

Ageing in digital societies: enablers and barriers to older persons exercising their social rights

Cyprus
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1 Legal and policy framework

1.1 National legislation on digital public administration

There is no single legislation on digital public administration but, rather, various legislative acts dealing with aspects of it.

Access to public sector information

In 2017 Cyprus adopted a law on access to information which entered into force in 2020. Amongst others, this law requires public authorities to publish certain information on their websites to avoid submitting a request form to access this information.¹ In 2021 Directive 2019/1024 was transposed, providing for an open data portal as a repository of metadata and information regarding charges and licenses,² currently hosting around 1200 datasets.³ Neither of these laws makes provision for the risk of exclusion due to the digital divide or explicitly precluding age discrimination.

E-Health

Adopted in 2019, this law set out the framework for the implementation of the institution of the electronic health file and the regulation of the storage and use of biomedical data and telemedicine. The law provides that the storage of data in a patient's e-Health record is initially made by the patient's personal doctor and thereafter by the patients themselves or their appointed representatives and such storage is optional. Patients have the right to access and take data from their e-file, to determine the levels of authorisation specifying who can access partially or fully their e-Health record, to lock some data rendering them inaccessible to health service providers and to rectify or delete data of nonmedical content which they did not upload themselves. Access to one's medical file is possible through the government's secure Ariadne portal⁴ and is available to the patient, the health service provider to whom the patient applied for, a duly authorised representative of the patient, the national focal point for electronic health and a duly authorised representative of the focal point, although the patient has the right to lock some data to render them inaccessible by the health service provider.⁵ The law makes no provision for ageing

¹ Cyprus, Law providing for the right of access to public sector information of 2017 (<u>Ο περί του Δικαιώματος Πρόσβασης σε</u> Πληροφορίες του Δημόσιου Τομέα Νόμος του 2017) Ν.184(I)/2017

² Cyprus, Open Data and Public Service Information Re-Use Law (<u>Ο περί των Ανοικτών Δεδομένων, της Περαιτέρω Χρήσης Εγγράφων και Πληροφοριών του Δημόσιου Τομέα και Συναφών Θεμάτων Νόμος του 2021) Law 143(I)/2021</u>

³ Letter from the Deputy Ministry for Research, Innovation and Digital Policy, 16 May 2022.

⁴ The relevant page of the government portal Ariadni is available <u>here</u>.

⁵ Cyprus, The eHealth Law of 2019 (<u>Ο περί Ηλεκτρονικής Υγείας Νόμος του 2019</u>).

populations or persons with disabilities, who are expected to rely on assistance from a representative or their personal doctor.

e-Identification and trust services

A set of laws was adopted in 2018 and 2021 for the purpose of transposing EU Regulation 910/2014 on electronic identification and trust services, regulating the use of trust services as evidence in criminal and civil proceedings before the court and before administrative bodies, the use of electronic stamps, electronic signatures and electronic service of recorded delivery in order to introduce evidence in court.⁶ In 2021 the law transposing Regulation 910/2014 was amended to include provisions regulating the issue of electronic identity cards which provides, amongst others, that all users have the right to access electronic services offered by providers through an electronic system of identification which complies with national and EU data protection laws. In the same context, the Population Archives Law was amended to provide for the issue and renewal of an electronic identity card.8 The electronic identity cards are issued to Cypriot nationals for a term of three years and can thereafter be renewed. There is no provision to facilitate access of persons over 65 and/or without digital skills to this service. The law contains additional provisions for the duty of safe keep of the electronic identity card and for its suspension when this is lost, where there is reasonable ground to believe that the data used are inaccurate etc. and for its revocation. A further provision casts a duty on the director of the Population Archives Department of the Interior Ministry to make information 'easily available' to interested persons in order to declare the loss of the electronic ID or to ask for its revocation, but no further details are provided as to the type of facilitation that must be offered. Other than these general provisions for access to "all" there are no provisions ensuring equality and no facilitation towards groups at risk of digital exclusion to acquire equal access to digital public services. Older persons or persons with disabilities are not explicitly mentioned in any of these laws.

