

Webpage and service for information provision on payment of social contributions in Finland

Finland

| GENERAL INFORMATION | |
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| Name of the organisation | Finnish Centre for Pensions |
| Type of organisation | Social Security Organisation |
| Address | FI-00065 ELÄKETURVAKESKUS, Finland |
| Web page | https://Etk.fi/social-insurance-contributions |
| Contact person | <p>Name and surname: Marjaana Lundqvist</p> <p>Job position: Special Adviser</p> <p>E-mail: marjaana.lundqvist@etk.fi</p> |
| Topic of the good practice | Information provision on registration and payment of social contributions |
| Geographical focus | Cross-country (please specify) |
| Duration | 5/1/2015 - ongoing |
| Summary of the good practice | <p>The Finnish Centre for Pensions has published a webpage for international employees and employers (or any other interested) to make it easier to take out all the statutory social security contributions in Finland. In the webpage we have published practical guidelines about statutory social security system and contributions in Finland.</p> <p>The information is available in English, Estonian, French, German, Italian, Russian, Spanish, Swedish and in Finnish.</p> <p>In addition to the webpage, we have developed an online service/tool to help employers and employees to determine the social insurance contributions they must pay while in cross-border working situations. The webpage and online service together simplifies the process by providing simple and practical guidelines and information. Online service is</p> |

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| | <p>available in Finnish, Swedish, and English.</p> <p>The online service for employers and employees is fully digital and free of charge so it can be used anywhere, anytime and by anyone.</p> <p>The Finnish social security system is complex, with various statutory contributions paid to different institutions. Employers and employees, especially those unfamiliar with the Finnish system, face challenges in determining their obligations, leading to potential errors and increased costs. Therefore, both the updated webpage and the online service offer practical help when coming to work in Finland or when hiring people in Finland.</p> |
| OBJECTIVES AND ACTIVITIES | |
| <p>Background/context</p> <p>What challenge, need or gap were you trying to solve or respond to?</p> <p>Why was this issue relevant or urgent in your context (sector, region, country)?</p> | <p>► The Finnish social security system is complex, with various statutory contributions paid to different institutions. Employers and employees, especially those unfamiliar with the Finnish system, face challenges in determining their obligations, leading to potential errors and increased costs, and also waste of time. Therefore, the new webpage with information on contributions and the online service are good and practical tools for those who are coming to work in Finland or those who hire people in Finland and need to deal with the contributions.</p> |
| <p>Objectives</p> <p>What were the main goals of this practice (e.g. better compliance, faster processing, improved worker protection)? (Please limit to three)</p> <p>Who or what were these goals intended to help or change? (Please limit to three)</p> | <p>► The overall objective is to contribute to the effectiveness of EU labour mobility by simplifying the process for employers to determine their social insurance contributions in international situations and to make sure they get necessary information to fulfill their obligations as an employee or an employer. This information ensures compliance with Finnish legislation and reduces administrative burden. The objective is also to support employers in understanding and fulfilling their social security obligations, thereby reducing potential errors and costs.</p> |

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| <p>Main activities</p> <p>What were the main steps or actions you carried out to put the practice into effect?</p> <p>Were any tools, materials, partnerships, or processes created?</p> | <ul style="list-style-type: none"> ► It took us approximately one year from the beginning of the project to the final updated and translated webpage (at that same time, there was a big reform of our webpage, therefore, the project took longer than expected). We used our own employees for the project, meaning experts on global mobility issues, information and IT. ► An ongoing activity is to provide updated information via the Finnish Centre for Pensions webpage, where people can check social security contributions they have to pay in Finland and also find instructions and links to other relevant authorities. The webpage is regularly updated to reflect feedback from users and legislative changes, ensuring that there is up-to-date information. This adaptability makes our webpage a reliable resource for everybody. |
| <p>Funding/organisational resources</p> | <p>This was our internal project and no funding from outside was needed. We created the content for the webpage and for the online service with our own experts. Also the development and maintenance of the webpage are provided by the Finnish Centre for Pensions.</p> |
| <p>PARTICIPATION</p> | |
| <p>Stakeholders involved</p> <p>Organisations or entities actively contributing to the design, implementation, monitoring, or support of the good practice (e.g. labour inspectorates, social security institutions, trade unions, employers' associations, or other).</p> | <ul style="list-style-type: none"> ► In Finland, social insurance contributions are managed and paid through several different stakeholders. Therefore, the information on the website and in the payment tool has been verified and is reviewed annually with each of those organizations responsible for the contributions. However, the Finnish Centre for Pensions is solely and independently responsible for maintaining and updating the website content. |
| <p>Target groups</p> <p>Main groups or categories that the practice is directly aimed at, who should receive its services or who engage with it (e.g. employers, mobile or posted workers, labour inspectors and social security officers, or other).</p> | <ul style="list-style-type: none"> • Employers • Employees • Administrations from Finland and other countries all over the world who need this information (for example, employers who need to determine and pay social security contributions for employees working in Finland or abroad). |

