



Your social security rights in Italy



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion

Directorate D: Social Rights and Inclusion

Unit D.2: Social Protection

Contact: <https://ec.europa.eu/social/main.jsp?catId=2&langId=en&acronym=contact>

European Commission

B-1049 Brussels

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Manuscript completed in July 2024

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Luxembourg: Publications Office of the European Union, 2024

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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General introduction

Introduction: organisation and funding

This chapter explains the relevant means of management and funding provided for each area of social security, according to the type of benefit, or through contributions, or general taxation.

The different types of benefit can then be looked at in the following chapters, in the order listed below:

- health care services;
- sickness compensation;
- maternity and paternity pay;
- incapacity and disability benefit;
- old age pensions;
- survivors' pensions;
- benefits in case of accidents at work or occupational disease;
- family benefits;
- unemployment benefit;
- social inclusion and income support measures;
- civil incapacity and long-term care benefits.

How is State social protection managed and funded?

The Italian social security system is funded by contributions paid by employed workers, employers, independent workers, and self-employed workers, as well as through general taxation.

The National Health Service (SSN) is funded by all residents of Italy through taxes, as well as through co-payment of the cost of medicines and health services through payment of what is referred to as the 'ticket' and managed by the individual regions through the Local Health Authorities (LHA).

If you belong to any of the categories of workers indicated below, you are insured by the National Institute for Social Security (INPS):

- employees of the private sector signed up to the Employed Workers Pension Fund (FLPD), including agricultural workers, cooperative members and apprentices;
- employees in the public sector;
- independent workers (merchants, artisans, sharecroppers, farmers and tenant farmers) registered with the relevant special schemes;
- self-employed workers (coordinated and continuous workers, and occasional workers, door-to-door salesmen, professionals without a pension, occasional independent workers) registered with a separate scheme.

The INPS also manages certain special social security schemes and funds for certain categories of workers such as: clergy, civil aviation flight staff, and miners.

Other Bodies under private law (*Casse*) manage your obligatory social security and support if you belong to a certain category of professionals, such as lawyers, doctors, engineers, architects, notaries, etc. registered with the specific pension Scheme or Fund. Social security and assistance for journalists is managed by the National Institute for Social Security (INPS) as from July 2022.

The National Institute for Insurance against Accidents at Work (INAIL) manages the insurance system, funded through contributions paid by employers, which protects workers in case of:

- accidents;
- death in the workplace;
- occupational disease.

The INAIL provides:

- temporary benefits;

- annuities in the event of permanent disability;
- compensation in the event of death.

How are social security benefits funded?

The employer must comply with all necessary formalities for employed workers; the obligation to pay contributions derives directly from the conclusion of an employment contract.

Social security contributions are calculated on a percentage basis relative to gross income: the company is responsible for part of it, and you, as the worker, are responsible for the remaining part. Your contributions are taken directly out of your pay cheque; the employer subtracts a sum from your pay and then pays it to the INPS.

For most categories of workers, the amount of contributions is based on actual pay; for others, on conventional remuneration.

The amount of your contributions is fixed by law and varies depending on the company's sector of activity (industry, business, artisanship, credit, insurance, etc.) and based on the number of employees, geographic location, your job title, etc.

To determine the tax base for the calculation of social security contributions, remuneration is considered to be everything that you receive from the employer, in cash or in kind, through the working relationship, gross of any withholding tax, with the exception of salary items provided for by law.

Your gross daily pay must not be less than a minimum limit established by collective bargaining agreements within that category or by law directly.

Payments of contributions are generally made monthly.

If you are self-employed, you are directly responsible for signing up to a mandatory scheme and for paying your contributions through the special INPS scheme.

The contributions you must pay are calculated based on the total company income you declare for the purposes of income tax on natural persons (IRPEF) for the year to which the contributions correspond. If you belong to certain categories of self-employed, special provisions apply, such as in the case of family workers (for which the contribution amount is calculated by applying a reduced percentage if the worker is under 21).

What kinds of contributions entitle me to social security benefits?

In addition to obligatory contributions directly linked to carrying out work activity, your 'individual account' as an insured person can be increased, upon specific request or automatically, in cases expressly provided for by law, through:

- voluntary contributions, paid to cover periods in which no contributions are made or to supplement coverage in periods in which you carried out part-time work;
- figurative contributions, credited upon request, for periods in which you did not carry out any work (e.g. military service, political or racial persecution, natural disasters, accident at work or occupational disease), or recognised as relating to periods in which you received certain compensation (e.g. NASpl or DIS-COLL, illness, tuberculosis, pregnancy and post-natal, parental leave, integration of contributions for workers with reduced working capacity, support for relatives suffering from serious disability, solidarity agreements, free blood donation, leave of absence for public or trade union duties, work for the public good and in the public interest);
- redemption contributions paid on your request and credited based on specific legislative norms for periods in which: a) you did not work (e.g. official duration of a degree course); b) although you were working, your employer did not pay the relevant contributions on your behalf and the limitation period, as provided by law, of the obligation to pay contributions came into force, in relation to their obligations; c) you worked abroad, in countries with which Italy has not signed social security agreements.

Contributions may be credited free of charge (figurative contributions) or after payment of a sum (redemption fee) determined based on remuneration or income you received during the period prior to the date you submitted the request. Payments made for a class lower than that in which you are categorised will lead to a proportionate reduction in the number of weekly contributions you have accrued.

For the payment of the New Social Employment Insurance (**NASpl**) contributions, the Italian law has provided for a distinction between the relevant contribution paid by the employers: a contribution of 1.4% (in addition to the ordinary contribution of 1.61%) has been introduced for fixed-term contracts (to be applied retroactively also to employment contracts which commenced prior to the entry into force of the unemployment reform law), to discourage short-term employment contracts. These additional contributions will be reimbursed to 'good' employers who decide to transform fixed-term contracts into permanent contracts. For the payment of **Dis-Coil** a monthly contribution of 1.61% has to be paid by the "new" self-employed and by para-subordinate workers assimilated to employees (as provided for under Article 7 of Law No. 232 of 11 December 2016). Professionals with VAT registration number pay a monthly contribution of 0.26% of their pensionable income to cover the risk of partial loss of income, should they become eligible to **ISCRO** (*Indennità straordinaria di continuità reddituale e operativa* – as provided for under Article 1, para 398 of Law No. 178 of 30 December 2020 – Budget Law 2021). 1.06% of pensionable income covers self-employed unemployment benefit in the entertainment sector, so called **ALAS** (*Indennità Disoccupazione Lavoratori Autonomi Spettacolo*) and 2.22% covers self-employed sickness compensation (both are paid by the company who commissioned the job).

Jargon busters

- **INPS**: National Institute for Social Security.
- **INAIL**: National Institute for Insurance against Accidents at Work.
- **FPLD**: Employed Workers Pension Fund.
- **Schemes for the professions**: bodies under private law (*Casse*) which manage obligatory social security and assistance for the professions (a full list is given in Section 7 below).
- **SSN**: National Health Service.
- **ASL**: Local Health Authority.
- **IRPEF**: Income Tax on Natural Persons.

Forms you may need to fill in

Your employer must pay your contributions using the appropriate F24 form (if you are an independent worker, you must do this yourself), using the online payment procedure for joint payment of tax and contributions:

- contributions (INPS)
- premiums (INAIL)

You can access the so called *Cassetto previdenziale aziende* through the INPS new [website](#), by using a second level SPID (Public Digital Identity System) or a CIE (Electronic Identity Card) or a CNS (National Service Card), to download the pre-compiled F24 form, to be used for joint payment of social security contributions and taxes; you can also print it in PDF format.

