Annual overview 2011
Good operations and production are a natural prerequisite for earning the trust of one’s customers and the wider world. With the work that has been done within Försäkringskassan during 2011 we have laid an excellent foundation for this, and one we are now ready to build on. This will be done with the help of a number of important development projects with the shared goal of further increasing services to our customers.

Among the ongoing development projects is the expansion of selfservice functions. The number of services the customer can access independently is steadily growing, and their quality improving. As of May 2011, Försäkringskassan also has a presence in the world of social media.

Over the past year several sections of the organisation have begun implementing lean methods. These will provide even better support for delivering services to our customers. They also allow our employees to plan and prioritise their own work situation in a better way.

During my first few months at Försäkringskassan I have been impressed with the engagement and the will to development I have encountered. To be part of a government agency that does so very much good and whose operational credo is summarised in the words “When life takes a new turn” is a source of great pride.

Today Försäkringskassan has a stable platform. I am convinced that 2012 will bring great advances for us on our development journey, and that public confidence in us will continue to grow.

Dan Eliasson, Director-General
About Försäkringskassan

Försäkringskassan’s history

The Middle Ages
During the Middle Ages people of the same profession organised themselves in guilds. In some guilds members paid into a kitty from which they then received money if they fell ill. This was more in the form of loans or charity, but nonetheless served as the first step towards social security.

The 18th century
During the 18th century the idea of helping each other when ill developed, and sickness benefit funds were formed. These were associations which were often tied to certain professions, to churches or temperance societies. Members paid a fee to the fund and in return received support if they became ill.

The 19th century
Industrialisation reached Sweden towards the end of the 19th century. As a consequence, people began moving from the countryside to the factories and the cities.

The first law governing sickness benefit funds was passed in 1891. Its purpose was to support the voluntary sickness benefit funds. All funds that registered with the authorities were given subsidies and advice. At this time it was still only a very small proportion of the population, about 3 per cent, that was insured through the sickness benefit funds.

The 20th century
As Sweden grew increasingly industrialised and more and more people moved to the cities it also became increasingly important to see to their security when they were ill or had accidents.

In 1901, therefore, a law on compensation for accidents at work was passed to help those who were injured at work and their families.

The Act on public pension insurance was passed in 1913, which meant that for the first time every person in Sweden could receive a pension. Even if the pension was very small and needed to be supplemented, the law would become the first step towards modern social insurance.

The 1930s
The sickness benefit funds gradually grew in extent, and in the 1930s they were significantly strengthened.

In 1933 there was a new reform which meant that sickness benefit funds were recognised and that centralised benefit funds were introduced. A few years later the number of members had doubled. To have insurance against illness was no longer a matter that only affected a few, instead it was turning into a national movement.

The 1940s
After the end of the Second World War, Sweden looked ahead with optimism to a brightening future. The first child allowance was paid out in 1948.

The 1950s
At the beginning of the 1950s the sickness benefit funds had around 3 million members, but there was broad public support for the creation of public health insurance, to cover every person in Sweden.

A law making health insurance public was duly passed in 1955. It was based on the principle that everyone who paid contributions and taxes would have access to social welfare services when needed.
The 1960s
The National Social Insurance Board was formed in 1961. Its tasks included distributing appropriations to the local sickness benefit funds and overseeing that social insurance worked as intended.

In 1963 it was decided that the sickness benefit funds would also administer pensions, and they were renamed social insurance funds. The many local sickness benefit funds were turned into 21 county social insurance funds.

The 1970s
In 1974 the parental benefit was introduced, replacing the outdated maternity benefit. Parents could stay at home with their child for a total of six months, and fathers too could receive a benefit for looking after their child. However, it took a while for men to begin taking advantage of this new concept – in the early 1980s women were still claiming 95 percent of the parental benefit.

The 1990s
The Act on Support and Service for Persons with Certain Functional Impairments and the assistance allowance were introduced in 1994. This allowed many people a level of freedom they had not known before.

The 2000s
In 2005 Försäkringskassan became a government agency when the National Social Insurance Board merged with the 21 county social insurance funds. The aims were to create greater uniformity throughout the country, reinforce the due process of law and shorten processing times. To fulfil them required a whole new organisation.

In 2007 Försäkringskassan carried out what has been called the largest government agency reorganisation in modern times.

The Swedish Pensions Agency was created in 2010, taking over the administration of national pensions from Försäkringskassan and of premium pensions from the Premium Pensions Agency.

