

EUROPEAN HEALTHCARE FRAUD AND CORRUPTION NETWORK

Fraud in social security – the Polish perspective



- Insured persons

- keeping accounts
- contribution transfer to OPFs,
- contribution collection and transfer to the National Health Fund,
- work incapacity certification



- Contribution payers:

- collection of contributions to the Social Insurance Fund,
- collection of contributions to the Bridging Pensions' Fund, Labour Fund and the Fund of Guaranteed Employee Benefits,
- settlement of accounts



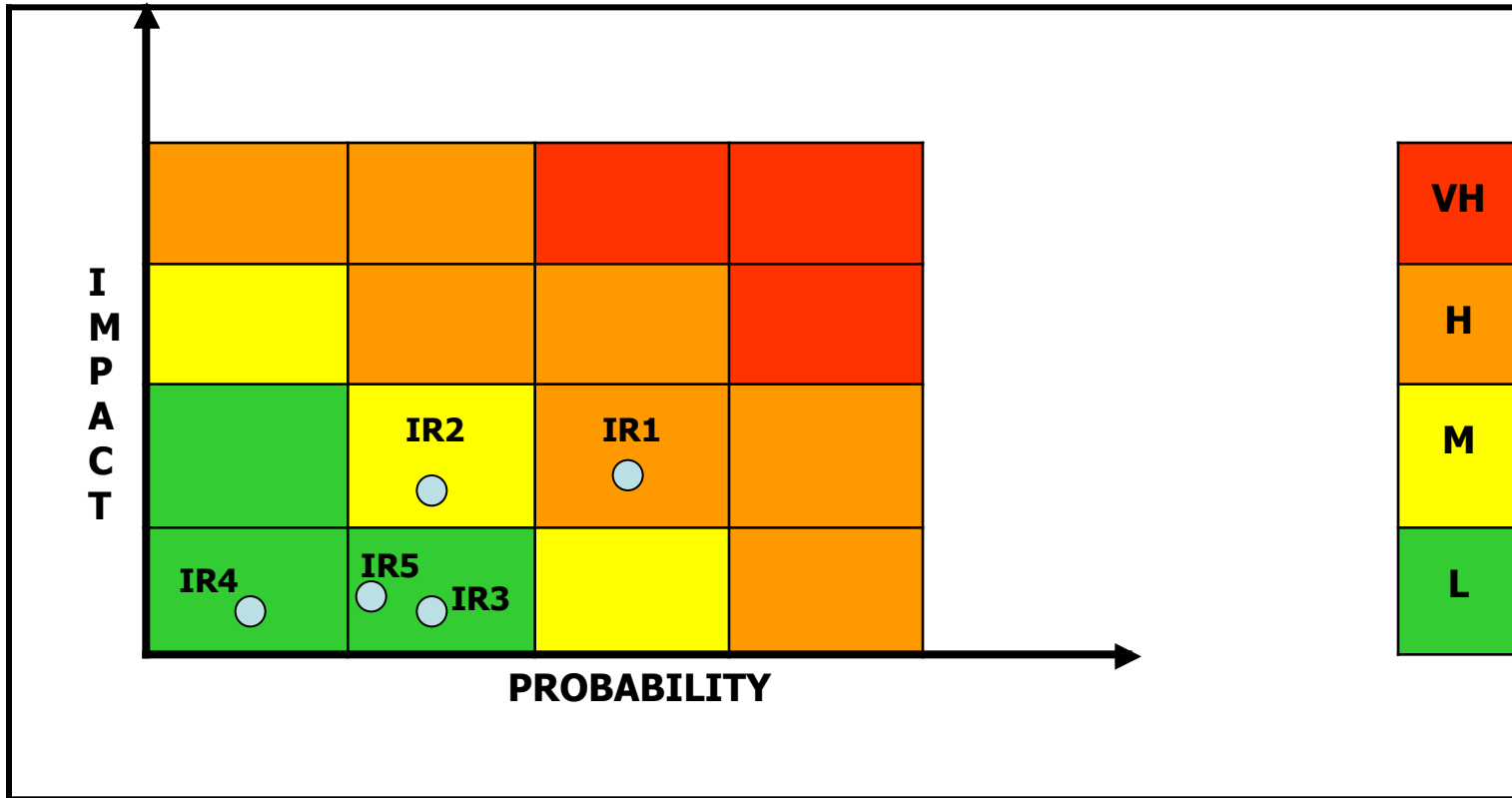
- Beneficiaries:

