social protection.

At the end of May 2018, the centre-right government formed by the Austrian People's Party (ÖVP) and Austrian Freedom Party (FPÖ) (in office between late December 2017 and May 2019) announced a reform of the institutional structure of Austrian public insurance providers. This was approved by parliament in December 2018, to be implemented by the beginning of 2020.

Essentially, the reform involved merging the nine different regional health insurance funds (*Gebietskrankenkassen*) – one for each federal province (*Bundesland*) – covering most private sector employees. The funds were merged into one common fund, the ÖGK. The latter, however, continues to have nine district branches, equipped with some managerial powers. Furthermore, the insurance institutions for trade and industry (SVA) and for farmers (SVB) were merged into a common insurance institution for the self-employed (SVS). Similarly, the insurance institutions for public service employees (BVA) and for the railway and mining industries (VAEB) were merged into a joint insurance institution, the BVAEB, administering health, pension and accident insurance for these groups. For dependent employees/workers, pension insurance continued to be administered by the PVA, and accident insurance by the AUVA.

The declared goals of this reform were to “ensure an efficient, modern and citizen-oriented social insurance system”, by reforming the “complicated and inefficient structure” of the earlier system, and to offer “people the same benefits with the same contributions throughout Austria”.<sup>52</sup> Furthermore, the aim was to reduce “bureaucratic hurdles” resulting from multiple insurance, and it was expected that administrative costs would be reduced, thereby freeing up funds to be used to further improve benefits.

Evidently, the reform reduced the number of social insurance providers and led to some streamlining of the organisational structure and partial harmonisation of procedures and benefits (in the first instance concerning health services). However, there has been no detailed evaluation yet of whether, and if so to what degree, general goals – such as increasing efficiency, reducing administrative costs and thereby freeing up funds to further improve benefits – have really been met. Another more specific instrument worth mentioning in this context is the electronic health record (*Elektronische Gesundheitsakte* – ELGA), which was developed as from 2009, but whose roll-out is still continuing (see below, Section 1.2.3.2)

#### **1.2.3.1 Unemployment benefits**

No information is readily/publicly available on simplification of the structures within the social protection administration in relation to unemployment benefits.

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<sup>52</sup> For the declared goals of the reform see the submission to the Council of Ministers (*Ministerratsvortrag*), presenting this reform. The same text was later also added to the explanatory remarks (*erläuternde Bemerkungen*) of the related draft bill; see: [https://www.parlament.gv.at/PAKT/VHG/XXVI/I/I\\_00329/fname\\_715737.pdf](https://www.parlament.gv.at/PAKT/VHG/XXVI/I/I_00329/fname_715737.pdf).

### **1.2.3.2 Sickness and healthcare benefits**

See above, Section 1.2.3, on the reform of the institutional structure of public social insurance providers.

Another concrete instrument worth mentioning is the ELGA, which is an information system that enables all authorised health service providers and patients to access ELGA health data regardless of location and time. The idea behind the ELGA is to enable providers of health service treatments or care to access the necessary information – and only in this context – and to make this available to the patients themselves. Through the ELGA, health service providers get access to medical reports, discharge reports and the medication data of the patients, to support further treatment or care. Authorised health service providers with access to the ELGA are hospitals, care facilities (mobile and stationary), doctors (since September 2019), dentists (since January 2022), and pharmacies.<sup>53</sup>

### **1.2.3.3 Maternity and equivalent paternity benefits**

No information is readily/publicly available on simplification of the structures within the social protection administration in relation to maternity and equivalent paternity benefits.

### **1.2.3.4 Invalidity benefits**

See above and Section 1.2.3 on the organisational reform of social insurance funds.

### **1.2.3.5 Old-age benefits and survivors' benefits**

See above and Section 1.2.3 on the organisational reform of social insurance funds.

### **1.2.3.6 Benefits in respect of accidents at work and occupational diseases**

No information is readily/publicly available on simplification of the structures within the social protection administration in relation to accidents at work and occupational diseases.

## **2 Issues, debates and ongoing or planned reforms to ensure information on, and to simplify access to, social protection for workers and the self-employed**

### **2.1 Issues, debates and reforms related to information**

#### **2.1.1 Issues**

To the best of our knowledge, no recent comprehensive evaluations are publicly available on the issue of access to general and personalised information about the six branches of social protection dealt with in this report.

However, as mentioned above in different sections, when looking at different information portals while writing this report, we spotted several specific issues, as follows.