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⁶ Cyprus, Law on the implementation of Regulation (EU) No 910/2014 on electronic identification and trust services for electronic transactions in the internal market of 2018 (Ο περί της Εφαρμογής του Κανονισμού (Ε.Ε.) αριθ. 910/2014, σχετικά με την Ηλεκτρονική Ταυτοποίηση και τις Υπηρεσίες Εμπιστοσύνης για τις Ηλεκτρονικές Συναλλαγές στην Εσωτερική Αγορά, Νόμος του 2018); Law on evidence (Amendment) of 2018 [Ο περί Αποδείξεως (Τροποποιητικός) Νόμος του 2018]; Regulations on the implementation of Regulation (EU) No 910/2014 regarding the Electronic Identification and Trust Services for Electronic Transactions in the Internal Market (Provision of trust services for electronic transactions) Regulations of 2018 [Οι περί της Εφαρμογής του Κανονισμού (ΕΕ), αριθ. 910/2014, σχετικά με την Ηλεκτρονική Ταυτοποίηση και τις Υπηρεσίες Εμπιστοσύνης για τις Ηλεκτρονικές Συναλλαγές στην Εσωτερική Αγορά (Παροχής Υπηρεσιών Εμπιστοσύνης για τις Ηλεκτρονικές Συναλλαγές) Κανονισμοί του 2018]

⁷ Cyprus, Law amending the law on the implementation of Regulation (EU) No 910/2014 on electronic identification and trust services for electronic transactions in the internal market of 2021 [Ο περί της Εφαρμογής του Κανονισμού (Ε.Ε.) αριθ. 910/2014, σχετικά με την Ηλεκτρονική Ταυτοποίηση και τις Υπηρεσίες Εμπιστοσύνης για τις Ηλεκτρονικές Συναλλαγές στην Εσωτερική Αγορά (Τροποποιητικός) Νόμος του 2021] N. 60(I)/2021, article 2B.

⁸ Cyprus, Law on population archives of 2002 (<u>Ο περί αρχείου πληθυσμού νόμος του 2002</u>) Ν. 141(I)/2002, article 65A

⁹ Cyprus, Law on population archives of 2002 (<u>Ο περί αρχείου πληθυσμού νόμος του 2002</u>) Ν. 141(I)/2002, article 65E

Non-discrimination

The general equality legal framework safeguards the principle of non-discrimination on the ground of age and disability in employment and occupation, in line with Employment Equality Directive. The mandate of the Equality Body however is wider than the requirements of article 13 of the Racial Equality Directive, covering discrimination on various grounds including age and disability in several fields including social insurance, medical care and access to goods and services. A constitutional provision prohibiting discrimination on all grounds and in all fields has been interpreted very narrowly by national courts, as permitting differential treatment of different subjects. The Recovery and Resilience Program (RRP) contains a provision to the effect that all projects must be compliant with the non-discrimination principle found in the laws transposing the EU acquis; however given the fact that age discrimination is prohibited only in the field of employment, then accessing public services cannot be considered to fall within the scope of the legislation against which the RRP must be tested for compliance.

Accessibility

In 2019 Cyprus transposed Directive 2016/2102 on accessibility of websites and mobile applications for public sector bodies via a law which provides that the degree of compliance with accessibility requirements must take into account both the cost and the benefit emerging, regarding persons with disabilities. These considerations need to be weighed against the frequency and duration of the use of a certain website or application. The law provides that the committee for the monitoring of the implementation of the law must include persons with disabilities via their representative organisations. The law defines disability as long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers, may prevent full and effective participation in society on an equal basis with others. ¹³ Age is not addressed in the law as a factor of vulnerability or protected characteristic.

1.2 National policy, strategy or action plan on the digitalisation of public services or digital inclusion

¹⁰ Cyprus, The Combating of Racial and Some Other Forms of Discrimination (Commissioner) *Law* (<u>Ο περί Καταπολέμησης</u> των Φυλετικών και Ορισμένων Άλλων Διακρίσεων (Επίτροπος) Νόμος του 2004) No. 42(1)/ 2004

¹¹ Cyprus, Constitution of the Republic of Cyprus (<u>Σύνταγμα της Κυπριακής Δημοκρατίας</u>), article 28.

