



Page 2: How will the new government's plans affect the area of social accident insurance? – Interview with the Directors General of the German Social Accident Insurance (DGUV)

Digital opportunities

Search for the word “digital” in the coalition agreement of the traffic light coalition government, and you will find 200 hits. High expectations surrounding the topic of digitalisation are not a new phenomenon, and these expectations have been intensified by the pandemic. This year, the German social accident insurance is implementing two large digitalisation projects.

Offering insured individuals and companies a digital service – this is an item on the agenda of the German social accident insurance institutions. In accordance with the Online Access Act, German social accident insurance institutions for trade and industry and for the public sector will be offering all administrative services in a digital format by the end of the year. Users will be able to submit applications and access information in just a few clicks using a portal from the German Social Accident Insurance or the federal administrative portal at www.bund.de. “It will then be possible to digitally report various matters, such as an occupational accident or suspected occupational disease”, explains Dr Edlyn Höller, Deputy Director General of the German Social Accident Insurance (DGUV). “Legally compliant communication with the relevant institution takes place via a digital mailbox.”

Uniform company number

As part of this program, the DGUV is introducing a company number as a new uniform classification criteria for social accident insurance institutions. This will replace the previous institution-specific member number for companies. This will speed up the process for contribution payments and



Many accident insurance benefits can now be applied for online.

relieve some of the burden on companies. Over 6 million employers will receive their new numbers from the relevant institutions from autumn 2022 onwards. “The company directory has great potential”, Dr Höller explains. “It could play an important role as a central directory for company data – by providing a network of different data directories that can be accessed nationwide and facilitating cross-organisational cooperation, e.g. in the case of company audits, but it could also play a big role in social insurance as a whole.”

Considering interfaces

Cooperation and interfaces are a crucial part of digitalisation processes. The DGUV believes that it is important that all stakeholders are involved. “We can only take advantage of the potential benefits offered by digitalisation if we transfer data between organisations in a standardised way and create a broad pool of data”, emphasises Dr Höller. This relates to the way the German social accident institutions communicate with doctors, hospitals or treatment facilities, for example. When it comes to initiatives in the health sector, the interfaces with

the social accident insurance institutions must always be taken into account.

This also applies to BG hospitals. Across the BG Hospitals Group, there is a very high level of support provided by digital solutions in the medical field. This includes the area of telemedicine – teleradiology and tele-intensive care – and the use of artificial intelligence. Administrative processes and electronic patient records need to be developed further.

At the EU level, a great deal of effort is being made to achieve compatibility between administrative processes and enable data exchange between the member states. Communication between social security organisations, for example when employees are temporarily posted abroad, should be paperless in the future. The statutory accident insurance is involved in this project through the European Representation of the German Social Insurance in Brussels. “However, full digitalisation in the field of social security on an EU-wide level is still a long way off”, states Dr Höller.



Interview with Dr Stefan Hussy and Dr Edlyn Höller

“You can never invest too much in prevention.”

Dear readers,

We are all watching what is happening in Ukraine with great concern, as Putin’s regime invades Ukraine in breach of international law. A war in Europe is something that was unthinkable just a short time ago. We absolutely condemn this attack. The news we are seeing shatters our perception of a peaceful world and breaks our hearts. We are seeing images that produce fear and speechlessness. At the same time, these images have sparked a desire to help. Many citizens are lending a hand and volunteering to help out those fleeing the war. Every helping hand is needed.

That is why I want to point out the following: If the support is organised by the local authority, then those who volunteer to help refugees are insured against accidents. This also applies to individuals providing assistance for refugees as a member of an association or private organisation on behalf of the local authority. Please direct any questions to your local German social accident insurance institution.

The current situation has left many people feeling unsure and frightened. It is not possible to just “shut off” these concerns at work. Companies can provide support by offering employees an opportunity to discuss their concerns and by providing access to internal and external support programmes for crisis situations. Offering a sympathetic ear and empathy will absolutely be appreciated and forms part of a comprehensive culture of prevention – a culture that we strive for as the German Social accident insurance.

We must remain hopeful.

