



e-business utilisation in European Social Security Systems - 2000 update

The three steps to true e-business



Acknowledgements

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Disclaimer

The surveys in this report were undertaken during July 2000. Given the large number of Web sites surveyed and the emerging nature of Internet use in social security Organisations, it is to be expected that some Web sites will have been updated during the time of analysis and report production.

All trademarks are recognised where relevant.

Notable cases included in this report have been chosen to highlight a specific feature of the Web site. They are not intended to be statements of suitability for other organisations.

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Management summary



1.1 Introduction

In 1999 IBM and the E.I.S.S. completed the first comprehensive investigation of how social security Web sites were being used and developed guidelines to enable organisations to further improve their use of this electronic medium. In undertaking this survey for a second year, our goal was to analyse the evolution in the use of World Wide Web by social security organisations and to highlight additional notable cases. This additional analysis has also allowed us to update the guidelines represented as 'The Three Steps'.

In this second study we took the opportunity to add a number of new countries to the survey as well as a small number of additional Web sites in the existing countries surveyed. Also, some Web sites which were included in the original study have changed due to organisational changes within the country. New countries in this 2000 study are Greece, Portugal and Turkey. In these countries a total of seven new sites were surveyed. In the 13 countries which were surveyed in 1999, 31 new sites were analysed and three Web sites are no longer included due to organisational changes. This means a total of 251 organisations were surveyed in 2000, by far the most definitive study of its type in Europe.

This 2000 study used the same questionnaire and method that was applied to social security Web sites in 1999. This method calculates a score for each organisation in our study which reflects the extent of e-business utilisation and the quality of the information published on its site. The scoring was designed so that it could be applied to any social security scheme regardless of whether that scheme operated according to a Bismarckian or Beveridgean philosophy. Organisations scored highly if they provided users with quality information and gave them a choice of how to communicate with the social security organisation concerned, either via conventional means (such as in person, by post or telephone), or by electronic applications (for instance e-mail or on-line electronic benefit application forms).

Once each social security organisation in our survey was scored, the scores were combined to discover the degree of e-business utilisation in each country. In calculating this country score, the score of each individual organisation was weighted to account for its coverage and relative importance in the provision of social security within the state. A detailed description of how we arrived at the organisation and country scores is given in Appendix A: Methodology.

The results of the 2000 study show an increase in the use of the Internet in all the countries surveyed. Whilst in some countries (Norway, Ireland, Sweden, Austria and Denmark) this increase was

modest (four percent or lower), other countries significantly increased their score (Finland, United Kingdom, Italy, the Netherlands, Belgium and France) by between five and ten percent. Spain was the only country to increase their score by more than ten percent.

The remainder of this management summary highlights the significant features of the 2000 Study.

1.2 Observations of social security Web sites

The observations developed from the questionnaire were separated into the following categories:

- General observations
- Registration, access to and updating of information
- Contributions
- Benefits
- Labour Market Policy
- Appeals, complaints, privacy, litigation and the legal value of information
- People moving within the EU
- Other information
- Web site design.

Each of these is summarised below.

1.2.1 General observations

During the course of this study, there were a number of observations that traversed the specific categories contained within the questionnaire. These observations applied to most, but not all, of the social security Web sites reviewed and are summarised as follows:

- There was an across the board improvement in Web site design and the availability of electronic forms.
- Communicating with organisations remained generally good. Some 87% of the Web sites surveyed had an e-mail address or electronic communication form and thus could be contacted electronically.
- In this years' study it was still obvious that in countries where social security provision was divided between a series of organisations performing similar activities, impressive

electronic applications appeared on several Web sites, but did not feature on other Web sites within that country. This implied that similar social security organisations still did not share thoughts or ideas on how to proceed when implementing e-business applications. The best examples of ideas permeating across organisations still took place amongst those organisations that compete with each other for members.

- In general, the decentralised Web sites remain considerably different in their use of e-business applications. Some of the most advanced use of e-business was found in the decentralised states, but their inconsistent use among other similar organisations often reduced the overall country score.
- Countries that had more centralised social security systems often had more general information on their Web sites and some form of limited electronic applications. With few exceptions, the innovation remained less than the best of the decentralised social security system Web sites.
- In almost all countries, social security organisations remain hesitant in the use of e-business transactions, despite the high importance put on the use of the Internet by their governments.
- Some new electronic applications were introduced. For example, the site of INPDAl in Italy has introduced an electronic contribution record and in France the URSSAF gives the opportunity to not only calculate, but also to pay the contributions electronically on their Web site. These sites herald a new wave of e-business transactions that we expect to see replicated over the next few years.

Whilst improvements in social security Web sites continue to be made, these improvements are from a low level. We expected greater progress amongst the lower scoring countries. The number of sites allowing access to personal records or business transactions continues to be exceptionally low.

1.2.2 Registration, access to and updating of information

This category of the questionnaire was geared towards those social security schemes that required people to register their affiliation – for example where systems oblige citizens to register with a health insurer or compel employers to join private industrial injury insurance schemes. An ideal site would provide useful and relevant information on who is

expected to register and whether or not they are obliged to do so. It would also explain both how to register for membership and how to end or transfer that membership.

- 22% of relevant organisations allowed the electronic download of forms for registration that could be filled in and posted
- 22% of relevant organisations allowed on-line application for membership
- 6% of relevant organisations provided instructions on how to fill in membership application forms, electronic or otherwise
- 10% of relevant Web sites allowed changes of circumstances to be notified by e-mail
- 5% of relevant Web sites allowed electronic requests for access to personal data.

Overall the improvement in the use of electronic applications in the area of registration, access to and updating of information remains moderate. Sites such as INPDAl in Italy are however, starting to let people view their own records.

1.2.3 Contributions

The collection of contributions is one of the core business functions of any social security system. For the purposes of this study, we adopted a wide definition of contributions to include patient co-payments for health care and local taxation, where relevant.

Insured persons and employers may need to know if they are obliged to pay, what they should pay and how to pay. Many social security systems require minimum periods of insurance or residence before entitlement to a benefit is acquired and often that the amount of benefit is also related to the period of insurance. Therefore people may wish to access details of their own employment/contribution history.

- 16% of relevant Web sites included an on-line contribution calculator for insured persons or facilitated the submission of an e-mail request for a quotation
- Only 3% of relevant Web sites allowed insured persons electronic access to their employment history and the majority of these were e-mail only.

- Less than 11% of relevant Web sites allowed employers access to an on-line contribution calculator or facilitated the submission of an e-mail request for a quotation.

Some progress has been made in the area of the contributions, but this is from a low base. More Web sites now include an on-line contribution calculator or facilitated the submission of an e-mail request for a quotation, but the overall usage of e-business is poor.

1.2.4 Benefits

This category of the study was designed to address both cash benefits (e.g. a pension) or 'in-kind' benefits (e.g. health care). An ideal Web site would provide clear and relevant information on the benefits available (who can receive them and how much or what they should receive), facilitate people applying for those benefits and in some cases provide them.

- 13% of relevant Web sites failed to provide any information on benefit entitlement
- 15% of relevant Web sites provided electronic versions of benefit application forms that could be printed and returned by post
- 8% of relevant Web sites allowed users to ask questions regarding their personal situation via e-mail
- Only 9% of relevant Web sites provided an on-line calculator for users to establish their potential entitlement
- No Web site allowed a full claim to be made entirely on-line
- Linguistic facilities were generally poor with only 17% of Web sites including other EU languages
- Over 70% of Web sites provided some level of support for visually impaired users.

Despite the intensive pressure from governments throughout Europe to increase the electronic accessibility of information on benefits, social security organisations remain reluctant to introduce full electronic services.

1.2.5 Labour market policy

For the purposes of our questionnaire 'Labour Market Policy' describes the process of combining those looking for work with those seeking employees. Our survey did not include

private employment agencies, but focused on those organisations established and/or operated by the state or local municipality.

- 90% of all relevant Web sites allowed job seekers access to details of vacancies on-line
- Only 30% of sites allowed employers to access details of those available for work
- 50% of the Web sites providing on-line vacancies do not allow the employer to notify the social security organisation of the job electronically
- 35% of all relevant Web sites enabled job seekers to e-mail their applications to jobs advertised on the Internet.

This area of social security highlights that e-business transactions are possible and can be provided universally. Many organisations have moved rapidly to on-line job banks and provide leadership in the use of e-business.

1.2.6 Appeals, complaints, privacy, litigation and the legal value of information

This category covers areas of interaction with a social security organisation that have some legal impact. Appeals occur where a decision on benefits, membership or contributions is challenged. Complaints will typically cover situations where a citizen or employer is unhappy with their interaction with the social security organisation. Privacy covers the right of a citizen or employer to be assured that only authorised people and organisations are able to see their data. Litigation describes the detection and prosecution of fraudulent behaviour. Finally the legal value of information describes the exact legal implications for both the reader and the supplier of any information provided on the Web site or by e-mail.

- 72% of social security Web sites provided no information on how to appeal or complain
- Only 4% of all social security Web sites allowed users to print a complaint form and send it by post
- Only 1% of all social security Web sites enabled complaints or appeals to be made by e-mail
- Not more than 12% of all social security Web sites explained how personal information is protected

- Only 15% of all the social security Web sites explained that information provided by e-mail may be intercepted on the Internet
- 0% of all the social security Web sites explained how a person's use of the Web site is tracked and used, and 0% displayed a TRUSTe symbol or equivalent.
- Less than 13% of all social security Web sites explained the legal status of information provided and 0 percent allowed a legally binding business transaction to be conducted
- 1% of social security Web sites explained the legal implications of submitting information electronically.

In the area of appeals, complaints, privacy, litigation and the legal value of information very little progress has been made from the poor scores recorded in 1999. In some cases scores have decreased as the improvements in established sites are offset by poor scoring new sites.

1.2.7 People moving within the European Union

The social security systems of the EU and EEA are co-ordinated to allow people to move freely from one state to another without jeopardising their entitlement to or level of benefits. The EU co-ordination mechanism does not alter the substance of the national systems, which remain under national control. Instead, it introduces a series of common principles designed to protect migrants – be they workers, self-employed persons, pensioners or even tourists. These common principles include equal treatment on the grounds of nationality, aggregation of insurance periods and the right to export certain benefits. This category of the study evaluates how well social security organisation Web sites support the principle of free movement. People may need to know what will happen to their entitlement to a benefit or the continued payment of that benefit should they choose to exercise their rights to free movement.

- 28% of all social security Web sites provided information for EU nationals moving within the EU
- Only 12% of all social security Web sites explained the differences for non-EU nationals moving within the EU
- Only 12% of all social security Web sites provided linkages to other organisations who may assist with this information.

Considering the recent increase in cross border working, it is surprising that not more use of the Internet is made by social security organisations. There are some excellent sites providing guidance and assistance, but this is a topic ignored or dealt with superficially by too many organisations.

1.2.8 Other information

This category in the study was concerned with identifying basic information about the structure of the social security organisation. A high scoring Web site would provide comprehensive and easily accessible information about central and local offices as well as contact information (including telephone number, address and e-mail).

The study also asked about the provision of detailed information that might be of interest to researchers, practising lawyers and other specialists in the field of social security.

- 98% of all social security organisations with a Web site published some information about themselves
- Approximately 7% of all organisations had no postal address or e-mail address on their Web site
- 33 % of all social security Web sites contained current legislation and 30% gave further directions for in-depth information
- Only 3% of Web sites contained facilities for electronic discussion concerning social policy.

In general the Web sites of the social security institutions looked at in this study provided good basic information about the structure of the organisation. Some progress has been made in making available detailed information for researchers, lawyers and other specialists in the field of social security, but these improvements are limited to a few countries in particular.

1.2.9 Web site design

The design category of our study looked at how well the Web site was constructed, how it performed, whether it was easy to navigate and how accessible it was to various linguistic groups or those with special needs.

- In general, Web site design was good
- Only 1% of all the Web sites surveyed used language described as difficult to understand by the average user
- Web site performance (e.g. download time) was generally acceptable to good.

Many organisations changed their Web-site layout over the last year to improve navigation. Overall the design remained generally good.

1.3 e-business utilisation in social security administration in the EU, EEA and Turkey

The country e-business utilisation score brings together individual organisation scores to represent the use of e-business techniques within the social security system of each of the countries in the EU, EEA and Turkey. The score shown in Figure 1 is derived from weighted individual organisation scores which take account of the spread of social risks and different organisations present within the country. Each score represents the percentage of e-business utilisation for that country.

2000 position	Country	2000 score	1999 position	1999 score
1	Finland	38.8%	1	34.1%
2	Norway	36.06%	4	32.3%
3	Ireland	36.03%	2 =	32.6%
4	Sweden	34.8%	2 =	32.6%
5	Greece ¹	33.8%	Not included	
6	United Kingdom	32.4%	5	27.9%
7	Spain	28.3%	10	14.6%
8	Italy	25.7%	7	18.2%
9	The Netherlands	21.9%	9	15.9%
10	Austria	21.5%	6	19%
11	Belgium	20.8%	10	14.6%
12	France	19.3%	13	13.9%
13	Denmark	18.9%	8	17.1%
14	Portugal	16.8%	Not Included	
15	Germany	15.2%	12	14.2%
16	Turkey	11.0%	Not included	

Figure 1 Country e-business scores

¹ In Greece, only one organisation was surveyed.

The biggest increases came from the introduction of electronic applications in Italy and Spain. Most other countries showed an increased score due to design and content improvements.

1.3.1 What does the score tell us

The e-business utilisation score is designed to measure the level of usage of e-business that a social security organisation makes. Scores will fall into one of the following ranges:

- 0-10%. The organisations may have a Web site, but the content will be minimal.
- 11-20%. These Web sites may have a reasonable amount of information, but no electronic applications.
- 21-30%. These Web sites will either have good information provision or a mixture of reasonable information provision and some electronic applications.
- 31-40%. These Web sites will either have a) best of breed information provision, b) a mixture of good information provision and electronic applications or c) poor information provision, but excellent electronic applications.
- 41-50%. These Web sites will have good or best of breed information systems and good electronic applications, but will not have integrated those applications into the core business processes, or may not have implemented full coverage of their electronic applications.
- 51-75%. These Web sites will have best of breed information systems and legally binding electronic applications.
- >75%. These Web sites will have best of breed information systems and have the Internet as an integrated service delivery channel across all areas of the business.

In the remaining EU and EEA countries, we were unable to produce a statistically valid result and therefore we did not include them in the published report.

The methodology for calculating these country scores is detailed in Appendix A.

1.4 The Three Steps to improvement of an organisation's e-business score

In undertaking this study, we analysed a wide range of Web sites covering many different national social security systems and business applications. In our analysis, the scores given to organisations by our questionnaire followed the profile described in Figure 2.