¹² Demetriou C., European Network of legal experts in gender equality and non-discrimination (2021), <u>Country report Non-discrimination</u>, Cyprus 2021.

¹³ Cyprus, The Accessibility of Websites and Mobile Device Applications of Public Sector Organisations Law of 2019 (<u>Ο περί</u> Προσβασιμότητας των Ιστότοπων και των Εφαρμογών για Φορητές Συσκευές των Οργανισμών του Δημόσιου Τομέα Νόμος του 2019) N.50(I)/2019.

None of the strategies related to digitalisation provide for the right to equal access to public services in the process of being digitalised. Although references to deprived persons are to be found in some documents and the need to foster an inclusive society is recognised, there is no explicit reference to older persons being at risk of digital exclusion. The philosophy of the measures foreseen under the strategies and action plans is to strengthen connectivity and upgrade skills of the entire population to enable them to act and interact digitally with public authorities.

Digital Strategy 2012-2020

The Digital Strategy 2012-2020 did not make any reference to an inclusive design to address the needs of older people. However, one of its six strategic targets was the inclusion of all (including vulnerable groups) into the new digital landscape by increasing 'penetration and participation of all citizens and businesses in the digital society' and delivering 'additional eServices, which are flexible, accessible and simple'. A methodological paper on the Digital Strategy published by the Department of Electronic Communications in 2015 referred to digital illiteracy and the low percentage of the population using the internet as some of the weaknesses in the implementation of the strategy. The risk of social exclusion and the creation of a digital gap was also identified as a threat, not due to age however but due to lack of internet access in remote rural areas. Residence in rural areas may be potentially seen as a proxy for age, as these areas are mostly inhabited by older people.

Digital Strategy 2020-2025

The Digital Strategy for 2025 provides for the creation of an 'open, democratic and inclusive digital society' as one of its four strategic objectives, which is analysed as developing modes of acting and interacting both online and offline "so as to respect the fundamental rights of all". The strategy provides for a new delivery model for the development of end-to-end quality digital services – the Digital Services Factory (DSF) model - aiming to improve the quality of life for citizens by providing 100% of the public services online, in a user friendly, efficient and effective way without the need for physical presence. The DSF will develop advanced digital services following an Agile/Scrum methodology, through redesigning and reengineering of procedures, and following a citizen journey that will enable adaptability based on user experience. The citizen journey takes into account the requirements and user needs for various age groups, facilitating any accessibility issues. In the course of implementing the Strategy, the competent authority identifies the target audience of a particular service and asks the users if the design meets their needs, in order to design

¹⁴ Cyprus, Ministry of Transport Communications and Works, Department of Electronic Communications (2012), '<u>Digital Strategy for Cyprus'</u>, Nicosia February 2012.

¹⁵ Cyprus, Department of Electronic Communication, Ministry of Communication and Works, 'Methodology of the Digital Strategy' (<u>Μεθοδολογία Ψηφιακής Στρατηγικής</u>), March 2015

the service in an inclusive manner. The stated target is to have the majority of public services online until 2026.¹⁶

The Strategy places emphasis on developing high quality communication networks at affordable prices, upgrading infrastructures to address increasing demand for data and connectivity investments to ensure universal and affordable access to Gigabit connectivity, which is seen as a measure to address the digital divide. The strategy's digital society portfolio provides for the creation of a 'digital academy' with educational material to make digital solutions accessible to all target groups. It also refers to the development of lifelong digital skills to equip every resident in the country with the skills required to confidentially interact with the digital government, manage information and communications like receiving email and using chats and stay online through IT literacy.¹⁷

The national health system

The introduction of the national public health system GESY in 2019 provided an opportunity for the digitalisation of data, including service suppliers, patients and COVID-19 vaccination appointments. Although the system is not fully accessible to persons with disabilities and persons without digital skills, personal doctors or representatives of patients can and do perform most tasks offline to facilitate those patients. A help line is also available to guide patients through the system and if necessary, book the appointment for the COVID-19 vaccination. More than 920,000 citizens have registered to the General Health System through their personal practitioner.