- Oesterreich.gv.at and the related Digital Office App do not provide a good overview of the different access routes to coverage by health insurance (see above, Section 1.1.1.2).
- Oesterreich.gv.at and the related Digital Office App do not address voluntary unemployment insurance for the self-employed (see above, Section 1.1.1.1).

The differentiation between rehabilitation benefit and requalification benefit, which replaced temporary invalidity pension as from 2014, does not appear to be described very well or in much detail on the web portals of the different responsible institutions, and also

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<sup>53</sup> For details, see: <https://www.gesundheit.gv.at/elga/faq/wissenswertes>.

only rather cursorily on [oesterreich.gv.at](https://www.oesterreich.gv.at) and the related Digital Office App (see above, Section 1.1.1.4). In more general terms, problems linked to information gaps are more evident in the case of self-employment, where rules continue to be rather complicated (when compared with dependent employees/workers) and where, for example, take-up of voluntary insurance for unemployment and short-term sickness is extremely low (see Fink/Nagl 2018).

Another issue is social insurance in the case of marginal part-time employees. These people are generally not covered by unemployment insurance and it is unclear how many of them use the opportunity to opt in to health and pension insurance. Opting in during times of marginal part-time employment offers the opportunity to collect insurance months for pension insurance at comparatively low cost, but it is unclear how aware people are of this opportunity.<sup>54</sup>

More generally, it should be noted that most information provided by electronic platforms and other sources dealt with in this report is available in German only, whereas information in English and other languages is much more limited. Furthermore, these platforms do not offer the option of “easy-to-read” information.

As described above, institutions such as social insurance providers or the PES increasingly offer opportunities for electronic applications and digital communication more generally. All procedures also continue to be offered in traditional “analogue” form, but not having access to, or not having the ability to use, a computer, smartphone or another digital device makes things comparatively complicated. Initiatives such as “[fit4internet.at](https://www.fit4internet.at)”<sup>55</sup> address this issue, but political and public awareness of related problems appears to be limited.

### **2.1.2 Debates**

There are no current debates on the issue of access to general and personalised information about the six branches of social protection dealt with in this report.

### **2.1.3 Ongoing or planned reforms**

The information platforms and instruments described in this report are subject to progressive expansion and updates. However, no large-scale reforms have been announced recently.

## **2.2 Issues, debates and reforms related to simplification**

### **2.2.1 Issues**

To the best of our knowledge, no recent comprehensive evaluations are publicly available on the issue of simplification of access to the six branches of social protection dealt with in this report.

However, it appears to be evident that the reform of the institutional structure of Austrian public insurance providers, described in Section 1.2.3 above, fell somewhat short when compared with the declared goals. One of them was the harmonisation of benefits in health insurance: however, the reform did not lead to a complete harmonisation of benefits within health insurance, as differences continue to exist between the ÖGK, SVS, and VAEB. Furthermore, multiple insurance with different insurance funds is, contrary to the proclaimed goal, not a thing of the past. Dependent employees/workers who are at the same time self-employed continue to be insured both with the ÖGK and the SVS. What has changed is that social insurance contributions for self-employment, based on total income (i.e. together with income as a worker) exceeding the maximum contribution basis

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<sup>54</sup> No recent data are available publicly on the number of people making use of this opportunity.

<sup>55</sup> See: <https://www.fit4internet.at/page/home>.

(*Höchstbeitragsgrundlage*), are now automatically refunded. Before, this only happened following an application.

### **2.2.2 Debates**

There are no current debates on the simplification of access to the six branches dealt with in this report.

### **2.2.3 Ongoing or planned reforms**

There are no major ongoing or planned reforms aimed at simplifying access to the six branches of social protection dealt with in this report.

## **2.3 Suggestions for improvements**

In Austria, there is an evident lack of sound empirical information on:

- how well informed people feel (and are) about the design of different strands of social protection and their social protection rights and obligations;
- the actual utilisation of different types of information sources;
- perceived information gaps; and
- the perceived clarity and practicability of rules, and problems in access.

In order to improve the system, these questions should be evaluated against the background of existing information tools and organisational structures, with a focus on differentiations according to socio-economic and socio-demographic status (such as age, education, type of employment, and main source and level of income).

More generally, there appears to be a continuing problem over the issue of multiple insurance, as the reform of the social insurance funds only led to a partial integration, thus perpetuating the (partial) institutional differentiation between dependent employees/workers of the private sector, self-employed people, and public sector employees.

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