- establishing entitlements to benefits,
- paying personal income tax on benefits,
- benefits' payment from the Social Insurance Fund and from the State budget



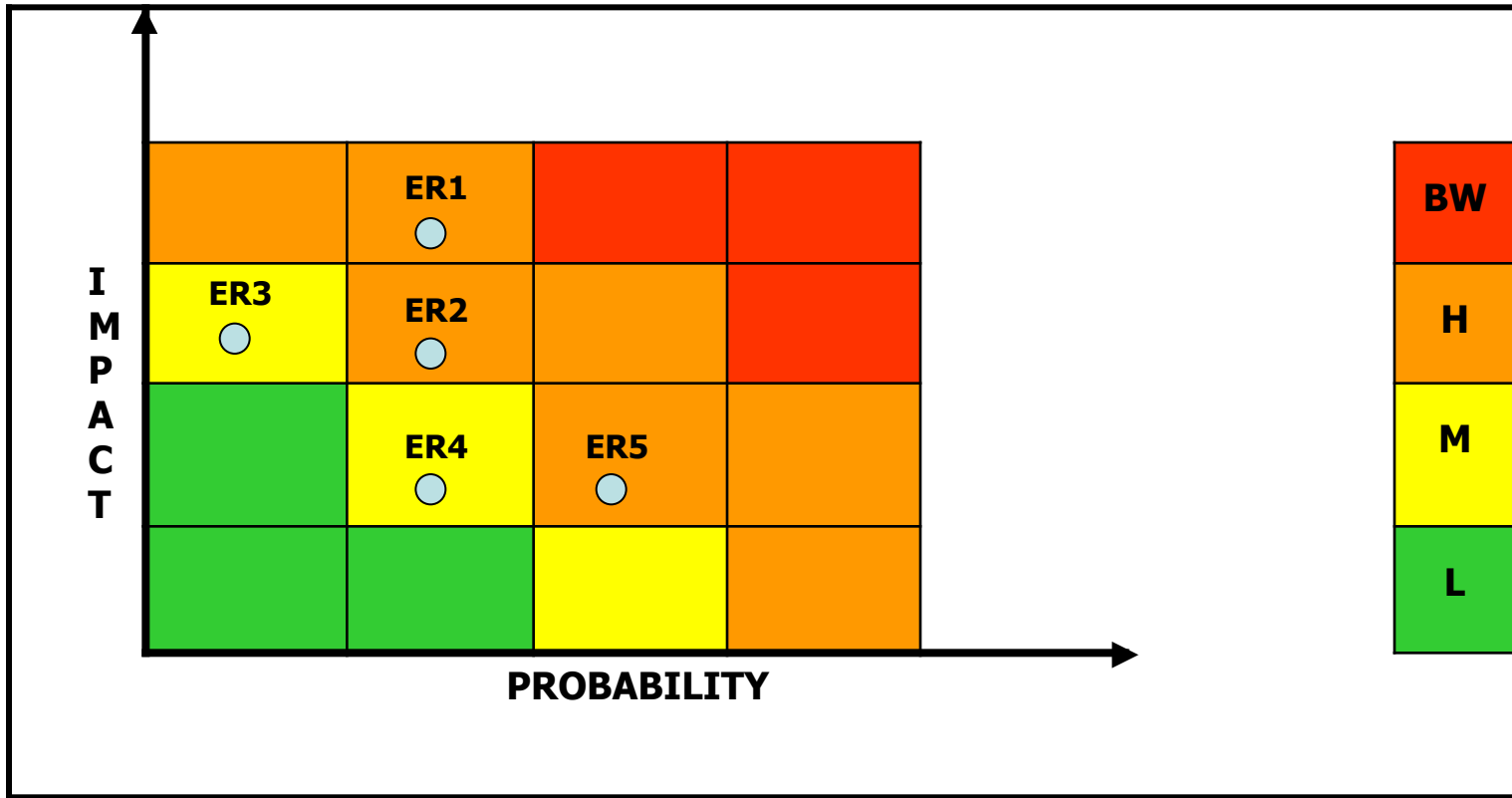
- **18.5 million** - insured
- **2.2 million** - contribution payers
- **7.4 million** - pensioners
- **PLN 163 billion** - annual budget of the Social Insurance Fund
- **PLN 13 billion** - Demographic Reserve Fund status