The digitization of the physical files of patients' archive aims at the creation of an electronic file and the provision of direct and simultaneous access to it by the medical, paramedical and other personnel, through a central web-system. Also, a mobile application will be developed for more direct and easily accessible exchange of information, utilizing the possibilities of the new technologies, with positive effects on health data collection and scientific research.

Research and Innovation Strategic Framework 2019-2023

The national Research and Innovation Strategic Framework 2019-2023 provides for a set of policy measures and activities addressing nine strategic pillars and enablers. The pillars include governance, national research and innovation strategy, cultural change and digital transformation. The framework focuses on research and innovation (R&I) as a major factor for 'sustainable economic development and social prosperity', crucial in addressing societal challenges and improving social well-being, including quality healthcare services and healthy ageing and in building societies that are resilient and

¹⁶ Telephone consultation with Deputy Ministry of Research, Innovation and Digital Policy, 16 May 2022.

¹⁷ Cyprus, Deputy Ministry of Research Innovation and Digital Policy, *Digital Cyprus* 2025.

¹⁸ For more details see the webpage of the national health system <u>here</u>.

¹⁹ Telephone consultation with Deputy Ministry of Research, Innovation and Digital Policy, 16 May 2022

inclusive.²⁰ The Framework does not contain any explicit reference to equal access for all or for any specific vulnerable groups.

AI Strategy

The national AI strategy provides a paragraph on equality and diversity of AI users, stating that this 'will be achieved through ensuring fairness in the decisions of the AI software to all users by avoiding bias and prejudice'.²¹

The National e-Skills Action Plan

The plan aims to strengthen the digital fitness and capacity of citizens across the entire demographic spectrum, social structure and economic activity. It complements the rest of the plans forming part of the Digital Strategy and of the Recovery and Resilience Plan. The plan targets the general population including vulnerable persons and residents of geographically remote areas, aiming at providing them with at least basic digital skills to permit interaction and communication and to equip them to face the emerging digital environment. To this end, educational programs to meet interests and varying degrees of skills and knowledge are planned to be delivered free of charge to the various target audiences.²² These include classes for 'the digitally illiterate' to acquire basic digital skills, workshops on digital governance, Microsoft office applications, internet, outlook, internet safety and cybersafety. The horizontal actions foreseen include a communication strategy to promote a culture of lifelong learning and digital services through advertisements, seminars, competitions and awards to promote digital transition as a choice rather than as a necessity. Investment 2 foreseen under this plan, entitled 'skilling reskilling and upskilling' aims at strengthening the digital skills of the population at large as well as to tackle digital exclusion among older people by improving their digital skills and building their confidence in the use of technology.

The action plan will be implemented by the Deputy Ministry of Research, Innovation and Digital Policy in cooperation with various stakeholders from the public and private sector, including the Cyprus Productivity Centre, the Human Resource Development Authority of Cyprus, the Cyprus Pedagogical institute, the Cyprus Academy of Public Administration, academia and enterprises which were not named.

²⁰ Cyprus, Deputy Ministry of Research Innovation and Digital Policy, <u>Innovate Cyprus 2019-2023: Strategy Framework for R</u> & I.

²¹ Cyprus, Ministry of Transport, Communications and Works, Department of Electronic Communications, National Al Strategy: Actions for the utilisation and development of Al in Cyprus (Εθνική Στρατηγική ΤΝ: Δράσεις για την αξιοποίηση και ανάπτυξη της ΤΝ στην Κύπρο), 13 January 2020.