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| <p>Final beneficiaries</p> <p>Individuals or groups that ultimately benefit from the outcomes of the practice, even if they are not the direct target or user (e.g. mobile or posted workers, vulnerable workers at risk of exploitation, employers benefiting from clearer rules or reduced admin burdens, or other).</p> | <p>► Both employers and employees (posted or mobile workers) will benefit from this information. Ultimately the mobile worker/employee gets the most benefits as his/hers social security is correct, so he/she gets the benefits from the right country (and the right amount). Also the employers benefit because with the information from the webpage they can contribute the right amount in contributions to the right country.</p> |
| <p>GOOD PRACTICE CRITERIA</p> | |
| <p>Achievements and outcomes</p> <p>What specific results did the practice achieve? (e.g. How many workers or employers were reached, number of publications created? What processes became faster?)</p> <p>What kind of broader benefits did it bring? (e.g. Did it improve understanding of rights and obligations, enhance cooperation between authorities, or reduce legal uncertainty and inconsistent application of rules?)</p> | <p>► Although we are not the collector of the contributions in Finland, we in Finnish Centre for Pensions are responsible for giving advice with the application of 883/2004 issues. We therefore aimed at gathering all Finnish social insurance contributions in one place for easy use by both employees and employers. No other authority in Finland provides this kind of practical-level payment information compiled in that many languages.</p> <p>► Employers and employees provided positive feedback about easy access to information about the Finnish social security contributions in one place and in multiple languages. The webpage received about 8000 visitors this year (this is a good number for us as we are a small country).</p> <p>► The online service has also received positive feedback from employers for user-friendliness and effectiveness in providing necessary information about social security contributions. There are approximately 3.000 website/service visits per year.</p> |
| <p>Cost effectiveness</p> <p>How did you keep costs low while still achieving results? (e.g. Did you reuse existing tools, automate processes, or share resources across teams?)</p> <p>Can you show that the outcomes were worth the investment? (e.g. Did small changes lead to big improvements, or were expensive tools avoided?)</p> | <p>► The use of the webpage and the service is free of charge for everybody. We used existing webpage and tools and made everything in-house, so there were no extra costs besides the working hours of our experts. The service tool was made already earlier (year 2019) and was now added to the webpage with contributions.</p> |

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| <p>Transferability</p> <p>What are the key features that make this practice work well? (e.g. a digital platform, clear guidelines, a joint inspection process, or strong coordination)</p> <p>What would another country or organisation need to make this work for them? (e.g. certain laws, IT systems, or staff training)</p> | <p>Our webpage and its content can be easily adopted by other countries. It is simple to develop and use:</p> <ul style="list-style-type: none"> ▶ provide simple and clear guidelines for foreign employees/employers on how to pay contributions in every country. <p>This practice is easy to reproduce in other countries and it would be very useful to do so because it would decrease fraud and error.</p> |
| <p>Sustainability</p> <p>How is the practice sustainable from a social, financial or environmental perspective?</p> <p>What makes this practice able to continue over time? (e.g. It is now part of regular work or has been built into law or procedures?) and how are you making sure it lasts beyond the pilot or project phase?</p> | <ul style="list-style-type: none"> ▶ The service is sustainable as it is regularly updated to reflect legislative changes and to continue to meet the needs of employers and employees. It is financially sustainable as it incurs no extra costs for us nor for the users. The webpage actually saves costs, time and reduces error for the users. |
| <p>Innovativeness</p> <p>What makes this practice new or different in your field or country? (e.g. Is it the first of its kind, or does it combine actors who don't usually work together, or activities not performed before?)</p> <p>How does it improve older or less effective approaches? (e.g. By reaching more people, using data better, or simplifying complex procedures)</p> | <ul style="list-style-type: none"> ▶ This practice can be considered an innovative and even a pioneering solution which significantly contributes to EU labour mobility and social security coordination. It stands out because the service is fully digital, free to use, user-friendly and easily accessible to everybody because: <ul style="list-style-type: none"> • it is available in multiple EU-languages and can reach many mobile workers and their employers in several EU-countries • the webpage and the online service are user-friendly: the user is guided through a series of questions to determine their social insurance contributions. This intuitive design ensures that even those unfamiliar with the Finnish social security system can easily navigate and find the information they need. • it promotes labour and social mobility by simplifying the process of determining social insurance contributions and giving clear guidelines. |

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| | <ul style="list-style-type: none"> • it makes employers, employees and other stakeholders better equipped to manage cross-border employment situations. • it contributes to a more integrated and mobile European labour market with less fraud and error. |
| <p>Digitalisation</p> <p>What kind of digital tools or platforms were used in this practice? (e.g. online portals, automated case tracking, data sharing, digital databases or other)</p> <p>How did these tools help in reaching your goals? (e.g. Did they save time, facilitate access to data in real time, reduce errors, help detect fraud, or improve coordination between authorities?)</p> | <p>► The service is fully digital, providing real-time information and guidelines through the webpage and an online platform. This eliminates the need for physical consultations or paperwork, making the process more efficient and accessible. It is easy to use, free of charge, available in many languages and therefore widely accessible and easy to use.</p> |