

A large field of umbrellas, with one prominent green umbrella in the foreground. The umbrellas are arranged in rows, receding into the distance. The green umbrella is the central focus, standing out against the sea of grey umbrellas.

# PROTECTING PEOPLE IN A CHANGING WORLD

YOUR NOTEBOOK FOR  
THE WORLD SOCIAL SECURITY FORUM





## WELCOME TO BELGIUM

Social security is one of the greatest inventions of modern times and in Belgium this year, we are celebrating its 75th anniversary. The World Social Security Forum is a special opportunity to reflect on the protective power it offers in a world in constant evolution.

The theme of this world forum has not just been chosen at random. "Protecting people in a changing world" is not only an ambitious project, it is also a major challenge.

The world forum invites us to take new steps forward together. And to go that extra mile. If we want to remain future proof and strengthen

the social protection of people worldwide, we need an innovative, ground-breaking approach. So let's share inspiring social ideas. Meet up with fellow experts, make new contacts and discover exciting concepts. Record them in this notebook, and contribute to the future of our social security.

As host country for the fifth edition of the WSSF, we are proud to welcome you and to share our knowledge and experience with you. This magazine by no means offers a complete overview of our system, but we do hope it will inspire you.

**Welcome!**



# EQUALITY

## SOCIAL PROTECTION IS IN OUR DNA

50% of the world population and 2 out of 3 children have no access to social protection. Only 1 in 5 unemployed people in the world gets financial support. And in many places in the world, health is anything but an acquired right.

### AND IN BELGIUM?

Just like many European countries, social protection in Belgium has become so ingrained in our society that no-one really notices it anymore.

Generation after generation, we have built a system in Belgium that guarantees the social protection of our citizens during the small and decisive moments of their lives.

### IT ALL STARTED ON 28 DECEMBER 1944

Although the first foundations of our social security had already been laid in the 19th century, the "Law on Social Security for Workers" dated 28 December 1944 became the basis of our social security. This law

came about thanks to a group of courageous and forward-thinking employers and representatives of employers' and workers' organisations who worked together and thought about improving the social climate in our country.

### SINCE THEN WE HAVE MOVED MOUNTAINS

Our social security system evolved from an insurance against social risks to **guaranteed social security for everyone**. Today, almost the entire population has access to healthcare, and all Belgians enjoy social protection. It's no coincidence that our system is considered one of the most progressive in Europe.

### PROTECTION AND SECURITY, ALWAYS AND EVERYWHERE

Our social security provides:

- a **replacement income** in the event of wage loss (due to unemployment, retirement, work disability due to illness or an accident);
- a supplementary income for households with children;
- **social assistance benefits** if you involuntarily do not have a professional income.



SOCIAL SECURITY IS SOMETHING FOR ALL OF US.

FROM ALL OF US.

### JOINT MANAGEMENT AS A SUCCESS FACTOR

The tradition of consultation and participation has been in our genes for 75 years. An essential characteristic of the Belgian social security system is that it is managed by both representatives of employees, employers and self-employed organisations, under the supervision of the government. The different Public Social Security Institutions are jointly managed. The stakeholders are represented in the management commission of each institution and also in the commission of the welfare system that watches over global financial management. This global management finances the different departments of the social security (pensions, unemployment, etc.) according to their needs.



### AN OUTSIDER IN EUROPE

Belgian social security is nevertheless an outsider in Europe. Unlike many other countries, our system combines income-related insurance with poverty reduction. For example, pensions are calculated on the basis of paid-up contributions, but we also provide minimums to prevent the elderly ending up in poverty. **Our system is also almost universal.** Almost everyone is entitled to reimbursement of hospital costs.

### THE SUCCESSFUL FIGHT AGAINST INEQUALITY

Social security expenditure in our country has risen sharply in recent years, from 10% of GDP in 1960 to 30%

today. The highly redistributive nature of our tax system and our finely tuned social security system result in an **Gini income coefficient of 0.268**. Overall, Belgium is one of the most equal countries in the world.

### AGILE. WHAT ELSE?

In addition, our social security offers a solid **buffer to deal with economic fluctuations**. We allow our system to respond flexibly to evolutions in the business cycle and society, as well as to the social risks arising from them. For example, many jobs in our country were saved during the crisis years of 2008-2009 thanks to resilient adjustment of the partial unemployment scheme. Another example: today you can flexibly coordinate your working

and private time in Belgium. Formulas such as time credit, parental leave and career breaks are a response to the increasing need for flexibility in the labour market, and they prove to be a win-win for employees and employers.

### FROM PASSIVE TO PROACTIVE

We have evolved from a mere benefit system to a system that takes control of society. A system that also provides the solutions a changing world needs. **Faster and smarter anticipation:** this is the movement that we have in mind every day.

### RUS Равенство

Наше социальное обеспечение действует как мощный буфер, смягчающий воздействие экономических колебаний. В настоящее время Бельгия является одной из стран с самым высоким уровнем равенства доходов с коэффициентом GINI, равным 0,268.

### المساواة ARA

يلعب ضماننا الاجتماعي دور الحاجز العازل القوي ضد التقلبات الاقتصادية. وتعد بلجيكا حاليًا واحدة من البلدان التي تتمتع بأعلى مستويات المساواة في الدخل مع معامل جيني للدخل قدره 0,268.

### CHI 平等

我们的社会保障是应对经济波动的有力缓冲器。比利时目前是收入平等程度最高的国家之一，基尼收入系数为0.268。



# CLOSING THE COVERAGE GAP

## WELL-PROTECTED IN AN UNCERTAIN WORLD

Equal access to social protection, it is easier said than done. How do we ensure that nobody slips through the loops of the social security network in Belgium?

Social security in Belgium is built on a solid foundation: **solidarity**.

Solidarity between working and unemployed people, between the healthy and the sick, between young and old, between those with and without an income, and between families with and without children.

### HOW DO WE GUARANTEE SOLIDARITY?

Working people pay contributions in proportion to their wages. Employers also contribute. The financing is therefore largely supported by society. In addition, trade

unions, health insurance funds and employers' organisations consult on various aspects of the system.

### UNIVERSAL RIGHTS

Universal rights is a second important pillar. The result speaks volumes. Since the 1970s, our social security system has covered almost the entire population in the event of a loss of income. And 99% of Belgians have access to healthcare. Moreover, since 1 January 1968, self-employed people have enjoyed fully-fledged social status, and Belgium is now at the top of the ranking of best-performing and most accessible healthcare systems in Europe.

