

Frans Pennings, Thomas Erhag
& Sara Stendahl (eds.)

Non-public Actors in Social Security Administration

A Comparative Study



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Edited by

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Non-public Actors in Social Security Administration

Studies in Employment and Social Policy

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Launched in 1997, the Studies in Employment and Social Policy series now boasts over thirty titles, addressing key policy and development issues in the fields of Industrial Relations, Labour Law, Social Security, and International Labour Regulation.

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Preface

The idea of this book arose when one of the editors of the book, Frans Pennings, was appointed as Visiting Professor in the area of labour law and social security law, under the Visiting Professor Programme (VPP), at the School of Business, Economics and Law at Gothenburg University. Since the role of social partners in labour market organization and in the administration of social security is often mentioned as a major characteristic of Nordic countries, this was an obvious research project to be undertaken as part of the cooperation with the VPP. Since it was also known that both in the Netherlands and in Sweden the involvement of other non-public actors than social partners in social security is an important issue, we decided to extend the project to a comparative study of non-public actors in several countries.

Although administration seems to be, at first sight, a dull topic, the contrary appeared to be the case when we studied this for social security. We were confronted, for instance, with the fact that in some countries the schemes administered by the social partners were not seen as part of social security—a fact that would also be reflected in the way social security was studied and taught in academia. Since differences such as these would bias our research, we had, through lively discussion, to find a common approach.

Who is to be involved in the administration of social security and how this is done, has been a very sensitive issue politically, both at the time of the establishment of the schemes, and today. One approach is that those who pay for a scheme and those who are eligible for benefits should have a say in its administration. An opposing view is that the influence of some interest groups may negatively affect the influence of other groups or the public interest. This discussion becomes the more complex when other private actors, including private insurance companies and employers, are involved. Some see advantages in more efficiency and greater choice; others fear unequal treatment and a lack of privacy of the insured.

In order to take a balanced approach to this, we decided to use an international group of researchers from countries of varying types of social security and welfare systems, and to compare the developments and the analyses thereof.

We managed to attract various well-qualified researchers, who participated in a round table seminar in Gothenburg in May 2012, which enabled us to discuss the

design of the project, the draft papers, and to exchange all relevant information on the systems.

We are very grateful to the School of Business, Economics and Law and its VPP Programme, which enabled us to organize this meeting and bear the further expenses of the project.

We are also grateful to Lisanne Kouterik, who contributed to the text editing of the book; and Fiona McGrath, who did a very good job in editing our material into proper English.

Gothenburg, June 2013

Thomas Erhag

Frans Pennings

Sara Stendahl

List of Abbreviations

AARP	American Association of Retired Persons
AAW	Algemene arbeidsongeschiktheidswet – <i>General Disability Scheme</i>
ABP	Algemeen Burgerlijk Pensioenfonds – <i>National Civil Pension Fund</i>
AF	Arbejdsformidlingen – <i>Public Employment Service</i>
AGIRC	Association Générale des Institutions de Retraite des Cadres – <i>General Association of Retirement Institutions for Executives</i>
AKB	Algemene Kinderbijslagwet – <i>General Child Benefits Law</i>
AltZertG	Gesetz über die Zertifizierung von Altersvorsorge- und Basisrentenverträgen – <i>Law of Certification in Old Age Provision</i>
AMAT	Asociación de Mutuas de Accidentes de Trabajo – <i>Mutual Association for Accidents at Work</i>
ANPE	Agence Nationale pour l'Emploi – <i>National Agency for Employment</i>
AOW	Algemene Ouderdomswet – <i>General Old-Age Pensions Law</i>
Arbo	Arbeidsomstandighedenwet Arbo – <i>Law on Conditions at the Workplace</i>

ARRCO	Association pour le Régime de Retraite Complémentaire des salaires – <i>Association for Employees' Supplementary Schemes</i>
ASSEDIC	Association pour l'emploi dans l'industrie et le commerce – <i>Association for Employment in Industry and Trade</i>
ATP	Arbejdsmarkedets Tillægs Pension – <i>Statutory System of Supplementary Pension (Denmark)</i>
ATP	Allmän Tilläggspension – <i>General Supplementary Pension</i>
AWW	Algemene Weduwen- en Wezenwet – <i>General Widows and Orphans Law</i>
BAFIN	Bundesanstalt für Finanzdienstleistungsaufsicht – <i>Federal Agency of Finance</i>
BetrAVG	Gesetz zur Verbesserung der betrieblichen Altersversorgung – <i>Improvement Act for Company Pension Schemes</i>
BGG	Behindertengleichstellungsgesetz – <i>Law for disabled persons' equal treatment</i>
BSG	Bundessozialgericht – <i>Federal Social Court</i>
BVerfG	Bundesverfassungsgericht – <i>Federal Constitutional Court of Germany</i>
CalPERS	California Public Employees' Retirement System
CBS	Centraal Bureau voor de Statistiek – <i>Statistics Netherlands</i>
CFDT	Confédération française démocratique du travail – <i>French Democratic Confederation of Labour</i>
CFE-CGC	Confédération française de l'encadrement – Confédération générale des cadres – <i>French Confederation of Management – General Confederation of Executives</i>