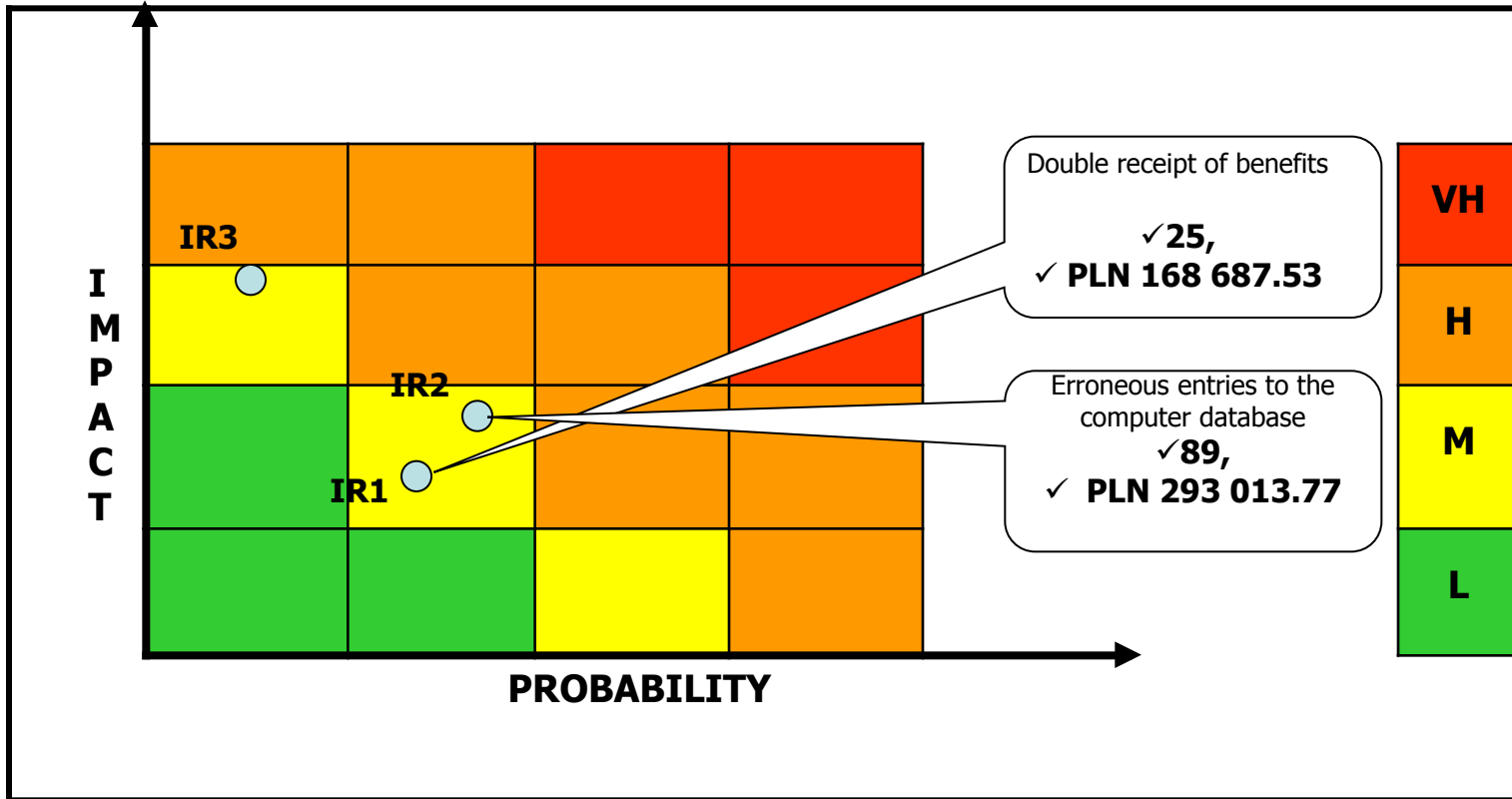
- IR1** - personnel risk (fraud to get advantages)
- IR2** - risk of assets' misuse
- IR3** - risk of accounting fraud
- IR4** - falsifying financial statements
- IR5** - purchase of fictitious goods and services





- ER1** - liquidity risk
- ER2** - infrastructure risk
- ER3** - credit risk
- ER4** - investment risk
- ER5** - risk of contact with the environment