Best regards
Dr Stefan Hussy

Best regards
Dr Edlyn Höller

Director General of the German Social Accident Insurance (DGUV)

Deputy Director General of the German Social Accident Insurance (DGUV)

The government has made one thing clear in the coalition agreement: They want to focus their social policy on the labour market, promote digitalisation and encourage cooperation between the social security organisations. This affects the German Social Accident Insurance and the 64.2 million people it insures. The Director General and Deputy Director General of the German Social Accident Insurance (DGUV) – Dr Stefan Hussy and Dr Edlyn Höller – explain which plans they are in favour of and areas where they see a need for further action.

Dr Hussy, Dr Höller, the new federal government wants to dare more progress. Is social accident insurance represented in the plans?

Dr Hussy: We are happy that many of our key topics are addressed in the coalition agreement. We are particularly pleased to see that the government has adopted the principle of “prevention before rehabilitation before pension” for its social policy. The German social accident insurance has followed this principle for decades. This is our statutory mandate and we pursue it based on a deep-rooted conviction. Our mission is to prevent illnesses and accidents with all suitable means. However, if an individual is injured as a result of work, then we support them by providing the best rehabilitation possible. Our aim is always to avert permanent damage to health as far as possible and enable full participation in social life.

So does this ultimately benefit everyone involved – insured individuals, companies and society as a whole?

Dr Höller: It does, as this principle helps to minimise damage to health and also reduces costs. The stronger focus on prevention and rehabilitation is also necessary. Challenges such as a shortage of skilled workers, an ageing population and the ongoing societal transformation cannot be solved by immigration alone. We need to do more to ensure that people are not forced to withdraw from working life as a

result of illness. This is the only way we can ensure our economic prosperity.

What do we need to achieve this?

Dr Höller: We need a future-oriented social policy that does not leave anyone out and uses resources based on their impact. Structuring social policy in this way would represent a paradigm shift. The German social accident insurance serves as a very good example of the effectiveness of this approach.



We would like to see a standardised exchange of data between all parties involved in the health-care system.

Social accident insurance focuses heavily on prevention and invests over one billion euros in this area each year. Has the government put sufficient measures in place to promote healthy working in the future?

Dr Hussy: You can never invest too much in prevention. Every accident prevented counts. That is why we think it is important that the government is working on a national prevention plan and developing the German Prevention Act. There is also talk of a “Gesunde Arbeit” (healthy work) action plan. We are happy to offer our expertise to help structure this plan. It is our aim to establish a culture of prevention in our learning and working worlds over the long term – to consider safety and health in every decision.

Which aspects should be focused on to a greater extent in the future?

Dr Hussy: We believe that the new culture of mobile work demands new, innovative solutions that take advantage of the potential offered by digitalisation. We need to find ways to exert a preventative influence regardless of location. By increasing the competency of employees on matters related to safety and health, we can identify new hazards at an early stage. A modern



Foto: DGUV/Jan Roehl

Prevention before rehabilitation before pension, digitalisation, ageing population – the coalition agreement includes several topics related to social accident insurance.

approach to prevention should also consider issues such as mental health, work-life balance, workforce diversity and separating work life and personal life. It must also include environmental and sustainability goals. All of this combines to make the level of advice that companies need more and more complex. It extends beyond the scope of our statutory mandate. That is why it is increasingly important to cooperate closely with other organisations.



We need a future-oriented social policy that includes everyone and uses resources based on their impact.

Increased collaboration between the social accident insurance institutions is demanded at several points in the coalition agreement. How is that going?

Dr Höller: There is already a good level of cooperation in some areas between accident insurance and different social security organisations. We would like to build on this. This mainly applies to the compilation of data. We want to achieve a standardised process for data exchange between all parties involved in the health-care sector. Targeted, preventative action and rehabilitation that is guided by the

labour market – as it is described in the coalition agreement – requires a comprehensive pool of data from all areas of life. Social accident insurance institutions have access to figures for workplace prevention, occupational accidents and occupational diseases from every sector. If we were able to combine this data with data from other social security organisations, it would be incredibly helpful in enabling us to target our services and investments more effectively. Furthermore, new issues and hazards – also for individual companies – could be identified earlier. The new company number that we are planning to introduce could form the basis for closer cooperation and data exchange.

Are there topics you would have liked to be included in the coalition agreement?