Försäkringskassan’s mandate
Försäkringskassan’s mandate, as specified by the Government, is to manage much of the social insurance system that covers most people living or working in Sweden. It is our job to examine, determine and pay out social insurance benefits and allowances. Social insurance includes insurance benefits and allowances for families with children, people...
who are ill and people with functional impairments. Försäkringskassan has an additional mandate, which is to coordinate all resources in order to help the person on sick leave return to work as soon as possible. We do this by means of contacts with customers, employers, doctors and, when necessary, the Public Employment Service.

We constantly need to adapt our work to the ever-changing reality we live in. A large number of laws and regulations govern the work we do, and our mandate also includes actively influencing the formulation of such legislation by describing problems and suggesting improvements.

Försäkringskassan provides support to the Government and the Government Offices in the form of inquiries, referrals and forecasts. The agency’s experts take part in Government commissions and produce Sweden’s official statistics concerning social insurance as well as statistics to support management and decision-making. Experts are also involved in considerable knowledge exchange with other countries and in the exportation of services in the social insurance area.

Sweden has one of the most extensive social insurance systems in the world. In 2011 Försäkringskassan paid out SEK 200 billion, which represents about 6 per cent of the gross domestic product (GDP). Försäkringskassan operates in 120 locations around the country, and our head office is in Stockholm.

Important events in 2011

Quicker to get in touch with Försäkringskassan

In 2011 we had about 100 000 customer visits per day. The most common type of visit is to our website www.forsakringskassan.se, but we also answered 7.5 million telephone calls.

Looking more closely at the last figure, we had 2.3 million telephone enquiries from parents who wanted to plan their parental leave or had questions about their finances. Just under 1 million calls were from people who had fallen ill and wondered what would happen now, or from people who had been ill and were about to return to work. We also answered millions of questions about everything from what happens if you move to Qatar for work to whether you can stay at home to look after your ill grandmother.

We had about 1.5 million visits to our local offices. The most common questions were about housing allowances or parental benefits.

What were our customers satisfied with in 2011?

In order to find out what our customers are satisfied or dissatisfied with in their contacts with Försäkringskassan we carry out a big customer survey every year. Overall, customers this year were a bit more satisfied in their contacts with Försäkringskassan than they were last year. Above all, it was people on sick leave and people with functional impairments who were more satisfied.

Customers who visit our local office are the most satisfied, with 98 per cent saying that they were well received. Overall, customers were satisfied with their reception – about 80 per cent gave high or maximum marks for being received in a friendly and respectful way. Most also felt that the official became engaged in their particular matter. Many also state that they are satisfied with how information, written decisions and the website are presented.
What were our customers less satisfied with in 2011?

One of the questions in the customer survey concerns whether it is easy to get through on the telephone. This is something we usually get low marks for, and this year was no exception, although customers were at least more satisfied than last year. Many are also dissatisfied with the difficulty in knowing how long it will take before you get a decision.

Forever is now 4 minutes, on average

A common customer complaint in 2010 was that you had to wait forever to get through to Försäkringskassan. We have worked hard to reduce the waiting times and are pleased to report that “forever” has now been reduced to 4 minutes. That is currently the average waiting time for an answer when customers call our Customer service centre.

— The difference compared with last year is really quite notable.
— Many were angry then about having had to wait for a long time on the telephone. Now it’s unusual for anyone to be angry once they get through, instead customers seem to be surprised that things went quicker than expected, according to Ann Persson Grivas, Head of Self-Service and the Customer service centre.

Instead of a form: My Pages

During 2011 we developed My Pages on our website, adding new services to make it easier to manage matters on the web. What’s new is that it is possible to regain and decline parental benefits in My Pages, which has made it easier for parents to plan their parental leave themselves.

It has also become possible for students and single people to apply for sickness benefit and housing allowance in My Pages.

The number of services has grown, and so has the use of My Pages. Over the year almost 3.5 million e-signatures were made, which should correspond to at least that number of forms which never needed to be printed out and sent in.

"Clever service, this... A person can even begin to understand how it works just by reading other people’s questions"

The quote is from a posting on our Facebook page, where parents with little time can get answers to all their questions about parental insurance and students have their questions about housing allowances answered.

Did you know that

Försäkringskassan was awarded a Silver Egg at the Golden Egg advertising awards for its information campaign about housing allowances for students.

"Försäkringskassan. Dziękuję za odpowiedź, mam jeszcze jedno pytanie: a jak mogę zalogować się mając e-legitymację?"