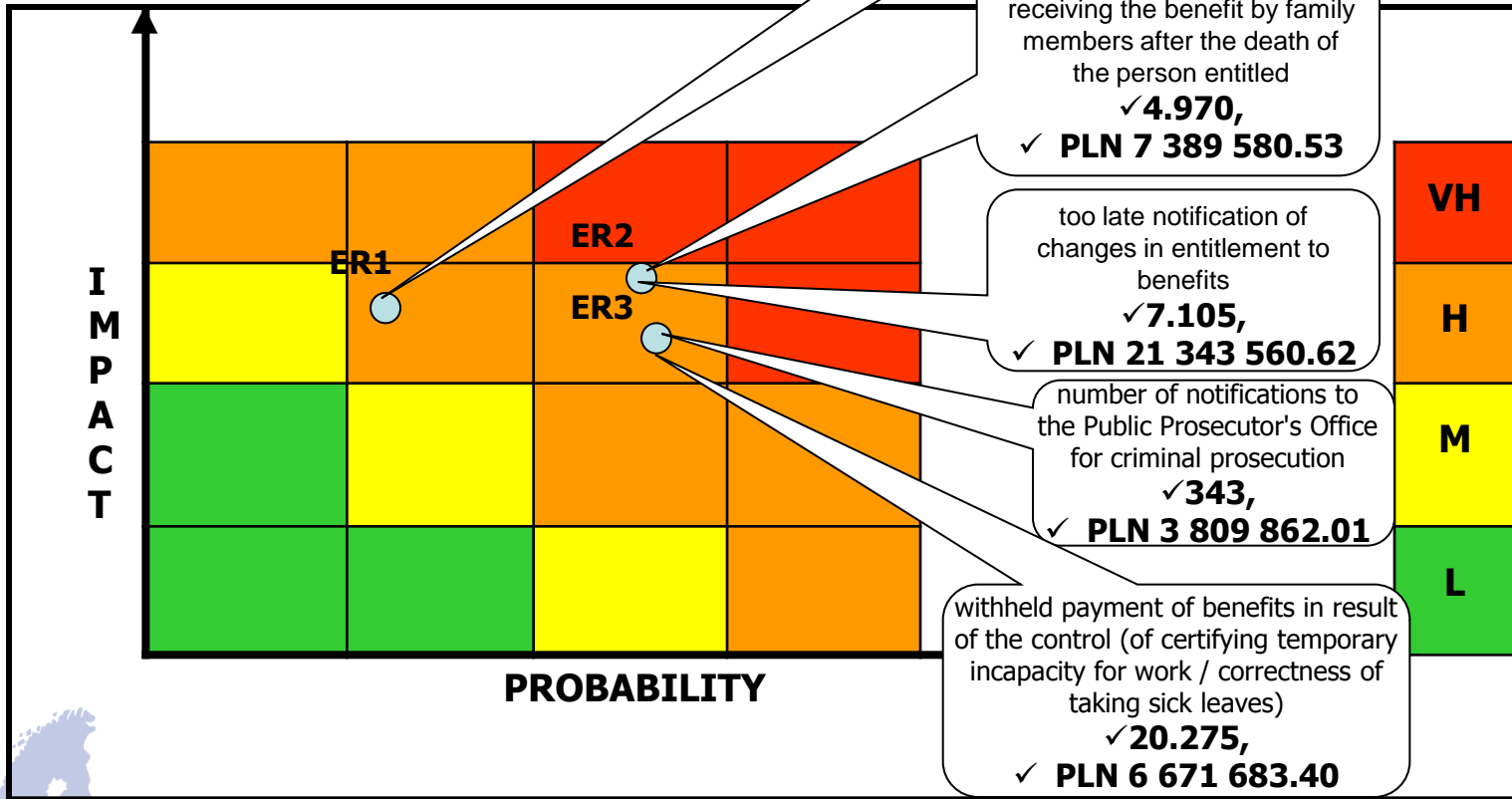


IR1 - personnel risk (fraud to get advantages)

IR2 - introduction to IT system of erroneous data of beneficiaries and / or payers