### POVERTY PREVENTION

Poverty prevention is an important project for our social security. In 1974, we introduced a general subsistence minimum, the precursor of the present **living wage**. We link this to a counselling process to help people get out of any precarious situation they may find themselves in. In addition, 2 million Belgians enjoy **social benefits**. People in a financially difficult situation, for example, pay less for gas, water and electricity. Retired people pay less for public transport. People with disabilities can count on tax breaks. Increasingly, **social rights are granted automatically**. We are removing all kinds of obstructing factors. The impact is huge.

### TIME TO SIT BACK AND RELAX?

Not in the least. In a changing world, work remains to be done to prevent new gaps in society. Single parents with a replacement income, unskilled young people, flex workers in the sharing economy: these are the vulnerable groups today. To guarantee their social protection, we have to tap a new source. Because the welfare state must be there for everyone.

ALTHOUGH INEQUALITY IN THE WORLD IS INCREASING, BELGIUM PROVES THAT SOCIAL SECURITY IS AN EFFECTIVE TOOL TO TACKLE INEQUALITY.

'SELF-EMPLOYED, RECENTLY GIVEN BIRTH, AND NOT ABLE TO WORK FOR A FEW WEEKS? IMPOSSIBLE, OR SO I THOUGHT! ANYWAY: I CAN ENJOY 12 WEEKS OF MATERNITY LEAVE, GET A MATERNITY ALLOWANCE, AND FREE SERVICE VOUCHERS. SOON I WILL GO BACK TO WORK WITH RENEWED ENTHUSIASM.'

### EVERYONE COUNTS

Being healthy, having a decent income, a nice home, success at school, etc. - it is by no means a given for everyone. Missed opportunities in the labour market, illness, bankruptcy or divorce - all can have serious consequences and push people into poverty. This is why vulnerable people deserve extra attention. And decisive measures.

Some examples of support measures that we foresee in Belgium:

- employees who lose their job are entitled to **unemployment benefit**, unlimited in time provided they make an effort to find a new job
- young people who cannot find work after their studies are entitled to an **activation allowance**
- thanks to **the income guarantee for people over 65** every senior citizen can look forward to a decent quality of life
- vulnerable families get **guaranteed family benefits**
- we use a **maximum invoice for medical expenses**
- self-employed people who are struggling financially enjoy a temporary **exemption from the payment of social security contributions**

### RUS Ликвидация пробела в охвате

Социальное обеспечение в Бельгии основано на солидарности всех слоёв населения. Работающее население вносит в систему пропорциональный вклад в соответствии с заработной платой. Профсоюзы, фонды медицинского страхования и организации работодателей участвуют в решении разных вопросов, касающихся системы.

### ARA سد الفجوة في التغطية

يعتمد الضمان الاجتماعي البلجيكي على التضامن بين جميع فئات السكان. إذ يساهم السكان النشطون فيه بشكل تناسبي، كل حسب راتبه. وتتمتع جميع النقابات وصناديق التأمين الصحي ومنظمات أصحاب العمل بالحق في إبداء رأيها حول مختلف جوانب النظام.

### CHI 缩小覆盖差距

比利时社会保障基于各个阶层人口之间的团结互助。(经济)活动人口为此按照相应工资比例缴费。工会、医疗保险基金和雇主组织对社保制度的不同方面拥有发言权。

# AGEING POPULATION

## OLD IS NOT OUT

Within 30 years, the number of people over 60 around the world will double to 2 billion. How can we care for the world's elderly in the future, while keeping our social security affordable?



'AFTER A CAREER SPANNING 30 YEARS, I AM CONSIDERING ESTABLISHING MYSELF AS A SELF-EMPLOYED PERSON. WHAT IS THE IMPACT ON MY PENSION? THIS CAN BE CALCULATED ON WWW.MYPENSION.BE IN AN INSTANT.'

In Belgium, ageing has been an important reason for social security reforms for more than two decades. Pensions and health care are currently social security's largest expenditures (10.7 percent of GDP goes to pensions) and both categories are also notably on the rise.

### A WELL-EARNED OLD AGE

The Belgian pension system is founded on three pillars. The first pension pillar is the statutory pension. The **statutory retirement age** is

currently 65 years. It will be raised to 66 years in 2025 and 67 years in 2030. The second pillar is supplementary pension that is paid via the employer or the sector. Supplementary pension schemes of a social character are encouraged through tax benefits granted subject to the fulfilment of various conditions. The third pillar is individual pension savings and/or long-term savings, which are also incentivised through fiscal conditions.

We link the raising of the retirement age to measures to enable a smooth

transition from active career to retirement. People who are **self-employed** also enjoy a pension in Belgium. This has been the case since 1956.

### NOBODY IS EXCLUDED

Not everyone has the opportunity to build up a pension. This is why we recognise **derived rights** for married partners:

- spouses of employees and self-employed persons are entitled to part of the pension of their former partner

- when your spouse dies, you are eligible for a **survivor's pension**.

Finally, the **Income guarantee for the elderly** guarantees that everyone gets an income that sustains a decent quality of life and it makes sure that no one is left out.

### TAKING CARE OF CARE

When we talk about ageing, we also need to think about adapted healthcare. On top of the universal reimbursement of healthcare costs, the elderly can count on an

allowance for home assistance, which means they **can live independently for longer**. Employees and the self-employed are entitled to leave and an **allowance to take care of a sick family member**. If it is no longer possible to spend your old age at home, we will reimburse part of the care costs for a **rest and care home**.

### WHO WILL PAY FOR IT?

In the coming decades, the ageing population will lead to an increase in spending on pensions and healthcare.

And this will coincide with a decline of the active population. This is why the government is encouraging citizens to work longer. As a pensioner, you can earn unlimited extra income under certain conditions. But will this affect your statutory pension? You can find out very easily on **www.mypension.be**. Here, every Belgian can easily follow up the accrual of their pension rights as soon as they enter the labour market and thus better prepare for their pension. You're never too young to learn.

### YOUNG TECHNOLOGY FOR NOT-SO-YOUNG PEOPLE

Electronic and mobile applications in healthcare provide a huge improvement in terms of service to the elderly and less mobile patients.

**Telemonitoring**, for example, means patients no longer have to go to a doctor for certain check-ups, while doctors can continue to follow and advise their patients remotely. **Mobile and e-health applications** ensure faster access to information, better follow-ups, fewer admissions, reduced costs and improved quality of care.

