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REFORMING THE UKRAINIAN PENSION SYSTEM IN THE CONTEXT OF THE STRATEGY FOR MODERNIZATION AND DEVELOPMENT OF THE PENSION FUND OF UKRAINE FOR THE PERIOD UP TO 2020

Reforming the pension system in Ukraine should create the right conditions: raising the level of pensions, rational redistribution of functions between the state, employers and employees in relation to social protection of the elderly, attracting accumulated pension funds to implement the policy of economic growth. The quality of servicing citizens, improving the management of the Fund's financial resources, introducing modern information technologies, reducing administrative costs, increasing transparency and openness in the work of the Fund's bodies are all new and complex tasks that can not be solved without optimizing its functional processes aimed at improving efficiency. work in all directions.

Key words: pension provision, pension system of Ukraine, pension fund.

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аспірант кафедри глобалістики, євроінтеграції та управління національною безпекою ОРІДУ НАДУ при Президентові України, головний бухгалтер ДПП у Суворовському районі м.Одеси ГУ ДФС в Одеській області

РЕФОРМУВАННЯ ПЕНСІЙНОЇ СИСТЕМИ УКРАЇНИ В КОНТЕКСТІ СТРАТЕГІЇ МОДЕРНІЗАЦІЇ ТА РОЗВИТКУ ПЕНСІЙНОГО ФОНДУ УКРАЇНИ НА ПЕРІОД ДО 2020 РОКУ

Реформування системи пенсійного забезпечення в Україні має створити належні умови: підвищення рівня пенсій, раціонального перерозподілу функцій між державою, роботодавцями і працюючими щодо соціального захисту громадян похилого віку, залучення накопичуваних пенсійних коштів для реалізації політики економічного зростання. Якість обслуговування громадян, вдосконалення управління фінансовими ресурсами Фонду, впровадження сучасних інформаційних технологій, скорочення адміністративних видатків, підвищення прозорості та відкритості у роботі органів Фонду – все це нові складні завдання, розв'язати які неможливо без здійснення оптимізації його функціональних процесів, спрямованих на підвищення ефективності роботи в усіх напрямках.

Ключові слова: пенсійне забезпечення, пенсійна система України, Пенсійний фонд.

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РЕФОРМИРОВАНИЕ ПЕНСИОННОЙ СИСТЕМЫ УКРАИНЫ В КОНТЕКСТЕ СТРАТЕГИИ МОДЕРНИЗАЦИИ И РАЗВИТИЯ ПЕНСИОННОГО ФОНДА УКРАИНЫ НА ПЕРИОД ДО 2020 ГОДА

Реформирование системы пенсионного обеспечения в Украине должен создать надлежащие условия: повышение уровня пенсий, рационального перераспределения функций между государством, работодателями и работающими по социальной защите граждан пожилого возраста, привлечения накапливаемых пенсионных средств для реализации политики экономического роста.

Качество обслуживания граждан, совершенствования управления финансовыми ресурсами Фонда, внедрение современных информационных технологий, сокращение административных расходов, повышение прозрачности и открытости в работе органов Фонда - все это новые сложные задачи, решить которые невозможно без осуществления оптимизации его функциональных процессов, направленных на повышение эффективности работы по всем направлениям.

Ключевые слова: пенсионное обеспечение, пенсионная система Украины, Пенсионный фонд.

Постановка
проблеми

Reforming the pension system is a long and multi-faceted process. It is aimed to solve the challenges in raising and recalculating pensions and to provide qualitative changes in the functioning of the pension system itself (first of all in its management

structure). At the same time, the Pension Fund of Ukraine remains the main "subject" of the Ukrainian pension system.

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The theory of pension insurance is based on the following postulates:

- the amount of expenses of a person to maintain his/her in old age corresponds to the money saved by him/her for these purposes;
- in young or middle age, people are not inclined to take care of their retirement voluntarily, therefore, the state must take care of it through certain coercive measures;
- funds saved for old age should at least "preserve" their value at the time of withdrawal from consumption;
- a case of insurance (though it is cynic), always occurs, but at different times. It leads to actuarial calculations, as in case of ordinary insurance;
- the pension fund is to be balanced;
- Christian values, such as the duty of children to care for elderly parents, unfortunately, have ceased to be dominant in the modern, dynamic world;
- the size of the pension must ensure the physiological needs of the person.