IR3 - work incapacity certification contrary to the presented medical records

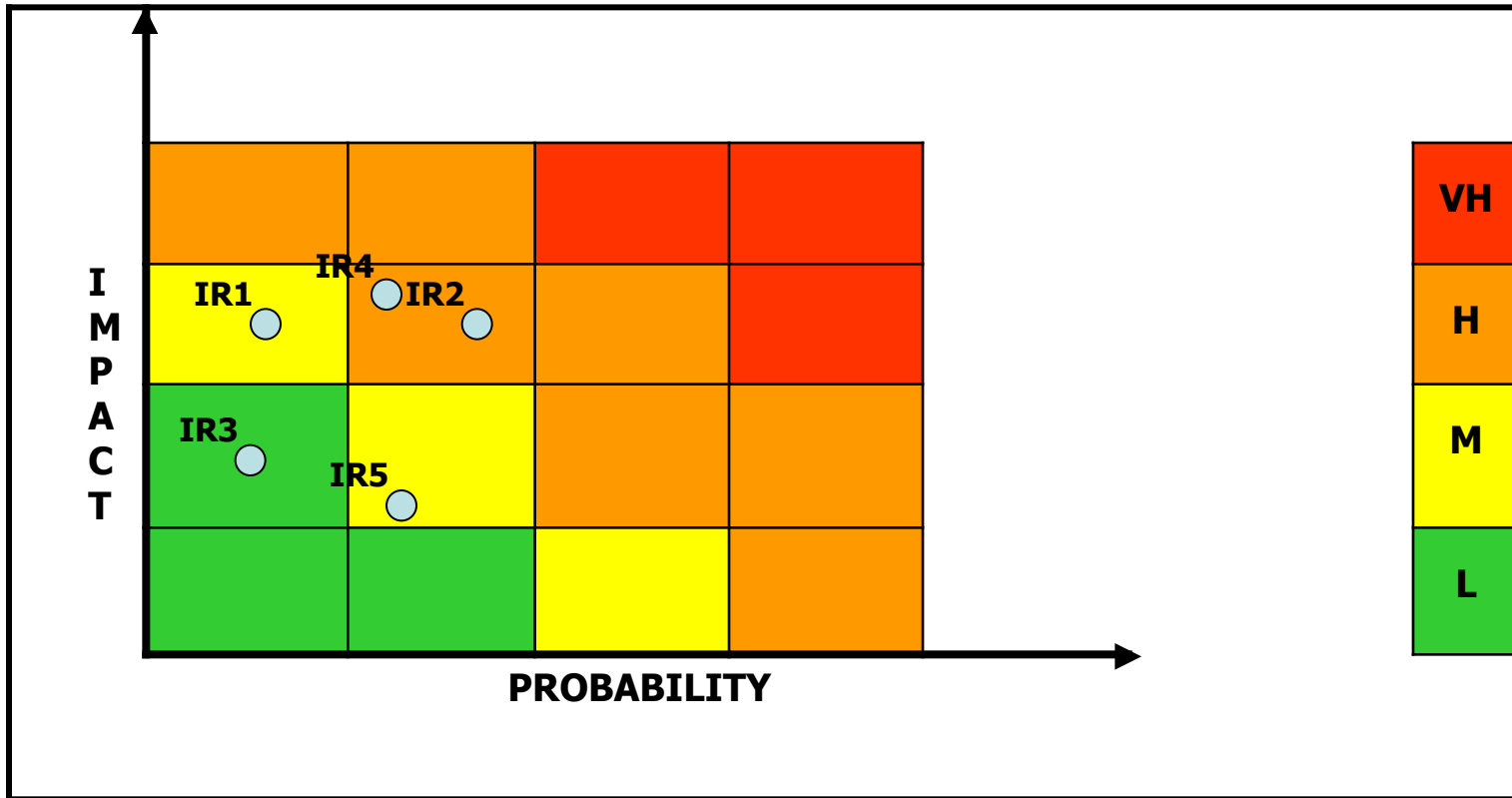
submitting false documents or testimony, and other cases of misleading the pension body
 ✓ **1.449,**
 ✓ **PLN 5 894 387.99**



ER1 - submitting false documents to obtain benefits under false pretences (employment certificate, a certificate of continuing education)