These scores highlighted three groups of organisations:

- 1 Those that scored less than 20%. This category covered 60.6% of the organisations, a major reduction over 1999. Typically they had a Web site providing general information about the services they offered and in some cases operated a small number of electronic applications. Where those applications existed they were usually restricted to guidance and not integrated into the actual business processes of the social security organisation.
- 2 Those that scored between 21% and 35%. This category covered some 32.3% of organisations, a major increase over 1999. Typically they already had extensive Web sites, but had yet to fully utilise electronic applications or if they did provide electronic applications, they had gaps in their information provision.
- 3 Those that scored above 35%. This category covered only 7.2% of organisations and was relatively unchanged from 1999. Typically these organisations had extensive electronic applications, but had yet to face the challenges of implementing legally binding transactions and full integration into the business processes. Four organisations scored over 40%, but none has yet to score over 50%.

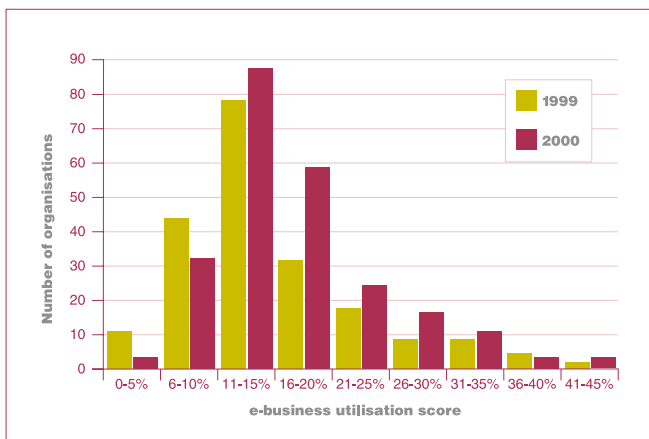


Figure 2 Social security e-business utilisation in the EU, EEA and Turkey – spread of organisation scores

In the last year we have seen a large movement of low scoring organisations moving into the 21%–35% band as they introduced limited electronic applications and increased the content of their Web sites. However, the increase in scores above 35% shows a lack of extensive electronic applications being introduced and thus limiting the true use of e-business techniques in European social security systems.

The *Three Steps to Improvement* are designed to help an organisation drive their utilisation of e-business score above 50%. Each organisation will find their own appropriate balance of traditional and e-business techniques to meet their needs. This report provides guidance for organisations that wish to develop e-business as one of their core strategies.

In summary, the Three Steps are:

- 1 The First Step is to ensure that the organisation publishes comprehensive information about its business and the services offered. By focusing on the Internet to publish clear, quality information with visible legal status, social security organisations could relatively easily increase their score to in excess of 20%.
- 2 The Second Step is to introduce electronic applications and to increase the coverage and quality of information provided. Those organisations that scored well by providing good general information would be able to increase their score above 35% by improving the availability of interactive electronic applications and communications. Those organisations that have implemented interactive applications could increase their score above 35% by focusing on better provision of published information and the improved integration of this information with their interactive applications.
- 3 The Third Step is to integrate the electronic applications and information provided on the Internet into the legal framework of the organisation. Organisations wishing to take this step could focus on the better integration of the Internet into their core business process, increase the legal relevance of the interactive applications and make those applications pervasive across all their business functions. Undertaking this Third Step will increase their score to over 50%.

In Chapter 3 of this report, we introduce 49 recommendations to guide social security organisations wishing to undertake these Three Steps to Improvement.

In the last year, social security organisations have generally taken the easiest steps to improve their use of e-business. However, there are still some 82 surveyed organisations that scored below 20% in our survey. As the Internet becomes more pervasive, organisations scoring below this level are providing a less than adequate service to their citizens who might chose to use this access route.

Growth in the number of organisations scoring above 35% will completely depend upon the introduction of electronic services to citizens. Whilst this group increased in 2000, it was not by much and the number of organisations scoring above 40% increased from three to only four.

Any well-designed social security Web site, with good information and electronic applications should be able to score above 50% in our benchmark. The fact that no organisation has yet to achieve this level of score, says that there is some way to go before we see genuine best practice in the use of e-business amongst social security organisations.

Introduction

Over the last five years the Internet has shown an incredible rate of integration into the lives of Europe's citizens. It is now becoming clear that this new phenomenon offers unprecedented potential in the way business, public bodies and governments can inform and interact with the public and each other. Competition in the global market has led to the rapid development of highly interactive Web sites in the commercial sector. These Web sites have been used to improve service, cut costs, increase efficiency and expand market share by streamlining business processes, increasing production, reducing paper flows, speeding up communications and reducing human error. This process of running commercial activities through Internet applications has become known as electronic-business (e-business).

In 1999 IBM and the E.I.S.S. completed the first comprehensive investigation of how social security Web sites were being used and developed guidelines to enable organisations to further improve their use of this electronic medium. In undertaking this survey for a second year, our goal was to analyse the evolution of the World Wide Web by social security organisations surveyed and to highlight additional notable cases. This additional analysis was allowed us to update the guidelines represented as 'The Three Steps'.

In this second study we took the opportunity to add a number of new countries to the survey as well as a small number of additional new Web sites in the existing countries surveyed. Also, some Web sites which were included in the original study, have changed due to organisational changes within the country. New countries in this study are Greece, Portugal and Turkey. In these countries a total of seven new sites were surveyed. In the 13 countries which were surveyed in 1999, 31 new sites were analysed and three Web sites² are no longer included due to organisational changes eliminating the organisation. Additionally, some sites changed due to mergers³. This means a total of 251 organisations were surveyed in 2000, by far the most definitive study of its type in Europe.

This 2000 study used the questionnaire and method that was applied to social security Web sites in 1999. This method calculates a score for each organisation in our study which reflects the extent of e-business utilisation and the quality of the information published on its site. The scoring was designed so that it could be applied to any social security scheme regardless of whether that scheme operated according to a Bismarckian or Beveridgean philosophy. Organisations scored highly if they provided users with quality information and gave them a choice of how to communicate with the social security organisation concerned, either via conventional means (such as in person, by post or telephone), or by electronic applications (for instance e-mail or on-line electronic benefit application forms).

Once each social security organisation in our survey was scored, the scores were combined to discover the degree of e-business utilisation in each country. In calculating this country score, the score of each individual organisation was weighted to account for their coverage and their relative importance in the provision of social security in their state. A detailed description of how we arrived at the organisation and country scores is given in Appendix A: Methodology.

The results of the 2000 study show an increase in the use of the Internet in all the countries surveyed. Whilst in some countries (Norway, Ireland, Sweden, Austria and Denmark) this increase was modest (four percent or lower), other countries significantly increased their score (Finland, United Kingdom, Italy, the Netherlands, Belgium and France) by between five and ten percent. Spain was the only country to increase their score by more than ten percent.

This report is divided into three chapters. The first chapter summarises the most pertinent observations and recommendations into a management summary. The second chapter provides detailed observations based on our results and gives some notable cases of e-business utilisation. The third chapter describes the Three Steps to Improvement of e-business utilisation.

²Elvia Verzekeringen (the Netherlands), Ministerio de Sanidad y Consumo (Spain), Lechyd Morgannwg Health (United Kingdom)

³In Austria the Bundesministerium für Arbeit, Gesundheit und Soziales and the Bundesministerium für Umwelt, Jugend und Familie have been merged to one Bundesministerium für Soziales und Generationen; in the Netherlands the Ziekenfondsraad has been abolished and two new social security organisations have been installed: the College Toezicht Uitvoeringsorganisatie and the College voor Zorgverzekeringen.

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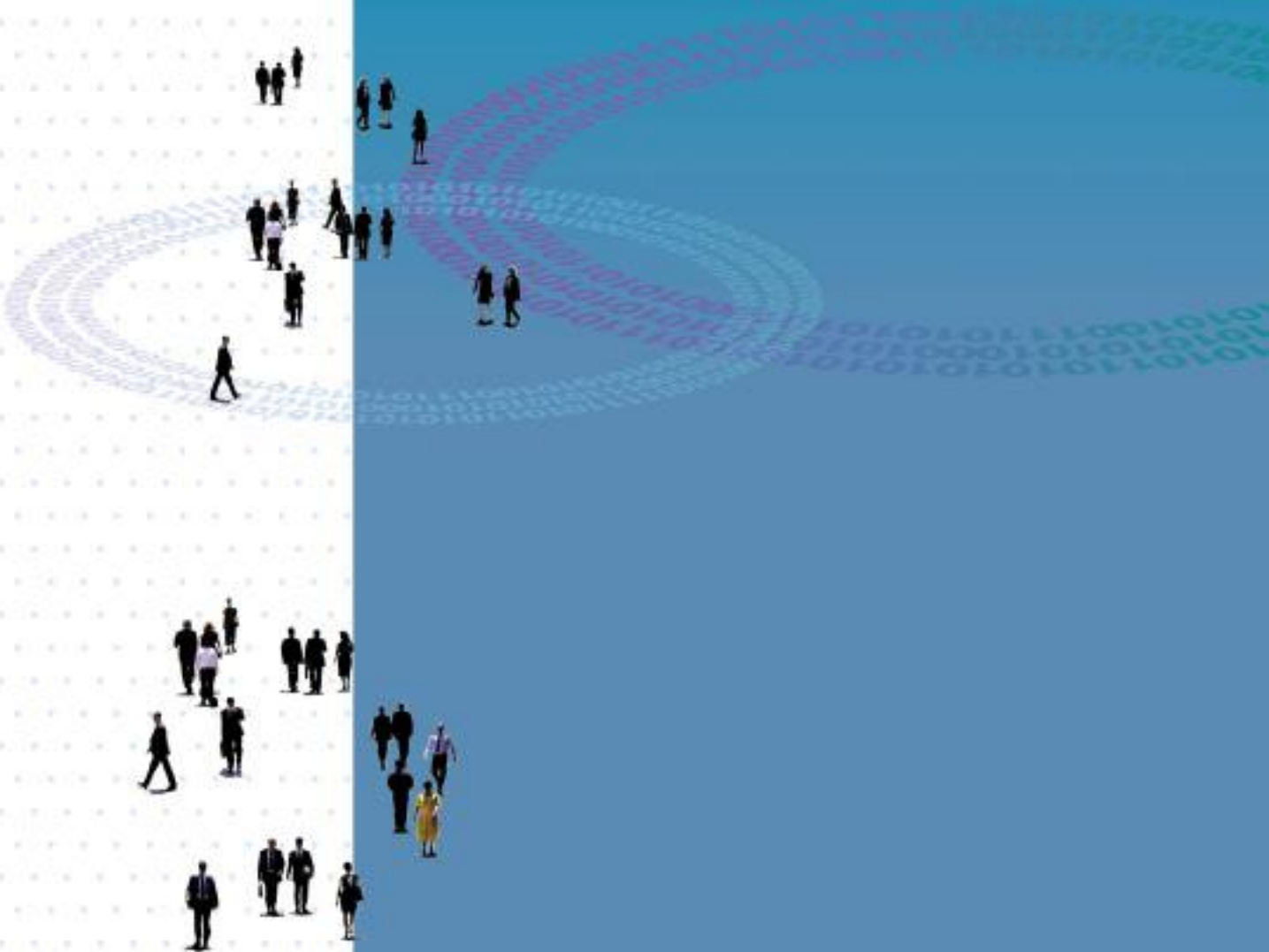
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Observations and notable cases



This chapter introduces some general observations and then follows the structure of the survey questionnaire, which was divided into the following categories:

- Registration, access to and updating of information
- Contributions
- Benefits
- Labour Market Policy
- Appeals, complaints, privacy, litigation and the legal value of information
- People moving within the EU
- Other information
- Web site design.

Each category is analysed in three subsections:

- **Achieving a high score:** This subsection explains what is covered by each category and then how an organisation may achieve a high score.
- **Current utilisation of e-business:** This subsection describes our observations of how social security organisations have implemented e-business techniques and makes observations on improvements since the 1999 survey.
- **Notable cases of e-business utilisation:** This subsection identifies Web sites that have developed electronic applications, describing and illustrating each application in order to give an example of how social security organisations are actually using the Internet today. When identifying notable cases our aim was to provide an overall reflection of the information and electronic applications appearing on social security Web sites across the EU, EEA and Turkey rather than making any specific comment on their applicability.

2.1 General observations

During the course of this study, there were a number of observations that traversed the specific categories contained within the questionnaire. These observations applied to most, but not all, of the social security Web sites reviewed and are summarised as follows:

- There was across the board improvements in Web site design and the availability of electronic forms.
- Many sites were obviously updated on a regular basis, although this was not as easy to identify as it might have been.
- In general the Web sites of the social security organisations which compete with each other in order to obtain new members changed their Web-site layout more than once over the survey period.
- The general performance of Web sites in our study remained good compared to comparable experience of commercial Web sites.
- Communicating with organisations remained generally good. Some 87% of the Web sites surveyed had an e-mail address or electronic communication form and thus could be contacted electronically. However, not all of the contact was successful due to design limitations on some Web sites.
- Where e-mail was provided the sites often offered little or no explanation of the types of questions and comments that people could send and when a reply should be expected. Where Web sites provided more direction, such as 'If you are uncertain about how much benefit you will receive please feel free to e-mail us for more information', the ease of use was much higher. Some organisations left out the general e-mail or a communication form for general questions and replaced it by electronic forms for a more selective communication with the social security organisation.
- Although some social security Web sites did display a good balance between the provision of general information and the electronic applications used to communicate with the organisation, or obtain more personalised information, many sites did not. Some sites would provide an impressive electronic application, but did not provide information on other means of communication, such as telephone calls or personal visits to a local office. Some sites provided electronic facilities to apply for membership, but gave little general information on what this registration meant or even who was obliged to register. However our 2000 survey reported a better balance between the provision of general information and the electronic applications.
- In this 2000 survey, it was still the case that in countries where social security provision was divided between a series of organisations performing similar activities, impressive electronic applications appeared on several Web sites, but did not feature on other Web sites within that country. This implied that similar social security organisations still did not share thoughts or ideas on how to proceed when implementing e-business applications. The best examples of ideas permeating across organisations usually took place amongst those organisations that compete with each other for members.

- The organisation and structure of social security Web sites continued to match the organisation of social security in each country. This meant that highly centralised systems would typically have one or two major sites dealing with many social risks and decentralised systems would have many smaller sites dealing with the same risk but for different groups of people.
- As in 1999, the decentralised Web sites varied considerably in their use of e-business applications. Some of the most advanced use of e-business was found in the decentralised states, but their inconsistent use among other similar organisations often reduced the overall country score.
- Countries that had more centralised social security systems often had more general information on their Web sites and some form of limited electronic applications. With few exceptions, the innovation remained less than the best of the decentralised social security system Web sites. In almost all countries, social security organisations remain hesitant in the use of e-business transactions, despite the high importance put on the use of the Internet by their governments.
- Some new electronic applications were introduced, for example: the site of INDPAL in Italy has introduced an electronic contribution record and in France the URSSAF gives the opportunity to not only calculate, but also to pay the contributions electronically on their Web site. These sites herald a new wave of e-business transactions that we expect to see replicated over the next few years.

Whilst improvements in social security Web sites continue to be made, these improvements are from a low level. We expected greater progress amongst the lower scoring countries. The number of sites allowing access to personal records or business transactions continues to be exceptionally low.

2.2 Country observations

The results of the 2000 study show an increase in the use of e-business in all the countries surveyed over 1999. However those increases were not evenly spread across the countries. In this section, we have highlighted the major items of interest per country.