CFTC	Confédération française des travailleurs chrétiens – <i>French Christian Workers' Confederation</i>
CGPME	Confédération générale du patronat des petites et moyennes entreprises – <i>General Confederation of Small and Medium-Sized Companies</i>
CGT	Confédération générale du travail – <i>General Confederation of Labor</i>
CMC	Couverture maladie universelle complémentaire – <i>Supplementary Health Coverage</i>
CMU	Couverture Maladie Universelle – <i>Universal Health Coverage</i>
CNPF	Conseil national du patronat français – <i>National Council of French Employers</i>
Coll.	Collection of Laws of the Czech Republic
CPAM	Caisse Primaire d'Assurance Maladie – <i>Social Health Insurance Service</i>
CRDS	Contribution au Remboursement de la Dette Sociale – <i>Contribution to Reimbursement of the National Debt</i>
CRPD	Covenant on the Rights of Persons with Disability
CSG	Contribution Sociale Généralisée – <i>Generalised Social Contribution</i>
CZK	Czech Koruna – <i>Crown</i>
DA	Dansk Arbejdsiverforening – <i>Confederation of Danish Employers</i>
DB	Defined Benefit
DC	Defined Contribution
DI	Disability Insurance
DNB	De Nederlandsche Bank – <i>Dutch National Bank</i>
DOL	U.S. Department of Labor

DREES	Direction de la Recherche, des Etudes, de l'Evaluation et des Statistiques
DRGs	Diagnosis Related-Groups
DWP	Department for Work and Pensions
DSS	Department for Social Security
EBRI	Employee Benefit Research Institute
ECJ	European Court of Justice
EFCA	Employee Free Choice Act
EK	Elinkeinoelämän Keskusliitto – <i>Confederation of Finnish Industries</i>
ERISA	Employee Retirement Income Security Act of 1974
ESA	Employment and Support Allowance
ETI	Employment and Training Institute
EU	European Union
EUR	Euro
EStG	Einkommensteuergesetz – <i>Income Tax Law</i>
FEHBP	Federal Employees Health Benefits Plan
FO	Force Ouvrière – <i>Workers' Force</i> (trade union)
GAK	Gemeenschappelijk Administratiekantoor – <i>Common Administrative Office</i>
G-BA	Gemeinsamer Bundesausschuss – <i>Common Federal Committee</i>
GDP	Gross Domestic Product
GIRA	Guaranteed Individual Retirement Account
GKV	Spitzenverband – <i>Federal Central Organization of the Health Insurance Bodies</i>
GP	General Practitioner
HCWPC	House of Commons Work and Pensions Committee
HI	Hospital Insurance

HSC	Center for Studying Health System Change
IAF	Inspektionen för arbetslöshetsförsäkringen – <i>Swedish Unemployment Insurance Board</i>
IB	Incapacity Benefit
INSS	Instituto Nacional de La Seguridad Social – <i>National Social Security Institute</i>
IRA	Individual Retirement Account
ISF	Inspektionen för socialförsäkringen - <i>Social Insurance Inspectorate</i>
ISM	Instituto Social de La Marina - <i>Social Marine Institute</i>
IVA	Inkomensvoorziening volledig arbeidsongeschikten – <i>Income Provision for the Fully Disabled</i>
JSA	Jobseeker's Allowance
KBV	Kassenärztliche Bundesvereinigung – <i>Federal Social Insurance Physician Organisation</i>
Kela	Kansaneläkelaitos – <i>Social Insurance Institution of Finland</i>
KZVB	Kassenzahnärztliche Bundesvereinigung – <i>Federal Social Insurance Dentist's Organisation</i>
Lisv	Landelijk Instituut Sociale Verzekeringen – <i>National Social Insurance Institute</i>
MEDEF	Mouvement des entreprises de France - <i>Movement of French Enterprises</i>
NGO	Non-governmental Organization
NHS	National Health Service
NSI	National Salary Insurance
OASDI	Old-Age, Survivors, and Disability Insurance federal program
OASI	Old-Age and Survivor Insurance