Dr Hussy: We think it is unfortunate that no specific objectives were formulated for road safety. Our figures show that commuting accidents continue to be a major source of accidents. The number of accidents involving bicycles is increasing continuously. Transformation of mobility and demographic change will result in more bicycle traffic and pedestrian traffic. This means more unprotected and particularly vulnerable road users. To ensure that they reach their destinations safely, an often lacking infrastructure must be adapted to the changing requirements. For me it is clear: Thinking about safety from the very first step is the key to success.

→ www.dguv.de > Facts & figures

Social protection for platform workers

The European Commission wants to establish a Europe-wide framework for access to social protection and labour rights of platform workers. To this end it presented a set of measures in December 2021. Among other things it is to enable solo self-employed individuals to participate in collective agreements. This also includes self-employed individuals working through digital labour platforms.

With its draft guideline that was submitted in December, the EU Commission is aiming to include platform workers in social protection. The proposal includes criteria for determining employment status. The aim is to clearly determine when a platform acts as an employer and platform workers are employees. In this situation, platform workers are covered by social insurance and enjoy the associated social and labour rights concerning working time and health protection. They are entitled to paid leave or improved access to protection against occupational accidents. The proposal also reverses the burden of proof. Consequently, the burden of proving that no employment relationship exists lies with the employer. The proposal also regulates the use of algorithms by labour platforms. The use of algorithms must be transparent and understandable, so that employees are able to contest automated decisions.

The umbrella organisations of the German Social Insurance welcome the fact that the proposal covers all platform workers and all digital labour platforms within the European Union. It is also the right approach to determine the employment status based predominantly on the actual employment relationship and not on the contractual agreement. The information and declaration obligations for the labour platforms have also been popular. It remains to be seen which rules the European Parliament and the member states will agree on.