• Austria

Austria's country score increased by only 2.5% compared to 1999. The increase comes mainly from the area of

communications, benefits and the accessibility of the Web sites to the partially sighted. More Austrian organisations now include fuller information details on their Web sites (address, fax and e-mail included) and also use electronic versions of benefit application forms that can be printed and returned by post. Some Web sites now offer the facility for the insured person to ask questions about their personal benefit situation.

• Belgium

Belgium's country score has increased by 6.2% since 1999, which given its low score in 1999 is a significant increase. Major improvements were seen in the area of the registration, access and updating of information, the benefits, appeals, complaints, privacy, litigation and the legal value of the information and in the area of the information destined for people moving within the European Union. An increased number of Web sites now offer downloadable application forms. Electronic facilities for communicating changes in personal circumstances are used more frequently and some sites give the insured person electronic access to personal data held about them.

• Denmark

Denmark's country score remained more or less the same as in 1999 with a minor increase of 1.8%. Some improvements were found in the use of electronic applications in the area of registration, access to and updating of information on benefits.

• Finland

Finland remained the highest scoring country, increasing its score by 4.7% over 1999. We found better use of the electronic applications, rather than new ones, and general usability improvements.

• France

France's country score increased by 5.4% compared to 1999, which was a significant increase on its low 1999 score. The areas of improvement were mainly contributions, benefits and 'other information'. New electronic applications were introduced on some sites.

• Germany

Germany's country score increased by only 1%, the smallest year on year increase over 1999. Minor improvements were made in the area of information on benefit entitlements and of the information on privacy. Overall this was a surprisingly low result given the already low 1999 score.

• Greece

Greece is included in the study for the first time in 2000. The final country score of 33.8% puts it relatively high in the country rankings. However, it is important to put this score into

perspective as services are primarily provided by one organisation and this was the only one surveyed within the country.

• **Ireland**

Ireland's country score increased 3.4% over 1999. Improvements were found in the areas of benefits (on-line calculators to establish the potential entitlement), the legal value of the information and privacy issues, information for people moving within the EU and finally more Web sites offered current legislation on-line.

• **Italy**

Italy's country score increased by 7.5% in comparison to 1999, which was the second largest increase in our survey. The main areas of improvement are communications (e-mail and postal address); benefits; appeals and complaints and information on current legislation and a range of electronic applications.

• **The Netherlands**

The country score of the Netherlands has increased by over 6% since 1999, a major increase on what was a low score. The social security organisations have in general paid more attention to the areas of contributions (more on-line calculators or submission of an e-mail request for quotations), of privacy issues, the legal status of information and information for researchers, lawyers and other specialists in the field of social security. More Dutch sites are now also available for the partially sighted.

• **Norway**

Norway's country score has increased by 3.4% over what was one of the higher scores in 1999. The greatest improvement lies in the area of the benefits where more sites offer the facility for the insured persons to ask questions via e-mail about their personal situation.

• **Portugal**

Portugal is new to the 2000 study and its country score is 16.8%. Areas where the e-business utilisation is high are benefits; people moving within the European Union and information for researchers, lawyers and other specialists in social security.

• **Spain**

Spain's country score has increased by approximately 14% over 1999. The improvement comes from the use of electronic applications which are found in the areas of – registration, access and updating of information, contributions, benefits and information for researchers, lawyers and specialists in social security. This is a significant improvement over 1999 where Spain was one of the lowest scorers.

• **Sweden**

Sweden's country score increased just 2.3% in comparison to 1999. The improvements were found were in the areas of the updating of information (communicating changes in circumstances), contributions (employers access to an on-line contribution calculator or the submission of an e-mail request for a quotation have improved) and benefits (questions on the personal circumstances and on-line calculators to establish the potential entitlement).

• **Turkey**

Turkey is the third country that is new in this 2000 study. Its first country score is 11.03%, the lowest of all the countries surveyed. Although the results of e-business utilisation remained low; in the areas of information on the social security organisation, communication (address, fax, e-mail) and current legislation the Web sites scored relatively high.

• **United Kingdom**

The country score of the United Kingdom increased 4.5% over 1999. Most improvement was in the areas of general communication (information on the social security organisation, address, e-mail); benefits, labour market policy, appeals and complaints. At the time of this survey, the United Kingdom was one of the few countries not to have an on-line labour market.

2.3 Registration, access to and updating of information

2.3.1 Achieving a high score

This category of the questionnaire was geared towards those social security schemes that required people to register their affiliation – for example where systems oblige citizens to register with a health insurer or compel employers to join private industrial injury insurance schemes. An ideal site would provide useful and relevant information on who is expected to register and whether or not they are obliged to do so. It would also explain both how to register for membership and how to end or transfer that membership.

One of the underlying philosophies behind the questionnaire is that the citizen should have the widest possible range of choice when deciding how to communicate or interact with a social security organisation. This means that citizens could begin or end their membership using a range of communication options, including conventional methods (visits in person, by post and telephone) and also electronic options such as e-mail or on-line electronic applications.

Changing address, getting married, having children, changing occupation or hiring a new employee may have a significant impact on the social security status of a citizen. These changes of circumstances may effect the amount of benefit received (having children or getting married), the amount paid in contributions (employing more staff) or simply where the benefit is paid (change of address) etc. A high scoring site would inform people which life changes are relevant and give them a range of fast, safe and efficient means by which these changes may be notified.

Social security institutions manage information about the people they cover, often including data on medical conditions, employment status, income and family environment. As important decisions are often made on the basis of this information, people should be aware of the data held about them and should be able to correct that data should it contain any errors. Web sites could be used to inform people about their right to see the personal information held about them and how to correct any errors. A high scoring site would provide users with information concerning their right of access and a range of conventional and electronic options to view the material stored about them.

2.3.2. Current utilisation of e-business

Electronic applications did play a noticeable role in the registration process. Around twenty two percent of the organisations that required some form of registration allowed people to download application forms from a Web site. These forms could then be filled in and sent by post to the organisation. Our study also revealed that twenty two percent of all the organisations that required people to register their membership provided an electronic application form on their Web site which could be filled in on-line and submitted automatically. Note that some organisations provided electronic download and manual postage as well as electronic submission. Only six percent of all the relevant sites provided any instructions on how to fill in application forms, electronic or otherwise. Just over three percent of all the sites concerned with registration provided electronic applications to transfer or end membership.

Despite the reasonably pervasive integration of electronic applications and the sophistication of some of these applications, the scores on this section of the questionnaire remained relatively low. One reason for this poor performance was often due to a lack of background information explaining who has to register and what this

registration means. It was also noted that sites would often include one impressive electronic facility, but would provide little helpful information on alternative communication techniques such as the telephone, post or even visiting a local office.

In relation to changes in personal circumstances and access to personal information, these are areas where many sites provided no information. Only ten percent of all the relevant Web sites surveyed allowed users to communicate changes in their personal circumstances by e-mail. Only five percent of all the Web sites surveyed allowed people to request access to personal data electronically. The typical means of obtaining access to information remains requests in person, telephone and by post, although it is worth noting that most Web sites did not even provide this information.

- 22% of relevant organisations allowed the electronic download of forms for registration that could be filled in and posted, which is an increase of 6% compared to the results of 1999
- 22% of relevant organisations allowed on-line application for membership, which is an increase of only 2% in comparison to 1999
- 6% of relevant organisations provided instructions on how to fill in membership application forms, electronic or otherwise, which is the same percentage as in 1999
- 10% of relevant Web sites allowed changes of circumstances to be notified by e-mail, an increase of only 1% since 1999
- 5% of relevant Web sites allowed electronic requests for access to personal data, an increase of just 3% in comparison to 1999.

Conclusions

Overall the improvement in the use of electronic applications in the area of registration, access to and updating of information remains moderate.

When looking in more detail at the countries; Belgium, the Netherlands, Italy and Spain have made good progress in using downloadable application forms to be sent in by post or electronic application forms which can be filled in on-line and submitted automatically, allowing changes of circumstances to be notified automatically.

2.3.3. Notable cases of e-business utilisation

• Conpart (Germany)⁴

This German Betriebskrankenkasse (BKK) provides a downloadable standard Microsoft Word document for those interested in becoming a member and this is illustrated in figure 3. This form is an application for membership, which can be filled in on the computer and sent back after being signed by the applicant either by fax or by regular mail.



Figure 3 Conpart (Betriebskrankenkasse)– Becoming a member

• Instituto Nacional de la Seguridad Social (Spain)⁵

The form illustrated in Figure 4 allows users to inform the INSS about changes in their personal circumstances. The form (PDF format) can be save and filled in on the computer. It enables the user to inform the organisation of a new address and/or new bank details (both when residing in or outside Spain). The user is informed that the filled in form should be addressed to his/her local department.

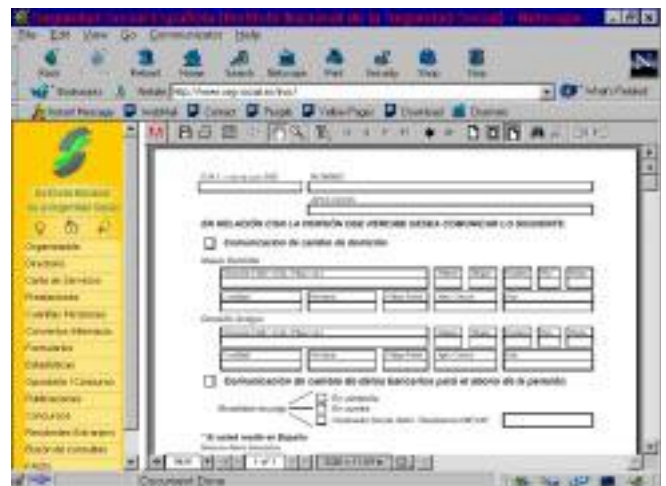


Figure 4 INSS – Notification of life changes

• Istituto Nazionale per Dirigenti di Aziende Industriali (Italy)⁶

Figure 5 illustrates how the INPDAl allows its active members to consult their personal insurance situation (including payment of contributions). The same Web site also offers a facility to its non-active members to access their personal pension status. The users of this system need to have both a personal and a secret code to enter into the closed service.



Figure 5 INPDAl – Electronic consultation of personal insurance or pension situation

⁴www.conpart.de

⁵www.seg-social.es/inss

⁶www.inpdai.it

2.4 Contributions

2.4.1 Achieving a high score

The collection of contributions is one of the core business functions of any social security system. For the purpose of this study, we have adopted a wide definition of contributions to include patient co-payments for health care and local taxation, where relevant.

Insured persons and employers may need to know if they are obliged to pay, what they should pay and how to pay. Many social security systems require minimum periods of insurance or residence before entitlement to a benefit is acquired and often the amount of benefit is also related to the period of insurance. Therefore people may wish to access details of their own employment/contribution history.

Social security Web sites can be used to provide general information on who is obliged to pay and how much, e.g. all self-employed farmers have to pay five percent of their gross income. Web sites can also be used to tell people how much they, as an individual, are obliged to pay or how long they have been covered by a particular scheme. Personalised information can be requested and delivered in a variety of electronic and conventional ways and a good Web site will provide a full range of communication options. In advanced applications, it could be possible to provide individual quotations and even to undertake the payment of contributions.

2.4.2 Current utilisation of e-business

Most of the organisations dealing with contribution collection provided some general information on their Web site. Many of these sites also explained how users could obtain more personalised information by contacting their local office or corresponding by post or telephone.

Approximately sixteen percent of the sites that dealt with the collection of contributions from insured persons (as opposed to employers) provided some form of electronic application to provide personalised information about what the actual user would have to pay. These electronic applications included e-mail requests, most of which were answered by post or telephone rather than electronically. A few Web sites did provide electronic forms in which insured persons could fill in their personal details on-line before receiving an automatic reply providing a personal quotation.

Information about how an insured person could confirm their employment record, indicating how long they have been

paying contributions or how much they have actually paid over their working lives, appeared on very few sites. Electronic applications were rarely used to help people find this information. Only three percent of the sites concerned with collecting contributions from insured persons allowed people to e-mail a request for details of their employment history.

Whilst a full range of electronic communication techniques could be available to provide personalised information to employers about how much they are obliged to pay, only eleven percent of the sites dealing with employer's contributions included electronic applications allowing employers to find out how much they should be paying. On some sites employers could e-mail a request for this information and then receive either a postal, telephone or e-mail reply. On several sites, the employer could fill in an on-line form and receive a quotation within seconds. As with the sites dealing with contributions from insured persons, there was little information for employers to discover their contribution history.

- 16% of relevant Web sites included an on-line contribution calculator for insured persons or facilitated the submission of an e-mail request for a quotation, which is an increase of 6% in comparison to the results of 1999
- Only 3% of relevant Web sites allowed insured persons electronic access to their employment history and the majority of these were e-mail only, which is an increase of 1% compared to 1999
- Some 11% of relevant Web sites allowed employers access to an on-line contribution calculator or facilitated the submission of an e-mail request for a quotation, which is an increase of only 1% compared to last year's results.

Conclusions

Some progress has been made in the area of the contributions, but this is from a low base. More Web sites now include an on-line contribution calculator or facilitated the submission of an e-mail request for a quotation, but the overall usage of e-business is poor.

In Spain, France and the Netherlands, the relevant social security organisation make use of an on-line contribution calculator for insured persons and for employers and also allow submission of an e-mail request for a quotation on their Web sites. In France, there was also the possibility to not only calculate the contribution on line, but also to pay the contributions via the Web site.

2.4.3 Notable cases of e-business utilisation

• OZ Zorgverzekeringen (the Netherlands)⁷

The Web site illustrated in Figure 6 provides a formula for calculating how much an insured person is expected to pay in contributions. It asks the user to fill in some personal details on their age, their partners' age, number of children, the personal risk they want to take on and the level of health insurance they are interested in. Once the user clicks on 'berekenen' (calculate) a personalised form will appear with the contributions that will need to be paid. These contributions are split according to the compulsory health insurance contribution and the requested complementary insurance contribution.



Figure 6 OZ Zorgverzekeringen – contributions calculator

• Union pour le Recouvrement des Cotisations de Sécurité Sociale et d'Allocations Familiales (France)⁸

Figure 7 illustrates a new electronic service offered by URSSAF to employers to manage their contribution via a secure Web application. The employers have not only the possibility of calculating their contributions on line, but also to pay via the Web site.

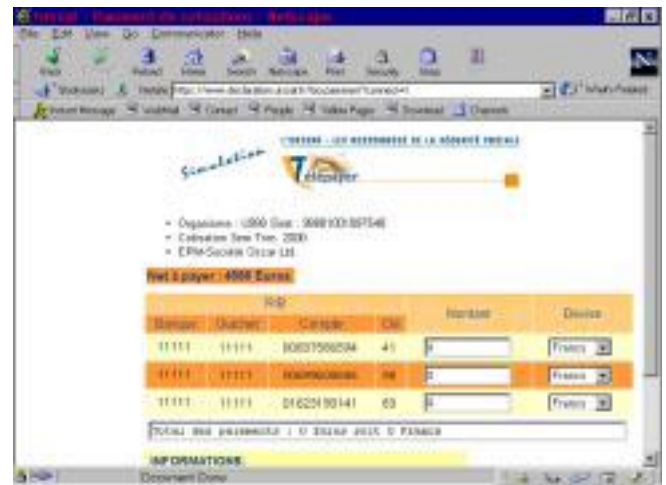


Figure 7 URSSAF – Payment of contributions via the Web site

⁷www.oz.nl

⁸www.urssaf.fr

2.5 Benefits

2.5.1 Achieving a high score

This category of the study was designed to address both cash benefits (e.g. a pension) or 'in-kind' benefits (e.g. health care). An ideal Web site would provide clear and relevant information on the benefits available (who can receive them and how much they should receive), facilitate people applying for those benefits and in some cases provide them.