These axioms are imposed on the requirements of a democratic society arrangement, one of which concerns universal suffrage. Retirees go to elections and tend to vote for those parties that promise high pensions, even if they are not earned. This was particularly evident after 2007, when the Pension Fund's expenditures began to increase dramatically, and the amount of pensions ceased to correlate with the contribution to the Pension Fund.

Business reacted very quickly: the argument on paying part of wages in the «envelopes» was accomplished with the thesis "the pension will still be the same, at a politically determined level, both for diligent employees (for whom the firm properly pays the fixed amount of the contribution), and for self-employed people, who pay nothing, and for single tax payers.

And since the volume of contributions began to fall, the state budget dramatically increased the subsidy to the Pension Fund. The constant increase of subsidies to the Pension Fund objectively exacerbates the need for reforming the pension system. It should be emphasized that to overcome the deficit of the Pension Fund of Ukraine is more a local task than the transformation of relations between all subjects of the pension process - employers, employees and the state.

Аналіз останніх досліджень і публікацій

The problematic issues of reforming the pension system in Ukraine are the subject of a sufficiently detailed study of both foreign and Ukrainian scientists over the last decade, which has made it possible to accumulate certain research potential. The issues on reforming the pension system in Ukraine were addressed by a number of scientists such as Koval O.P. (investigated risks, threats, priorities and consequences of the Reform of the Pension System of Ukraine), Jalilo J.A. (highlighted the problems of formation and realization of the socio-economic strategy of the state), R. Holtzman, R. Khinz and others.

Мета

Therefore, the purpose of this article is: on the basis of analysis of the reformation in the pension system of Ukraine, to identify the shortcomings and components of the achieved success, to substantiate

the expediency of taking into account the results obtained in the pension system of Ukraine.

Виклад основного матеріалу

Since the foundation of the Pension Fund its main tasks and functions have changed. So in the early 1990's it was created as an institution, which was supposed to pay pensions and also to accumulate funds for such payments. Accordingly, its structure was shaped like a financial and banking system, and the revenue collection service was the key. It provided services on collecting and administering pension contributions. Over time, as a result of the reform of the Ukrainian tax system, the functions of administering a single contribution to the general state pension insurance, which were performed by payment services (revenues) to the pension system, have been transferred since October 2013 to the bodies of the State fiscal service of Ukraine.

Thus, the functions performed by the units of the Fund's payments were upgraded. And today the Pension Fund: forecasts the revenues of its own funds; monitors indicators that affect the state of the solidarity system; ensures the revenue of funds to cover the actual costs of payment and delivery of preferential and scientific pensions; works on collection of arrears of payments; protects the rights of insured persons; controls the accrual and payment of certain types of economic transactions; conducts control and verification measures.

On September 14, 2016, the Cabinet of Ministers of Ukraine approved the Strategy for the Modernization and Development of the Pension Fund of Ukraine for the period until 2020.

The document identifies clear steps to improve performance across all areas.

In particular, it concerns the quality of services to citizens, improvement of management of the Fund's financial resources, introduction of modern information technologies, reduction of administrative expenditures, increase of transparency and openness in the work of the Fund's bodies.

The proposed Strategy provides a clear list of indicators that determine the concrete results of its implementation. Among them - provision of services to citizens irrespective of the place of their registration. In addition, they will have the opportunity to receive pension services not only at the level of the rayon center, as it is now, but at the community level, based on agency entities, in particular banking institutions, postal enterprises, etc. In general, it is planned to significantly expand the network of access to receive pension services that will be as close as possible to the citizens' residency. It is planned to significantly shorten the time for the provision of such services, including modern information technology. So, if the process of appointment of pensions lasts up to 10 days, it will soon take 15-20 minutes. The possibility of obtaining almost all services remotely, including through the web portal of the Pension Fund with the use of a digital electronic signature, is introduced. Thus, to apply for appointment or recalculation of a pension may be provided home.

Today, the introduction of a centralized system of appointment and payment of pensions is completed. Instead of existing cumbersome archives of paper pension affairs, separated from the premises of the local

departments of the Fund, a single centralized database of electronic pension affairs will be created.

From August 1, 2016, a centralized system of appointment and payment of pensions was introduced in all regions. Since the beginning of the year, 70 thousand electronic pension cases for new pensioners have been launched.