²² Cyprus, Deputy Ministry of Research, Innovation and Digital Policy, 'Digital skills- National action plan 2021-2025' (Ψηφιακές δεξιότητες- Εθνικό Σχέδιο Δράσης 2021-2025)

Implementation is scheduled to commence in the last quarter of 2022 and complete by the last quarter of 2025.²³

1.3 National recovery and resilience plans covering the digitalisation of public services

The national Recovery and Resilience plan (RRP) includes a section entitled 'Gender equality and equal opportunities for all', laying down the general antidiscrimination principles covered by legislation in a horizontal manner for all actions foreseen under the RRP. It states that compliance with the nondiscrimination principle will be ensured through the involvement of and consultation with 'competent bodies' during the implementation of the RPP, but the term is then defined to include only public bodies, which are not named. The section refers to the rights of persons with disabilities and other underrepresented disadvantaged and marginalised populations but does not make specific reference to ageing populations nor to the risk of exclusion in a digital society. It states that the RRP had been evaluated by the Ministry of Welfare Labour and Social Insurance, which has competency for discrimination across all grounds, classifying all actions foreseen by the RRP as 'neutral' from the perspective of compliance with the non-discrimination principle, since they apparently lacked a human-centred dimension and instead focused on actions of a technical nature. The evaluation of the Ministry of Welfare, Labour and Social Insurance pointed to the need to take measures to prevent discrimination during the implementation of the projects of the RRP but did not issue specific recommendations relating to age discrimination or exclusion of older people due to increasing digitalisation.²⁴

The RRP states that addressing social exclusion is one of its priorities and that the measures covered are intended to address the needs of deprived women and men at risk of social exclusion. As examples of this priority, the RRP referred to grants for low-income persons, for NGOs for older persons and other deprived persons to install photovoltaic equipment. The digitalisation process is not cited as potentially posing risks of social exclusion.

Policy axis 4 of the RRP deals with the digitalisation agenda and includes projects for upgrading the connectivity infrastructure and for promoting egovernance, through the setting up of the 'Digital Services Factory', the digitalisation of public administration and the e-Skills action plan, mentioned above. The Digital Services Factory is a model for the development of end-to-

²³ Cyprus, Recovery and resilience plan 2021-2026, pp. 473-478

²⁴ Cyprus Recovery and Resilience Plan 2021-2026, pp. 33-40.

end digital services to the public to enable the entire population to interact with public services without physical presence. The methodology includes a redesign and reengineering of procedures to adapt the services and respond to change based on user experience. The challenges identified in the description were: the high price of internet service in Cyprus and the low capacity of the backbone systems, depriving citizens of access to Gigabit connectivity at competitive prices; and the underdevelopment of online public services and the resulting a non-user-friendly experience.

Policy axis 5 of the RRP deals with the labour market, social protection, education and human capital and includes programs on upskilling and retraining. The project is mostly aimed at increasing the digital skills of students, but includes other sectors of the population. Reform 5 of this policy axis refers to the compilation of the e-skills Action plan referred to above which, amongst others, aims at enhancing the digital skills across all population groups enabling all citizens to use digital technologies. The actions foreseen include programmes to strengthen digital fitness at all levels of society, including in remote areas and vulnerable societal groups. The description recognises that digital skills of the Cypriot population in its whole are quite low, and especially amongst specific target groups, such as older persons and residents of remote areas. To address this, the project purports to implement programs to equip everyone with the skills required to:

- interact with the digital public authorities, based on the digital-by-default approach;
- manage their information and communications, including the use of emails and chats, transact digitally (shopping and paying things online);
- stay safe online (through basic IT literacy and cybersecurity skills);
- continue to digitally upskill throughout their lives, regardless of their level (beginner to advanced) by offering content pitched at targeted audiences

A set of planned training programs will target people aged 55+ and will be available all year round in both urban and rural areas. The aim is to provide the means 'to all' to participate in the digital society and economy, by offering them the tools including device, connectivity, digital identities and access to infrastructures to enable them to transact digitally. The implementing partners consist of governmental departments in the field of education and vocational training and no reference is made to representative organisations of older populations

2 Programmes and practices aimed at ensuring equal access to public services in the digital age

There are no programs specifically aimed at ensuring equal access to digitalised public services. Below are two programmes under the RRP, intended to facilitate and supplement the implementation of the national digital strategy by strengthening connectivity and upgrading digital skills of all, including persons residing in remote areas. The monitoring mechanism foreseen by the RRP for all its projects is made up of governmental bodies, with the exception of an ex post external audit, which is performed by the Auditor General of the Republic, who is by virtue of the national Constitution an independent officer, even though appointed by the President of the Republic.²⁵