A high scoring Web site will provide general information on what benefits are available, who is entitled to them, what the conditions for eligibility are and how they can apply for them. It may also allow people to ask for information relating to their personal circumstances such as, "Am I entitled to this benefit?", "How much should I get?", "Can I combine this benefit with another one?" or "How much old age pension can I expect?". A high score would be obtained when users are given a choice about how to communicate with the social security organisation about their personal circumstances – either in person, by post, over the telephone or electronically.

Web sites may allow claims via downloadable forms, which can either be completed on-line or filled in by hand and then posted, faxed or personally delivered. Advanced Web sites may ultimately allow users to complete the entire application for benefits on-line.

The way information is provided on Web sites can assist in the reduction of 'non-take up' of benefits due to a lack of awareness of entitlement. A good Web site will provide a variety of options for citizens to access information such as listing by benefits, life events and social risk.

2.5.2 Current utilisation of e-business

The vast majority of the organisations responsible for the provision of benefits included some general information about who was entitled and how much they should receive. However, thirteen percent of relevant Web sites failed to provide any general information at all. Most of the sites that contained general information provided details of addresses and telephone numbers where people could obtain more information.

Approximately eight percent of the sites dealing with benefit administration allowed people to ask questions by e-mail, about their individual entitlement to benefits or how much they could expect to receive if/when a certain social risk materialises. Typically, these questions would then be answered by e-mail or by post.

Nine percent of relevant Web sites allowed users to obtain a personal quote for benefits on-line, giving details of their previous earnings etc. and receiving an immediate response.

Applications for benefits was generally encouraged either by post or in person (i.e. by actually going to a local office). e-business utilisation in this area was limited and no site allowed people to actually submit an application electronically via an on-line application form. However, fifteen percent of the sites dealing with benefits did provide electronic versions of application forms, which the user could print off and return by post.

- 13% of relevant Web sites failed to provide information on benefit entitlement, which is a increase of 4% in comparison to last year's results. In this case, an increase is not an improvement.
- 15% of relevant Web sites provided electronic versions of benefit application forms that could be printed and returned by post, which is an increase of 5% compared to 1999.
- 8% of relevant Web sites allowed users to ask questions regarding their personal situation via e-mail, which is a decrease of 2%, again a negative result compared to 1999.
- 9% of relevant Web sites provided an on-line calculator for users to establish their potential entitlement, which is an increase of 6% since last year.
- No Web site allowed a full claim to be made entirely on-line, which is the same result as in 1999.

Conclusions

Despite the importance that governments all over Europe are putting on the availability of information on benefits and benefit applications on the World Wide Web, there is still a low number of social security organisations that use anywhere near the electronic potential that is available. Most improvements that have been made in this area have been made in Spain, Belgium and to some extent in Germany.

2.5.3. Notable cases of e-business utilisation

• Ministerio de Trabalho e de Solidaridade Social (Portugal)⁹

The Web site illustrated in figure 8 offers the user a simulator to calculate their pension entitlement on-line. The user is asked to fill in some personal details on their monthly income, the situation of their partner or ex-partner and of their parents and children. When the user clicks on 'Calcular' (calculate), they will get access to a full pension entitlement record. Before entering the program the user is made aware of the fact that the on-line calculator is only useable for the most common situations. The user is informed that for more specialised information they should make contact with the organisation either by regular mail, e-mail, fax or telephone.



Figure 8 Ministerio de Trabalho e de Solidaridade Social – Calculation of pension entitlement

• Department of Social, Community and Family Affairs (Ireland)¹⁰

The Web site of the DSCFA includes a large number of benefit application forms on their Web site. This is illustrated in figure 9. These forms are downloadable as PDF files and can be filled on the computer, after which they should be returned by regular mail.



Figure 9 DSCFA – downloadable benefit application forms

• AUVA (Austria)¹¹

The Austrian Allgemeine Unfallversicherungsanstalt offers employers the opportunity to download a form in order to inform the social security organisation of a labour accident. This form should be printed out, filled in and then sent to the organisation by regular mail.



Figure 10 AUVA – Notice form for labour accidents

⁹www.seg-social.pt

¹⁰www.dscfa.ie

¹¹www.xpoint.at/auva

2.6 Labour Market Policy

2.6.1 Achieving a high score

For the purposes of our questionnaire 'Labour Market Policy' describes the process of combining those looking for work with those seeking employees. Our survey did not include private employment agencies, but focused on those organisations established and/or operated by the state or local municipality.

The Internet has many advantages by which job seekers and prospective employers may find each other and vice versa. A high scoring employment mediation Web site would provide information on both those looking for work and those looking for employees. A good Web site will have comprehensive databases of available jobs that are easily accessible as well as databases containing the details of those looking for work. The quicker/easier someone can access these databases in order to find jobs or employees in the appropriate geographical and occupational areas, the higher the Web site will score.

Once either an employer or job seeker has found a position or prospective employee, a high scoring site will offer a range of techniques to allow the parties to contact each other and progress through to employment. A high scoring site will give the parties a choice of how to communicate – in person, by telephone, by post or via the Internet.

2.6.2 Current utilisation of e-business

Electronic applications were in pervasive use amongst those Web sites that dealt with the labour market. Over ninety percent of relevant Web sites allowed job seekers to use on-line databases in order to search for work according to their occupational and geographic preferences. This meant that they could submit a request and receive details of available positions within a matter of seconds. Conversely, only thirty percent of Web sites enabled a prospective employer to access databases on those available for work, i.e. looking at details of job seekers with the right skills wishing to work in a particular geographic area. This imbalance indicates that there is more effort made to advertise employment vacancies than there is to provide details of those available for work. Only fifty percent of all Web sites offering on-line databases of available positions allowed employers to register vacancies electronically – the rest relied upon postal or telephone contact.

The use of the Internet in allowing communication between job seekers and prospective employers was less pervasive. Less than half of the Web sites with on-line databases allowed job seekers to use e-mail in order to send in their personal details in response to advertisements of employment. fifty five percent of all the relevant Web sites provided direct links to the prospective employer's Web site, which was double that of 1999

- 90% of all relevant Web sites allowed job seekers access to on-line vacancies, which is an increase of 14% from the results of 1999 and a level that we would consider to be pervasive
- Only 30% of sites allowed employers to access details of those available for work, which is a negligible increase of one percent in comparison to last year's results
- 50% of the Web sites providing on-line vacancies do not allow the employer to notify the social security organisation of the position electronically, which is a decrease of 6% to 1999
- 35% of all relevant Web sites enabled job seekers to e-mail their applications to positions advertised on the Internet, which is unchanged since last year.

Conclusions

This area of social security highlights that e-business transactions are possible and can be provided universally. Many organisations have moved rapidly to on-line job banks and provide leadership in the use of e-business. Whilst there is still some room for improvement for services to employers, the services to potential employees are very high in their use of e-business. Since 1999 major improvements were made in Belgium, German, Spain and the United Kingdom.

2.6.3 Notable case of e-business utilisation

• Vlaamse Dienst voor Arbeidsbemiddeling (Belgium)¹²

In Figure 11, the Vlaamse Dienst voor Arbeidsbemiddeling offers assistance to jobseekers and to employers who are looking for new employees. Through this 'home' page job seekers can get access to information on their vocation and training, they can access an on-line database of jobs, they can send in their CV electronically and can find general information about finding a new job (legislation, how to apply for a job, etc.). The employer can access a database of people available for work, they can find out more information on the employment market and they can advertise a job by sending an e-mail to the organisation.

In figure 12, we show that it is possible to access another level of detail when searching for jobs. The user can search for jobs by choosing different parameters – profession, region where one wants to work, type of job (part time, full-time), kind of job (for a certain period, for an indefinite time,...), the date of the advertisements and finally a general search engine. When the user clicks "Zoek vacature" (find job) they will get a list of available jobs according to their own choices.



Figure 11 Vdab – Overview of the electronic opportunities for job seekers and employers

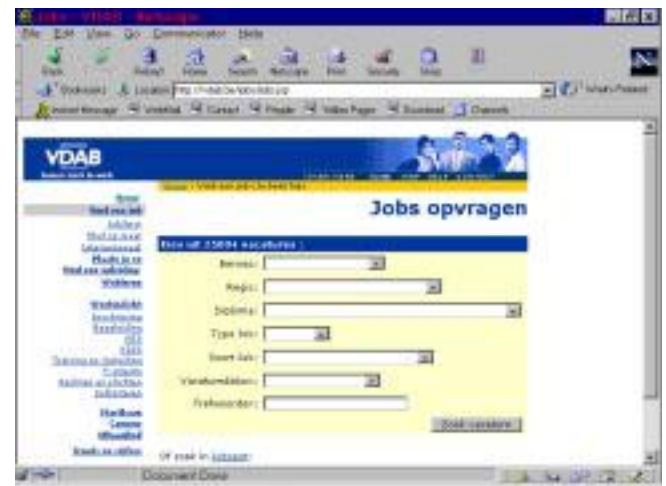


Figure 12 Vdab – Finding the right job

¹²www.vdab.be

2.7 Appeals, complaints, privacy, litigation and the legal value of information

2.7.1 Achieving a high score

This category covers areas of interaction with a social security organisation that have some legal impact. Appeals occur where a decision on benefits, membership or contributions is challenged. Complaints will typically cover situations where a citizen or employer is unhappy with their interaction with the social security organisation. Privacy covers the right of a citizen or employer to be assured that only authorised people and organisations are able to see their data. Litigation describes the detection and prosecution of fraudulent behaviour. Finally the legal value of information describes the exact legal implications for both the reader and the supplier of any information provided on the Web site or by e-mail.

The Internet offers a potential new communication channel for making appeals and complaints. A high scoring site would provide information about the right to appeal or complain and offer the user a series of options about how to do this. These options may include identifying the process through conventional communication routes (in person, by post or by telephone) or via electronic medium such as e-mail or interactive on-line appeals or complaints systems.

In order to undertake the business of social security, organisations are required to store large quantities of personal information, often including details such as income, asset ownership, marital status, family environment, employment situation etc. A high scoring Web site will explain what the data is used for and who has access to it. Where a Web site allows personal information to be submitted electronically, a higher score will be obtained where the risks of using the Internet are explained. Finally, all Web sites have the capability of recording what a user views when 'browsing'. A higher score will be obtained where a Web site informs the user of this activity and specifies the organisations policy in relation to tracking and disclosure. The highest scores are allocated where a Web site displays a TRUSTe symbol¹³ or equivalent.

High scoring social security Web sites will combine good quality general information with clear statements on the legal value of that information. If the information provided does not clearly state the legal ramifications, then the user may generate false expectations. A high scoring Web site will explain the legal value of the information provided, which will be available on every page. Where information is provided by the user of the Web site, a higher score will be obtained where the user is fully informed of the legal implications of providing such information: For example when they register a change of address, marital status or occupation, or where any attempt to deceive will result in prosecution etc.

2.7.2 Current utilisation of e-business

A total of seventy two percent of social security Web sites failed to provide any information at all on how to appeal or complain, which is slightly better than in 1999. Where sites did address this issue, the information provided was usually general in nature and only covered the making of complaints and appeals by post, telephone or in person. Only four percent of all the Web sites surveyed provided electronic copies of standardised complaint forms which people could then print and return by post and only one percent allowed people to use e-mail.

Only twelve percent of the all the Web sites surveyed explained how the organisation protected personal information. Around fifteen percent of the sites surveyed warned users that the information that they may send by e-mail could be intercepted on the Internet and that there was no guarantee that it would arrive. No Web site in our survey said anything about how your use of the Web site is tracked and used, and no Web site displayed a TRUSTe symbol or equivalent.

Less than twenty percent of the Web sites in our study said anything about the legal value of the information they provided and of those Web sites that mentioned anything, all stated that the contents of the site were not binding upon the organisation responsible for its publication. Therefore no Web site provides a legally binding business transaction. Additionally, no Web site said anything about the legal obligations created when a person submitted changes of circumstances electronically.

- 72% of social security Web sites provided no information on how to appeal or complain, which is an improvement of 6% since 1999
- Only 4% of all social security Web sites allowed users to print a complaint form and send it by post, which is an increase of 2% in comparison with last year's results, but still very low.

¹³TRUSTe is an independent, non-profit initiative whose mission is to build users' trust and confidence in the Internet by promoting the principles of disclosure and informed consent. When you visit a Web site displaying a TRUSTe mark, you can expect to be notified of a) what information is gathered/tracked, b) how that information is used and c) who the information is shared with.

- Only 1% of all social security Web sites enabled complaints or appeals to be made by e-mail, which is the same as in 1999.
- Only 12% of all social security Web sites explained how personal information is protected, which is an increase of 2% to 1999.
- Only 15% of all the social security Web sites explained that information provided by e-mail may be intercepted on the Internet, which is an increase of just 1% since last year
- 0% of all the social security Web sites explained how a person's use of the Web site is tracked and used, and 0% displayed a TRUSTe symbol or equivalent, which is the same as last year
- Less than 20% of all social security Web sites explained the legal status of information provided and 0% allowed a legally binding business transaction to be conducted, which has not changed since 1999.
- 3% of social security Web sites explained the legal implications of submitting information electronically, which is an increase of 3% since 1999.

Conclusions

In this area almost no improvements have been made and the general results remain very low. As it was the case in the 1999 study, the countries dealing with information on appeals and complaints remain a small number. The increase in the results is also from this small number of countries, namely the United Kingdom, Spain and Italy.

Given the legal implications of many acts relating to social security, the low scores in this area are a concern. It is not unreasonable for people to expect social security organisations to be clear about the legal status of information provided or requested.

2.7.3 Notable cases of e-business utilisation

• Department of Social Security (United Kingdom)¹⁴

The Department of Social Security in the UK informs their users on the appropriate complaints and appeals procedures that should be used, both to the public and to businesses. There is then a link to either the appeals service, a link to information on how to complain on the Web site of the relevant organisation, or there is a link to publications about complaints and appeals that they offer on their own Web site.



Figure 13 Department of Social Security – Information on how to appeal or complain

¹⁴www.dss.gov.uk

2.8 People moving within the European Union

2.8.1 Achieving a high score

The social security systems of the EU and EEA are co-ordinated to allow people to move freely from one state to another without jeopardising their entitlement to or level of benefits. The EU co-ordination mechanism does not alter the substance of the national systems, which remain under national control. Instead, it introduces a series of common principles designed to protect migrants, be they workers, self-employed persons, pensioners or even tourists. These common principles include equal treatment on the grounds of nationality, aggregation of insurance periods and the right to export certain benefits. This category of the study evaluates how well social security organisation Web sites support the principle of free movement. People may need to know what will happen to their entitlement to a benefit or the continued payment of that benefit should they exercise their rights to free movement.