Know your rights

Relevant links are given below:

- [INPS](#)
- [INAIL](#)

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

List of supervisory bodies, social security institutes and entities, along with the corresponding websites:

Ministry for Employment and Social Policies

Via Flavia 6
00187 Rome RM ITALY
Toll-free number: + 39 800196196

e-mail: centrodicontatto@lavoro.gov.it

Website: <http://www.lavoro.gov.it>

Ministry of Health

Via Giorgio Ribotta 5

00144 Rome RM ITALY

Toll-free number: +39 800.571661

Website: <https://www.salute.gov.it/portale/home.html>

National Institute for Social Security (INPS)

Via Ciro il Grande 21

00144 Rome RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: 803.164 (free of charge) Website: <http://www.inps.it>

National Institute for Insurance against Accidents at Work (INAIL)

Piazzale G. Pastore 6

00144 Rome RM ITALY

Tel. +39 0654871

Toll-free number: +803164 Website: <http://www.inail.it>

Professionals' Pension schemes:

Ente Nazionale Previdenza ed Assistenza Medici (ENPAM) (Doctors)

Via Torino 38

00184 Rome RM ITALY

Website: <http://www.enpam.it>

Ente Nazionale Previdenza ed Assistenza Farmacisti (ENPAF) (Pharmacists)

Viale Pasteur 49

00144 Rome RM ITALY

Website: <http://www.enpaf.it>

Ente Nazionale Previdenza ed Assistenza Veterinari (ENPAV) (Veterinarians)

Via Castelfidardo 41

00185 Rome RM ITALY

Website: <https://www.enpav.it/>

Ente Nazionale Previdenza ed Assistenza per i consulenti del lavoro (ENPACL) (Employment consultants)

Viale del Caravaggio 78

00147 Rome RM ITALY

Website: <http://www.enpacl.it>

Ente Nazionale Previdenza ed Assistenza per gli infermieri (ENPAPI) (Nurses)

Via Alessandro Farnese 3

00192 Rome RM ITALY

Website: <http://www.enpapi.it>

Cassa Nazionale Previdenza ed Assistenza Infermieri professionali, Assistenti Sanitari, Vigilatrici d'infanzia (IPASVI) (Professional nurses, health professionals, childminders)

Lungo Tevere Dei Mellini 27

00193 Rome RM ITALY

Website: <http://www.ipasvi.it>

Cassa Nazionale Previdenza ed Assistenza ingegneri e architetti (INARCASSA) (Engineers and architects)

Via Salaria 229

00199 Rome RM ITALY

Website: <http://www.inarcassa.it>

Italian Surveyors' Social Security

Lungotevere Arnaldo da Brescia 4

00196 Rome RM ITALY

Website: <http://www.cassageometri.it>

Cassa Nazionale Previdenza ed Assistenza Forense (Forensics workers)

Via Ennio Quirino Visconti 8

00193 Rome RM ITALY
Website: <http://www.cassaforense.it>

Cassa di dei Ragionieri commercialisti e degli Esperti contabili (Chartered accountants)
Via della Purificazione 31
00187 Rome RM ITALY
Website: <https://www.cassaragionieri.it/>

Cassa Nazionale Previdenza ed Assistenza ragionieri e periti commerciali (Accountants and business experts)
Via Pinciana 35
00198 Rome RM ITALY
Website: <https://www.cassaragionieri.it/>

Cassa Nazionale Notariato (Notaries)
Via Flaminia 160
00196 Rome RM ITALY
Website: <http://www.cassanotariato.it>

Ente Nazionale Previdenza ed Assistenza a favore dei biologi (ENPAB) (Biologists)
Via di Porta Lavernale 12
00153 Rome RM ITALY
Website: <http://www.enpab.it>

Ente Nazionale Previdenza ed Assistenza per gli Psicologi (ENPAP) (Psychologists)
Via Andrea Cesalpino 1
00161 Rome RM ITALY
Website: <https://www.enpap.it/>

Ente Nazionale Previdenza ed Assistenza dei periti industriali (EPPI) (Industry experts)
Piazza della Croce Rossa 3
00161 Rome RM ITALY
Website: <http://www.eppi.it>

Ente Nazionale Previdenza ed Assistenza degli agronomi e forestali, degli attuari, dei chimici e dei geologi (EPAP) (Agronomists and forestry workers, actuaries, chemists and geologists)
Via Vicenza 7
00185 Rome RM ITALY
Website: <http://www.epap.it>

Ente Nazionale di Assistenza per gli agenti e rappresentanti di commercio (ENASARCO) (Business agents and representatives)
Via Antoniotto Usodimare 53
00154 Rome RM ITALY
Website: <http://www.enasarco.it>

Fondo Nazionale Previdenza per gli agenti doganali (FASC) (Customs agents)
Via T. Gulli 39
20147 Milan MI ITALY
Website: <http://www.fasc.it>

Ente Nazionale Previdenza per gli addetti e gli impiegati in agricoltura (ENPAIA) (farming industry employees)
Viale Beethoven 48
00144 Rome RM ITALY
Website: <http://www.enpaia.it>

Family

Family benefits

This chapter deals with family benefits:

- The **Single and Universal Allowance for Children** (*Assegno Unico e Universale per i Figli*), which guarantees support for all family units with dependent children, is granted based on the family unit's means as assessed through the ISEE (equivalent economic situation indicator). It is paid by the INPS.
- **Kindergarten Voucher** (*Bonus asilo nido*) granted to working mothers who are not exempt from nursery schools' fees.
- **Other forms of home-care assistance** (*Forme di supporto presso la propria abitazione*).

In what situation can I claim?

Dependent on certain conditions, you are entitled to the Single and Universal Allowance for Children if you have dependent children in your family unit as indicated in a valid ISEE form.

Children over the age 18 can submit their own claim.

In addition to you, your family unit includes all the family members as registered upon the date you submitted the relevant Declaration (so called *Dichiarazione Sostitutiva Unica*) in view of the issuing of the ISEE:

- your spouse or your partner in civil union;
- your underage child;
- your non-cohabiting adult child, younger than 26 (if they are still studying) and dependent for the purposes of income tax on natural persons (IRPEF);
- your cohabiting adult child;
- other person/s included in the family unit.

Kindergarten Voucher: is also granted to parents of disabled children under the form of a one-off lump sum payment based on their ISEE.

What conditions do I need to meet?

The new Single and Universal Allowance for Children is defined as universal, i.e. a minimum amount is granted to every family unit even if no ISEE has been submitted or in case the ISEE value exceeds €45,575 per year.

Recipients of the Single and Universal Allowance for Children are:

- your underage children (including adoptive ones), residing and domiciled in Italy;
- third-Country nationals' children whose parent (the one requesting the benefit) has been legally residing on the Italian territory while holding either an EU-type long stay permit, or a work permit to perform an over-six-month employment contract, or else, a residence permit for research purposes allowing to stay in Italy for more than six months;
- your adult children (generally, up to the age of 21 and no age limit, if disabled, and up to the age of 26 if they are still in education) upon condition that they are:
- attending either a school, academic course or professional training while residing and being domiciled in Italy;
- earning an annual income lower than €8,000 in relation to either a traineeship or a gainful activity;
- registered as unemployed at a job centre and actively searching for a job;
- volunteering for the social services (so called, *servizio civile universale*).

Tax deductions:

They can be applied only in relation to dependent children between 21 and 24 years if the children's personal gross income is not higher than €4,000 per year. After the age of 24, they continue to be applied if the children's personal gross income is not higher than €2,840.51 per year.