The National Broadband Plan 2021-2025

This is a roadmap of the Department for Electronic Communications for developing broadband infrastructure in the entire country, including the uptake of high-speed broadband services. ²⁶ It is the result of efforts to address the problem of connectivity since Cyprus ranks 26th in the EU, lagging behind in coverage and take up of ultrafast services and prices, through the promotion of private investments. The plan is to expand high-capacity networks in underserved areas which are mostly inhabited by older persons, even though there is no mention in the plan of ageing populations and the risk of digital exclusion. ²⁷ Under the strand 'Investment 1: Expansion of Very High Capacity Networks in underserved areas', the plan intends to build connectivity and high capacity networks in all premises of organised communities, urban or rural.

The plan will be implemented by the National Regulatory Authority, which is the Office of the Commissioner of Electronic Communications and Postal Regulation, in collaboration with and the Department of Electronic Communications of the Deputy Ministry for Research, Innovation and Digital Policy. There are no civil society organisations or human rights bodies involved in the implementation

The timeline for implementation started in the third quarter of 2021 and is due to be completed in the second quarter of 2025.

²⁵ Cyprus, Constitution of the Republic of Cyprus, articles 115-117.

²⁶ Cyprus, Department of Electronic Communications, Deputy Ministry of Research, Innovation and Digital Policy, <u>National Broadband Plan 2021-2025</u>

²⁷ Telephone consultation with the Department of Electronic Communications, 16 May 2022.

Target population includes residents and businesses in underserved areas scattered across the territory under the control of the Republic of Cyprus. ²⁸

3 Research and data focused on equal access to public services in the digital age

There were no complaints submitted to the Ombuds institution regarding age discrimination in accessing public services.

There were no surveys or studies on experiences of discrimination in accessing digitalised public services on the ground of age or disability. The only data of some relevance were located in the RRP itself and in the Cyprus Competitiveness report 2019, both of which mapped the level of digital literacy of the population. A media article by an accounting firm points out to the risk of digital exclusion as a result of the digitalisation of tax management.

The RRP

The plan reports that Cyprus ranks 23rd in the EU in terms of digital skills of the population based on the DESI Index, falling below the EU average: Only 45% of people between 16 and 74 years of age have basic digital skills, against the EU average of 58%. The share of ICT specialists in the workforce is also lower than the EU average: Cyprus has 2.7% ICT specialists compared to EU average of 3.9%, whilst ICT graduates account for just 2.7% of the total.²⁹

Digital skills in Cypriot society

The Cyprus Competitiveness Report 2019 recorded that Cyprus had the lowest share of 16 to 74-year olds reporting that they have above basic digital skills, with only 19 percent reporting a basic level, compared to an EU average of 31 percent. More recent data published in 2021 by the European Commission in its DESI Index showed a marked improvement in Cyprus' digitalisation indices albeit mostly in connectivity issues. The basic digital skills of Cypriots remain below the EU average of 56%, with only 45% of people between 16 and 74 years having at least basic digital skills; only 25% of the population have more than basic digital skills and 46% have basic software skills against EU averages of 31% and 58%, respectively. Cyprus ranked 19th in digital public services, scoring above the EU average in digital public services for businesses, 86

²⁸ Cyprus, Recovery and resilience plan 2021-2026, pp. 407-410.

²⁹ Cyprus, Recovery and Resilience Plan 2021-2026, p. 466.

³⁰ World Economic Forum, *Global Competitiveness Index 2019, Cyprus*, p.98.

against 84 of the EU, however, the level of online interaction between public authorities and the general public was below the EU average, with 59% of Cypriot internet users actively engaged in using e-government services. Cyprus underperformed in pre-filled forms, with a score of 38 against the EU average of 63.³¹

Digitalisation of tax management

The article raises the question of the worldwide digital divide emerging as a result of new and increasingly digitalised accounting practices which assume that all taxpayers have access to technology and that all of them are willing to interact with the tax authorities using these new digital methods. The article refers to the digitalisation of the tax services in Cyprus, as an instance of a global trend, pointing out that,in order to respond to the new digital age of tax management, all businesses irrespective of size will have to digitalise their own internal tax affairs irrespective of whether they have the skills or the funds for such transition.³²

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³¹ European Commission (2021), <u>Digital Economy and Society Index (DESI) 2021: Cyprus</u>.