A high scoring Web site will provide information for its own nationals leaving its territory and the nationals of other EU and other states wishing to enter its territory. In this category links to other Web sites may be important so users can be directed to social security Web sites in other countries, or international organisations, providing them with additional information.

2.8.2. Current utilisation of e-business

Information about the social security entitlement of those moving permanently or temporarily to another EU/EEA Member State appeared on twenty eight percent of the sites included in our survey. Of these, the emphasis was upon nationals leaving to another Member State rather than nationals from other Member States entering their territory. Around twelve percent of all the social security Web sites provided information for third country nationals who wanted to travel to a Member State. Only twelve percent of the social security Web sites included links to other countries or co-ordinating bodies.

- 28% of all social security Web sites provided information for EU nationals moving within the EU, which is a significant increase of 8% since 1999
- Only 12% of all social security Web sites explained the differences for non-EU nationals moving within the EU, which is an increase of 4% in comparison to the results of last year

- Only 12% of all social security Web sites provided linkages to other organisations who may assist with this information, which is an increase of 2% since last year.

Conclusions

Considering the recent increase in cross border working, it is surprising that not more use of the Internet is made by social security organisations. Some improvements have been made in Belgium, Ireland and Spain.

2.8.3 Notable cases of e-business utilisation

• Den Sociale Sikringstyrelse (Denmark)¹⁵

Figure 14 illustrates the information given to the Danish citizens who are or want to work in another country. The user can choose the scenario that is applicable for them and will then be presented with more information on the implications for social insurance. Also included is an address where the user can request more information and where they will need to go to complete the necessary administration.



Figure 14 Den Sociale Sikringstyrelse – Information for people working in another country

¹⁵www.dss.dk

• **Department of Social Community and Family Affairs (Ireland)¹⁶**

The Website of the DSCFA offers not only information on the legal implications of moving within the countries of the EU and other countries, but it also offers useful sites for people who are thinking of working abroad.



Figure 15 DSCFA – People going to work in another country

¹⁶www.dscfa.ie

2.9 Other information

2.9.1 Achieving a high score

This category in the study was concerned with identifying basic information about the structure of the social security organisation. A high scoring Web site would provide comprehensive and easily accessible information about central and local offices as well as contact information (including telephone number, address and e-mail).

The study also asked about the provision of detailed information that might be of interest to researchers, practising lawyers and other specialists in the field of social security. A high scoring Web site would include relevant legislation and bibliographies explaining where more in-depth information is available, as well as links to electronic news groups where social policy matters may be discussed.

2.9.2 Current utilisation of e-business

Of the organisations with a Web site in operation, 98 percent published some information about themselves such as relevant addresses, telephone numbers and basic statistics about the number of people they insure etc. Only seven percent of all the organisations surveyed failed to include any postal addresses on their Web site.

Current legislation appeared on thirty three percent of all the social security Web sites surveyed which is a major increase over 1999. Bibliographies and details of where more in-depth information could be found were provided on thirty percent of the sites surveyed again a major increase over 1999. Very few Web sites took advantage of electronic forum for the discussion of social policy and these appeared on only three percent of the sites surveyed.

- 98% of all social security organisations with a Web site published some information about themselves, which is a decrease of 1% in comparison with 1999
- Less than 7% of all organisations had no postal address or e-mail address on their Web site, which is about the same as in 1999, but still a surprisingly high number for such basic information.
- 33% of all social security Web sites contained current legislation, and 30% gave further directions for in-depth information, which is an increase of 16% and 20% respectively since 1999, a significant and major improvement.

- Only 3% of Web sites contained facilities for electronic discussion concerning social policy, which is an increase of only 1% since last year.

Conclusions

Most Web sites surveyed have good information on their organisation and goals, but still there are seven percent of organisations that have not included any postal or e-mail address on their site. The largest improvement is made on the availability of information for researchers, lawyers and specialists in the field of social security. Italy, Spain, Ireland and the Netherlands have been particularly active in this area.

2.9.3 Notable cases of e-business utilisation

• Arbetsmarknadsstyrelsen (Sweden)¹⁷

This employment agency in Sweden, illustrated in figure 16, allows its users to access the Web sites of the local information centres by clicking on the toolbar and choosing the village or city nearest to their home place. They offer also a link to information centres in foreign countries as well as to other relevant information providers.



Figure 16 Arbetsmarknadsstyrelsen – addresses on-line

¹⁷www.ams.se

• Avon Health Authority (United Kingdom)¹⁸

Figure 17 illustrates how the Avon Health Authority invites the visitors of their Web site to discuss with them the future of the health services that are provided. The users interested in sharing their views can ask for a conversation either by regular mail, phone or by filling in the person-to-person on-line form, which they can sent back automatically. The only information that is required from the user is their name, telephone number and a day and time when they prefer to be contacted.

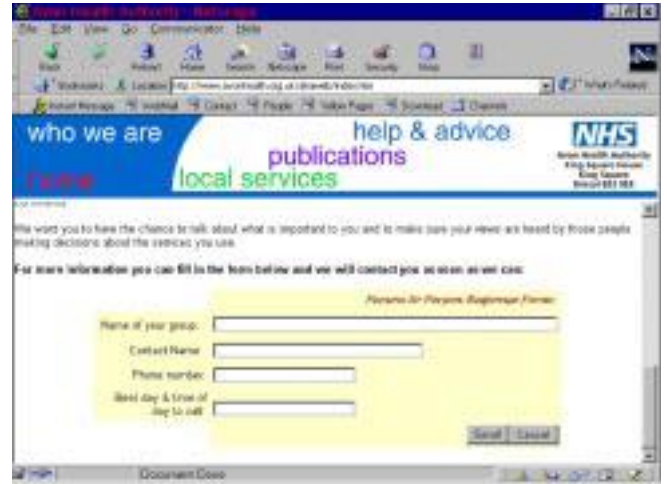


Figure 17 Avon Health Authority – Invitation to discuss the future of the health service

• Ministry of Children and Families (Norway)¹⁹

The Web site illustrated in Figure 18 includes current national and European legislation and regulations. One can access the different laws and regulations simply by clicking on the category, in which they are interested. A list of laws or regulation will appear and by clicking on the law mentioned, the full text will appear.



Figure 18 Ministry of Children and Families – Legislation on-line

¹⁸www.avonhealth.org.uk
¹⁹odin.dep.no

2.10 Web site design

2.10.1 Achieving a high score

The design category of our study looked at how well the Web site was constructed, how it performed, whether it was easy to navigate and how accessible it was to various linguistic groups or those with special needs. A high scoring site would be easily assimilated by people speaking all the national languages and other appropriate ones. It would perform well, with a good balance of well-designed graphics and text to ensure ease of comprehension and good download times. A high scoring Web site would provide maps and search engines in order to allow users to navigate quickly, finding the information they need rapidly and with little effort.

2.10.2 Current utilisation of e-business

Only one percent of all the social security Web sites surveyed was described as difficult for the average person to understand, the remainder being described as 'easy' or 'possible' to understand. The level of background knowledge needed about social security in order to understand the information provided ranged from none to average, with most requiring a limited understanding of how social security is organised in that particular state.

Whilst most Web sites supported all their national languages, not all of them did. As many as eighty three percent of all the social security Web sites failed to provide information in other EU languages other than their national ones. In general the performance of the Web sites was good and there were few examples of Web sites that were so poorly designed that they impacted the users' ability to read them.

Seventy four percent of social security Web sites were designed to allow access by reading computers for the partially sighted.

- In general, Web site design was good
- Only 1% of all the Web sites surveyed used language described as difficult to understand by the average user, which is the same as in 1999
- Web site performance (e.g. download time) was generally acceptable to good
- Linguistic facilities were generally poor with only 17% of Web sites including other EU languages, which is an increase of just 2% over 1999.

- Over 74% of Web sites provided some level of support for visually impaired users, which is an increase of 4% in comparison to 1999.

Conclusions

Overall the layout of the Web sites had changed for the positive and remained good. Support for linguistic facilities and to some extent support for the visually impaired could be improved. The countries that have made some improvement in this area are the Netherlands, Ireland, Austria and the United Kingdom.

2.10.3 Notable cases of e-business utilisation

• INEM (Spain)²⁰

Figure 19 shows a site map of the Spanish INEM. The map indicates the title of the different section and sub-section of the Web site which can all be accessed by a single mouse click.



Figure 19 INEM – Structure of the Web site

²⁰www.inem.es

• Kansaneläkelaitos, KELA (Finland)²¹

The opening page illustrated in Figure 20 is taken from the Web site of the Finnish Social Insurance Institute, KELA and demonstrates how the first page of the Web site can be informative and structured as well as attractive for the viewer.



Figure 20 KELA – Overview first page

• Department of Social Security (United Kingdom)²²

Figure 21 illustrates the extensive information that is available to significant minority non-English speakers on the Web site of the United Kingdom Department of Social Security.



Figure 21 Department of Social Security – Linguistic facilities

²¹www.kela.fi

²²www.dss.gov.uk

3

The Three Steps to improving an e-business utilisation score



In undertaking this study, we analysed a wide range of Web sites covering many different national social security systems and business applications. In our analysis, the scores given to organisations by our questionnaire followed the profile described in Figure 22.

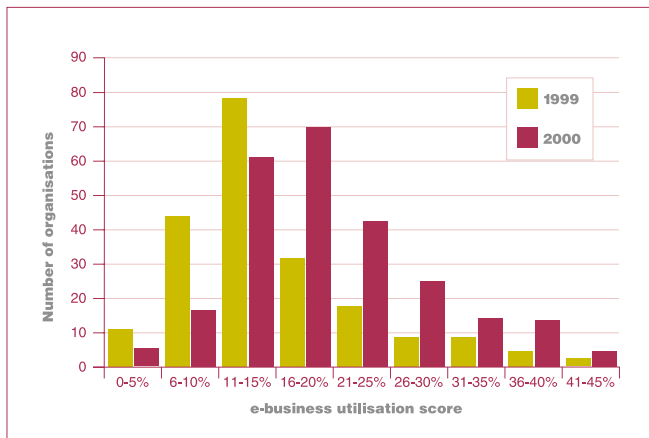


Figure 22 Social security e-business utilisation in the EU, EEA and Turkey – spread of organisation scores

This graph visualises the grouping of all the social security organisations surveyed and maps the number of organisations against their actual score received in the study. For instance 61 organisations scored between eleven and fifteen percent in the study in 2000 compared to 78 in 1999.

These scores highlighted three groups of organisations:

- 1** Those that scored less than 20%. This category covered 60.6% of the organisations, a major reduction over 1999. Typically they had a Web site providing general information about the services they offered and in some cases operated a small number of electronic applications. Where those applications existed they were restricted to guidance and not integrated into the actual business processes of the social security organisation.
- 2** Those that scored between 21% and 35%. This category covered some 32.3% of organisations, a major increase over 1999. Typically they already had extensive Web sites, but had yet to fully utilise electronic applications or if they did provide electronic applications, they had gaps in their information provision.
- 3** Those that scored above 35%. This category covered only 7.2% of organisations and was relatively unchanged over 1999. Typically these organisations had extensive electronic applications, but had yet to face the challenges of implementing legally binding transactions and full integration into the business processes. Four organisations score over 40%, but none has yet to score over 50%.

The **Three Steps to Improvement** are designed to help an organisation drive their utilisation of e-business score above 50%. Each organisation will find their appropriate balance of traditional and e-business techniques. This report provides guidance for organisations that wish to develop e-business as one of their core strategies.

In summary, the Three Steps are:

- 1** The First Step is to ensure that the organisation publishes comprehensive information about its business and the services offered. By focusing on the Internet to publish clear, quality information with visible legal status, social security organisations could relatively easily increase their score to in excess of 20%.
- 2** The Second Step is to introduce electronic applications and to increase the coverage and quality of information provided. Those organisations that scored well by providing good general information would be able to increase their score above 35% by improving the availability of interactive electronic applications and communications. Those organisations that have implemented interactive applications could increase their score above 35% by focusing on better provision of published information and the improved integration of this information with their interactive applications.
- 3** The Third Step is to integrate the electronic applications and information provided on the Internet into the legal framework of the organisation. Organisations wishing to take this step could focus on the better integration of the Internet into their core business process, increase the legal relevance of the interactive applications and make those applications pervasive across all their business functions. Undertaking this Third Step will increase their score to over 50%.

In the remaining sections of this Chapter, we have developed a set of recommendations for social security organisations that wish to undertake the Three Steps to Improvement.

3.1 The First Step – For those organisations scoring less than twenty percent

About eight percent of organisations scored less than ten percent in the study and 60.6 percent scored less than twenty percent. If an organisation wanted to increase its utilisation of e-business score, then their First Step should be to ensure the following items were reflected on their Web site. Completing this step would raise their score in our study to over twenty percent.

- 1** Provide clear and concise information on the nature of the organisation, its role, legal status and who can and should be contacted for what purpose.
- 2** Provide telephone contact points and e-mail contact capability from the Web site.
- 3** Build a mechanism to obtain formal and informal feedback from users, either as e-mail or an electronic application.
- 4** Include PDF (or similar) versions of social security forms on the Web site, which can be downloaded and allow these to be either electronically filled in and printed or printed and then manually filled in. In both cases the form may be returned in person or by post.
- 5** Provide instructions on how to fill in application forms on the Web site.
- 6** Provide comprehensive information on the subjects covered by the site, be it membership criteria, benefits provided, labour mediation, contributions etc.
- 7** Where e-mail is provided, explain to the user the risks inherent in transmitting data across the Internet and allow them to choose an alternative communication method such as the telephone, post or in person.
- 8** Clearly cover the rights of access to personal data and provide clear information on how to allow people to exercise their rights, be it in person, post or even electronically.
- 9** Provide information on how people can correct any errors in personal information, by traditional means if not electronically.
- 10** Where benefits or contributions are involved, provide general information on the rates of payment and qualification or eligibility criteria.
- 11** Where general information is provided on benefits or contributions, make this information accessible according to the specific name of the benefit/contribution, the category of persons to which it applies or a life event that takes place.
- 12** Where a site includes both personal and employer-based information (such as contributions or labour market policy), ensure that the balance between personal guidance and support for the employer is appropriate.
- 13** Provide guidance on how appeals about decisions or complaints are dealt with by the organisation, including at least the address or telephone number of where to start the process.
- 14** Where appropriate, provide information on sanctions imposed for providing false information.
- 15** Where appropriate, provide information on how to report fraudulent or abusive activities against the organisation or social security policy.
- 16** Ensure that the Web site contains a clear statement about the privacy policy of the Web site.
- 17** In all cases ensure that the legal status of the information provided is clearly stated by including a legal statement available from every page on the Web site.
- 18** Include information for those travelling to different EU countries.
- 19** Provide a map of the Web site on the front page indicating where all information can be found.
- 20** Provide a search facility that allows free text to be typed in and relevant pages to be identified.
- 21** Provide copies of core legislation on the site.
- 22** Design the Web site in all official national languages.

