► **Design Lab**

Human-centric social security services
information and education
for universal social security

8-29 June 2022

**Funded by
the European Union**

Background and motivation

Social security organizations are using the **potential of data** collected from their members and users, and digital technologies, to achieve **the policy goal of extension of social security**. Data from users such as the youth, the elderly, women, disabled, the unemployed or migrants help to develop more adapted communication strategies, products, and services, tailored to the target groups and to develop more personalized responses to their needs.

- For example in Europe, the National Family Allowances Fund (Caisse nationale des allocations familiales – CNAF) of France uses a solid communication policy to reduce undue benefit payments, whether caused by unintentional error or wilful fraud. Automated checks using data exchange with partner agencies, document verification, and on-the-spot checks support

the trimedia and online information campaign to encourage the public to promptly report changes in their situations. Finland' social insurance agency uses tailored messages and digital communication channels to inform diverse groups of people about the protection offered over the life cycle.

- In Asia, the Central Provident Fund Board in Singapore uses gaming technologies to help change the perceptions of youth about social security, improve their engagement with CPFB services and to encourage their social security registration. To help members save adequately for old age, the CPFB of Singapore uses behavioural insights to innovate policies and strategies on retirement saving. Indonesia' s social security organization uses behavioral insights techniques and digital communication to nudge companies to comply with social security obligations. Services Australia has integrated artificial intelligence tools to collect and respond in personalized ways to a very diversified customer base. The agency developed a Customer Experience Management Framework

The development of these novel tools for information, education and people centric services are particularly important in countries, like China, who need to encourage a youthful population of workers in the platform economy, many of whom are migrants and women, to participate in voluntary schemes notably, pensions and medical insurance.

The International Labour Office in collaboration the International Social Security Association, the Ministry of Human Resources and Social Security of China, and the European Union, implement a Learning Lab in June 2022, drawing on the expertise and practice in the European Union and internationally, to promote the knowledge about **digital enabled solutions for more people centric social security administration and services.**

Objective

The final objective of the learning sessions is to increase the knowledge of participants about **digitally mediated solutions for human centric social security administration and services**. Through behavioral design and an applied and participatory approach, the Learning Lab will be tailored to practical solutions responding to the needs of diverse workforce to extend social security coverage. At the end of the training sessions participants should be able to a) identify maladaptive behaviors (such as disengagement from social security) and the new behaviors that need to be promoted; b) use supportive tools to design simple interventions to trigger new behaviors (such as higher affiliation and payment to social security); and c) monitor, evaluate, and filter new ideas that promote social change. They will be able to design such interventions using digital and communication tools within a governance framework respectful of human dignity and agency.

Agenda

▶ Wednesday 8 June 2022, 16.00-18.30 Beijing time / 10.00-12.30 Geneva and Vienna time

Session 1 - **International approaches and tools for user centric social security administration and services**
- **ILO office in Beijing,** Welcome to Learning Lab,
- **Video:** Gig worker & migrant worker experiences of social security in China

- **Dr. Cláudia Simão** Introduction to the Lab Learning objectives, structure and methodology.

  Dr. Maribel Ortiz.
  International Social Security Association (ISSA)

ISSA framework on using behavioural insights for social security

Mr. João Ricardo Vasconcelos and Dr. Kimberly Johns
World Bank's Govtech, Governance Global Practice
User centricity and digital inclusion in public services

Ms Lisa Morgan
ILO Impact Insurance Facility, ENTERPRISES Department
Design Thinking as a strategy to extend coverage of public sector health schemes and its application in inclusive insurance

Ms Claire Hobden
ILO INWORK, WORK QUALITY Department
Using Behaviour insights for the working conditions and extension of social security coverage

- **Dr. Cláudia Simão** Application of knowledge to design of interventions 1.

▶ Wednesday 15 June 2022, 16.00-18.30 Beijing time/18.00-20.30 Canberra time/9.00-11.30 London time

Session 2 – **Automation and human centric service design**

- **Dr. Cláudia Simão** Feedback from session 1 work.

  Mr. Brian Lee-Archer
  Independent consultant, formerly with Accenture and advisor to Centrelink, Australia
  AI systems to increase automatic access to benefits

  Speaker from Canada (tbc) Employment and Social Development ESDC' Guaranteed Income Supplement (GIS) and/or **Speaker from France** (tbc) Caisse Nationale d'Assurance Famille

  Dr. Karen Cham
  University of Brighton, and Trustee NEST UK
  Service design for social outcomes, experiences in UK.

  Mr Jeremy Lefever, Director of Customer Experience Measurement and **Ms Olivia Conolly,** Director, Insights and Governance Customer experience at Services Australia (video)

- **Dr. Cláudia Simão** Application of knowledge to design of interventions 2.

▶ Wednesday 22 June 2022, 16.00-18.30 Beijing time /10.00-12.30 Paris time/11.00-13.30 Helsinki time/15.00-17.30 Jakarta time

Session 3 - **Behavioral insights for user engagement**

- **Dr. Cláudia Simão** Feedback from session 2 work.