Kindergarten Voucher can be granted even though the claimant either failed to submit the ISEE or the one he/she submitted was not accurate, in which case a minimum lump sum of €1,500 per year would still be granted.

Other forms of **home-care assistance**: the kindergarten voucher is granted under the form of home nursing in relation to children under three years of age suffering from serious chronic diseases.

What am I entitled to and how can I claim?

The monthly amount of the Single and Universal Allowance for Children may vary from a maximum of €199.40 (if your family unit's ISEE value is up to €17,090.60) to a minimum of €57.02 (granted either if your ISEE value is higher than €45,575 or if you fail to submit it). It also depends on the number of children and on family composition, namely it varies:

- from €199.40 to €57.02 with 1 child;
- from €398.83 to €114.04 with 2 children;
- from €695.11 to €188.13 with 3 children (an additional amount is granted in relation to the third child for a family unit with more than two children);
- from €1,149.49 to €420.33 with 4 children (family units with 4 children and over are granted an additional amount of €158.10);
- €57.02 per child: if no ISEE has been submitted or in case the ISEE value exceeds €45,575 per year.

The benefit can be increased by 50% for children under one year of age.

A 50% increase is also granted to family units with three children and over, for each child aged from 1 to 3, upon condition that the ISEE value is up to €45,575 (indexed annually based on the consumers' price index). The same percentage increase also applies to the lump-sum granted to family units with four dependent children.

Disabled children are granted a fixed amount additional sum varying based on the gravity of the child impairment. Disabled children over 21 are granted the same allowance as minor children, based on the ISEE value.

The amount of the benefit is increased by €22.77 per child if the mother is 21 or under.

It is also increased by a one-off extra amount, varying from €34.15 to null based on the ISEE value, when granted to family units where both parents are in employment.

Kindergarten Voucher: annual amount of

- €3,600 granted to families with another child aged up to 10 and an ISEE value of €40,000;
- €3,000 granted to families with an ISEE value up to 25,000;
- €2,500 granted to families with an ISEE value from €25,001 up to €40,000;
- €1,500 granted to families with an ISEE value higher than €40,000.

Other forms of **home care-assistance** for an annual amount of €3,000 are granted to families with children under 3 years of age and an ISEE value of €25,000 upon submission of the relevant certification assessing that the child cannot attend nurseries because of a serious chronic illness.

Jargon busters

- **INPS:** National Institute for Social Security.
- **Employee organisation and tax assistance centres (Patronati, CAF):** authorised centres that assist the user with compiling and electronically submitting a benefit claim (this assistance is totally free of charge).
- **ISEE:** equivalent economic situation indicator (allows for assessment of families' economic circumstances and takes into account income, assets and composition of the household).
- **Single and Universal Allowance for Children (Assegno Unico e Universale per i Figli):** income support to raise children for all family units.
- **Maternity leave:** period of obligatory absence from work granted to the worker during pregnancy and post-natal recovery.
- **Kindergarten Voucher:** granted to help meeting the expenses of child-raising.
- **ISTAT:** Institute for National Statistics.

Forms you may need to fill in

You may submit your claim through the INPS website [here](#).

The Employee organisations offer free assistance.

Know your rights

Further information is available on both the Ministry of Labour and Social Policies <https://www.lavoro.gov.it/> and on the INPS <https://www.inps.it/>

See below for links to European Commission publications on social security coordination:

- http://europa.eu/youreurope/citizens/family/children/benefits/index_en.htm

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciriaco De Mita 21

00144 Roma RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: +803.164 (free of charge) Website:

<https://www.inps.it>

Official websites of Professionals' Pension Funds

Employee organisations and tax assistance centres (Patronati, CAF)

Maternity and paternity leave allowance

This chapter deals with benefits for:

- **Maternity leave (congedo di maternità):** for the period of pregnancy and post-natal recovery, a period of obligatory absence from work is prescribed for employed working mothers. For independent workers or self-employed professionals, there is no link between the benefit and any obligatory absence from work.
- **Paternity leave (congedo di paternità):** ten-day compulsory paid leave which can be taken separately and can be claimed within five months of the child's birth, granted at the same time as the maternity paid leave. In the presence of serious conditions that prevent the mother from taking care of the baby, the right to absence from work and the relative allowance is granted to the father. In the five months after the child's birth, the father can be entitled to one more day of unpaid leave (which can be paid if the mother agrees to transfer it from her own maternity leave).
- **Optional supplementary parental leave (congedo parentale facoltativo):** After expiry of the compulsory leave, a reduced paid leave may be claimed by either the mother or the father for a

9-month period altogether till the child reaches the age of 12 (or within 12 years after the child's adoption).

- **Paid nursing leave** (*Permesso per allattamento*): One- to two-hour (depending on part-time or full-time work) daily nursing leave for the child's mother or father until the first birthday of the child.

During maternity/paternity leave and the optional supplementary parental leave, you are entitled to cash benefits to replace income.

A reduced benefit is also provided for periods of optional parental leave.

You are also entitled to these benefits if you adopt or assume guardianship over children.

In what situation can I claim?

You are entitled to the **Maternity/paternity leave** for the period of obligatory absence from work if you are an employed worker and, under certain conditions, if you are a freelancer with a fixed-term contract signed up to a separate INPS scheme, an agricultural worker, domestic worker or caregiver, if you work from home, are unemployed or are a worker with a suspended employment contract.

If you are a self-employed worker, you are entitled to a 3-month parental leave (the allowance can only be granted in relation to effective absence from work) for each child, within the first year after birth or adoption.

You are entitled to **Paternity leave** if you are a working father. You can take 10 days of leave during the mother's obligatory leave plus one-day optional unpaid leave (or paid, if transferred by the mother's leave). In addition, you are entitled to the same period of maternity leave if the mother is unable to take care of the child in the following cases: death or serious illness, abandonment, sole custody of the child with the father.

The **parental leave allowance** is granted, subject to various conditions, also to self-employed, independent and/or freelance workers.

The newly introduced **Bonus for working mothers** (*Bonus mamma*) is an exemption from pension contributions for working mothers (employees and assimilated, other than domestic workers) of 3 children or more with an open-ended contract. It is granted until their youngest one turns 18 years of age.

What conditions do I need to meet?

In general, for the **maternity allowance**, no minimum contribution is required, except if you are an agricultural, domestic, or independent worker or freelancer signed up to a separate INPS scheme.

During maternity leave, you must cease all working activity. This obligation applies for only 3 months within the child's first year of life or after adoption if you belong to the categories of self-employed workers.

Absence from work is also required for **paternity allowance**.

With regards to **parental leave**, you can claim this whether you are the mother or the father, until your child reaches the age of 12 or until the twelfth year since the adopted child or child over whom you have guardianship enters the family. Various conditions are laid down if you are an independent worker (see below).

If you are a working mother of 3 children, you will be granted the **Bonus for working mothers**, until your youngest child turns 18. Particularly, in 2024, the Bonus will be granted experimentally to working mothers with 2 children until their youngest child turns 10.

What am I entitled to and how can I claim?

Cash maternity allowance is equal to 80% of pay and is payable for 5 months (2 prior to and 3 after the date of birth or 1 month prior to and 4 after). The leave is prolonged in the case of premature delivery or suspended in case of hospital stay of the newborn child in order to benefit of the time not used during the pregnancy or in case of prolonged hospital stay. In case of adoption or guardianship, the 5 months start from the date on which the adopted child or child over whom guardianship is assumed enters the family.