For many organisations, implementing such measures would not require any fundamental changes in the way they undertake their business, but would bring about a more cohesive use of the Internet.

3.2. The Second Step – For those organisations scoring between twenty one percent and thirty five percent

For the 32.3 percent of organisations who scored between twenty one percent and thirty five percent, there are several measures that we identified which would allow them to increase their scores for utilisation of e-business. Many of these organisations already had extensive Web sites, but had yet to fully utilise electronic applications or had areas of their business not comprehensively covered. If such organisations wanted to take the Second Step to increase their e-business utilisation, implementing the following items would allow them to achieve a score above thirty five percent.

- 1 Ensure that the items identified in 3.1 above have been addressed.
- 2 Where forms are used for membership, contributions, benefits or labour mediation, ensure that they are able to be provided as PDF (or similar) for printing, but also for completion and return electronically.
- 3 Provide the capability for people to view and correct errors in personal information by e-mail, even if supported by follow on manual proof.
- 4 Allow the use of electronic (versus PDF or similar) forms for applying for membership, benefits or jobs.
- 5 Where part of the organisation's remit, provide electronic tools to allow people to calculate their potential contribution rates, eligibility and/or benefit rates.
- 6 Where electronic applications are provided, ensure that the traditional methods of contact are documented if the user does not wish to use the Internet any further.
- 7 Allow appeals and complaints to be made by e-mail or electronic applications. Where such items are within the remit of another organisation (such as an ombudsman), direct the user to that Web site or provide other contact information.
- 8 Where labour market systems are supported, allow employers to search for employees and citizens to search for jobs on-line. Allow both to submit information to the on-line databases electronically.
- 9 Have a clear and understandable policy relating to privacy, including what the policy is in relation to the use of the Web site itself (i.e. tracking what the user looks at).
- 10 Provide comprehensive information for people from other states that may be entering or leaving the home state of the social security organisation. Provide the information in other EU languages.
- 11 Provide statistics about the business performance of the social security organisation on the Web site.
- 12 Include relevant current and past legislation on the Web site.
- 13 Design parts of the Web site in such a way as to allow non-native speakers to identify where they can obtain additional assistance.
- 14 Ensure that the Web site supports reading computers for the blind or partially sighted.

Implementing such measures would typically provide an organisation with a comprehensive information-based Web site with a range of electronic access applications.

3.3 The Third Step – For those organisations scoring over thirty five percent

Only 7.2 percent of organisations scored over thirty five percent in our study and these organisations had implemented extensive e-business applications. In order to improve their utilisation of e-business score, these organisations may wish to take the Third Step and consider the following items.

- 1** Ensure that the items identified in 3.2 above have been addressed.
- 2** Ensure that all contact with the social security organisation can be made by all communication methods – in person, by telephone or post, by e-mail and by electronic applications and that the interaction with each method is both appropriate and relevant.
- 3** Build the application for benefits, membership and jobs fully into the normal process of the organisation in such a way that the process can be performed completely or mostly online. Where steps are required via other methods, this should be clearly stated (e.g. show in proof of residence or income at a local office).
- 4** Where legislation allows, make the transaction legally binding.
- 5** Allow access to relevant personal information on-line via some form of security mechanism so updates and changes can be accommodated.
- 6** Allow appeals and complaints to be made electronically and then allow a choice of follow up methods. Where an ombudsman is involved, allow interactive access to them from the organisation's Web site.
- 7** Where on-line contribution or benefit calculators are provided, allow people to progress to the next stage of interaction with the organisation, and where relevant to, then complete their transaction on-line, including payment where relevant.
- 8** Where relevant provide all information on the Web site according to the actual benefit or program, the life event that you are undertaking and the category of person you fall into. Allow people to switch between methods.
- 9** When a user is reviewing a benefit, provide advice and guidance about other benefits that they may be entitled to, even if provided by another organisation, and provide the links to where that information may be found.
- 10** Where electronic labour mediation is provided, allow for applications for jobs and invitations to interview to be conducted electronically.
- 11** Display a TRUSTe symbol or equivalent and explain what is meant by it.
- 12** Provide comprehensive information for EU and non-EU migrant workers in EU languages and also key non-EU languages prevalent in the home state of the social security organisation.
- 13** Include relevant court rulings and social security policy as well as legislation. Include relevant information on the future direction of social policy.

Implementing such measures will further integrate the use of the Internet into the core business activities of a social security organisation.

Appendix A: Methodology

A1 Introduction

This paper describes the methodology used to evaluate the 'Utilisation of e-business techniques in social security systems in the member states of the EU and EEA'. We used a standard questionnaire in order to assess the Web sites of organisations that have a direct role in the administration of social security or whose primary mandate is the provision of information to the public. This includes governmental bodies, regional municipal authorities, non-profit making bodies, commercial bodies, trade unions, employer associations and information agencies etc. The methodology used to process the results of this survey was designed to cover a wide range of countries, with different structures of social security administration organised through a variety of public, non-profit making and private organisations.

A1.1 Our objectives

Our objectives in undertaking this survey were:

- 1 To investigate the utilisation of e-business techniques across social security organisations of the Member States of the EU and EEA.
- 2 To catalogue notable uses of the Internet by social security organisations.

Additionally we aimed to identify a methodology that could be used to undertake similar evaluations over a number of years, allowing us to observe any trends in this area.

A1.2 Expected outcomes

Throughout the research undertaken as part of this survey we expect to deliver the following outcomes.

- 1 A survey of over 200 representative organisations from the EU and EEA countries resulting in a score expressing the 'Percentage utilisation of e-business techniques for each of these organisations
- 2 A score for each country created from the representative sample of organisations surveyed, again expressed as a 'Percentage utilisation of e-business techniques'.

A1.3 Distribution and coverage

Questionnaires were distributed throughout the European networks of both the European Institute of Social Security (EISS) and the IBM European Social Security team. A multi-lingual core panel of personnel, specialising in Social Security and with knowledge of the Internet, was set up at the EISS to investigate over 200 Web sites. The panel worked together through a series of meetings to ensure that the approach taken to the questionnaire was the same for each organisation surveyed.

In order to effect a comprehensive coverage, as many relevant sites were assessed within each state as was possible within the survey timeframe. The sites were chosen from a list of the main actors involved in the provision of social security with each country, emanating from two main sources, *Social Security Law in the Fifteen Member States of the European Union* by Prof. dr. Danny Pieters (published MAKLU, Antwerp, 1997) and *Social Protection in the Member States of the European Union (MISSOC)* published by D G V of the European Commission. The Internet addresses of these organisations were obtained through major Internet search engines. Once a site was located, panel members worked through the site to answer the questionnaire.

A2 The Internet and social security – our 'presumption'

A2.1 What could be done using the Internet?

Over the last five years the Internet has shown an unprecedented rate of integration into the everyday lives of Europe's citizens and it is clear that this impact is growing.

Whilst some countries operate universal social security systems, where one's entitlement simply depends upon being a legal resident in that state, other countries base social security entitlement on one's employment status (employed or self-employed) or even on one's occupation (lawyer, doctor, farmer etc.). However, the types of application that can be delivered via the Internet are common across these types of social security systems and could include:

- Allowing citizens or businesses to obtain information about the social security organisation, such as the location of its office or its telephone number
- Accessing and correcting information that is held by the organisation about you or updating this information should your circumstances change
- Finding out how much you are obliged to pay in contributions, whether as an employee, a citizen or an employer
- Finding out what benefits you would receive if/when a defined social risk occurs (e.g. in the event of disability or retirement)
- Making a claim for benefits or getting an update on the status of a claim when a defined social risk occurs
- Finding jobs, advertising for employees and matching the two together.

The Internet can also allow organisations to provide services that in the past may have been very expensive or just not possible. Examples might include support for the partially sighted, disabled, or for those who do not speak the official language(s) as their mother tongue.

A2.2 What is the relevance of this in the future?

There are some social aspects that this survey has not attempted to address. These include the issue of those whose education or resources inhibit Internet access as well as the question of the appropriateness of using the Internet for the organisation of social security. This survey measures how organisations and countries are providing services for those people who want or can use the Internet. It does not assume that the Internet should be the only access method.

This is not to say that it will be the same in the future. Whilst many people still envisage access to the Internet being via a personal computer, it is proposed by IBM that the future of mass market Internet access is via digital television and third generation mobile phones. Whilst personal computers are still seen as an inhibitor of universal Internet access, early experience is showing that digital television and mobile phones, although still not totally pervasive, will quickly provide wide level Internet coverage on most social and income levels. It is the proposition of IBM that as these technologies become pervasive, demand for access for social security information from all social groups will increase and not just from those with access to personal computers.

We do not see this survey answering the question on the appropriateness of the Internet to the administration of a country's social security system, it is only intended to ask how effectively it is being used for those people who wish to organise their social security in this way.

A3 The structure of the survey

The survey is divided into ten sections focusing on the subject matter covered by the Web site and the effectiveness of its design. The following provides a brief introduction to the subject matter covered by each section of our questionnaire and an explanation of how a site may achieve a high score.

The nature of the organisation

This section was included in order to provide some insight to the different 'types' of organisation assessed by our survey, it is therefore intended for informative purposes only and does not reflect upon the score given to an organisation.

The subject matter covered by the site

This section lists eight different social risks (e.g. old age, unemployment, industrial injury etc.) and asks the person conducting the survey to indicate which risks are covered by the organisation being assessed. This information is then used to assist in calculating the total score for each country. This calculation is described in detail below (section 5.1, How did we score a country?).

Registration, access to and updating of information

Some social security schemes require registration of affiliation, for example the health insurers in Belgium, private industrial injury insurers in Finland or General Practitioners in the United Kingdom. A high scoring site will not only provide general information on who can or must register, but it will also provide the potential member with a choice of how to apply for membership. The highest scores will be given to those sites that provide a full choice of how to begin, change or end one's membership. These choices may include:

- Effective instructions on non-electronic communication techniques (in person, by post or over the telephone)
- An electronic version of the application form that may be printed and sent by fax or post
- Interactive electronic applications that allow a form to be filled in on-line and submitted electronically.

Social security organisations usually need to be informed of any changes in their client's situation, for example when a person moves house or an employer engages a new worker. This information is important for smooth administration, i.e. sending information and even benefits to the right place, but may also have a direct impact on entitlement or benefit amount. For this reason people should be told when and how to notify the organisation of these changes. A high scoring site should allow the updating of information in person, by post, over the telephone and via e-mail.

The information that is collected by social security organisations is often of a highly sensitive nature, concerning our income, employment status and family environment. As the use of electronic databases grows, this means that this information could be more easily accessed by a growing number of organisations. A high scoring site will provide a range of conventional and electronic means by which to request access to the information held about you and to correct any errors you may find in this information.

Contributions

The collection of contributions is one of the core business areas of any social security system. In this survey, we have used a wide definition of 'contributions' that is not just confined to social security contributions in the classic sense, but also encompasses local taxation and health care co-payments (payments for prescriptions, visits to the doctor etc.).

A high scoring site should not only provide general information about who has to pay what, but will also enable people to access more personal information. For example insured persons or employers might want some confirmation of how much they should be paying, given their particular income, marital status, company structure etc. An insured person may need access to their personal contribution record because in some social security schemes entitlement to benefits depends upon the number of years/months/weeks for which contributions have been made or credited to the claimant.

A site will score well if it provides a range of options for someone wanting more personal information about their social security contributions. The site should thus facilitate communication between the employer/insured person through conventional methods (in person, by telephone or by post) as well as electronic options.

Benefits

As well as wanting to know how much they have to pay most people will also want to know how much or what they will receive if/when a defined social risk materialises.

A high scoring site will contain general information telling people about entitlement conditions, means tests and, of course, how the benefits are calculated, all in a clear and easily accessible way. Simply providing good quality general information will not achieve a maximum score in this section. People may want a personal quote reflecting how much they will receive given their individual employment history, income, family situation etc. Users should be informed of how to apply for the benefit either in person, through the post, by telephone or via electronic applications actually available on the site. These electronic applications may include a facility on the site that allows someone to print off an application form and then send it by post or even fill in an application form on-line and send it electronically to the organisation – the more options, the higher the score.

Labour Market Policy

In recent years active employment measures have played a key role in every EU and EEA Member State. Active employment measures are designed to reintegrate people into the labour market, rather than just passively supplying them with compensation. The Internet can enhance this role by providing a link between those looking for work and those seeking staff. It may also provide information on vocational training courses, voluntary work or full time education.

A site will score well if it enables those seeking work to:

- Register their CV's on-line so they may be accessed by employers
- Access information on job vacancies in specific geographic and occupational areas
- Contact potential employers through a choice of different methods ranging from personal visits to e-mail
- Obtain background information on potential employers (for example by following links to the company's Web site)

A site will also score well if it allows employers to:

- Register their vacancies on-line
- Obtain information on the demographic structure of the local job market in order to plan business transfers/expansions etc.
- Access information on those available for work
- Contact those they are interested in employing through a choice of communication techniques including e-mail.

Appeal, complaints, privacy, litigation and the legal value of information

A prevailing sense of the citizen as a 'client' has permeated many social security systems and this has been reflected in enhanced and well-publicised complaint procedures. People may well access a Web site to determine how they should complain about the actions of an institution. The questionnaire distinguishes two types of complaint; appeals about decisions (e.g. regarding entitlement to benefits) and complaints about the conduct of staff. Many countries deal with these two types of complaint through different procedures and this is reflected in separate questions in the questionnaire.

A site will score well if it provides easily understood information on when a person can make a complaint or file for an appeal and how this will be processed. This information should be accompanied by an explanation of how to complain or appeal. The highest scoring sites should provide a series of options on how to complain including direct communication in person, by post, over the telephone and by e-mail. If a standardised complaint form is available this may be stored on the site so that it can be printed off and sent by post or even filled in on-line and sent electronically to the organisation.

Whenever you look at a Web site, details of the pages you read and the information you access is recorded. This information can be extremely personal; for example if you were to access information about HIV or drug use, this information could be damaging if given to your employer. For this reason Web sites should state clearly who has access to data about the pages you have visited and this is normally represented by a privacy statement on the site. Finally, the questionnaire asks whether a TRUSTe symbol appears on the site. The use of this symbol is controlled by an international body and can only appear on sites where the owners clearly state who has access to the information obtained upon the individual during his/her visit and what this information shall be used for.

Fraud prevention is a concern in many social security organisations and some of these are encouraging citizens to report other people who may be defrauding the social security system. This has been reflected within our questionnaire and a high scoring site may enable people to report instances of fraud in person, by post, over the telephone and electronically via e-mail.

The general information provided upon a site may lead people to change their expectations (especially those relating to benefits and future income), it is therefore very important that the site explains the legal status of the information provided.

People moving within the EU

Every EU and EEA Member State has committed itself to encouraging the free movement of people across their borders. The freedom to move within Europe is a right of the European citizen. Specific rules have been developed to co-ordinate the social security entitlements of those moving within the EU and EEA. These rules enable (inter alia) the export of certain benefits such as old age pensions and provide for emergency medical treatment in other Member States. People need to know about these shared rights and states have an implicit duty to tell them, therefore social security Web sites may provide some details about what happens when a person crosses an internal border of the EU/EEA. A good site will tell people what happens to their social security rights when they go to another EU state, whether temporarily or permanently. This information may be provided for both nationals moving away from and foreign EU nationals entering into the state. A high scoring site will backup this information with links to the sites where the user can find out more information such as those of major social security institutions abroad, international organisations and interest groups that represent migrant workers.