In order to improve the management of the Pension Fund's finances, it is planned to create a single automated system for managing and controlling the Pension Fund finances, which will allow constant monitoring of the effectiveness of the Fund. Due to this system the possibilities of using personal data of insured persons to pay contributions to the Pension Fund will be expanded. In particular, it is foreseen to use these data to identify the signs of "shadow employment" and inform citizens about their acquired pension rights and earnings.

From the beginning of 2016, the number of local departments of the Fund has been reduced by 158 units. The number of management employees has been reduced by 4.6 thousand or by 14%.

It is anticipated that from the beginning of 2017, 255 departments will be reduced, but the number of service departments for citizens and their number will remain unchanged. The maximum number of employees of the Fund's bodies should additionally be reduced to 2000 people. At the same time, the administrative and managerial structure of such departments decreases.

In turn, the introduction of modern information technology and technical re-equipment of the territorial bodies of the Pension Fund will lead to optimization of administrative expenditures that will be refinanced for the modernization of the system.

Commenting the document presented at the sitting of the government, the Prime Minister of Ukraine Volodymyr Groysman said: "I believe that this is absolutely right approach: optimization of all processes ... This Strategy has two goals: improving the provision of pension services and simplifying these processes. And this position is very important. I think that such approach should be implemented in all state institutions and foundations".

Holtzmann R. who is one of the leading scholars on retirement insurance believes that even the mostly designed pension reform can fail if it is not accompanied with the simultaneous transformation of labor market and finance.

The measures on the implementation of the Strategy of modernization and development of the Pension Fund of Ukraine till 2020 by the bodies of the Pension Fund of Ukraine.

1. Improving the quality of services to citizens.

Tasks:

1.1 Implementation of measures for providing services to citizens irrespective of their place of registration;

1.2 Implementation of unified standards and modern technology of servicing citizens on a one-stop basis in the respective service offices (front offices) at the level of the territorial community, followed by the processing of pension documents in separate units (back offices) and provision of advisory assistance to citizens regarding the conditions of appointment (recalculation) of pensions;

1.3 Introduction of electronic pension files, centralized administration (recalculation) and pension payments on their basis;

1.4 Creation of a register of electronic pension files and their technical support systems, a backup data center, a comprehensive information security system;

1.5 Creation of conditions for access of citizens to their remote servicing services, submission of documents (appeals) to the Pension Fund with the use of electronic digital signature, access to information resources through the web portal of electronic services of the Pension Fund.

Measures on realization of tasks:

1.1 to complete the creation of technical conditions for the organization of reception of citizens irrespective of the place of their registration (residence);

1.2. to ensure revision of the regulations of the Pension Fund regulating the procedure for servicing citizens who apply to the Pension Fund bodies and keep records of those persons who subject to the general state social insurance;

1.3 to develop the unified algorithms for providing services to individuals who apply to the Pension Fund of Ukraine bodies in the remote front offices;

1.4 to organize an educational workplace in the front office, on the basis of which to conduct the training of specialists for new standards of services for citizens;

1.5 to ensure the transfer of data from ASOPD-KOMTEH-W to the Centralized Subsystem "Appointment and Payment of Pensions" of the Integrated Information System of the Pension Fund of Ukraine;

1.6 to implement technology for the formation of electronic documents;

1.7 to ensure the implementation of access to information resources through the electronic portal of electronic services of the Pension Fund on the use of electronic digital signature.

2. Improvement of the system of management of financial resources of the Pension Fund

Tasks:

2.1 Detection of signs of shadow employment (wages) on the basis of the register of insured persons of the State Register of Obligatory State Social Accounts;

2.2. Responding to the revealed signs of wage shadowing and ensuring the interaction of the Pension Fund in this regard with the DFS, State Labor, and other supervisory and law enforcement agencies in accordance with the law;

2.3 Informing the insured persons about acquired social rights and prospects of their reduction as a result of shadowing;

2.4 Creating conditions for the introduction of an obligatory accumulative pension system, in particular, professional retirement programs.