### RUS Охрана здоровья и старение

Через 30 лет число пожилых людей в мире удвоится. Обеспечение высокого качества жизни этой группы населения при сохранении финансовой доступности социального обеспечения является задачей, решению которой мы полностью привержены.

### ARA ترويج خدمات صحية

بعد 30 عامًا من الآن، سيتضاعف عدد كبار السن حول العالم. لذلك، فإن توفير الحياة الرغدة لهذه المجموعة، مع الإبقاء على ضماناتنا الاجتماعي ميسور التكلفة، هو تحدٍ سنواجهه بكل ما أوتينا من قوة.

### CHI 健康与老龄化

从现在起30年后，全世界老年人口数量将翻一番。为老年群体提供高质量生活并同时保证社会保障能够负担得起，是一项我们要全面迎接的挑战。



# LABOUR MARKET

## HOW ENTREPRENEURIAL IS SOCIAL SECURITY?

Flexibility is the new mantra in the world of work, and the labour market is adapting to it. What about social security? Are we still up-to-date? Which new developments deserve our attention, and how do we remain future proof?

### RUS Рынок труда

Цифровизация является одним из путей повышения гибкости рынка труда. Широко распространена практика временной самозанятости, набирает обороты платформенная экономика. Всё шире практикуются работы по запросу и гибкому графику.

### ARA لعولما قديم

الرقمنة هي إحدى السبل المتاحة لجعل سوق العمل أكثر مرونة. فالعمل الحر يلقي رواجاً منقطع النظير، والاقتصاد القائم على المنصات الإلكترونية أخذ في الانتشار. كما أن العمل عند الطلب والوظائف المرنة آخذة في الشيوع أكثر فأكثر.

### CHI 劳动力市场

数字化是使劳动力市场更加灵活的一种方式。自由职业盛行，平台经济方兴未艾。按需工作和弹性工作也在增加。

Digitalisation is the primary factor to making the labour market more flexible. Freelancing is hot. The platform economy is doing overtime. "On-demand" work and flexi-jobs are on the rise.

Belgium was one of the first countries to introduce an innovative system that encourages people to realise the potential of embracing the **platform and sharing economy**. Since 2018, people who offer services on a recognised platform can earn up to €6,250 per year without paying tax. A year after the launch, more than 16,000 citizens had earned €34.7 million.

### SOLE-RIDER

But working wherever and whenever you want also raises questions: How can we better protect these flex workers (who often work via online platforms

for different companies and for a limited period of time) against an industrial accident, illness and unemployment? In Belgium, we are following this evolution closely because we want to offer this growing group of micro-entrepreneurs solid social protection, just like regular employees.

In comparison with the European average, the quality of the jobs in our country is relatively good. Belgium, for example, is one of the countries with the lowest number of mini-jobs (employees who work less than 20 hours a week), involuntary part-time employees and poor employees.

### ON THE HOOK FOR MORE BALANCE

For many, more flexibility means a better work-life balance. And this is

something that we have been setting new standards for with our social security for a long time. Flexible formulas concerning **time credit, career breaks and parental leave** are good examples of this. The figures speak volumes: in the last 20 years (1999-2018) no fewer than 1,463,102 people have taken a break from work via one of these formulas. The number of employees per year taking a period of time credit, a career break or thematic leave has more than tripled over the same period (from 115,168 in 1999 to 392,188 in 2018). This means that every year, one employee in ten benefits from these schemes. Although it is mostly women, more and more men are starting to take advantage of these schemes. In 1999, only 15% were men, while their share in 2018 was 34%.

### PREVENTIVE. BECAUSE THAT WORKS BETTER

Also remarkable: in 2015 there were **50% fewer accidents at work** in Belgium than in 1985. We focus on improving well-being at work as well as prevention so people can continue to work in safe and healthy environments. Examples? If you have a job that involves intensive strain on your spine, you can follow a **spine programme**. If you run a risk of infection in your job, you're entitled to **free vaccines**. Dealing with **stress and burn-out**? We offer counselling programs to strengthen (your) physical and mental resilience. And what if you return to work after a long-term disability? We will support you and your employer to ensure the reintegration goes smoothly and takes place with the necessary care.

THE PROTECTION OF WORKING PEOPLE IS FIRMLY ANCHORED IN OUR SOCIAL SECURITY SYSTEM. THIS IS, IN PART, THANKS TO THE SOCIAL CONSULTATION THAT TAKES PLACE BETWEEN EMPLOYERS AND TRADE UNIONS.



### DOES THE CHANGING LABOUR MARKET ALSO OPEN NEW DOORS FOR OUR OWN EMPLOYEES?

Indeed. The New Way of Working has fully made its entrance. Telework, video conferencing and new technologies are indispensable. The number of IT staff among our staff is heading towards a new record, and there have never been so many employees that have undergone training to keep up with the digital transformation.

# DIGITALISATION

## E-GOVERNMENT: MASSIVELY DIGITAL

Ever stronger and faster digitalisation is transforming both our private and professional world. But what is the influence of digitalisation on social security? What are the challenges ahead, and what are the consequences?

In this digital age, citizens and entrepreneurs expect a product or service to be accessible wherever they find themselves and at all times.

To improve the services delivered to them and make them **more efficient, faster and more customer-friendly**, the Public Social Security Institutions have outlined a joint strategy on digitisation and automation.

The creation of the **Kruispuntbank van de Sociale Zekerheid (Crossroads Bank for Social Security)** in the early 1990s marked the start of the development of a fully computerised and secure network for the management and exchange of data: between public social security institutions on the one hand, and between the government and the outside world on the other. The Crossroads Bank is the engine of **e-government** in social security.

### THE OUTCOME?

- **More than 3,000 professional players** within social security currently exchange data and offer integrated services.
- **800 paper forms have been replaced by 220 electronic processes.** In addition to reducing the administrative burden for citizens, this has resulted in an annual saving of more than a billion Euros in operating costs for employers.
- **More than a billion paper exchanges** have been replaced by electronic messages.
- Increasingly, **social rights, premiums and benefits are granted automatically.**
- We share the huge amounts of social security data and make it accessible to other users (citizens, companies, other government

institutions). **Making our data accessible** with the utmost respect for privacy ensures greater transparency about how social security works. Open data also ensures **effectiveness and efficiency gains.** After all, it makes it possible to reuse the data and to link it to other data.