Other information

Most sites contain some basic information about the social security organisation itself. This information might include postal and e-mail addresses as well as telephone numbers for central and local offices. Indications of what the organisation does and how it is structured are useful in helping the user establish whether they have contacted the right body or department. Basic statistics in areas such as the number of insured persons or the annual budget enhance the user's appreciation of what the organisation does.

Not all those accessing social security sites are going to be looking for basic or general information and the democratic principles of open government and full accountability imply that any research into policy and practice should be encouraged and assisted. A site will thus score well if it allows access to legislation, court rulings, bibliographies, policy plans and even details of social security newsgroups and electronic discussion forum.

Web site design

A good Web site should be easy to navigate and this usually involves some form of well-designed site map. Navigation can be further improved by a search engine that may locate key terms anywhere within the site. Feedback options are a common and important feature of many Web sites and allow the public to comment upon the organisation of the site rather than its specific contents. Higher scores are awarded if free form questions can be asked by e-mail.

Social security Web sites will be accessed by the broadest sample of the general public, displaying different levels of education and computer literacy. It is important that everyone can easily and readily understand the language used. The text should not require excessive background knowledge about the legal and administrative structure of the organisation. Good design will include the appropriate use of graphics that provides a balance between readability and download performance.

This section also addresses the very important issue of full access. A high scoring site may be available in all official languages, other European languages and any primary ethnic languages. It will also be designed to allow access by 'reading' computers used by the blind or severely visually impaired.

A4 How did we score an organisation?

A4.1 Answering the questionnaire

The questionnaire was presented in a multiple-choice format with questions that required two types of answer, either:

- A tick to confirm the relevance to the site, or
- A ranking between 0 and five on the scope of the Web site.

The ranking system was intended to reflect the quality of the information provided and was based on the following table:

5	Most information was available, the relevance was clear and it was easy to use
4	Most information was available, the relevance was clear but it was not easy to use
3	Information was available and the relevance was clear
2	Information was available but the relevance was not clear
1	Limited information was available but lacking quality and quantity
0	No information was available or possible to find
NA	This question is not applicable to this organisation

A4.2 Calculating a questionnaire score

This scoring system was then applied to each of the questions in the survey. All of the questions are multiple choice and the person filling in the survey was asked to rank each multiple choice response using the 0-5 ranking described above.

Each multiple choice response was allocated a multiplier. The greater the use made of the Internet and the more interactive the application then the higher the multiplier. For example, the question below shows the multiple choice responses and the multipliers allocated for each response.

b) Does the site explain how a person can establish the exact amount they should pay in contributions?

by using general information provided on the site	1
requesting and obtaining the information by telephone/post	3
electronic submission of request with postal/telephone reply	3
electronic submission of request with an e-mail reply	4
electronic submission of request with an automatic Web site reply	4

The multipliers for the question above are indicated in the shaded area. For example, a Web site included general information, data on telephone and postal contact points and provided a form that allowed the user to e-mail his/her personal details (employment history etc.) to the organisation which would then send a personalised benefit quote by post. This site would score in the first, second and third lines, but not the fourth and fifth. If it provided good general information about how benefits are calculated, it might be rated 5 out of 5 (see

section 4.1). If it provided clear and easily understandable information on telephone and postal contact points, but this information was hard to find, perhaps it would only score a 4. If the electronic form was difficult to use, e.g. it left the user uncertain about precisely what personal information is needed and it took a long time to open, it may only score a 1. The total score for this question would be these 0-5 ranking multiplied by the multipliers, i.e. 5×1 , plus 4×3 , plus 1×3 giving a score of 20 out of a maximum score of 75.

The score given by the person filling in the survey represents the quality of the information provided whilst the multipliers reflect the extent of e-business usage and the final score integrates these two values.

From this example it becomes clear that a site with just general information will score less than one which allows the user to request more personal information. A site that explains how these requests can be made by telephone/post will score well but the site that also enables electronic methods of communication will score the highest. Therefore the greater the use of the Internet and the greater the choice of electronic and conventional communication techniques, then the higher the score.

A4.3 Calculating an organisation score

The table below indicates the maximum scores allocated for each major section of the survey:

Section	Maximum score
Registration, access to and updating of personal information	300
Contributions	300
Benefits	300
Labour Market Policy	300
Appeals, complaints, privacy, litigation and the legal value of information	300
People moving within the EU	300
Other information	300
Web site design	300

The administration of social security in Europe is usually divided between a number of distinct organisations and this is true of even the most centralised systems. It is rare that one organisation in any country performs all of the primary business areas of social security. Some organisations might only deal with the collection of contributions or the payment of certain benefits and we have designed the survey to take account of this. If a particular organisation does not perform a particular task, it will be given an 'NA' rather than a zero score for the questions relating to this task. The final score of each organisation is then adjusted, so that wherever there is an 'NA' the points that were allocated to that section are reduced from the overall maximum score. For example, if an organisation performs all of the primary business areas of social security covered in our survey, the absolute maximum score for this organisation would be 2400. If an organisation does not provide any labour mediation (a section worth 300 points on the survey) it will be given an 'NA' score in this section and its maximum score would be reduced by 300 points. The final score of this organisation will then be calculated as a percentage of 2100 instead of 2400. This saves an organisation from being penalised simply because it does not perform a particular task of social security administration.

This leaves us with a simple calculation to sum the total score achieved by an organisation and then decide on the maximum possible score it could have achieved. This, expressed as a percentage, is the organisation score.

You will also see from the allocation of points between the different sections of our questionnaire that our main focus is upon the substance or contents of the site rather than its presentation. Only 300 points (12.5 percent) are allocated to the Web site design, so even if a site is very aesthetically pleasing with many superficial applications, if it has no useful content it will not score well.

A5 How did we score a country

A5.1 Our risk based methodology

In developing a methodology to establish a country score for utilisation of e-business techniques, we need to recognise that some organisations have more influence on a social security system than others. It is important that a small organisation that covers just one risk, but scores highly will not influence the country score as much as a big organisation that covers the remaining seven risks (i.e. reflecting the material scope of an organisation/scheme). It is also important that an organisation that covers one risk but shares this coverage with twelve other organisations does not have as much influence as one organisation that only covers one risk but is the only organisation entrusted with its coverage (i.e. reflecting the personal scope of the organisation). The chosen methodology thus attempts to reflect both the personal and material scope covered by an organisation. This means that our weighting system:

- Increases the weighting the more risks there are that are covered (material scope)
- Reduces the weighting of organisations that share the coverage of the same risk (personal scope).

The steps taken to calculate the country score are:

- 1 Calculate the 'weighting multiplier' taking account of the risks and the number of organisations covering the same risks for each individual organisation.
- 2 Apply the 'weighting multiplier' to each organisation's score to obtain the 'weighted score' for that organisation.
- 3 Calculate the mean average weighted score for the country.

This results in a country score, derived from the individual organisation scores, but weighted to take account of the risks covered and the number of similar organisations in the survey. This is covered in more detail below.

A5.2 Calculating an organisation's weighting

The 'weighting multiplier' is calculated by dividing the number of risks covered (material scope) by the number of organisations contained in the survey that share the same risk (personal scope). An organisation that shares the coverage of one risk with seven similar organisations within our survey would have a 1/7th 'weighting multiplier'. An organisation that shares the coverage of five risks with eight other organisations would have a 'weighting multiplier' of 5/8.

A5.3 Calculating the mean average weighted score for the country

The mean average weighted score is calculated by multiplying each organisation's percentage score on the questionnaire by that organisation's weighting multiplier to obtain its 'weighted score' and then adding all the weighted scores together before dividing this figure by the sum of all the weighting multipliers.

This process may be described as:

- n = weighting multiplier = number of risks/number of organisations in the survey sharing that risk
- x = organisation score = the percentage score obtained in the questionnaire.

The mean average weighted score for a country =

$$(n^1 * x^1) + (n^2 * x^2) + (n^3 * x^3) + \dots$$

$$n^1 + n^2 + n^3 + \dots$$

This score gives a clear indication of the extent of e-business utilisation within a particular country.

Appendix B: The questionnaire

Name of correspondent:

Organisation of correspondent:

Name of the Web site:

Name of the site owner:

Internet address (URL):

Main language(s) of the site:

The nature of the organisation (tick all that apply)

Please describe the nature of the site owner?

- ministerial or public administration dealing with social security
- local/regional governmental authority dealing with social security
- non-profit making organisation dealing with social security
- profit-making organisation dealing with social security
- trade union
- employers' association
- information agency not primarily concerned with social security
- other (specify)

The subject matter covered by the site (tick all that apply)

Which area(s) of social security are covered by the site?

- old age
- death
- sickness (temporary incapacity)
- invalidity (long-term incapacity)
- unemployment
- family
- health care and care
- industrial injury and occupational disease

Registration (please rate 0-5)

a) Is information provided on:

- the types and categories of people that are covered
 - the duty to register
- b) Does the site explain how a person/company may apply for membership?
- by telephone/post/in person
 - electronic download of application form and postal/personal delivery
 - electronic submission of application with postal/telephone confirmation
 - electronic submission of application with electronic confirmation

c) Does the site explain how people/companies may end their membership and/or transfer that membership to another scheme?

- by telephone/post/in person
 - electronic download of application form and postal/personal delivery
 - electronic submission of information with postal/telephone confirmation
 - electronic submission of information with electronic confirmation
- d) Does the site provide guidance on how to fill in an application form?

Access to and updating of information

a) Does the site explain how a person/company can send information about changes in their circumstances that might effect their social security status e.g. a change in marital status or the employment of another worker?

- in person
- by telephone or post
- electronically (via an e-mail facility on the site)

b) Is information given about a person's/company's right of access to data held about them by the organisation?

c) Does the site explain how a person/company can apply to see the data held about them?

- in person
- requesting and obtaining the information by telephone/post
- electronic submission of request with postal/telephone reply
- electronic submission of the request with an e-mail reply
- electronic submission of request with an automatic Web site reply

d) Does the site provide information on how to notify the organisation of errors in personal information/company details?

- in person
- by telephone/post
- electronically (via an e-mail facility on the site)

e) Does the site explain how to correct information on behalf of somebody else, if you are their;

- consultant/legal representative
- employer
- direct relative or other personal representative

Contributions: The insured (please rate 0-5)

a) Is information available on the levels of payments (contributions)?

b) Does the site explain how a person can establish the exact amount they should pay in contributions?

- by using general information provided on the site
- requesting and obtaining the information by telephone/post
- electronic submission of request with postal/telephone reply
- electronic submission of request with an e-mail reply
- electronic submission of request with an automatic Web site reply

c) Does the site explain how a person can receive confirmation of their insurance, residence or employment record that is used to determine entitlement to or the amount of benefits?

- requesting and obtaining confirmation by telephone/postal
- electronic submission of request with postal/telephone reply
- electronic submission of request with an e-mail reply
- electronic submission of request with an automatic Web site reply

Contributions: Employers (please rate 0-5)

- a) Does the site explain how an employer can establish how much they must pay in contributions?
- using general information on the site
 - requesting and obtaining information by telephone or post
 - electronic submission of request with postal/telephone reply
 - electronic submission of request with an e-mail reply
 - electronic submission of request with an automatic Web site reply
- b) Does the site provide information on how an employer can gain access to their individual contribution record?
- requesting and obtaining the information by telephone/post
 - electronic submission of request with postal/telephone reply
 - electronic submission of request with an e-mail reply
 - electronic submission of request with an automatic Web site reply

Benefits (please rate 0-5)

- a) What information is provided about benefits?
- entitlement conditions (e.g. means tests or minimum periods of residence, insurance or employment)
 - details of the amount of benefit for various 'types' of recipient (including the duration of the benefits and any supplements provided for dependants)
 - links between different benefits
- b) Are you able to access information about benefits according to
- the specific name of the benefit (e.g. Pflegegeld or Income Support etc.)
 - the category of people you fall into (e.g. the unemployed or the disabled etc.) or the risk covered (e.g. unemployment or sickness etc.)
- c) Does the site explain how a person can establish which benefits they are entitled to and how much benefit they might/will receive (i.e. how do you get personalised/individual benefit information)?
- by using general information on the site
 - requesting and obtaining information by telephone/post
 - electronic submission of request with postal/telephone reply
 - electronic submission of request with an e-mail reply
 - electronic submission of request with an automatic Web site reply
- d) Does the site explain how a person may apply for a benefit?
- in person/by telephone/by post
 - electronic download of application form and postal/personal delivery
 - electronic submission of application with postal/telephone confirmation
 - electronic submission of application with electronic confirmation
- e) Does the site provide guidance on how to fill in application forms?

Labour market policy: Clients (please rate 0-5)

- a) Does the site give details of actual job vacancies?
- b) Does the site explain how a person can submit personal information (CV, skill profile etc.) to a labour exchange service?
- in person/by telephone/by post
 - electronic download of an application form and postal/personal delivery
 - electronic submission of information with postal/telephone confirmation
 - electronic submission of information with electronic confirmation
- c) Does the site explain how a person can access information about jobs according to their preferences?
- requesting and obtaining information by telephone/post
 - electronic submission of request with postal/telephone reply
 - electronic submission of request with an e-mail reply
 - electronic submission of request with an automatic Web site reply
- d) Does the site explain how a person can apply for jobs advertised over the exchange?
- in person/by telephone/by post
 - electronic download of application form and postal/personal delivery
 - electronic submission of information with postal/telephone confirmation
 - electronic submission of information with electronic confirmation
- e) Does the site provide links to the relevant employer's Web site?
- f) How good is the site in providing geographic search facilities e.g. to locate employment opportunities within a person's home town, neighbouring town or in another part of the country?
- g) What information does the site provide about
- vocational training courses
 - voluntary or community work
 - the benefits available to those taking training courses or performing relief work
 - full time education courses

Labour market policy: Employers (please rate 0-5)

- a) Does the site explain how an employer can get demographic information about particular regions within the country e.g. the composition of the labour force or the potential customer base?
- by using general information on the site
 - requesting and obtaining information by telephone/post
 - electronic submission of request with postal/telephone reply
 - electronic submission of request with an e-mail reply
 - electronic submission of request with an automatic Web site reply
- b) Does the site explain how the employer can register vacancies on the site?
- in person/by telephone/by post
 - electronic download of an application form and postal/personal delivery
 - electronic submission of information with postal/telephone confirmation
 - electronic submission of information with electronic confirmation

c) Does the site explain how an employer can access the information on people who are available for work?

- requesting and obtaining information by telephone/post
- electronic submission of request with postal/telephone reply
- electronic submission of request with an e-mail reply
- electronic submission of request with an automatic Web site reply

d) Does the site explain how an employer can invite someone for an interview or even offer them a job

- in person/by telephone/by post
- electronic download of application form and postal/personal delivery
- electronic submission of information with postal/telephone confirmation
- electronic submission of information with electronic confirmation

Appeals and complaints (please rate 0-5)

a) Does the site provide information on how to appeal against decisions?