In case of miscarriage beyond the third month of pregnancy, the allowance is paid for a period of 30 days. Miscarriage after the 180th day is, however, considered for all intents and purposes as 'birth'.

Cash maternity allowance for self-employed amounts to 30% of the daily conventional earnings, as established by law on a yearly basis, for each worker's specific category and conditional upon 3-month effective absence from work. Freelancers with VAT registration contributing into the Separate Pension Scheme are entitled to 30% of their daily (1/365) pensionable income.

Paternity leave: equal to 100% of pay for ten days.

Cash paternity allowance is equal to 100% of pay for the ten-day (twenty in case of multiple births) compulsory leave, within 5 months after the birth, which can be granted at the same time as the maternity paid leave and don't have to be consecutive, whereas each daily leave cannot be claimed by the hour (the additional optional day can be paid on condition that the mother agrees to transfer it from her maternity leave).

Optional supplementary parental leave allowance: if you are an employed working parent, you have the right to a reduced paid leave. As parents you may claim up to 9 month-optional parental leave altogether till the child reaches the age of 12 (or within 12 years after the child's adoption).

The cash benefit is equal to 80% of pay for 1 month (100% of previous earnings if you are a civil servant), 60% of pay (80% in the year 2024) for a second month of optional leave till the child turns 6 years and 30% of pay for the other 8 months. Parents may benefit from the 9 month-leave as follows: 3 months are reserved to each parent; the other 3 months can be transferred between parents.

The newly introduced Bonus for working mothers is equal to €250 (€3.000/12) derived from the monthly pension (IVS) contributions exemption.

If you are an independent worker, you can take optional parental leave for 3 months within the first year of your child's life or adoption. Entitlement to the cash allowance is conditional upon ceasing your working activity during the 3 months.

At the end of obligatory maternity leave and as an alternative to optional parental leave, you can ask for a voucher to purchase babysitting services, or a contribution towards the cost of public child services or accredited private services, for a maximum of 6 months.

Parents of adoptive children or children over whom guardianship has been assumed are entitled to the same forms of protection, except in case of non-pre-adoptive guardianship, for which a period of leave of 3 months is provided, which can be taken in fractions over the span of 5 months from the date on which guardianship is assumed.

If you are registered with the INPS, you must present a claim for maternity or paternity or optional parental leave benefits to either your employer or the INPS. Claims addressed to the INPS must be sent by one of the methods you will find by visiting this [link](#).

Electronic claims are submitted prior to commencement of maternity leave and, in any case, no later than a year from the end of the allowance period.

If you are a worker, you must report your child's date of birth and relevant details within 30 days of the birth via one of the electronic methods listed above.

If you are an independent worker, you must submit an electronic claim after the birth.

You must submit an original copy of your medical certificate of pregnancy and any other medical health certificate required in order to provide cash maternity/paternity benefits, to the relevant INPS Office, at the counter or by sending a letter by registered post in a sealed envelope.

On the envelope containing a medical health certificate, please include:

- the protocol number issued during the online sending procedure;
- the words 'maternity/paternity claim documentation - medical health certificate'.

If you are an independent professional, you must consult the website of the social security organisation you belong to.

Jargon busters

- **INPS:** National Institute for Social Security;
- **Employee organisations and tax assistance centres (Patronati, CAF):** authorised centres that assist the user with compiling and electronically submitting a benefit claim (this assistance is totally free of charge);
- **ISEE** equivalent economic situation indicator (allows for assessment of families' economic circumstances and takes into account income, assets and composition of the household);
- **Maternity leave:** period of obligatory absence from work granted to the worker during pregnancy and post-natal recovery;
- **Paternity leave:** short period of compulsory paid leave and absence from work to which the father is entitled at the same time as the mother or long period of obligatory absence from work when the mother cannot use it for serious reasons;
- **Optional supplementary parental leave:** period of optional leave to which both parents are entitled for a maximum number of months and within a certain number of years since birth of the child.

Forms you may need to fill in

You must address claims for maternity, paternity and optional parental leave allowance to either your employer or the INPS, from whose site you can submit your claim [online](#).

If you are an independent professional, you must consult the website of the social benefit organisation you belong to.

Know your rights

The following national links provide information about the social security rights provided for by Italian law:

- <http://www.inps.it>
- [Maternity/Paternity leave](#)

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Health

Health services

In Italy, healthcare is guaranteed by the National Health Service (SSN) to which all residents in one of the situations indicated by national regulation are obligatorily signed up (Single test of provisions concerning the governance of immigration and rules on the status of aliens, State-Regions Agreement of 20.12.2012).

Healthcare services (medical care) are provided to those signed up by Local Healthcare Authorities (LHA) and Hospital agencies which constitute organs of the SSN. Services can also be provided by private healthcare bodies which have signed the relevant contracts with the LHAs.

To sign up for the SSN and receive an SSN number, consult the LHA in your place of residence. When signing up, the person can choose their GP from a list of doctors agreed with the SSN. General assistance is provided directly through the office of the pre-selected or local doctor.

In what situation can I claim?

If necessary, you, as a patient, can consult your selected general practitioner or, in their absence, their substitute.

In urgent cases, there is a medical service available at night, on Saturdays, Sundays, and during holidays.

In case of a temporary absence from your place of residence, you can consult any doctor approved by the SSN for an occasional visit.

In this case, you will be directly responsible for the cost of the examination, but you can use the services prescribed (drugs, diagnostic tests, specialist examinations, etc.) in the framework of the services offered by the SSN.

In addition, if you are in a place other than your habitual residence for a period longer than 3 months, for study, work, or health reasons, you can temporarily sign up to the LHA lists in that place. Temporary sign-up, which is valid for a year and can be renewed, allows you to receive general medical assistance in your temporary place of residence.

General medical assistance is guaranteed for your children under 16 by your selected paediatricians.

What conditions do I need to meet?

Signing up to the SSN is a fundamental requirement for being able to make use of its healthcare services.

At the time of sign-up, you are issued an SSN number which includes:

- your details and Tax Code;
- the expiry date for healthcare purposes only;
- a clear area for any regional healthcare information and three braille characters for the blind;
- the Tax Code in bar code format and a magnetic strip.

The back of the card is your TEAM (European Health Insurance Card).

For each change of place of residence, you must sign up to the LHA in your new place of residence.

If you are a sailor or civil aviation flight staff member, your healthcare is provided by a special office of the Ministry of Health: the Office of Maritime and Aerial Healthcare.

What am I entitled to and how can I claim?

The SSN guarantees you all the services included in the Essential Care Levels (ECL).

You may be guaranteed additional services by individual Regions, provided that they balance in economic and financial terms.

Specialist ambulance services are provided under cost contribution schemes, that is, prior to the payment of a ticket.

You do not have to pay for a ticket if you are in particular socio-economic circumstances or you suffer from particular illnesses.

If you are a worker, you are exempt from this requirement if you intend to receive pre-conception services or are already pregnant. The exemption is broader in case of high-risk pregnancies.

Hospital care is free in public hospitals and in private clinics, provided that these are approved by the SSN.

Except in cases of emergency, for admission to hospital, you must submit a request from your general practitioner or SSN specialist.

Although a standard minimum level of healthcare services is available through the national territory, given the high level of autonomy which the Italian regions enjoy from the State, there may be small differences between regions in terms of the conditions and ways in which healthcare, pharmaceutical and additional services are provided.

The medicines included in the [Pharmaceutical Handbook](#) (providing for an updated list of group “A” prescription drugs) are provided free of charge, without prejudice to the Region's option to introduce citizen cost contribution schemes.