- In many areas of social security, the back and front office process has been fully digitised: from requesting certificates and benefits to viewing your file and simulations of your personal situation. To ensure no one is left behind, we do still provide paper correspondence for people who do not have digital access.

REPORT A NEW EMPLOYEE? IN THE PAST, IT INVOLVED A LOT OF PAPERWORK. NOW IT CAN BE DONE ELECTRONICALLY IN JUST ONE MINUTE.

### THREE EXAMPLES

#### DIMONA

Dimona is the online service that employers use to indicate every time an employee enters and leaves employment. This results in **more than 2 million monthly declarations.** We pass this information on to the other social security institutions that need it to grant the correct social rights to those entitled to them. In 2018, we handled around 39 million Dimona declarations.

#### THE ELECTRONIC AND MULTIFUNCTIONAL SOCIAL SECURITY DECLARATION

Every quarter, employers make a declaration of the performance and benefits of their employees. We calculate the contributions and reductions in contributions for employees based on this data. In 2018, the National Social Security Office processed 244,000 original declarations every quarter. They contain **the data for about 4 million employees.**

We share this with other government institutions via the Crossroads Bank to grant citizens their social rights and calculate their benefits.

#### THE LAUNCH OF THE BUFFER DATABASE

This database within the Crossroads Bank contains all social personal data and makes it available to authorities that grant additional derived rights and social rates. The **energy suppliers** were the first users. More than 400,000 families now automatically receive a social rate for gas and electricity. The **water companies** also use the Crossroads Bank to grant a social water rate to almost 300,000 users, or to grant a partial exemption from the water pollution tax. Meanwhile, renewing **transport subscriptions at a reduced rate** and the **allocation of free attendance cards to persons with a disability** also happen automatically today.

### WORLDWIDE RECOGNITION

The Belgian social security e-government system enjoys worldwide recognition and has won numerous awards, including, the United Nations Public Service Award for e-government in 2007 and, very recently - in May 2019 - the Good Practice Award for Europe, awarded by ISSA during the Regional Social Security Forum for Europe in Baku, Azerbaijan.

### LOOKING FOR NEW SOLUTIONS

We continue to innovate and to improve the experiences of our partners, citizens and businesses. The launch of the **e-Box** as a secure mailbox for your entire social administration is a good example of this. This mailbox is used to gather all your communication with the government in one place and reduces the number of paper documents. In the meantime, **www.mycareer.be** and **www.mypension.be** to manage your career and retirement, and **www.breakatwork.be** to find out how much time credit or career break you can still take, also belong in the list of recent innovations. Finally, employers who want to recruit staff can use **www.ikwilaanwerven.be** to find useful information, step-by-step plans, tips and inspiring testimonials about the recruitment and employment of new employees.

#### RUS Цифровизация

Цифровизация меняет нашу систему социального обеспечения. Чтобы повысить качество услуг и сделать их более эффективными и удобными для населения, государственные учреждения социального обеспечения разработали совместную стратегию цифровизации и автоматизации.

#### ARA ترقمنا

إن الرقمنة بصدده تغيير نظام الضمان الاجتماعي لدينا. وبغية تحسين خدماتنا وجعلها أكثر كفاءة وملائمة للزبائن، توصلت مؤسسات الضمان الاجتماعي العمومية إلى وضع استراتيجية مشتركة بشأن الرقمنة والأتمتة.

#### CHI 数字化

数字化正在改变着我们的社会保障制度。为了完善我们的服务，使其变得更加高效和客户友好，诸公共社会保障机构提出了一项关于数字化和自动化联合战略。





## RUS Электронное здравоохранение

Платформа электронного здравоохранения свидетельствует о возможности наладить высокоорганизованные электронные услуги и обмен информацией между всеми участниками системы здравоохранения. При этом в максимальной степени обеспечиваются безопасность информации, защита частной жизни пациента и поставщика медицинских услуг, а также медицинская тайна.

## ARA تهندرت للذلال تحصل

تُظهر منصة الصحة الإلكترونية إمكانية توفير خدمات إلكترونية منظمة تنظيماً جيداً وتبادل المعلومات بين جميع الجهات الفاعلة في مجال الرعاية الصحية. وهذا مع إيلاء اهتمام كبير لأمن المعلومات، وحماية خصوصية المريض ومقدمي الرعاية الصحية على حد سواء، وتأمين السرية المهنية الطبية.

## CHI 电子保健

电子保健平台显示，医疗领域所有参与者之间组织有序的电子服务和信息交换是可能的。在这方面，最重要的是信息安全、保护患者和医务人员的隐私以及医疗职业机密。

# E-HEALTH TO YOUR HEALTH!

Belgian healthcare is also affected by the digital momentum. The purpose of e-health?

To improve the quality and continuity of healthcare, to guarantee patient safety, and to simplify healthcare administration.

We built an **e-health platform** to demonstrate that well-organised electronic services and exchange of information between all actors in health-care are possible. And this with the necessary guarantees in terms of information security, the protection of the privacy of the patient and the care provider, and the respect of medical professional secrecy.

## A SMALL SELECTION OF THE ACHIEVEMENTS

- **Introduction of the electronic medication prescription:** in November 2018, 15,934 doctors wrote out 4,388,400 electronic prescriptions - about half of all prescriptions.

- Almost all GPs use the **electronic exchange** of information and patient data.
- 60% of general hospitals work with **electronic patient records**
- **Launch of eAttest or the electronic certificate:** today, 1 GP out of 2 sends the certificates for enhanced help digitally to the patient's health insurance fund, where reimbursement is arranged immediately.
- **www.mijngezondheid.be/** **www.masanté.be:** a secure portal from where patients can retrieve all their health-related information that has been shared electronically by their healthcare providers

(GP, hospital, pharmacist, etc.), health insurance fund or any other government institutions involved.

- **www.mycarenet.be:** a central service platform with which a care provider or care institution can exchange information with the health insurance funds: easily, reliably, and in a secure manner.