- general information
- in person/over the telephone/by post
- electronic download of application form and postal/personal delivery
- electronic submission of information with postal/telephone confirmation
- electronic submission of information with electronic confirmation

b) Does the site provide information about how to complain about the conduct of a particular office, representative or service provider of the institution (for example to an ombudsman)?

- general information
- in person/over the telephone/by post
- electronic download of application form and postal/personal delivery
- electronic submission of information with postal/telephone confirmation
- electronic submission of information with electronic confirmation

c) Does the site provide information about how to report people or companies that are defrauding the social security system or encouraging/forcing other people to do so?

- in person
- by telephone/post
- electronically (via an e-mail facility on the site)

Protection of privacy (please rate 0-5)

a) What information is provided about the protection of the personal data held by social security organisations (e.g. personal circumstance, medical records etc.)

b) What information is provided about the privacy of the information that has been acquired about you by accessing the Web site (e.g. the fact that you were looking at certain information) and/or sending information electronically via the Web site (e.g. applying for a benefit)

c) Does the Web site display a TRUSTe symbol and if so is the reference explained?

The legal value of information (please tick appropriate box)

a) Is the information you receive from the site legally binding on the site owner?

- the site owner disclaims any liability for the information on their site
- the site owner accepts legal liability for the information on their site
- nothing is said on the site about legal liability for the information contained therein

b) Is the information that is submitted over the site legally binding upon those who submit it?

- the site says that the information submitted is legally binding
- the site accepts that the information submitted is not legally binding
- the site says nothing about the legal obligations of a citizen when they submit information

People moving within the EU (please rate 0-5)

a) Is there any information specifically intended for EU citizens moving within the EU (i.e. tourists and migrant workers)

b) If there is information does this cover:

- those leaving the State
- those entering the State

c) Is there any information for tourists and migrant workers who are not EU citizens?

d) If there is information does this cover:

- those leaving the State
- those entering the State

e) Are there links to Web sites that might be helpful to EU migrant workers, including:

- social security institutions in other EU Member States
- social security institutions in non-EU States
- international organisations
- interest groups representing migrant workers
- others (please specify and rank)

Information about the structure of the site owner (please rate 0-5)

a) Is there a description of the organisation, mapping out its internal allocation of responsibility between different departments and its external relations with other organisations

b) Is information provided about the central office?

- address, telephone and fax
- e-mail address

c) Is there information about key officials in charge of the organisation, including:

- address, telephone and fax
- e-mail address

d) Are there basic statistics about the organisation, such as the number of insured persons, number of benefit recipients, budget etc.

e) Are details provided of local offices, including:

- addresses, telephone and fax numbers
- e-mail addresses

f) Is information given about free telephone/low cost telephone contact points?

Researchers, practising lawyers and other specialists in the field of social security (please rate 0-5)

- a) Is current legislation available on the site?
- b) Is there an archive of legislation that has been superseded, especially legislation that might still have some transitional effects
- c) Is there a bibliography of relevant material?
- d) Are important court rulings available on the site?
- e) Are there links to any newsgroups that may discuss social security matters?
- f) Does the site contain information about policy direction and plans for the future?

Access (please rate 0-5)

- a) Is the site available:
- in *all* the official national languages
 - in other EU languages (supportive languages)
 - in the languages of major ethnic groups within your State e.g. Turkish or Punjabi (supportive languages)
- b) Is the Web site formatted so that it can be scanned by reading computers for the blind or partially sighted? (you can see if this is the case by putting your cursor onto a picture or icon, if a small dialogue box opens by the cursor explaining the link then reading computers can access this site)
- c) Does the site tell you how to use a tool (translation device) to translate its pages into other languages other than the main languages and supportive languages?

Layout and features of the site (please rate 0-5)

- a) Which of the following features appear on the site?
- a 'map' of the site
 - a search engine
 - a feed back option allowing visitors to comment on the structure and quality of the site
- b) Does the site explain how a person can ask open questions about social security?
- in person
 - by telephone or post
 - electronically (via an e-mail facility on the site)

Web site presentation (please tick appropriate box)

a) How would you rank the language used on the site?

- easy for the average person to understand
- possible for the average person to understand
- difficult for the average person to understand

b) Compared to other Web sites that you have accessed, how well would you say this site is designed as regards the sensible and appropriate use of graphics and text to limit download time and maximise understanding?

- significantly worse
- worse
- the same
- better
- significantly better

c) Compared to other Web sites that you have accessed how would you describe the performance of this site? (i.e. the time it takes to download a page, the general speed of processing etc.)

- significantly worse
- worse
- the same
- better
- significantly better

d) What level of background knowledge about the legal and administrative organisation of the social security system is assumed by the site?

- extensive
- average
- limited
- none

e) What features does the site include in order to secure the identity of users for updates, applications, claims and information requests/submissions

- none
- user i.d. and password
- digital certificate
- digital signature
- encryption
- other

Please use this space to make any comments that you feel might be relevant to our assessment but which you feel are not clearly reflected by the fixed answers in this questionnaire.

Appendix C: Organisations surveyed²³

Austria

Name of organisation

1	Allgemeine Unfallversicherungsanstalt
2	Arbeitsmarktservice Österreich
3	Bundesministerium für Arbeit, Gesundheit und Soziales
4	Bundesministeriums für Umwelt, Jugend und Familie
5	Burgenländische Landesregierung
6	Hauptverband der Sozialversicherung
7	Kärntner Landesregierung
8	Land Oberösterreich
9	Niederösterreichischen Landesregierung
10	Oberösterreichische Gebietskrankenkasse
11	Salzburger Landesregierung
12	Sozialversicherungsanstalt der Bauern
13	Sozialversicherungsanstalt der Gewerblichen Wirtschaft
14	Steiermärkischen Landesregierung
15	Tirder Gebietskrankenkasse
16	Tiroler Landesregierung
17	Vorarlberger Landesregierung
18	Wiener Landesregierung
19	Sozialversicherungsanstalt der Angestellte
20	Sozialversicherungsanstalt der Arbeiter
21	Sozialversicherungsanstalt der Österreichischen Eisenbahnen

Belgium

Name of organisation

1	Assubel
2	Brusselse Gewestelijke Dienst voor Arbeidsbemiddeling
3	Caisse d'Allocation Familiales – Caisse d'assurances sociales de l'UCM
4	Christelijke mutualiteit
5	Compensatiekas voor Maatschappelijke werken
6	Dienst voor Overzeese Sociale Zekerheid
7	Federaal Ministerie van Terwerkstelling en Arbeid
8	Formation Professionelle et emploi de la région wallone et de la communauté germanophone
9	Groupe S (Kinderbijslagsfonds nr 02)
10	Kinderbijslagsfonds VEV
11	Ministerie van de Middenstand en Landbouw
12	Ministerie van Sociale Zaken, Volksgezondheid en Milieu
13	Mutualité Socialiste du Centre et de Soignes
14	Onafhankelijk Ziekenfonds
15	Partena
16	Rijksdienst voor Pensioenen
17	Rijksdienst voor Sociale Zekerheid
18	Socialistische Mutualiteit (Brussel en Vlaams Brabant)
19	Vlaamse Dienst voor Arbeidsbemiddeling
20	Vlaams Neutraal Ziekenfonds
21	ACV
22	ACLVB

Denmark

Name of organisation

1	ATP
2	Den Sociale Sikringsstyrelse
3	Ministry of Labour

Finland

Name of organisation

1	Elakeyurvakeskus
2	Kansanelakelaiios (KELA)
3	Työhallinto
4	Varma-Sampo

²³Where the same social security risk is covered by multiple organisations, we sampled those organisations within the survey. It was not possible within the timescale of this study to survey all organisations. This list contains all the organisations that were actually surveyed.

France**Name of organisation**

1	Agence Centrale des Organismes de Sécurité Sociale
2	Agence Nationale pour l'Emploi
3	Association Générale des Institutions de retraites des Cadres
4	Associations des regimes de retraite complémentaire
5	Assurances Vieillesse des Artisans
6	Caisse National d'Assurance Vieillesse des Travailleurs Salariés
7	Caisse Primaire d'assurance maladie de l'Essonne
8	Caisse Primaire d'assurance maladie de la région Choletaise
9	Caisse Primaire d'assurance maladie du Puy-de-Dome
10	Caisse Primaire d'assurances maladie de Savoie
11	Caisse Primaire d'assurances maladie du Val de Marne
12	Caisse Primaire d'assurances maladie de la Corrèze
13	Caisse Nationale d'assurance maladie des Professions Indépendantes
14	Caisse Régionale d'assurance maladie d'Ile-de-France
15	Caisse Régionale d'Assurances Maladie du Sud-Est
16	La Caisse des Français de l'Etranger
17	Ministère de l'emploi et de la solidarité
18	UNEDIC et des ASSEDIC
19	Union pour le recouvrement des cotisations de sécurité sociale et des-allocation familiales
20	CNAMTS
21	CNBF
22	ORGANIC
23	CNAUPL
24	CAF
25	URSSAF Angers
26	URSSAF Arras
27	URSSAF de Grenoble
28	URSSAF de Haute-Savoie
29	URSSAF de la Correz
30	URSSAF de la Gironde
31	URSSAF de la région de Bayonne
32	URSSAF de Lot et Garonne
33	URSSAF de Roanne

Germany**Name of organisation**

1	AOK Baden-Württemberg
2	AOK Bayern
3	AOK Berlin
4	AOK Brandenburg
5	AOK Bremen / Bremerhaven
6	Bahnversicherungsanstalt
7	Bauberufsgenossenschaft Bayern und Sachsen
8	Berufsgenossenschaft Verband
9	Betriebskrankenkassen (BKK) Bundesverband
10	BKK Hessen

11	BKK der ESSO A.G.
12	BKK Direkt
13	BKK für Heilberufe
14	Bundesanstalt für Arbeit
15	Bundesministerium für Arbeit und Sozialordnung
16	Bundesministerium für Gesundheit
17	Bundesverband der Ortskrankenkassen (AOK)
18	Bundesversicherungsanstalt für Angestellte
19	Conpart
20	Die Gewerblichen Berufsgenossenschaften
21	KSK Künstlersozialkasse
22	Landesversicherungsanstalt Baden
23	Landesversicherungsanstalt Hamburg
24	Landesversicherungsanstalt Hannover
25	Landesversicherungsanstalt Niederbayern-Oberpfalz
26	Landesversicherungsanstalt Oberfranken und Mittelfranken
27	Landesversicherungsanstalt Oldenburg-Bremen
28	Landesversicherungsanstalt Rheinprovinz
29	Landesversicherungsanstalt Sachsen-Anhalt
30	Landesversicherungsanstalt Unterfranken
31	Landesversicherungsanstalt Württemberg
32	Landesversicherungsanstalt Westfalen
33	See Krankenkasse
34	See Pflegekasse
35	See-Berufsgenossenschaft
36	Seekasse
37	Seemannskasse
38	Steinbruchs-Berufsgenossenschaft
39	Verband Deutscher Rentenversicherungsträger

Ireland**Name of organisation**

1	Department of Health and Children
2	Department of Social, Community and Family Affairs
3	Eastern Health Board
4	Midland Health Board
5	North Eastern Health Board
6	North Western Health Board
7	Pensions Board
8	South Eastern Health Board
9	Southern Health Board
10	Training and Employment Authority

Italy**Name of organisation**

1	Istituto Nazionale de Previdenza per i Dirigenti di Aziende Industriale
2	Istituto Nazionale della Previdenza Sociale
3	Istituto Nazionale per l'Assicurazione contro gli Infortuni sul Lavoro
4	Ministero della Sanità
5	Ministero del Lavoro e della Previdenza Sociale

The Netherlands
Name of organisation

- 1 Algemeen Burgerlijk Pensioenfonds
- 2 Amerfoortse Zorgverzekering
- 3 AMEVPensioen en Zorg
- 4 Amicon Zorgverzekeraar
- 5 Appoint
- 6 Arbeidsbureau
- 7 AXA Verzekeringen
- 8 Cadans
- 9 College van Toezicht Sociale Verzekeringen
- 10 CZ Groep Zorgverzekeringen
- 11 De Friesland Zorgverzekeraar
- 12 DSW Zorgverzekeraar
- 13 Elvia Verzekeringen
- 14 Erasmus Verzekeringen
- 15 FBTO
- 16 GAK Nederland
- 17 Generali Verzekeringsgroep
- 18 Geové Verzekeringen
- 19 Groeneland Verzekeringen
- 20 Hooge Huys Zorgverzekeringen
- 21 Landelijk Instituut Sociale Verzekeringen
- 22 LEVOB Gezondheidszorgverzekering
- 23 Ministerie Sociale Zaken en Werkgelegenheid
- 24 Ministerie Volksgezondheid, Welzijn en Sport
- 25 Nationale Nederlanden
- 26 Nuts Ohra Beheer
- 27 Nuts Verzekeringen
- 28 OZ Zorgverzekeringen
- 29 RZG Zorgverzekeraar
- 30 Sociaal Fonds Bouwnijverheid
- 31 Sociale Verzekeringsbank
- 32 TRIAS Zorgverzekeraar
- 33 UNIVE Verzekeringen
- 34 VGZ Zorgverzekeraar
- 35 Voorlichtingscentrum sociale verzekering
- 36 ZAO Zorgverzekeringen
- 37 Ziekenfondsraad
- 38 Zilveren Kruis
- 39 Zorg en Zekerheid Zorgverzekeraar
- 40 Zorgverzekeraars Nederland

Norway
Name of organisation

- 1 Arbeidsmarkesetaten
- 2 Barne- og Familiedepartementet
- 3 Trygdeetatens Informasjonssider

Spain
Name of organisation

- 1 Instituto Nacional de Empleo
- 2 Instituto Nacional de la Salud
- 3 Instituto Nacional de la Seguridad Social
- 4 Ministerio de Sanidad y Consumo
- 5 Ministerio de Trabajo y Asuntos Sociales

Sweden
Name of organisation

- 1 Arbetsförmedlingen
- 2 Försäkringskassan
- 3 Premiumpensionmyndigheten
- 4 Riksförsäkringsverket

United Kingdom
Name of organisation

- 1 Avon Health Authority
- 2 Buckinghamshire Health Authority
- 3 Child Support Agency
- 4 Department of Health – Fraud Investigation Unit
- 5 Department of Health – NHS Executive
- 6 Department of Social Security
- 7 Department Economic Development (Northern Ireland)
- 8 Employment services
- 9 Dorset Health Authority
- 10 Dudley Health Authority
- 11 East Surrey Health Authority
- 12 East Sussex, Brighton and Hove Health Authority
- 13 Iechyd Morgannwg Health
- 14 Inland Revenue
- 15 Isle of Wight Health Authority
- 16 Lambeth, Southwark and Lewisham Health Authority
- 17 Leeds Health Authority
- 18 Lothian Health Authority
- 19 North Cumbria Health Authority
- 20 Northern Ireland Social Security Agency
- 21 Opportunity Links
- 22 War Pension Agency

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