Measures aimed at realization of tasks:

2.1 to introduce monthly monitoring of personalized salary data, in comparison with its defined indicative indicators and data on the financial and economic activity of employers;

2.2 to ensure provision of information on revealing signs of wage shadowing to the DFS, State Labor Organization and other regulatory bodies in accordance with the legislation;

2.3 to conduct informative and explanatory work on the negative consequences of receiving revenues in envelopes by placing information in mass media, on the websites of the Pension Fund of Ukraine and regional departments, as well as on the order of access to

personal data of insured persons, which are processed in the register of insured persons of the State Register of social insurance;

2.4 to accompany in the Verkhovna Rada of Ukraine the draft law "On Amendments to Some Legislative Acts of Ukraine on the Introduction of the Accumulated System of Obligatory State Pension Insurance and Unified Principles of Accrual of Pensions" (registration № 4608 dated 06.05.2016).

3. Improvement of staffing and qualification upgrading of personnel

Tasks:

3.1 Reduction of the number of employees according to the pace of implementation of the modern information technologies and technical re-equipment of the territorial bodies of the Pension Fund, taking into account the results of the analysis of the effectiveness of the internal structure and the determination of the appropriateness of the quantitative composition of employees;

3.2. Improvement of the qualification level and efficiency of personnel, in particular, using the mechanism of identifying the need to increase the level of professional competence and efficiency of work, motivation of performance.

Measures on realization of tasks:

3.1 to review the staffing standards by conducting multi-factor data analysis;

3.2 to prepare a plan for further optimization of the Fund's territorial bodies and staff, including the distribution of service centers for citizens;

3.3 to analyze the training needs of civil servants by 2017.

4. Ensuring the transparency and openness of the Pension Fund

Tasks:

4.1 to report promptly on the activities of the Pension Fund in the mass media;

4.2 to involve civil society organizations, scientific and expert institutions in considering issues of the formation and implementation of state pension policy;

4.3 to promote the activities of the Public Council under the Pension Fund.

Measures on realization of tasks:

4.1 to ensure the disclosure of information and related materials;

4.2 to hold consultations with the public, in particular with the Public Council under the Pension Fund of Ukraine while initiating the legislative initiatives and drafting legal acts, to involve scholars and experts into the reform group;

4.3 to ensure the creation of conditions for the Public Council, to provide the members of the Public Council with the necessary information materials.

According to the Resolution of the Cabinet of Ministers of Ukraine dated October 11, 2016, № 710 "On Effective Use of Public Funds" and in order to use public funds efficiently, the Cabinet of Ministers of Ukraine decides:

1. to approve measures for the effective and rational use of state funds provided for the maintenance of state authorities and other state bodies created by bodies of state authority of enterprises, institutions and organizations that use funds from the state budget;

2. to recommend to the Board of Directors of the Pension Fund of Ukraine, the Board of Funds of Obligatory State Social Insurance:

1) to establish a specific weight of expenses for the organization of work (administrative, organizational and managerial, capital expenditures, expenditures for informatization) in the income, excluding the balance for the previous year, in the following sizes:

Pension Fund of Ukraine - 1 percent of the Fund's income;

Social Insurance Fund for temporary disability - 4.2 percent of the Fund's income;

The Fund of Universal Social Insurance in case of Unemployment - 14.9 percent of the Fund's income;

Social Insurance Fund in case of accidents at workplace and occupational diseases - 5.9 percent of the Fund's income;

Social Insurance Fund - 4.7% of the Fund's income;

2) to provide measures on the effective and rational use of funds provided for the maintenance of funds.

The criteria of reforming the Ukrainian pension system in the context of common objectives of pension insurance as a special component of social protection of the elderly are considered. The priorities of the state policy on reforming pension system are formulated.

With the development of national pension system the Pension Fund is to solve new complex tasks that cannot be solved without optimizing its functional processes, aimed at increasing the efficiency of its activity in all directions. In particular, it concerns the quality of services to citizens, improved management of the Fund's financial resources, introduction of modern information technologies, reduction of administrative expenditures, increase of transparency and openness in the work of the Fund's bodies.

Functional powers of Fund services are changing and improving. In this context, the functions of Payment Services to the pension system and the protection of the rights of insured persons (at the level of the central apparatus of the Fund and at the level of its subordinate bodies) need to be reformatting.

However, some main departments realize the need to optimize the key functions of the Fund in terms of integration of information resources and taking the specifics of their regions. They have their own experience in the organization of payments services to the pension system and in the protection of the rights of insured persons and their vision of such a reformatting.

Pension legislation is intended to be the most conservative, because planning and forecasting should be conducted for decades. But it to be clear and honest to people. It strengthens confidence and trust to the actions of the authorities.

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