DIGIT, THE EUROPEAN COMMISSION'S DIRECTORATE-GENERAL FOR INFORMATICS, LAUDED THE BELGIAN E-HEALTH PLATFORM AS **THE COOPERATION INITIATIVE WITH THE GREATEST SOCIAL IMPACT IN EUROPE.**

**'IF AN EMERGENCY DOCTOR HAS IMMEDIATE ACCESS TO ELECTRONIC PATIENT RECORDS. IT IS LITERALLY OF VITAL IMPORTANCE. WHAT IS THE MEDICAL HISTORY OF THE PATIENT? WHAT MEDICATION DOES THE PATIENT TAKE? ARE THERE ANY ALLERGIES? ETC. HAVING ESSENTIAL HEALTH DATA AVAILABLE INSTANTLY SAVES LIVES.'**



## THE IMPACT? ENORMOUS!

The benefits of e-health speak for themselves. Doctors can easily share knowledge and get quick access to patients' health information, which improves the quality of care. The administrative burden is reduced, leaving more time for patient care. The patient is better informed, is relieved of paperwork, and enjoys a faster reimbursement of medical costs.



# TECHNOLOGICAL TRANSITION

## DISRUPTION STARTS ON THE INSIDE

Artificial intelligence, augmented reality, big data and robotisation are well on the way to drastically changing our daily lives. What impact do they have on social security?



HOW MANY HOURS DO I HAVE LEFT THAT I CAN WORK AS A JOB STUDENT? I CAN CHECK IT WITH THE APP OR THE CHATBOT, SO CONVENIENT!

We take innovation seriously. You have to make time for it and commit to it. In Belgium, we are exploring a number of new technologies, of which mobile technology, artificial intelligence and data-driven innovation are the most important. 2018 was the year in which social security took its first steps in the wonderful world of **artificial intelligence**. Experiments were set up with a reception robot, a chatbot and Robotic Process Automation (RPA).

### CHATBOT FOR STUDENTS

Customers expect to be able to ask questions around the clock and receive an answer immediately. Can a machine take over? We put it to the test and launched a chatbot in 2018 that answers young people's questions about student work. The advantage for students is that they receive a **24/7 service**, while our employees can focus on complex questions and personalised customer care.

### RECEPTION ROBOT

The National Social Security Office is trying out the possibilities of an **android robot**. This robot was set up to undertake a role at the reception desk, and it handles routine jobs and answers questions from students. This way, reception staff have more time to provide high-quality reception tasks for customers.

### FIGHTING SOCIAL FRAUD

**We also use AI to combat fraud.** Thanks to AI, we can now detect some complex forms of fraud on average 2 quarters sooner than before and we also have a better understanding regarding their occurrence. This allows our inspectors to work faster and be better informed, putting an end to those fraudulent practices earlier. AI techniques also enable us to efficiently detect fictitious employment and unjustly claimed social benefits, which means the payment of millions of Euros in unjustified benefits can be avoided.

### AUTOMATION OF SOFTWARE PROCESSES

Robotic Process Automation (RPA) is a thorough form of automation of software processes that can **take over a number of**

### INNOVATION PAYS

On 11 June 2019, the Belgian e-health platform and the Public Social Security Institutions won the **Sharing & Reuse award, for the G-Cloud services "Infrastructure-as-a-Service" and "Platform-as-a-Service"**. This award is presented by the European Commission's Directorate-General for Informatics (DIGIT) every two years, and it rewards the reuse of digital data.

**administrative tasks.** As a result, processes run faster, and employees are relieved of repetitive routine jobs. Various promising experiments are currently ongoing. For example, RPA helps to index large quantities of e-mails and assign them to an electronic file.

### IN THE CLOUDS WITH G-CLOUD

G-Cloud, the highly **secured government community cloud**, is the result of a joint innovation and synergy programme between the federal government services, the Public Social Security Institutions and the healthcare sector.

The G-Cloud uses the services of private companies in the public cloud and services hosted in government data centres. The advantage? Faster and more efficient development and deployment of IT applications because

software and infrastructure are shared to the maximum. This means we can save costs and improve our service to citizens and businesses.

### COLLABORATION 4.0: SHARING & REUSE

Many IT applications developed by social security institutions are also useful for other users, both inside and outside the government. **We encourage maximum reuse of software.** As a result, Belgium is resolutely ensuring the API economy is used to enable cooperation between the private sector and government services run even more smoothly thanks to the large-scale opening up of services, information and applications. We think outside the box.

### RUS Инновации

Некоторое время тому назад в нашей системе социального обеспечения нашлось место искусственному интеллекту. Им пользуются и для борьбы с мошенничеством. Проводились эксперименты с роботом-регистратором, чат-роботом и процессом робототехнической автоматизации (RPA). Облачные государственные услуги в нашей стране позволяют нам экономить средства и совершенствовать обслуживание граждан и предприятий.

### ARA الرتجال

وجد الذكاء الاصطناعي طريقه إلى نظام الضمان الاجتماعي منذ فترة طويلة. هذا بالإضافة إلى أنه يستخدم لمكافحة الاحتيال. إذ أعدت التجارب باستخدام روبوت استقبال، وبرنامج الآلي المحاور "شاتبوت" وأتمتة العمليات الآلية. وتتيح لنا شبكة G-Cloud التي طورتها حكومتنا توفير التكاليف وتحسين خدماتنا المقدمة للمواطنين والشركات.

### CHI 创新

人工智能不久前已应用到我们的社会保障体系。它还被用于打击欺诈。试验由接受机器人、聊天机器人和机器人过程自动化 (RPA) 构成。政府的 G-Cloud 云操作系统使我们能够节省成本并改善对公民和企业的服务。





## MOBILE TECHNOLOGY

### 1. SMART HEALTH APPS

Belgium invested heavily in the development of mobile health applications. 2018 saw a pilot project involving 24 apps from various healthcare domains: diabetes care, chronic pain, cardiovascular disorders, etc. On [www.myhealthbelgium.be](http://www.myhealthbelgium.be) citizens and healthcare providers can find all the information they need about reliable, **CE marked health apps** in our country and about their use and benefits. At the beginning of 2019, the first four validated apps were published on the platform: an app to detect cardiac arrhythmias, a rehabilitation app for patients who have undergone knee or hip

surgery, an app to improve the follow-up of cancer patients during chemotherapy, and an app for people with sleep or breathing problems.

### 2. RIGHT TO SOCIAL BENEFITS ANYTIME, ANYWHERE THANKS TO MYBENEFITS

From a living wage or unemployment benefit to a discount on garbage bags or a social rate in an amusement park. Two million Belgians are entitled to social benefits. Using the **MyBenefits app**, people have their social status certificate in their pocket at all times and in all places. They

simply show the digital proof on their mobile, the employee scans the QR code, and the reduced rate is charged/paid.

