



*Never use IT as  
a crowbar to force discussions  
about content*

## A source of trust

# The secret of the Crossroads Bank for Social Security

Fifteen years ago, among constant social and political tensions, a unique collaboration was established in Belgium - the Crossroads Bank for Social Security. According to Frank Robben, Administrator General since the beginning, this is partly due to a happy coincidence. "But then again, nothing is pure chance."

The name Crossroads Bank gives the impression that we are dealing with a super-databank but Robben puts us right: "It is definitely not a central databank. We coordinate processes and function as a reference repository within a network. In Belgium there are around two thousand agencies in the social sector, from pension funds and health insurance to social housing companies and so on. In short, every institution you can imagine that delivers social benefits is part of this network and defends its remit and right to exist. We don't touch that. One of our basic tenets is: never use IT as a crowbar to force changes. This should be done via intrinsic debates."

### LABORIOUS

Although IT is an important part of the Crossroads Bank's success, Robben says that it accounts for at most 20 per cent of its remit. The other 80 per cent relates to reorganization and optimization of processes over the whole process chain. "When we started, hundreds of

various forms were exchanged between the different social security institutions. All these forms have been replaced by around 190 electronic processes. In the past the employer, who had declared the wages of his employees to the National Office for Social Security (Rijksdienst voor Sociale Zekerheid, RSZ), had to give his people something of a certificate stating that the contribution had been paid. The employee then had to take the certificate to the sickness insurance fund which keyed in 12 million of these certificates every year. This information was then sent on magnetic tape to the National Institute for Health and Disability Insurance (Rijksinstituut voor Ziekte- en Invaliditeitsuitkering, RIZIV). RIZIV then randomly carried out rather laborious checks. Instead of blindly automating, we first looked at this process, knowing that RSZ, the sickness insurance funds and RIZIV are members of the Crossroads Bank. Now the employer makes an electronic declaration to the RSZ. An application at the RSZ checks whether sufficient





contributions has been paid for the persons in question and we send the reference to the correct sickness insurance fund so that it can pay the employee. No more certificates and no checks because everything comes from the original source. And there is no more fraud. When the new process was introduced we discovered that some employees were members of several sickness insurance funds. They went to the doctor once and were paid for it several times. The correct sequence is therefore: process optimization then automation. Otherwise you are just consolidating bad practice."

#### A CONCURRENCE OF CIRCUMSTANCES

During the early 1980s a Royal Commission was established in Belgium for essential reform of the structure of the social security system. "A crisis situation", says Robben, "or the realization that something had to change urgently, was an important catalyst. At the time, I was looking for a post where I could combine my studies in law



and IT. Up to then, data management had always been based on a central databank. There were three arguments against this: technical feasibility, the privacy problem and above all the stakeholders' fear of losing their autonomy. In my study I put forward the idea that instead of centralizing all data, it could be distributed from a type of interchange - not a data bank but a crossroads bank. The then Minister of Social Affairs, Dehaene, liked the idea. I couldn't have introduced a reform of this kind without a strong, visionary minister. Luckily we started out with a minister who later became premier. Another factor which definitely helped is that we presented the concept everywhere, to the social partners, the trade unions, the employers' organizations and parliament. One of the most important criteria for persuading people of the potential of IT is to present it well. We paid a lot of attention to this. In the language of the policy makers, we explained what IT can deliver as support for the efficiency, but above all the effectiveness, of their policy. Marketing IT to business and politics is very important. It was very helpful that we were able to implement a number of concrete quick wins at an early stage. It was also essential to adhere very strictly to the agreements. You must do what you say you will do. This is how you win trust and keep it."

*"If you do what you say you will do, you win trust and keep it"*

#### THE BASICS

One reason for the success of the Crossroads Bank is its good governance structure and risk management. But according to Robben, the click between IT and business or politics



ultimately comes down to trust. "Technology is not the driver. It comes down to people, but more importantly, to trust between people. This is true for all stakeholders, whether they are social security institutions, employers' organizations, politicians or my colleagues. I have to build in structural guarantees to ensure that the trust remains. We are constantly working on this. Consistency is therefore an absolute must. It is a *conditio sine qua non* that the house must be in order. If you make promises and don't keep them, the trust is very quickly broken. We always have around twenty new ideas on the drawing board. We never begin with their realization until we can sow them on fertile ground. For example, in 1998 I formulated the idea of the pre-completed tax return, which is relatively easy to do. The social sector already has around 80 per cent of the information to be completed on the tax return. This has not happened yet for a number of reasons, but we won't push it. Also, we are always working on maintaining contact with the important players. For example, we invite young members of parliament with an interest in IT to visit the Crossroads Bank, even when they are not involved with us. For the first ten years I tried to be in the press as little as possible. This way, we prevented the Crossroads Bank from appearing threatening to our stakeholders. We have built up a lot of credit by working on the sidelines for many years to provide support and improve processes. Now we can do something more to keep positive public opinion. We give interviews and receive prizes, without purposely chasing them."

#### PRAGMATIC

The concept of the reference repository can be transposed to other sectors. Robben is



currently working hard on a system where hospitals, general practitioners, nurses, pharmacists and other healthcare professionals are members of a network so that they can share information. "But", he stresses, "this is completely separate from the Social Crossroads Bank. However, 80 per cent of the basic principle can be transferred. The concept can be used for all large groups of agencies that wish to cooperate but are keen to retain their autonomy. At the time, some people wanted to expand the Social Crossroads Bank into a Social Fiscal Crossroads Bank. I managed, with some difficulty, to persuade them not to do it. The Social Crossroads Bank is an institution that allocates. We give something to people whereas the tax system takes something away. The concept works provided that the parties that control certain data trust us. We would lose this trust if we were to associate ourselves with an agency with a repressive image. You could set up a Fiscal Crossroads Bank, but there should always be some space between the social sector and the tax system." In answer to the question as to why a collaborative venture of this type has not got off the ground in the Netherlands, Robben emphasizes that he doesn't want to offend anyone. "It's a question of culture. In the Netherlands, problems are discussed a lot, huge studies are conducted and wonderful reports written. This means that circumstances sometimes have



changed by the time decisions have to be made. We stick to around ten pages containing our vision, build a framework and structure that our customers trust, and then we start to deliver. It's a pragmatic approach." ■

*"About 80% of the basic principle of the Crossroads Bank can be transferred to other sectors"*

With a budget of over 17 million euro and 80 employees in 2007, the mission of the Crossroads Bank for Social Security is to be the motor of e-government in Belgium's social sector. The CBSS is based on a common and concerted vision, which enables the actors in this social sector to benefit from new technologies to radically improve and re-organize their mutual relationships and processes.

