Access to the current account of the insured person and the contributions payer
A case of the National Office of Social Insurance

National Office of Social Insurance
Republic of Moldova
Summary

From January 1st, 1999 a system of personal social insurance contributions was implemented in the Republic of Moldova. Thereafter, it was necessary to inform insured persons about whether their employers fulfilled their obligations to the state social insurance budget by calculating and paying social insurance contributions for employees.

In order to ensure transparency in the process of the calculation and payment of social insurance contributions by the economic agents both for employers and employees, the National Office of Social Insurance (NOSI) launched the programme of access to the current account of the insured people and employers.

Through this programme, the above-mentioned categories of users can access online the current account of the insured person/employers and verify the accuracy of calculated and paid contributions.

CRITERIA 1

What was the issue/problem/challenge addressed by your good practice?

Initially, confidential information of the insured people as a means of informing them about the social insurance contributions paid by their employer was sent by post. This, however, created a series of issues related to data confidentiality and fairly high costs.

Given the conditions of massive population migration, there is a very high risk of access to confidential information by unauthorized persons.

The alternative solution was to create an information system for authorized online access to the social insurance current account of the insured person or the employer.

CRITERIA 2

What were the main objectives and the expected outcomes?

Once the information system for access to the current account of the insured persons and economic agents was implemented, the problem of limited or insufficient access of taxpayers or insured people to data on state social insurance contributions transferred to their accounts by employers was solved.

This system allows employers or insured people in the public social insurance system to verify at any time their personal accounts, which contain information on the salary amount, compulsory state social insurance contributions calculated from the retribution fund and paid by the employers to the state social insurance budget. It also allows them to verify personally the correctness of transfers made by employers and when detecting an error to inform the control bodies.

The launch of this system is a significant step both for NOSI and insured people in accessing and checking the personal data.
CRITERIA 3

What is the innovative approach/strategy followed to achieve the objectives?

The secure online access of people to their personal accounts constitutes a solution which considerably reduces the costs—such as postage, paper and printing machinery, wrapping etc.—of providing the information to the insured people and employers.

CRITERIA 4

Have the resources and inputs been used in an optimal way to achieve the set objectives and the expected outcomes? Please specify what internal or external evaluations of the practice have taken place and what impact/results have been identified/achieved so far.

The information system was realized by using foreign financial resources within an international project.

The use of this system by the insured person or employer does not require financial resources, but only Internet connection.

NOSI launched an information campaign regarding this subject, in order to inform the population about the possibilities offered by the system.

CRITERIA 5

What lessons have been learned? To what extent would your good practice be appropriate for replication by other social security institutions?

The good practice objective is to improve the access of the population and employers to the state’s information resources. At the same time, it offers the possibility for each insured person to verify personally the compliance of labour rights and the accumulation of contributions to their future pension, as well as avoiding “payments under the table”.