MyBenefits provides vulnerable citizens with a tool to help them claim their social benefits. Secure login is via your e-ID. Thousands of organisations such as local authorities, sports facilities, utilities, museums and cultural centres, etc. can immediately verify the citizen's status. This is done via a computer or smartphone using a unique QR code or numerical code. The occurrence of fraud, administrative errors and delays is hereby reduced to a minimum.

### 3. HANDI2PARK PREVENTS ABUSE

Have you spotted unauthorised use of a reserved parking space for the disabled? Thanks to the **Handi2Park app**, control is now much easier. Using their smartphone, police officers, community guards and parking attendants can check parking tickets and determine immediately whether the ticket is valid. The results are amazing: during the test period, more than 12% of the parking tickets turned out to be invalid. The app has been available to all Belgian cities and municipalities since 2018 to increase the identification of offenders and to keep the parking spaces free for those who really need them.

# EVERYTHING FOR SOCIETY



## THE SUSTAINABILITY IDEA SHINES THROUGH THE WORLD...

Organising a world event is not just a matter of bringing people together. It is also about how you do it, and about what the idea is behind bringing them together.

As the host country for the fourth edition of the World Social Security Forum, Belgium is pushing forward a clear vision. Through this summit, we want to offer a forum for a warm world in solidarity. A forum where people share knowledge and let that knowledge flow back to society in order to really make a difference.

**Creating social added value** was also our guideline for the practical organisation of the world leaders. How do we put this into practice? With the small and large things. And it starts with your reception.

### GOODIE BAG PREPARED WITH LOVE

The goodie bag you received? It was prepared with love and care by employees of the sheltered

workplace, Blankedale. 1.500 goodie bags went through 40 diligent hands: a job that gave them a fair income and lots of satisfaction.

### DELICIOUS. HONEST COFFEE BREAKS

Social organisations, TWERK and De Winning, ensure delicious, honest coffee breaks. In TWERK, people with autism play the leading role; at De Winning, people with a work disability produce local delicacies in a sustainable and healthy way. *Bon appétit!*

### RESPECT FOR PEOPLE AND ENVIRONMENT

All the cups are made from recycled material and return to the circular economy after use. We donate some of the food surpluses created

during the summit to the homeless in Brussels.

### IN THE HEART OF BRUSSELS

In terms of location, the choice was obvious. The Square is a central place in Brussels, and it is easily accessible by public transport. It's a matter of keeping our ecological footprint as small as possible.

### RUS Всё для общества

Проведение такого мероприятия означает больше, чем просто свести вместе многих людей. Речь идёт о создании вдохновляющей среды, в которой может происходить свободный обмен идеями. Мы хотим внести свою лепту в формирование мира, основанного на фундаментальном понятии солидарности.

### ARA النيجلاب يف أم لصفاً

بلجيكا. بمدنها التاريخية، والشوكولاتة، والجمعة، وتمثال مانيكين بيس، وغيره من المعالم التي يأتي ملايين الزوار القادمين من جميع أنحاء العالم كل عام لزيارتها وللتعرف على طابعنا الفريد وتقديره والاستمتاع به. ربما نكون دولة صغيرة، لكننا كبيرون بكرمنا.

### CHI 一切皆为交往

组织一场这样的活动不仅仅是使人们汇聚一堂。它关乎创造一个启发灵感的环境，使各种思想得以自由交流。我们希望为一个建立在团结基础上的世界带来价值。



# BEST OF BELGIUM

## HOW A SMALL COUNTRY CAN BE BIG

Belgium. Its historic cities, chocolate, Manneken Pis, etc. Millions of visitors come from all over the world every year to know, admire and enjoy our unique country. We may be a small country, but we are big in generosity.

### RUS Лучшее, что есть в Бельгии

Бельгия: Исторические места, шоколад, пиво, Писающий мальчик и многое другое. Миллионы посетителей со всего мира приезжают каждый год, чтобы ознакомиться с нашей страной, полюбоваться и насладиться её уникальностью. Мы хоть и маленькая страна, но щедрость наша большая.

### ARA النيجلب ي ف ام لخراف

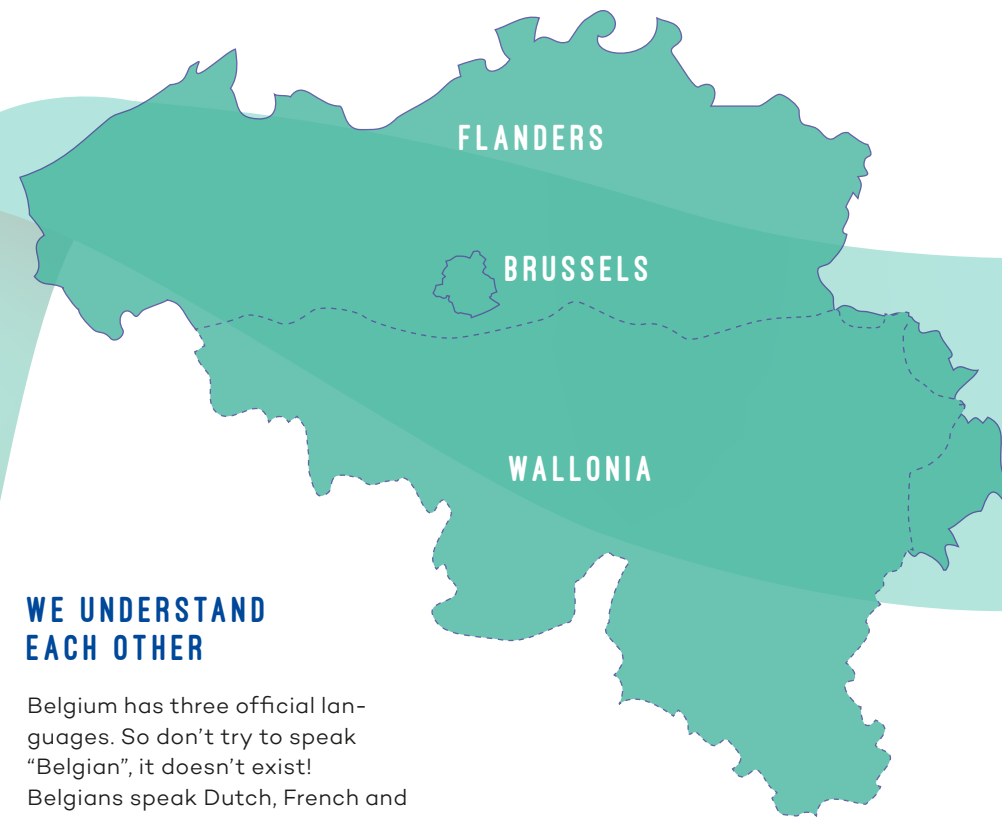
بلجيكا. بمدنها التاريخية، والشوكولاتة، والجمعة، وثمان مانيكين بيس، وغيره من المعالم التي يأتي ملايين الزوار القادمين من جميع أنحاء العالم كل عام لزيارتها وللتعرف على طابعنا الفريد وتقديره والاستمتاع به. ربما نكون دولة صغيرة، لكننا كبيرون بكرمنا.