The citizen is entirely responsible for the cost of drugs not included in the [Handbook](#) (which provides for an updated list of group “C” prescription drugs). They can only be provided free of charge to war veterans with serious injuries and victims of terrorism.

Jargon busters

- **LHA:** Local Healthcare Authority is a public entity which is part of the Regional or Provincial Healthcare Authority;
- **SSN:** the National Healthcare Service, [under Italian](#) law, means all healthcare functions, activities and [services](#) provided by the autonomous Regional and Provincial Healthcare Services, national Entities and Institutions and by the [State](#), dedicated to ensuring [healthcare](#) or the protection or safeguarding of [citizens'](#) health and the [fundamental](#) rights of the individual;
- **Healthcare:** means all services and initiatives aimed at promoting, preventing and caring for health;
- **Pharmaceutical handbook:** list which contains the essential information on speciality drugs which may be prescribed on behalf of the [National Health Service](#) (SSN) - For more information, see the following website: www.agenziafarmaco.gov.it.

Forms you may need to fill in

To sign up to the SSN and receive an SSN number, you can consult the LHA in your place of residence.

When signing up, you must choose your GP from a list of doctors agreed with the SSN. General assistance is provided directly through the office of the pre-selected or local doctor.

The various necessary forms are available from the LHA.

Know your rights

For more information on your right to healthcare, under Italian legislation, see the Ministry of Health website: <http://www.salute.gov.it>

In the case of a stay or residence in another European Union country, Iceland, Liechtenstein, Norway or Switzerland, or the UK the insured party and their relatives who are in possession of the appropriate certificate of entitlement, may make use of approved public or private health services in that country. In principle, the services are free of charge, except for payment of a ticket or other cost contribution scheme provided for by national legislation in force.

In the case of a temporary stay (holidays, work trips, etc.) in another European Union country, Iceland, Liechtenstein, Norway or Switzerland or the UK, before leaving, it is important to have a European Health Insurance Card; if not, you must request one from your LHA.

Further information on the European Health Insurance Card and how to get one is available through the following link:

- [TEAM](#) – *Tessera Europea Assicurazione Malattia*.

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

Ministry of Health

Viale Giorgio Ribotta 5
00144 Rome RM – ITALY

Tel: +39 065994

Website: <http://www.salute.gov.it>

For various offices and contacts: http://www.salute.gov.it/portale/p5_0.jsp?lingua=italiano&id=58

Statutory sick pay

This chapter is about statutory sick pay, a benefit which replaces pay not received due to a temporary inability to work due to illness.

Statutory sick pay is a benefit which replaces pay, starting from the 4th day of absence from work. The first 3 days are 'waiting days', unless the illness is a relapse, and, if provided for by the employment contract, are paid in full by the employer. Entitlement to the benefit ends at the end of the prognosis (end of illness).

Statutory sick pay is paid for a maximum of 180 days per calendar year.

Specific legislative provisions apply to fixed-term workers, registered with a separate scheme, and maritime workers, insofar as both requirements and calculation of the benefit are concerned.

In what situation can I claim?

Based on specific criteria applied to the various categories of employed workers below, statutory sick pay is provided to you in case of temporary inability to work due to your state of health, if you belong to one of the following categories of workers:

- operators and employees of the industrial, third and agricultural sectors;
- apprentices;
- unemployed;
- workers suspended from work;
- performers;
- maritime workers;
- workers registered under a separate scheme (pursuant to Art. 2, s. 26, Law 335/95).
- Civil servants who are granted the sick leave benefit as a continuation of payment by the public administration, but with a reduction in case of short-term leaves to discourage truancy.

A period of illness is considered to be any admission under a normal regime or in a day hospital, provided that the relevant certificate gives a specific diagnosis.

Note that self-employed are not covered under this scheme.

What conditions do I need to meet?

Generally, there is no minimum contribution requirement, unless you belong to a specific category of workers:

- agricultural workers with a fixed-term contract must have at least 51 days of work in the previous year or this year before the illness occurs;
- performers must have accrued at least 100 days of contributions on 1 January of the year in which the illness takes place.

Your state of health must be evidenced with a certificate, or several certificates in the event that the illness lasts for an extended period.

For the purposes of providing statutory sick pay, you are obliged to make yourself available in your place of residence during certain hours provided for by law to undergo medical examinations to verify that you are unable to work.

Unless justified, failure to attend a medical examination will result in the following sanctions:

- in case of first absence, loss of statutory sick pay for a maximum of 10 calendar days, from the start of the illness;
- in case of 2nd absence, loss of 50% of statutory sick pay for the remaining period of illness;
- in case of 3rd absence, loss of 100% of statutory sick pay for the remaining period of illness.

For all days included on the medical certificate, these hours for home medical examinations are the following:

- between 10:00 and 12:00;
- between 17:00 and 19:00.

Statutory sick pay is not paid for any days' delay in submitting certificates.

What am I entitled to and how can I claim?

During the first 3 days of sickness, the benefit is not received (so called "*periodo di carenza*"), but most of the employment contracts provide for an integration of pay from the employer. Between the 4th and 20th day of illness, the statutory sick pay amount is, generally, equal to 50% of average daily pay, moving to 66.66% between the 21st and 180th day. Entitlement to this benefit ends at the end of the prognosis (end of illness) and, therefore, you are entitled to a maximum of 180 days per calendar year.

Statutory sick pay is paid directly by the employer and recorded in accounts as an adjustment to sums that must be paid to the National Institute for Social Security (INPS) as contributions.

The doctor must send the certificate to the INPS electronically and provide the worker with a copy. Your employer can access information on your prognosis by typing in an assigned PIN code.

If electronic submission is not possible, you must submit or send the medical certificate to the INPS and proof thereof to your employer within 2 days from issue.

In the case of tuberculosis, there is no prescribed time period for recovery, but a maximum period of 2 years for receiving either the post-sickness pay or the recovery allowance (renewable every 2 years) is provided for.

If you are a worker registered under a separate scheme, in addition to a medical certificate, you must submit a benefit claim to the INPS structure you belong to, by one of the means described in the [INPS website](#).

Jargon busters

- **INPS:** National Institute for Social Security;
- **Employee organisations and tax assistance centres (Patronati, CAF):** authorised centres that assist the user with compiling and electronically submitting a benefit claim (this assistance is totally free of charge);
- **Statutory sick pay:** cash benefit provided to the worker when illness occurs which affects their working capacity;
- **Tuberculosis (or TB):** an infectious illness caused by various micro bacteria.

Forms you may need to fill in

You must attend the medical examination with your GP, who must send the certificate to the INPS electronically and provide you with a copy. Your employer can access information on your prognosis by typing in an assigned PIN code.

Know your rights

More information about the social security rights provided for by Italian law is available [here](#).

Entitlement to statutory sick pay is maintained for those who move abroad within the European Union.

The insured person must submit a claim to the social security body in the EU/EEA country, Switzerland, or the UK where they live, unless they have never worked there. In this case, the insured person must submit a claim in the last country they worked in.

Generally, statutory sick pay is always paid in accordance with legislation in force in the country in which the applicant is insured, regardless of place of residence or domicile.

When the insured person moves to another EU/EEA country, Switzerland or the UK, the competent institutions in the country in which the applicant is insured must take into consideration the periods of insurance coverage, residence and work accumulated under legislation in force in the individual countries where the applicant has worked, if certain conditions must be met in order to be entitled to statutory sick pay. This allows the insured person not to lose their insurance coverage if they change job or move to another country.