"Försäkringskassan. Thank you for your reply, I have another question: how do you log in with an e-ID?"

While we were at it we also opened Sweden’s first customer service on Facebook capable of giving answers in five languages – English, Finnish, Polish, Spanish and Arabic.

— It’s lots of fun to work with Facebook, and it’s good for the customers, says Anna Björkvall who is an administrator at the Customer service centre. I don’t know how many times I’ve been on the phone with parents and their child starts to cry which makes it hard for them to concentrate. This way, parents can ask the question when it suits them and their child. And then they can read the reply in peace and quiet.

Did you know that

The most common languages at our foreign languages Customer service centre are Polish, Arabic, Spanish and Finnish.

— We also benefit from Facebook use, since customers can learn from each other’s questions and read our earlier replies, says Sandra Gustafsson, operations developer at the Customer service centre. We already have a telephone language service which you can call to book an inquiry in one of ten different languages. But they have to booked beforehand – you can post a question on Facebook whenever it suits you.
Social insurance – a work in progress
In 1959 the then Minister for Health and Social Affairs, Torsten Nilsson, noted that social insurance is a work in progress, since it is constantly being adapted to changes in society. And that is just as true today as it was then – over the past decade alone there have been about 300 changes to regulations. Having said that, 2011 was actually a fairly quiet year, with fewer and smaller changes than usual.

All legislation collected in a Code
The Social Insurance Code came into force in 2011. The purpose of the Code is to simplify the social insurance system by collecting all the legislation governing it in one single body of laws. Moreover, the language used in the laws was modernised and simplified. The Code brought no material changes, but we had to change many old names and terms – for instance, maternity allowance was renamed pregnancy allowance.

• Other new rules that came into force in 2011 were
• The qualifying period for self-employed people was changed
• New benefit for parents who have lost a child
• The possibility of getting sickness benefit without having notified the Public Employment Service
• New law concerning personnel participating in international military deployments
• New rules for seamen who fall ill
• Parental benefit and temporary parental benefit are no longer counted as EU family benefits.

Sweden no more ill than the rest of Europe
There were no major rule changes to the social insurance system in 2011. Instead a lot of effort went into finding good forms for collaboration with the Public Employment Service. Above all, this collaboration was about making it as simple as possible for those customers who can no longer receive sickness benefit and instead can attend work-oriented rehabilitation at the Public Employment Service. Over the year, 100 new administrators were employed to make sure that no person who was off sick would fall between two stools.

Sickness absence has been dropping steadily in Sweden since 2004, and during 2011 Sweden had a sickness absence rate that was just under the average for comparable European countries.

More fathers stay at home with their children
During 2011 there were approximately two million children and about the same number of parents in Sweden. The number of parental benefit days claimed by fathers continued to increase, albeit marginally.

The number of days that fathers stay at home to care for a sick child has also increased, with fathers staying at home for about 36 per cent of the total number of days. If the trend continues at the same rate as it has so far in the 2000s, half the number of days will be claimed by fathers in 2035.

Did you know that 97 per cent of all those who apply for sickness benefit have their application approved.
A simpler agency

100 000 stamps which can be used to send more enjoyable things than doctors’ certificates

In November the first doctors began sending certificates via their computer case books to Försäkringskassan. There are many advantages to this for both doctors and Försäkringskassan, but the biggest gain is probably for the person who is off sick, who doesn’t have to go to the trouble of getting stamps and envelopes. In November and December about 100 000 electronic doctors’ certificates were sent to Försäkringskassan, which means that 100 000 stamps can be used to send more enjoyable things than doctors’ certificates.

Automated processing of simpler cases

In recent years we have worked to develop automated processing. The idea is for simpler cases to be processed and remunerated automatically, while more complex cases will be separated and processed as usual by an administrator. In this way the risk of errors will be reduced and assessments become more consistent. At the moment temporary parental benefit is partly being processed automatically. Work is underway which will allow for full automation of parental benefits, and we expect that the first parental benefit cases will be processed automatically in 2013.

Fewer errors and complaints

The number of complaints made to the Parliamentary Ombudsmen (JO) about Försäkringskassan dropped dramatically in 2011. Complaints to JO are made by individuals who are unhappy with how an agency or an official has handled a specific matter. Over the year, complaints dropped by 40 per cent. The number of referrals, i.e. when JO considers Försäkringskassan to be at fault and sends us feedback, have also dropped, by 30 per cent.

— It is very satisfying that the number of complaints as well as the number of referrals have dropped, says Eva Nordqvist, senior legal advisor. That indicates that processing is working better. And these days the occasional mistake is more likely to be caused by the human factor than by system errors.