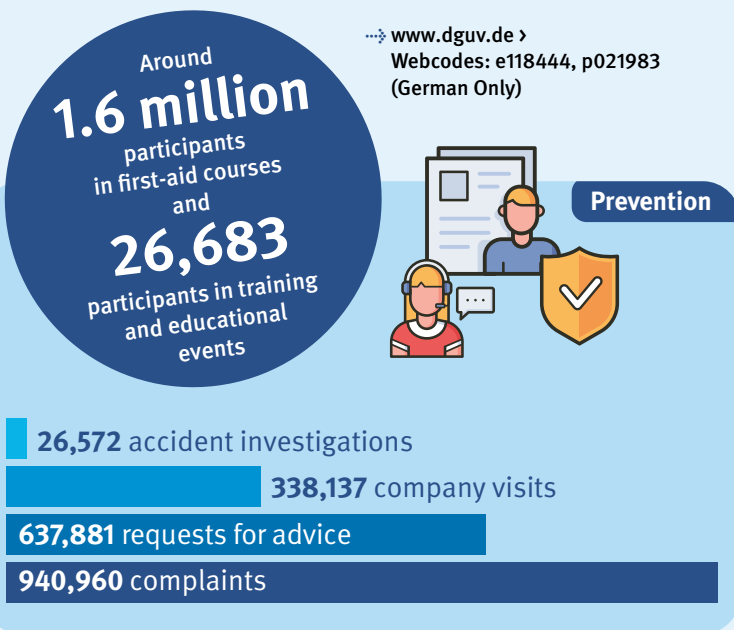
→ dsv-europa.de > News 2022

→ dsv-europa.de > Statements > Labour and Social Affairs

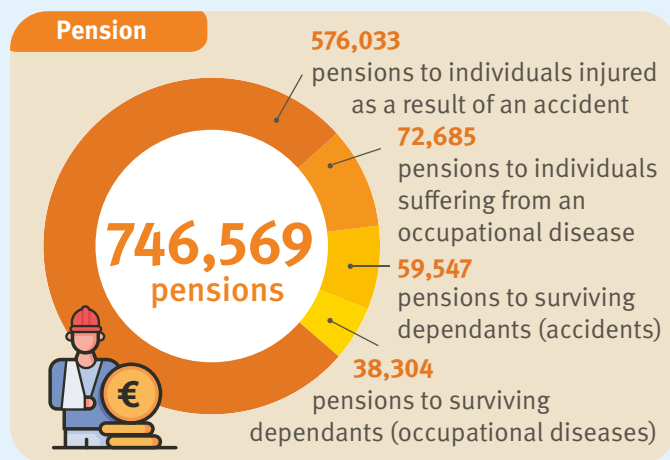
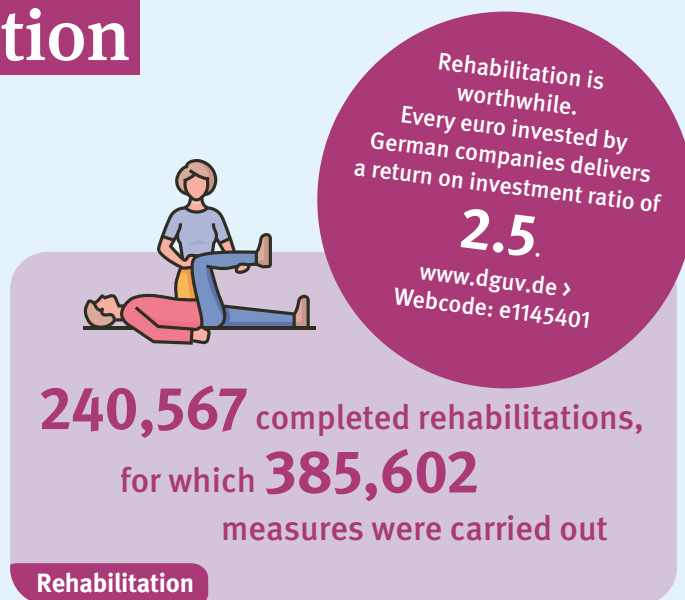
Prevention, rehabilitation and pension

Engagement of the German Social Accident Insurance *

Prevention before rehabilitation before pension – this is the principle that guides the work of the German Social Accident Insurance. This means investing heavily in prevention in order to prevent accidents and to restore insured individuals health after an occupational accident or an occupational disease. This is done using all suitable measures, including good medical care and benefits for occupational and social participation.



*year under review: 2020



Long-term effects of coronavirus – Support and research

Since the beginning of the coronavirus pandemic until the end of 2021, 118,705 cases of COVID-19 have been recognised as an occupational disease. Employees from the health and care sector who are insured under the German Social Accident Insurance Institution for the health and welfare services (BGW) are particularly affected. The BGW recognised almost 87,000 cases in total. Around 2,100 of these cases are receiving support from the rehabilitation management service of the BGW. They have a serious, long-term illness and suffer from post-COVID syndrome. Together with the BG

Hospitals, the German social accident insurance has developed a nationwide, interdisciplinary programme for those suffering with post-COVID syndrome, in order to fulfil the legal mandate of providing care for individuals injured in an occupational accident or suffering from an occupational disease.

The programme includes consultation as well as a specific diagnostic procedure. The programme has been received well. By the end of 2021, the BG Hospitals had carried out 1,077 post-COVID consultations, 963 post-COVID examinations and 455 post-COVID checks. 369 insured individuals received

inpatient rehabilitation at the BG Hospital in Bad Reichenhall. This is supplemented by numerous individual measures in the context of the regular BG treatment methods.

The German social accident insurance has initiated a wide range of research projects in order to improve the data available and to evaluate rehabilitation measures for those suffering from post-COVID syndrome. The aim is to fully reintegrate the insured individuals into their professional and social lives.

→ www.bg-kliniken.de/post-covid-programm
(German Only)

Imprint

Published by: German Social Accident Insurance (DGUV), Dr Stefan Hussy (Director General). The DGUV is the umbrella organisation of the German Social Accident Insurance Institutions for the public sector and for trade and industry.

Deadline: 04/03/2022

Publishing committee: Dr Renate Colella (chair), Udo Diel, Prof Dr med. Axel Ekkernkamp, Markus Hofmann, Gabriele Pappai, Dr Udo Schöpf, Karl-Sebastian Schulte, Ilka Wölfe

Editorship: Gregor Doecke, Kathrin Baltscheit, DGUV, Glinkastraße 40, 10117 Berlin

Editorial team: Kathrin Baltscheit,

Arlén Buchholz, Katharina Braun, Katrin Wildt

Translation: Intercontact GmbH

Layout: Atelier Hauer & Dörfler GmbH, www.hauer-doerfler.de

Publisher: Quadriga Media Berlin GmbH, Werderscher Markt 13, 10117 Berlin

Printed by: MedienSchiff BRUNO

Contact: kompakt@dguv.de

Image sources: Page 2 – Jan Röhl/DGUV