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

National Institute for Social Security (INPS)

Via Ciro il Grande 21

00144 Rome RM – ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: +803.164 (free)

Website: <http://www.inps.it>

Employee organisations and tax assistance centres (Patronati, CAF)

Incapacity

Benefits in case of accidents at work or occupational diseases

In this chapter is a brief description of the benefits provided to protect workers against the risk of:

- **Accidents in the workplace** (*Infortuni sul Lavoro*)
- **Occupational diseases** (*Malattie professionali*)

Social security for accidents protects all insured workers employed in professional or commercial activities which, depending on their nature, may expose them to the above risks.

In the case of occupational disease, this protection is accessed through what is referred to as a 'mixed' system. This means that occupational diseases are not only those listed in the reference tables but also any other illness which the employee can prove is connected to his or her professional activity.

Insurance premiums (for which the employer is responsible) and social security accident benefits are handled by INAIL, National Institute for Insurance against Accidents at Work and Occupational Disease. The cost of the health services and human resources involved (e.g. emergency response and general medical services) is covered by the National Health Service (SSN).

The services provided in the event of an accident at work or occupational disease can be of two kinds:

- in kind: health services, such as supports, prosthetics and assistance and rehabilitation aimed at ensuring maximum possible recovery of the recipient's independence and mental and physical resources, and therefore his or her reintegration into daily life, the family, social and working environments;
- cash: compensation, either one-off payments or annuities.

In what situation can I claim?

If you are an employee, independent or insourced worker, a manager or a professional athlete and you perform an activity which puts you at risk of accidents or occupational disease, the law provides that you must be protected against such risks. If, however, you perform a domestic activity, the law states that you can sign up to this type of insurance protection ('housewife insurance') on a voluntary basis.

The circumstances in which you can benefit from accident insurance are the following:

Accidents at work, or traumatic events, caused by violence, in relation to a risk connected to your work activity and which has resulted in the following consequences:

- total, but temporary, incapacity for work for a minimum duration of 3 days;
- permanent (partial or total) disability;
- death.

Occupational diseases:

- included on [a specific list](#) of occupational diseases recognised by law for the industry and agriculture sectors, as updated in 2014;
- contracted in relation to the activity you carry out, during performance of the same.

What conditions do I need to meet?

If you are the victim of an **accident at work**, your employer must be informed as soon as possible. If the accident causes injuries that take more than 3 days to heal, your employer is obligated to report it to INAIL within 2 days of being notified.

Accidents which occur on the journey to your place of work and from work to your home (see 'Accidents en route') are included in INAIL insurance, subject to certain conditions (to know more visit this [webpage](#)).

If you have contracted an **occupational disease**, you must inform your employer within 15 days of the appearance of the illness. In turn, your employer must notify INAIL within 5 days of receipt of the corresponding medical certificate. In case of failure to notify, you will still have 3 years to take advantage of the services available to you (after 3 years, this right expires).

To find out the minimum period of exposure to risk to be able to claim compensation, you must refer to the list of occupational diseases.

If the illness you have contracted is not featured on this list, it is your responsibility to prove the causal link between the illness you have contracted and your work activity to gain recognition of this as an occupational disease (see 'mixed system').

You have a right to receive the services you are entitled to temporarily, until you are able to return to work, after rehabilitation (duration of services).

You can ask to receive medical examinations to assess the progress of your temporary incapacity.

If, however, your incapacity is permanent and total, such as to require constant assistance to carry out basic activities of day-to-day life, you are entitled to a monthly benefit for continuing personal assistance that is monetary compensation to supplement income for permanent incapacity.

What am I entitled to and how can I claim?

If you have been the victim of an accident at work or have contracted an occupational disease, you are entitled to services either in kind (medical and rehabilitative care, prostheses and assistance) or in money (one-off compensation, income, and annuity) provided by INAIL.

These are the services in kind, provided exclusively by INAIL, to which you may be entitled:

- health services, such as aids, prosthetics and assistance and rehabilitation aimed at ensuring the maximum possible recovery of your independence and mental and physical resources, and therefore your reintegration into daily life, family, social and working environments.

These are the monetary payments, provided exclusively by INAIL, to which you may be entitled:

- temporary benefits;
- annuities in the event of permanent disability (*rendita vitalizia*);
- compensation in the event of death or payment of a capital lump-sum in case of permanent biological damage, automatically revalued on an annual basis (*indennità forfettaria in caso di danno biologico*);
- personal assistance allowance (*assegno di assistenza personale e continuativa*).

The amount of the benefit for permanent incapacity is calculated based on the remuneration you received in the year prior to the date of the accident or the appearance of the illness, as well as the degree of incapacity. The amount is adjusted annually and increased by a 20th for each dependent child.

The degree of incapacity may be subject to re-assessment, officially or on your request, at any time in the first 2 years and, subsequently, at intervals of at least 1 year. A request for re-assessment must be accompanied by the appropriate medical certificate.

The continuing special survivors' grant is calculated as a percentage of the most recent annual salary of the deceased. The percentages are the following:

- 20% is awarded to each of the two parents, if they were responsible for the deceased at the time of death;
- 20% is awarded to each brother or sister, if they were responsible for the deceased at the time of death.

If the deceased does not leave behind a surviving spouse or children:

The claim/notification of the accident and occupational disease (submitted directly by the applicant or a member of the family, or through *Patronati*, legal entities providing assistance free of charge) must be submitted exclusively electronically using the form available on the portal <http://www.inail.it/>.

Forms you may need to fill in

The claim for services may be submitted electronically only to INAIL, or, in case of unavailability of the electronic service, by the appropriate [forms](#) sent via the certified electronic email (PEC).

Know your rights

Below are the addresses for the institutional websites and related links that let you know your social security entitlements for accidents:

- [Inail](#)
- [Accidents at work](#)
- [Professional diseases](#)
- [Ministry of Health](#)

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact

National Institute for Insurance against Accidents at Work (INAIL)

Piazzale G. Pastore 6
00144 Rome RM – ITALY
Tel. +39 0654871
Toll-free number: +803164
Website: <http://www.inail.it>

Trustees and tax assistance centres (Patronati, CAF)

Incapacity and disability benefits

This chapter presents the various types of incapacity and disability benefits:

- **Invalidity allowance** (*Assegno Ordinario di Invalidità - AOI*): an economic benefit, provided upon request, to workers whose working capacity is reduced by at least a third due to physical or mental illness;
- **Incapacity pension** (*Pensione di Inabilità*): an economic benefit, provided upon request, to workers who are completely and permanently unable to return to any working activity.

Workers registered with obligatory forms of insurance for Disability, Old Age and Survivors, or special packages for independent workers, who are no longer able, completely or in part, to return to working activity, are protected by economic benefits (incapacity benefits, disability pension) to help ease the state of need and adverse economic position in which they find themselves.

In what situation can I claim?

If you belong to the category of employed or independent workers (artisans, traders, direct farmer, tenant farmers and sharecroppers) and are registered with any pension fund which substitutes and supplements the obligatory general cover, you are insured against the risk of partial or total reduction of your working capacity.

Depending on the degree of reduction of working capacity, you can claim two different types of benefit:

- **Invalidity allowance** (AOI in the Italian acronym for “*Assegno Ordinario di Invalidità*”): subject to confirmation every 3 years;
- Incapacity pension.

What conditions do I need to meet?

You are entitled to the Invalidity allowance if you meet the following requirements:

- having a reduced working capacity by at least a third due to physical or mental illness or impairment;
- having at least 260 weekly contributions (5 years of contributions and insurance), of which 156 (3 years of contributions and insurance) have been in the 5 years prior to the date on which your claim is submitted.