³² Neocleous A. (2022), '<u>K. Treppides & Co Ltd: Ψηφιοποίηση της Παγκόσμιας Φορολογικής Διαχείρισης'</u>, Kathimerini, 18 May 2022.



4 State of digitalisation of selected public services

Additional information on table: We inserted the letter 'n' next to 'not digitalised' in order to indicate that the service has been digitalised.

Data was obtained via interview with private accountancy firm supporting its clients to navigate through public services and through telephone consultation with the citizens service centers.

Informal data was obtained from multiple sources that younger family members with digital skills help older people interact with digitalised public administration and that public services hardly ever answer telephone calls for help. The accountants mentioned that accessing sickness benefit was recently digitalised, rendering it obligatory for eligible persons to register in the government's ariadne portal in order to apply, excluding many elderly people from applying for it; registration at the ariadne portal requires high digital skills and the amount of the sickness benefit was not so high so as to make sense paying the accountant's fee to help apply.

Vat/income tax is relevant to older people as many maintain small businesses like local supermarkets and kiosks after retirement.

		Selected public services relevant for older persons			
		Access to health records	Public statutory pensions	Social insurance	Other (as relevant in your context) VAT/INCOME TAX
	Not digitalised (Y/N)	N	Y	N	N
Stage of digitalisation	Information is available online (Y/N)	Y	N (however, it is possible to enter one's birth date in the government's Ariadne portal to view a prediction of the amount	Y	Y

Recognition of groups at risk of	Transactions are possible online (Y/N) Service specific regulation recognises barriers to digital inclusion / vulnerable and disadvantaged groups (Y/N).	Y N	of pension a person will receive upon retirement) N N	Y N (however the system is simple and user-friendly)	Y N
digital exclusion	If yes, please list the barriers and groups that are mentioned.				
	Telephone service (Y/N) If yes, please describe what kind of personalised services it provides.	YES A helpline is available to guide users through the website and book vaccination or other appointments if necessary	N	N	N
Multichannel access options	Physical administrative access points (Y/N). If yes, please specify the level of availability (local, regional, national), the opening days and hours.	N	Citizens service centres Their hours of operation are 8.00-17.00 Monday to Friday. They provide forms for most government services and accept submission of completed forms, which they then transmit to the competent government departments. Where necessary they assist citizens with the completion of the form. Visits are possible only by appointment.	 Service is possible via email. For some services, physical administrative access points are available, subject to prior appointment. For the monthly payment of social insurance contributions, which are payable only until pensionable age (65 years), as of 25.01.2021 only online. 	N

	Specific locations that facilitate offline access to the service (Y/N) If yes, indicate the location(s). Please describe what kind of support is provided.	N	Citizens service centres operate throughout the country, with two centres in Nicosia, two in Limassol, one in Larnaca, one in Famagusta, one in Paphos and one in four large villages at different geographical locations.	Social Insurance offices are found in every district; however, service is available only with prior appointment and only for specific tasks. Payment of social insurance contributions can only be made on-line.	N
	Specific locations that facilitate online access to the service (Y/N). If yes, indicate the location(s). Please describe what kind of support is provided.	N	N	N	N
	Other – please indicate any other access channels to the service.	N	N	N	N
Other forms of support for online use	Please indicate any other form of support to facilitate the use of the online service for older persons such as easy-to-read versions, different language versions, etc.	There are no easy-to-read versions. Upon request, personal doctors provide support to patients in booking vaccination appointments and accessing their online medical records	There are no easy-to-read versions. Private accountancy firms provide assistance upon pay.	The on-line payment system has its own digital user support system	There are no easy-to-read versions. Private accountancy firms provide assistance upon pay.