  Dr. Chiara Varazzani
  Lead Behavioural Scientist
  OECD Public Governance Directorate - GOV and Observatory of Public Sector Innovation - OPSI

  Ms Olga Gassen
  KELA, Finland
  The Social Security Institution (KELA) communication for benefits in life cycle

  Ms Sartika Kooshanafiah
  Assistant Deputy Director of Strategic Planning for Social Security R & D
  Deputy Directorate of Strategic Planning
  National Social Security Administering Body for Employment (BPJS Ketenagakerjaan), Indonesia

- **Dr. Cláudia Simão** Design of interventions 3.

▶ Wednesday 29 June, 16.00-18.00 Beijing and Singapore time /10.00-12.00 am Berlin time

Session 4 - **New technologies for information, learning and education in social security**

- **Dr. Cláudia Simão** Feedback from session 3 work.

  Dr. Philipp Busch
  Gamification and serious games

  Ms Irene Kang
  Central Provident Fund Board (CPFB), Singapore
  CPFB Youth engagement strategies

- **Dr. Cláudia Simão**
  Summary of Learning

- **ILO and MOHRSS**
  Presentation of participants' projects
  Certificate awards

Target audience

50 participants from the Ministry of Human Resources and Social Security, its Information Centre and the Chinese Social Insurance Administration, from central administration, provincial and local funds.

Methodology

Typical format   120-150 minutes

- Introduction to the sessions/feedback from previous session   10 minutes
- Lectures   15-20 minutes each
- Slido prepared questions during interventions and responses   30 minutes
- Designing an intervention   20 minutes

Capitalisation:

Collection of practices and dissemination of presentations in video podcasts.

Speakers and synthesis of sessions

Dr. Cláudia Simão

Claudia has a doctorate in social psychology. She teaches and researches behaviour science at the Católica Lisbon School of Business and Economics, a top business school in Portugal. She has extensive knowledge organizing and coordinating education and training programmes, using behavioral insights and human centric design for behavior change. She supports the Learning Lab by moderating the sessions and designing and applying participatory methodologies to encourage learners to practice the design of novel interventions.

Dr. Maribel Ortiz

Maribel is an economist by profession. She was the lead in developing the ISSA Guidelines on Good Governance, which subsequently led to more sets of ISSA guidelines on other strategic areas in social security administration. Good governance and ethics are at the heart of the ISSA Framework on Behavioural Insights that was completed in 2021. Her current responsibilities include the development of the ISSA Guidelines on Human Resource Management in Social Security and an ISSA study, *The role of social security in inclusion and social cohesion: Connecting the dots*. Ms Ortiz has a PhD in Economics from the University of Pennsylvania.

Mr. João Ricardo Vasconcelos

João is a Senior Governance Specialist in the Governance Global Practice - Public Administration and Institutional Reforms unit of the World Bank, supporting the development of the GovTech Global work. His areas of expertise include: governance of digital government; green GovTech, CivicTech, interoperability and service delivery. Before joining the World Bank, João was a Digital Government Policy Analyst at the OECD, being the lead coordinator of several cross-cutting activities in the Digital Government and Data unit. João also worked in the Portuguese public sector for several years heading various digital innovation and international cooperation initiatives.

Dr. Kimberly Johns

Kimberly Johns is the Global Lead for Govtech in the World Bank's Governance Global Practice and Co-Task Team Leader of the World Bank Group's GovTech Global Partnership. Her work focuses on whole of government digital transformation, digital governance, service delivery and citizen engagement. She has over 15 years of experience working on topics of technology and solutions development, institutional and policy reform. Kimberly holds a Ph.D. in Public Administration from the University of Illinois at Chicago

Mrs Lisa Morgan

Lisa is a Technical Specilist working at the ILO's Impact Insurance Facility. She provides technical expertise on insurance and other risk management solutions offered by the public and private sectors. Lisa leads a portfolio of projects on health, property insurance, closing the gender protection gap and insurtech, specifically as they relate to improving the risk management capabilities of low-income populations. She has over two decades of experience working in Europe, Africa and Asia. Lisa serves on the board of the International Actuarial Association Health Section and coordinates the Microinsurance Network's Best Practice Group on Health and Financial Inclusion. Lisa is a qualified actuary and Fellow of the Institute and Faculty of Actuaries in the UK. She has a Diploma in Actuarial Management from Bayes Business School in London and a BSc in Actuarial Science from the University of the Witwatersrand in South Africa. She has written on human centred design: (theactuary.com)

Mrs Claire Hobden

Mrs Claire is a behavioural scientist (Masters London School of Economics) and and political scientist (MA City University of New York) by training. She specializes in domestic work, vulnerable workers and the use of behavioural science in social interventions at the ILO. She has led randomized controlled trials in Argentina, Hongkong, Kuwait and in Mauritius in areas related to extension of social security to domestic workers, formalising the informal economy and increasing fair recruitment practices.

Dr. Chiara Varazzani

Dr Chiara is lead behavioural scientist at the Public Governance Directorate – at the Organization for Economic Cooperation and Development (OECD) in Paris, and its Observatory of Public Sector Innovation - OPSI. In this capacity, she leads the work of the organization on behavioural insights and steers and oversees technical contributions and evidence-based public policy using behavioural science.