Cessation of your working activity is not required.

The Invalidity allowance paid to you as a consequence of a work-related accident or illness is not cumulative with the annuity paid to you for the same disabling event, up to the amount of the annuity.

This is without prejudice to more favourable benefits beginning prior to September 1995 (date on which a legislative reform established non-cumulation), offset against future adjustments to the cost of living enacted annually by law.

You are entitled to the incapacity pension if you meet the following requirements:

- having a total and permanent inability to return to any working activity due to physical or mental illness or impairment;
- having at least 260 weekly contributions (5 years of contributions and insurance), of which 156 (3 years of contributions and insurance) have been in the 5 years prior to the date on which your claim is submitted;
- cessation of any kind of working activity;
- removal from worker category lists;
- cancellation of membership of professional bodies;
- renouncing of payments covered by obligatory unemployment insurance and any other replacement or supplement to your salary.

You are provided with the disability pension, as an insured worker, in the event that, due to your physical or mental illness, you are acknowledged to be totally and permanently incapable of returning to the activities for which you were previously employed.

What am I entitled to and how can I claim?

The amount of the Invalidity allowance is determined by applying the following calculation systems to the contributions you have accrued:

- mixed (partially calculated using the remuneration system and partially with the contribution system), if you started the working activity prior to 31 December 1995;
- contribution, if you started the working activity after 31 December 1995.

The Invalidity allowance is compatible with working activity and is valid for 3 years. It can be checked upon request submitted by you before the expiry date. After 3 successive confirmations, it is confirmed indefinitely and, upon reaching pension age, if you meet all the requirements, it will be transformed into an old age pension (see below).

This benefit is therefore characterised by a long period of observation of your state of incapacity, in order to assess your recovery, and is not transferable to your surviving relatives in the event of your death.

Upon reaching the age stipulated for entitlement to old age pension, the AOI is transformed into an old age pension, providing that the insurance and contribution requirements established by law are met and subject to cessation of your employment relationship. For the purposes of the law and the measure, contributions accrued by you during the period in which you received the benefit and did not work are taken into account.

Furthermore, from 1 September 1995, when you are awarded the AOI and have an income greater than a certain threshold deriving from paid work, from independent work or paid by a company, the amount of your benefit is reduced by a percentage varying between 25 and 50%. This is also without prejudice to more favourable benefits beginning prior to September 1995, offset against future adjustments to the cost of living enacted annually by law.

Your incapacity pension is made up of the amount that you are entitled to in AOI plus the rate of pension you would be entitled to on the basis of the increased contribution seniority that you would have accrued if you had continued to work until pension age. This pension is incompatible with income deriving from paid work or independent working activity, with unemployment compensation and other grants intended to substitute or supplement your income.

Your contribution seniority is increased (up to a maximum of 2 080 weekly contributions) by the number of weeks between receiving your pension and turning 60 years old, a rule valid for both men and women pursuant to implementation of the contribution calculation system for seniority accrued since 1 January 2012.

Your disability pension is transformed into an old age pension upon reaching pension age and can be reverted: that is to say, it can be transferred to your entitled surviving relatives upon your death. Furthermore, it may be subject to revision.

If, as a recipient of the disability pension, you are unable to get around without the permanent help of a carer and you are unable to carry out the tasks of daily life, you can submit a claim to receive a (non-contributory) support service: the Constant attendance allowance for personal assistance, amounting to €531.76 in 2024.

If your disability was caused by an accident at work and makes the permanent assistance of a carer to carry out the tasks of everyday life necessary, INAIL will provide you with a contributory service: the grant for continuing personal assistance allowance (non-cumulative with the above carer grant provided by the INPS), amounting to €632.94 in as of July 2023, indexed annually on July 1st.

You can submit a claim electronically only, by one of the following means:

- **Web:** electronic services which can be accessed directly by citizens using a second level SPID (Public Digital Identity System) or a CIE (Electronic Identity Card) or a CNS (National Service Card) through the INPS website (Online services);
- INPS Multi-channel Contact Centre;
- Employee organisations and Tax Assistance Centres: electronic services offered.

A medical certificate must be attached to claims.

The AOI and disability pension are paid from the first day of the month following that in which you submitted your claim or in which the disabling event occurred.

Jargon busters

- **INPS:** National Institute for Social Security.
- **INAIL:** National Institute for Insurance against Accidents at Work.
- **AGO:** General Obligatory Insurance.
- **IOS IVS** in the Italian acronym Incapacity, Old Age and Survivors.
- **Constant attendance allowance:** non-contribution-based support service, provided to you, as a disabled person, if you need continuing assistance and are not covered free of charge by public bodies for more than 1 month.
- **Continuing personal assistance grant:** contribution-based service provided by INAIL, in your capacity as a worker disabled in an accident at work or work-related illness, if you need continuing support to carry out the tasks of everyday life.

Forms you may need to fill in

- Both your AOI and disability pension claim need to be submitted through the [INPS](#) online services;
- your medical certificate is attached to the claim submitted uploading the relevant SS3 form while submitting the claim.

Know your rights

See below for links with more information about your social security rights under Italian law:

- [Invalidity allowance link](#);
- [disability pension link](#).

Your right to incapacity and disability benefits is retained even if you move to another EU country.

The relevant benefit institutes in the country where you submit your claim for incapacity or disability benefits must take into consideration the periods of insurance or residence you have accrued under legislation in force in another European Union country, Iceland, Liechtenstein, Norway, Switzerland or the UK, if these periods affect your entitlement to the aforementioned benefits.

The necessary administrative checks and medical examinations will be regularly carried out by the relevant institute in the EU country in which you are resident. If circumstances demand and your state of health allows, you must return to the country providing the benefit for any case assessments.

A link is provided below to access European Commission publications on coordination of social security for those moving or travelling within the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

National Institute for Social Security (INPS)

Via Ciro il Grande 21
00144 Rome RM – ITALY
Toll-free number: +803.164
Website: <http://www.inps.it>

National Institute for Insurance against Accidents at Work (INAIL)

Piazzale G. Pastore 6
00144 Rome RM – ITALY
Toll-free number: +803164
Website: <http://www.inail.it>

Ministry of Labour and Social Policy

Via Fornovo, 8 00192 Rome RM ITALY

Tel. +39 0646834457

Fax. +39 0646834528

Certified mail: dginclusione@mailcert.lavoro.gov.it

Toll-free number: 800196196

E-mail: centrocontatto@lavoro.gov.it

Website: <http://www.lavoro.gov.it>

Employee organisations and tax assistance centres (Patronati, CAF)

Civil incapacity and long-term care benefits

This chapter presents benefits, in cash and in kind, provided by the Italian welfare system to support workers suffering from chronic physical and/or mental incapacity which prevents them from being self-sufficient and, therefore, makes it impossible to provide for themselves.

Civil incapacity and long-term care benefits are granted to entitled disabled persons, in the form of:

- **cash benefits** (provided in the form of pensions, allowances or compensation);
- **benefits in kind, or non-cash benefits** (healthcare and long-term care, home care or residential facilities, assistance with education, professional training or instruction, privileged recruitment with public or private bodies) in order to guarantee maintenance and social support of those unable to work and who do not have the necessary means to live.

In what situation can I claim?

You are entitled to civil incapacity and long-term care benefits if you meet the following conditions:

- you are an Italian citizen, not self-sufficient, and resident in Italy;
- you are a citizen of the EU, and registered in your municipality of residence;
- you are a citizen of a third Country and staying legally in the Country.