OSV	Organisatiewet Sociale verzekeringen– <i>Act on the Organisation of Social Insurance Schemes</i>
PAP	Projet d'Action Personnalisé – <i>Personal Re-integration Plan</i>
PARE	Plan d'Aide au Retour à l'Emploi – <i>Back-to-Work Assistance Plan</i>
PAYG	Pay-As-You-Go
PERP	Plan d'épargne retraite populaire – <i>People's Savings Pension Plan</i>
PERCO	Plan d'Epargne pour la Retraite Collectif – <i>Collective Savings Plan for Pensions</i>
PLX	Public Labor Exchanges
PPACA	Patient Protection and Affordable Care Act
PRA	Personal Retirement Account
PREFON	Caisse nationale de prévoyance de la fonction publique – <i>National Scheme for the Public Service</i>
PVK	Pensioen en Verzekeringskamer – <i>Pension and Insurance Chamber</i>
RWI	Raad voor Werk en Inkomen – <i>Council for Work and Income</i>
SAK	Suomen Ammatiliittojen Keskusjärjestö – <i>Central Organization of Finnish Trade Union</i>
SEK	Svensk Krona– <i>Swedish Crown</i>
SER	Sociaal-Economische Raad – <i>Social Economic Council</i>
SERPS	State Earnings-Related Pension Scheme
SGB	Sozialgesetzbuch – <i>Social Code Book</i>
SHOP	Small Business Health Options Program
SMP	Statutory Maternity Pay
SSAC	Social Security Advisory Committee
SSI	Supplemental Security Income

SSP	Statutory Sick Pay
STK	Employers' central organization, former EK
SU	Statens Uddannelsesstøtte – <i>State Educational Grant and Loan Scheme</i>
SUWI	Wet structuur uitvoeringsorganisatie werk en inkomen – <i>Work and Income Implementation Structure Act</i>
SVB	Sociale Verzekeringsbank – <i>Social Insurance Bank</i>
TGSS	Tesorería General de la Seguridad Social – <i>General Treasury Office of the Social Security</i>
UCIT	Undertakings for the Collective Investment in Transferable Securities
UGICT-CGT	Union générale des ingénieurs, cadres et techniciens - Confédération générale du travail (Trade Union)
UGICA-CFTC	Union générale des ingénieurs, cadres et assimilés (Trade Union)
UI	United States Unemployment Insurance
UK	United Kingdom of Great Britain and Northern Ireland
UNEDIC	Union nationale interprofessionnelle pour l'emploi dans l'industrie et le commerce – <i>National Interprofessional Association for Employment in Industry and Trade</i>
UPA	Union Professionnelle Artisanale – <i>Craftwork Employers' Association</i>
US	United States of America
Uwv	Uitvoeringsinstituut werknemersverzekeringen – <i>Administration of Employees' Insurance Schemes</i>
WAO	Wet op de Arbeidsongeschiktheidsverzekeringen – <i>Law Relating to Insurance against Incapacity for Work</i>

WBpf 2000	Wet verplichte deelneming in een bedrijfstakpensioenfonds – <i>Mandatory Participation in a Sector Pension Fund Act 2000</i>
WGA	Werkhervattingsregeling gedeeltelijk arbeidsgeschikten- <i>Scheme on the Take up of Work by Persons Who Are Partially Able to Work</i>
WIA	Wet werk en inkomen naar arbeidsvermogen – <i>Act on Work and Income according to Working Capacity</i>
WMK	Wet op de medische keuringen – <i>Act on Medical Examinations</i>
WW	Werkloosheidswet – <i>Unemployment Benefits Act</i>

Summary of Contents

List of Editors and Contributors	v
Preface	xix
List of Abbreviations	xxi
CHAPTER 1	
Why Is the Role of Non-public Actors in the Administration of Social Security an Interesting Research Topic?	1
<i>Thomas Erhag, Frans Pennings & Sara Stendahl</i>	
CHAPTER 2	
The Role of Non-public Actors in Social Security in Germany	9
<i>Felix Welti & Henning Groskreutz</i>	
CHAPTER 3	
The Role of Non-public Actors in French Social Security: The New Features of Solidarity	37
<i>Philippe Martin</i>	
CHAPTER 4	
The Strong Position of Social Partners and the Gradual Polarization of the Finnish Social Security System	63
<i>Toomas Kotkas</i>	
CHAPTER 5	
The Role of Non-public Actors in Social Security in the Netherlands	85
<i>Frans Pennings</i>	