ER2 - certifying false information to obtain benefits under false pretences

ER3 - obtaining benefits by deception



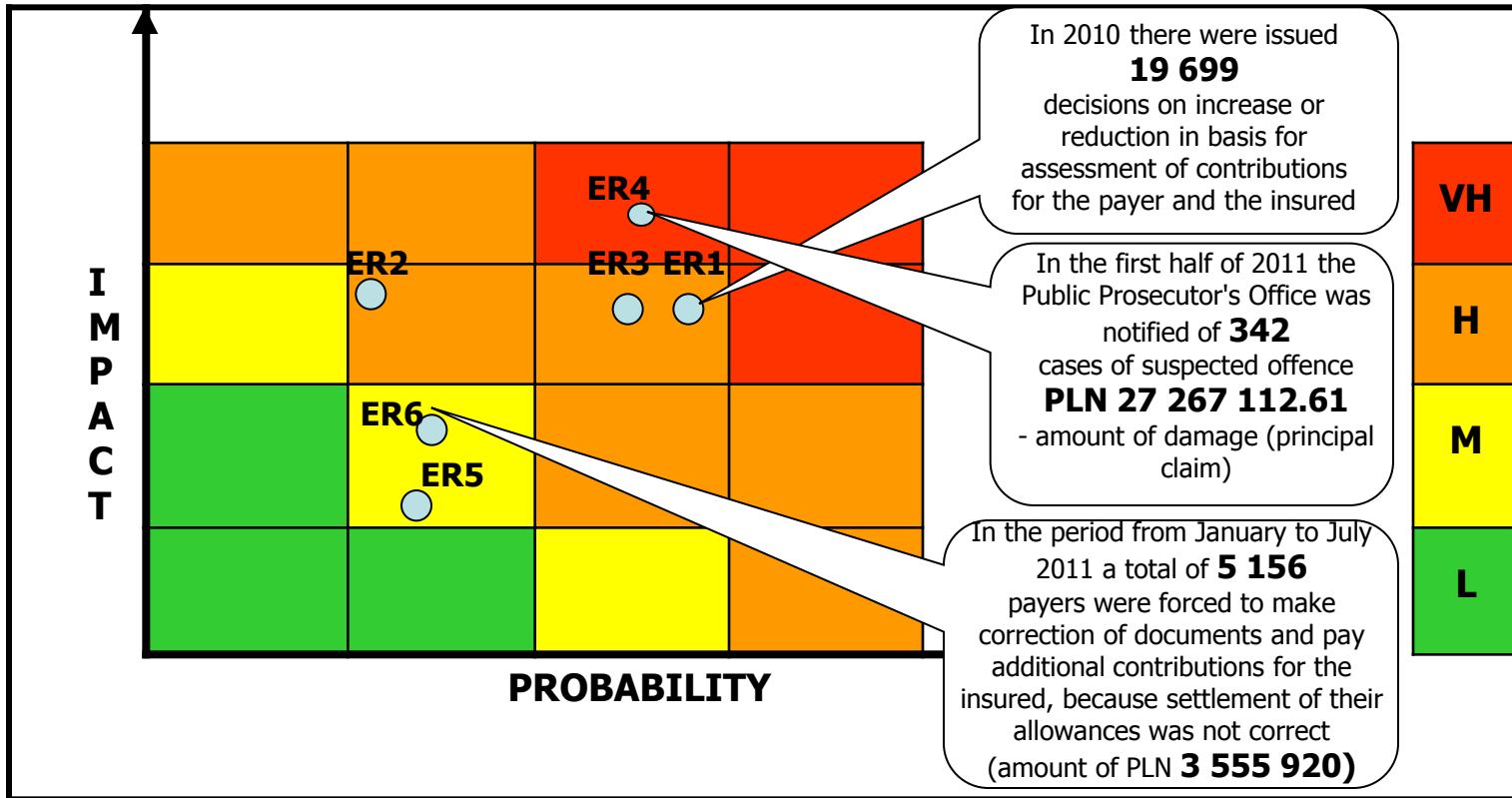
IR1 - failure to enforce the dues /allowing the dues to become time-barred

IR2 - non-settlement of contribution payers' accounts

IR3 - resignation of sanctions and securities

IR4 - unauthorised use of reliefs

IR5 - unfounded redemption of contributions



- ER1** - understating the basis for assessment of contributions
- ER2** - legalisation of employment in order to pay the benefit
- ER3** - making adjustments in settlement documents
- ER4** - non-payment of insurance contributions
- ER5** - retroactive de-registration of the insured and submitting correcting documents
- ER6** - charging unsubstantiated benefits from sickness insurance to social insurance contributions

Thank you for your
attention