What do a Japanese car manufacturer and Försäkringskassan have in common?

The answer is a working method for developing constant improvements. The method is known as lean and its aim is to identify small improvements in everyday work routines. The goal is for us to work in a way that makes it easier to be a customer at Försäkringskassan.

— In 2011 we began using lean methods in some sections of our operations. Since then we have received 1 600 suggestions for improvements in just about anything you can think of, says HR manager Lars-Åke Brattlund. We have already begun improving operations. This is a good and important method as it makes us see things from the customer’s perspective and think about increasing the value we are giving our customers.

Employees

In 2011 Försäkringskassan had about 12 800 employees. Most of them work as administrators, but there are a number of other professional roles, including legal advisors, political scientists, economists, archive assistants, doctors, IT specialists, statisticians, general office staff and many others.

Who are we?

The average age at Försäkringskassan is 47. Of the total number of employees, 77 per cent are women, 60 per cent have university-level education and 12 per cent have a foreign background. The average employment period at Försäkringskassan is 17.7 years. This means that together we have about 226 560 years’ experience in managing and developing social insurance, which is about the same length of time as it took for Homo Sapiens to evolve from its first steps on the African savannah into today’s Wordfeuding, sourdough-baking and touchscreen computer-surfing men and women.

Working to serve the people

All of us who work at Försäkringskassan, no matter what our role is, have one thing in common: we work to serve the people. We work to carry out decisions made in democratic order, and in doing so we come into contact with individuals as well as society as a whole. And that is something we are proud of. In this year’s big employee satisfaction survey 88 per cent stated that they were proud of the work they do, and 86 per cent that they find their work meaningful.

Satisfied with managers and colleagues

In general, employees are also satisfied with their line manager, and give high marks to the working climate in their team. Employees are less satisfied with the intense time pressures and the existence of contradictory demands in work.

Learning in the classroom and in the workplace

Altogether our employees have spent 25 000 days on professional development. Most of our courses are web-based, but there are also quite a few teacher-led programmes.
**Försäkringskassan in the future**

Despite improved results for our operations over the past few years, with shorter telephone queues and processing times, confidence in the social insurance system and Försäkringskassan remains low. Our great challenge for 2012 will be to simplify and customise the agency so that confidence in it and in the social insurance system grows.

**Försäkringskassan in your mobile and in person**

We are continuing to expand our self-service offering. This includes mobile phone services to be introduced in 2012 and 2013. And even as self-service expands, we will continue to work with positive personal meetings when needed.

**Simplification proposals to the Government**

In order for us to simplify, the laws sometimes also have to be simplified. The Government has therefore asked us to make suggestions for various simplifications of the rules. On 16 April 2012 we will be submitting a simplification proposal concerning laws that our customers feel make things unnecessarily complicated, and for which we also see that a simplification would be possible.

**Remove things that take unnecessary time**

An important area over the next few years will be the automatisation of simple cases. That will speed things up for the customer and allow us more time to work on the more complex cases.

We will be increasing our electronic information exchange with health care providers and other partners. By sending documents such as doctors’ certificates electronically, we will avoid time-consuming postal services.

**Cheats should be worried**

Another important factor in improving confidence is to ensure that social insurance is not abused. We will be working in particular with reviewing assistance benefits, where it has turned out that there is systematic and organised fraud. Those who purposely cheat should have reason to feel worried.

**Better support for young people**

One of our most important tasks is to help the person on sick leave return to work. In order to succeed, and to make sure that no one falls between two stools, we will develop our collaboration with both the Public Employment Service and health care providers. We have seen that it will become particularly important that young people with activity compensation receive the support they need to re-enter the labour market.

Did you know that

On http://ideer.forsakringskassan.se/ you can see all the planned improvements and submit your own suggestions for improvements.
How to contact us

www.forsakringskassan.se
Information about social insurance is available on Försäkringskassan’s website. Self-service functions are also available for individuals, employers and dental and health care providers.

Customer service centres:
Försäkringskassan’s Customer service centre for individuals can answer general inquiries and questions about specific cases. Försäkringskassan’s partners should contact the Customer service centre for partners.

Customer service centre for individuals 0771-524 524
Customer service centre for partners 0771-17 90 00

Facebook
https://www.facebook.com/bostadsbidrag
https://www.facebook.com/foralder

Visiting Försäkringskassan
Information about the nearest office is available on www.forsakringskassan.se.