### CHI 比利时精华

比利时。历史悠久的城市、巧克力、啤酒、撒尿小童等。每年，来自世界各地数以百万计的游客前来了解、欣赏、享受我们的独特之处。比利时可能是一个小国，却有一颗慷慨包容的心。

### WE UNDERSTAND EACH OTHER

Belgium has three official languages. So don't try to speak "Belgian", it doesn't exist! Belgians speak Dutch, French and German in different parts of the country. To make it even more complex, we speak an unbelievable amount of varied dialects in our small country. *Et ça marche.*



### WORLD CHAMPION WITH VERVE

Painters as Rubens, Ensor, René Magritte or Luc Tuymans, musical stars Stromae and dEUS or jazz icon Toots Thielemans, sports legends Eddy Merckx, Kim Clijsters, the Red Devils, etc. show that we have way more to offer than beer, waffles and chocolate.



### HOW LOW CAN YOU GO?

The highest point in Belgium is lower than the highest building in the world. The Signal de Botrange on the Hoge Venen plateau in the east of Belgium, is the highest point and lies at 694 m. This is lower than the Burj Khalifa in Dubai, which at 828 m, is the tallest building in the world. Belgium, the Netherlands and Luxembourg are historically known as the Low Countries.



### FRENCH? NO WAY!

The can-can? Yes, it's French. And the French kiss, our southern neighbours can lay claim to that too. But "French fries" are Belgian! And you can get the best fries in the world from any place in Belgium in less than 5 minutes. Every village, no matter how small, has at least one "chip shop", a kiosk or van with *Belgische frietjes* (Belgian fries). Enjoy!



### THE UNIVERSE ORIGINATED IN BELGIUM

The Belgian priest, Georges Lemaître, is the creator of the expanding universe and the Big Bang Theory. He based it mainly on Einstein's general theory of relativity. The two knew each other well. In 1933, they travelled to California together where Lemaître explained his theory. It earned him a standing ovation from Einstein.



## DISCOVER THE GREATNESS OF OUR BELGIAN BEERS

### BELGIUM. THE PLACE TO BE(ER)

Belgians love their food and drink, and our rich beer culture speaks for itself. The brewing process builds on an age-old tradition and is good for an annual production of more than 20,000,000 hectolitres of beer per year. Idiosyncratic young brewers with an impetuous love for beer experiment with new recipes and taste sensations, and thus breathe new life into the old craft. **Taste and enjoy the 'Best of Belgium'.**

## BEST OF BRUSSELS



Bonjour! Goedendag! Brussels is the capital of Belgium, as well as for 500 million Europeans. Architectural gems, renowned museums, street art, a vibrant night-life, trendy eateries, and a dash of surrealism behind every street corner. Brussels is so much more than the Atomium and Manneken Pis.

### 1. BRUSSELS' MOST FAMOUS BALLS.

Brussels' most visited landmark is undoubtedly the **Atomium**. Discover more than 60 years of history behind this iconic construction. You can also enjoy the futuristic interior and gaze over the city from the highest sphere.

### 2. NO BAZAR AT BOZAR

If you think of Belgian culture, you'll probably think of **Bozar**. Also known as the Centre for Fine Arts. From exhibitions to theatre, there is always something for you to savour culturally.

### 3. BIG AND POINTY

**Brussels' City Hall** is an artistic urban masterpiece. It stands proudly on the Grand Square in the centre of the city and reaches up to 96 meters in height. Not to be missed during visits to the Belgian capital.

### 4. BACK GARDEN

Big events or quiet walks, you can enjoy both in the **Cinquantenaire**. These spacious gardens are further embellished with monuments and museums, one of which is the unmissable Arc de Triomphe.

### 5. ALL EYES ON MUSIC

Music lovers have a lot to admire in the **Mim musical instruments museum**. This historic building holds no less than 9000 instruments. The 1200 finest pieces are displayed in 4 exhibition rooms.

### 6. OUR PEEING MASCOT

Not far from the Grand Square stands Belgium's most famous little boy, **Manneken Pis**. Measuring just under 60 centimetres, this huge celebrity draws in thousands of visitors a day. For important occasions he also gets to wear special outfits.

### 7. UNDER THE GROUND

The archaeological site, **the Coudenberg Palace**, was once an enormous palace. Take yourself on an expedition through the maze of passage ways and admire the most beautiful findings in the museum.

### 8. THE COUNTRY'S MEMORY

Belgium is a lot more than fries and beer. The **BELvue museum** takes you through the history of democracy, welfare, solidarity and migration. All these themes are addressed in the main gallery that contains more than 200 objects.

### 9. MAKE ROOM FOR RENÉ.

For the largest exhibition of works by the artist René Magritte, you need to visit the **Magritte Museum**. You'll find his paintings, drawings, sculptures, sheet music, movies and much more.



### RUS Десять достопримечательной, которые нужно увидеть

Постарайтесь выкроить время для посещения Атомиума, Музея Рене Магритта, очаровательного Дворца Куденберг, Центра изящных искусств «Бозар», Музея музыкальных инструментов, Музея BELvue, Музея какао и шоколада, нашей Ратуши, прекрасного Парка Пятидесятилетия и Писающего мальчика.

### ARA اهترایز بیجی زلنلام قرشع

حاول أن تخصص وقتاً في برنامجك لزيارة مجسم الأتوميوم، ومتحف ماغريت، وقصر كودنبيرغ الساحر، وقصر الفنون الجميلة بوزار، ومتحف الآلات الموسيقية، ومتحف بيل فو، ومتحف تشوكو ستوري بروكسل، ودار البلدية، ومنتزه سانكوتونير الجميل بالإضافة إلى تمثال مانيكين بيس.