Mrs. Sartika Kooshanafiah

Ms. Sartika is the head of research under the Strategic Planning Deputy Directorate, BPJS Ketenagakerjaan, Indonesia. She manages corporate social security research and studies. The first research using behavioral insights and randomized controlled trial (RCT) her team and she did was the one which started in 2017 in partnership with The Behavioural Insights Team, London, United Kingdom to reduce companies' contribution arrears.

Dr. Karen Cham

Karen is non-Executive Director & Trustee, Nest a national pension fund of the Department for Work and Pensions (DWP). With responsibility for digital transformation of CX and behaviour change at scale, Karen works closely with NEST Insights - a collaborative research unit that brings together leading researchers such as colleagues from Maastricht University to provide a rich store of data and insights on the needs and behaviours of a previously under researched population. Karen is also Professor of Digital Transformation Design, School of Architecture, technology & Engineering, University of Brighton.

Karen's paper focuses on the interaction between humans and machines known as the User Experience (UX). UX is the main and primary outcome of digital service design, as it is the UX that drives user behaviours and outcomes. The paper will share fundamentals of user experience service design in digital transformation by way of a literature review of relevant academic material. It will focus more specifically on the experience of the UKs National Endowment Savings Trust (NEST). NEST is a national pension fund set up by the Government of the United Kingdom. Any employer can use it, rather than setting up their own scheme, to fulfil their obligations to provide an occupational pension. As a voluntary scheme, user experience needs to be embedded in the design and implementation of its products and services to optimise the relationship between the fund and the users of the fund (workers and employers). The paper will review strategies and approaches based on behavioural science and media research for customer engagement that use digital media and communication solutions, without being digital only and how data and data analytics are used to improve service experience and contribute to greater participation and adherence to pensions schemes and plans, notably by building familiarity, trust and awareness on pensions and related services.

Mr. Brian Lee Archer

Brian is an international career spanning 40 years within government as a federal civil servant (Department of Social Security 1982 –95), management consultant and researcher with global technology companies –IBM, SAP, Cúram Software and Accenture, Independent consultant advisor to CEO and CIO Centrelink 2008-2010. Brian wrote recently *Relationship between humans and machines in public policy* -published as chapter 4 in *Digital Disruption in Teaching and Testing* Published 2021 Routledge.

The rapid rise of the digital economy in the first two decades of the 21st century is now dominated by artificial intelligence (AI). AI takes advantage of the vast amounts of digital data that is produced either directly or indirectly in almost every facet of people's daily lives. Social security administrations were adopters in leveraging digital data to strengthen the social safety net, addressing aspects of social disadvantage and social risks including poverty reduction, inequality and public health. However, while there has been significant public value creation there is a growing trust gap between citizens and administrators of social security due to a lack of transparency in how people's digital data is used. Support for public policy initiatives delivering better social outcomes is dependent on the human element in decision making. While machines using artificial intelligence will continue to deliver efficiency gains, it is humans who must decide when and how these machines are used. This is where the principle of human centricity is paramount. As data moves through the data lifecycle of research, policy, program delivery and evaluation, how humans work with digital data is a determinant for building public trust and confidence in social security administration. There needs to be a better understanding of the relationship emerging between humans and machines and digital data. The human dimension, guided by a dynamic evidence base of digital data, can manage the risks (i.e., privacy, security, ethics) while achieving the benefits (i.e., better social outcomes for stronger societies).

Dr. Philipp BUSCH

Author of a PhD on the topic of "**Gamification and Serious Games** in International Cooperation". He worked for the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) for more than 5 years and applied the approach of Gamification and Serious Games in different contexts such as the labour market in Egypt, the healthcare system in Cameroon or to support the peace process in Yemen. Since 2020 he is working as an independent consultant for different actors in the international cooperation.

Mrs. Irene KANG

As Group Director for the Communications Group, Irene Kang spearheads the Singapore Central Provident Fund Board's marketing communications, member outreach, partnerships as well as advocacy programmes and initiatives.A Communications specialist for over 20 years, Irene's career spans across multiple sectors from public-listed organisations in public transportation and offshore & marine to tourism and the public service. In the public service, Irene was previously with the Ministry of Information, Communications and the Arts and PUB, Singapore's National Water Agency.

Mrs Olga Gassen

Olga is a dedicated and creative communications professional and a social media expert. She is a confident and inspiring speaker, and greatly enjoys communicating with and training people in several languages. Throughout her career she has trained the staff of several major organisations including Kela's partner associations, specifically regarding international social security matters, social media and employer branding. She has been involved in international matters since joining Kela in 2010. Prior to moving to Kela's communications department, she worked as a service manager at the In-To Finland service point. In To Finland was intended to help people who move to Finland for work.

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- Worldbank 2022 Service Upgrade: The GovTech Approach to Citizen Centered Services,

- OECD 2019 Tools and Ethics for Applied Behavioural Insights: The BASIC Toolkit

- ISSA framework on use of behavioural insights for social security

- United Nations 2022 Behavioural Science Report