### CHI 必看十景

设法拨冗游览原子塔、马格里特博物馆、迷人的库登堡宫、Bozar艺术中心、乐器博物馆 (MIM)、贝尔维博物馆、布鲁塞尔巧克力故事博物馆、市政厅、美丽的五十周年纪念公园和撒尿小童。



# BELGIAN SOCIAL SECURITY IN A NUTSHELL

## 1941 EVERYTHING IS SOCIAL

**17 October**  
Start of social negotiations between employers and employees.

### 1944 IN THE HEAT OF BATTLE

**28 December**  
While the war is in full effect, the "Decree on Social Security for Workers" is signed in Brussels.



## 1956

### YOUR WELL-EARNED OLD AGE

**30 June**  
The retirement pension for the self-employed is a fact.

## 1963-1965 REFINED. SO BETTER

Health insurance is broken down into disability and healthcare. Health insurance is made mandatory for the self-employed and civil servants.

## THE SIXTIES

### 1968 EVERYONE TREATED EQUALLY

**1 January**  
Self-employed have full social status.



### 1974 FROM INSURANCE TO SOCIAL SECURITY

**7 August**  
Introduction of the subsistence minimum. Our social security system is evolving from an insurance against social risks to a guarantee of social security for everyone.

## 1990 DIGITAL MILESTONE

**15 January**  
Creation of the Crossroads Bank for Social Security.

## THE NINETIES

### 1995 QUALITY BLACK ON WHITE

**11 April**  
The "Charter of the socially insured" guarantees a quality service.

## 2001 CERTAIN OF CARE

**1 October**  
The Flemish Healthcare Insurance supports heavily dependent persons who are cared for at home, as well as people in retirement or care homes.

## NOW

### 2019 WHAT'S UP, KIDDO

**1 January**  
The Communities are responsible for child benefits.





## THANK YOU

The Public Social Security Institutions and the Federal Public Service Social Security joined forces for the organisation of the fourth World Social Security Forum, as well as the publication of this magazine.

Our biggest thanks go to Koen Vleminckx, Koen Snyders, Kris Wils, Jo De Cock, Georges Carlens, Alain Coheur, Sarah Scaillet, Pascale Lambin, Frank Robben, Johan Verstraeten and Anne Vanderstappen. We thank them for their insights, teamwork and active support.

We are honoured to be the host country for this world event.





# PROGRAM

SUNDAY, 13 OCTOBER

## OPENING DAY

### MORNING

MONDAY, 14 OCTOBER

## SOCIAL SECURITY CHALLENGES AND INNOVATIVE RESPONSES

### OPENING CEREMONY

Welcoming participants on behalf of the Government of Belgium, the International Social Security Association (ISSA) and the Public Social Security Institutions of Belgium.

### NATIONAL PRESENTATION

#### Belgium and social security: Protecting and changing

The Belgian social security system and its major achievements to protect people in a changing context.

TUESDAY, 15 OCTOBER

## SHAPING THE FUTURE OF SOCIAL SECURITY

### 33RD GENERAL ASSEMBLY

The General Assembly is the highest statutory body of the ISSA in which all members are represented.

### PLENARY

#### Social Security for the digital age

How social security can evolve to adequately protect and support people in the digital age.

WEDNESDAY, 16 OCTOBER

## EXCELLENCE AND INNOVATION IN SOCIAL SECURITY

### MORNING

### PLENARY SESSION

#### Supporting excellence: six years of ISSA Guidelines

Taking stock of the impact of the ISSA Guidelines, and launching a new set of Guidelines on error, evasion and fraud in social security systems.

### INTERACTIVE SESSIONS

#### Solutions for excellence

Break-out sessions on ISSA Guidelines and selected technical commissions' projects.

THURSDAY, 17 OCTOBER

## STRENGTHENING THE SOCIAL IMPACT OF SOCIAL SECURITY

### ILO CENTENARY

#### Social security for a brighter future

The Centenary of the International Labour Organization (ILO) is both an important occasion to celebrate achievements and discuss strategies for the future.

### PLENARY

#### Social security for changing societies

How social security can respond in order to provide adequate and sustainable protection for changing societies.

FRIDAY, 18 OCTOBER

## LEAVING NO ONE BEHIND: REALIZING A GLOBAL COMMITMENT

### WORLD SOCIAL SECURITY SUMMIT

The Summit will bring together high-level representatives of governments and international organizations to discuss strategies that protect people against evolving risks.

### ISSA AWARD FOR OUTSTANDING ACHIEVEMENT IN SOCIAL SECURITY

The recipient of the ISSA Award for Outstanding Achievement in Social Security will be recognized at a special ceremony.

### AFTERNOON

#### Registration

### 119TH ISSA BUREAU MEETING\*

The Bureau is the governing body of the International Social Security Association (ISSA).

### PLENARY

#### Innovative responses to key global challenges

Three years after the launch of the ISSA report on the ten global challenges for social security, this session will provide an overview of global progress in meeting these challenges.

### PARALLEL

#### Round 1:

- Social security and new forms of work
- Service delivery: keeping up with public expectations

#### Round 2:

- Supporting human capital in the digital age
- Emerging technologies: seizing opportunities

### AFTERNOON

### PLENARY

#### The power of innovation to transform

Senior practitioners who have transformed their organizations through innovation will share their experience and underline key learnings and critical success factors.

### ISSA INNOVATION ZONE

Demonstrations and presentations of innovations in various languages will provide a unique opportunity to learn, discuss, engage and be inspired.

### PARALLEL

#### Round 1:

- Meeting the evolving needs of an ageing population
- Reaching and protecting the difficult-to-cover groups

#### Round 2:

- Reducing inequalities, building resilience
- Towards universal social protection: what role for contributory systems?

### 38TH COUNCIL SESSION\*

The ISSA Council will take decisions on the ISSA Programme and Budget and elect the ISSA President, ISSA Treasurer, Control Commission and Bureau members for the triennium 2020–2022.

### 120TH ISSA BUREAU MEETING\*

The Bureau is the governing body of the ISSA.

\* Please note that participation is restricted to members of the Bureau/Council





**WE TAKE CARE  
OF YOU**







### INSPIRING SOCIAL IDEAS

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A series of horizontal dotted lines for writing notes on page 35, with an image at the top right.





