Except for the **constant attendance allowance** (*indennità di accompagnamento*), **communication allowance for the deaf-mutes** (*Indennità di comunicazione per sordomuti*) and **special allowance for partially blind persons** (*Indennità speciale per ciechi parziali*), these benefits are granted to you based on your economic circumstances and are provided in kind and/or in the form of cash benefits.

What conditions do I need to meet?

Your entitlement to **cash benefits** as a disabled person, with the exception of the carer allowance, communication for the deaf allowance and special benefit for the partially blind, is based on your personal income.

You are entitled to the full amount of cash benefits if your personal income does not exceed certain limits.

You must also meet the following requirements:

- inability to work without the permanent assistance of a carer;
- need for permanent assistance to carry out everyday activities/tasks.

Entitlement to these benefits is subject to assessment of your degree of self-sufficiency by a mixed medical and legal board, made up of doctors representing both the local health authorities and the INPS, which may also carry out subsequent checks.

What am I entitled to and how can I claim?

Depending on your case, you may be entitled to the following **cash benefits**.

The **cash benefits** provided if you are a disabled person are:

- constant attendance allowance;
- monthly allowance in relation to reduced work capacity and low income (known as “*Assegno mensile di assistenza per invalidi con ridotta capacità lavorativa in stato di bisogno economico*” in Italian);
- disability pension (known as “*Pensione di inabilità per invalidi civili*” in Italian).

The **cash benefits** provided if you are a deaf person are:

- the pension;
- communication allowance.

The two **cash benefits** provided if you are either a totally or partially blind person are:

- the pension;
- special allowance.

Cash benefits are also provided in the form of a VAT reduction on:

- purchases of prosthetics or other necessary medical equipment;
- purchases or adjustment of private means of transport;
- purchases of devices which allow independent activity to be carried out.

Payment of an annual allowance is also provided if you are a worker suffering from thalassemia (Cooley's anaemia) or Sickle cell disease (sickle cell anaemia).

The amounts of cash benefits are determined by law on an annual basis.

Benefits in kind include:

- home assistance and care;
- stays in facilities offering board, medical and nursing care;
- support for education, professional training and instruction;
- preferential recruitment with public or private bodies;
- assistance from family members ('informal carers');
- hospital recovery;
- stay in an old persons' home.

You must submit your claim for civil incapacity benefits, along with your medical certificate, to the INPS which shall proceed to forward it electronically to the competent LHA. Submission of the claim, on your own behalf or by other authorised subjects (*Patronati* - Employees organisations or Disability Rights Associations) is done in 2 phases:

- compilation of a (digital) medical certificate evidencing the nature of the disabling infirmity (the certificate is valid for 90 days): see link to the AP 42- SS3 form provided below;

- forwarding the claim to the INPS, electronically only.

Jargon busters

- **LHA:** local health authority
- **Benefits in cash:** economic benefits in the form of a disability pension
- **Monthly care or attendance allowance**
- **Carer allowance**
- **Communication allowance**
- **Benefits in kind:** healthcare and long-term care services

Forms you may need to fill in

- You must submit a claim for healthcare and long-term care benefit through the online services of the INPS website by also uploading the relevant certificate SS3 from your GP;
- You must communicate the necessary socio-economic information for allocation and provision of civil incapacity benefits by uploading the relevant 'AP70' form.

Know your rights

Information about the social security rights provided for by Italian law can be found [here](#)

Welfare and Civil Incapacity ([Assistenza e Invalidità Civile](#)).

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciro il Grande 21
00144 Rome RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: 803164 (free of charge) Website: <http://www.inps.it>

National Institute for Insurance against Accidents at Work (INAIL)

Piazzale G. Pastore 6 00144 Rome RM ITALY

Toll-free number: +803164

Website: <http://www.inail.it>

Ministry for Employment and Social Policy

Via Veneto 56 00187 Rome RM ITALY

Toll-free number: 800196196

E-mail: centrodicontatto@lavoro.gov.it

Website: <http://www.lavoro.gov.it>

Your primary care physician

Competent local health authority (LHA)

Employees organisations and tax assistance centres (Patronati, CAF)

Old-age and survivors

Survivors' benefits

This chapter presents survivor benefits, or the monetary compensation to which the relative of an insured worker or deceased pension recipient are entitled, upon submitting a claim and subject to certain conditions:

- The **survivors' pension** (*pensione ai superstiti*) is payable to family members, subject to certain conditions, if the deceased was already a pension holder;
- The **indirect pension** (*pensione indiretta*) is payable to family members if the deceased worker was not yet a pension holder but, on the date of death, met certain insurance and contribution requirements;
- If the death was caused by an accident at work, the surviving relatives will also be entitled to the **annuity** paid by INAIL (which can also be claimed in conjunction with other survivor benefits).

In what situation can I claim?

The **survivors' pension** and the **indirect pension** start in the month following the death of the deceased insured worker or pensioner, irrespective of the date of the claim. The surviving relatives with rights are the following, in order of priority:

- the surviving spouse or the surviving partner in a civil union even if separated, provided that they have been granted alimony rights by judge decree;
- divorced spouse if a divorce settlement is held;
- children (legitimate or legitimised, adopted or affiliated, natural, legally recognised or legally declared, born prior to marriage to the other spouse) who, on the date of death, are minors, incapacitated, students, or university students dependent on the deceased;
- minor grandchildren (equivalent to children) if fully dependent on their grandfather or grandmother on the date of death of the latter;
- or, in the absence of a spouse/ partner in a civil union, children and grandchildren, parents no younger than 65 years of age, who do not hold pensions, who, on the date of death, are dependent on the deceased, unmarried incapacitated siblings, who do not hold pensions, who, on the date of death, are dependent on the deceased worker or pension holder.

The INAIL **annuity** is a monetary benefit, not subject to IRPEF taxation, to which relatives are entitled if the death is caused by a work-related accident or illness. Commences from the day following death.

What conditions do I need to meet?

Entitlement to the **survivors' pension** commences the day following the death of the pensioner, subject to the requirements indicated above. The widow or widower who then remarries is entitled only to a one-time payment (see below).

For survivors to be entitled to the **indirect pension**, the deceased worker, not retired, must have accrued the following minimum qualifying conditions to obtain the ordinary incapacity benefit or the disability pension (or those required for the old-age pension following the pension reform of 1992):

- at least 15 years of contributions (780 weeks) in any given period,

or, alternatively,

- at least 5 years of contributions (260 weeks), of which at least 3 (156 weeks) were paid in the course of the 5 years prior to the date of death.

Requirements for entitlement to the INAIL **life annuity** (*vitalizio*) and duration of benefits for children:

- no requirements are imposed on the surviving spouse up to death or re-marriage (in the latter case, they are entitled to a sum equivalent to 3 years of annuity payments);
- the amount due to all children up to the age of 18;
- up to the age of 21, the following requirements must be met: secondary school attendance, being dependent and not having a paid job;

- up to the age of 26, the following requirements must be met: degree course attendance, being dependent and not having a paid job;
- adults unable to work, for as long as the incapacity lasts;
- adults who are fully incapacitated, until death.

What am I entitled to and how can I claim?

The **survivors' pension** and the **indirect pension** are payable to surviving family members whose amount is calculated based on the pension to which the deceased would have been entitled, or based on the pension provided to the deceased, applying the following percentages:

- 60%, spouse only;
- 70%, one child only;
- 80%, spouse and 1 child or 2 children but no spouse;
- 100% spouse and 2 or more children or 3 or more children (without spouse);
- 15% for every other entitled relative, other than spouse, children and grandchildren.

From 1 September 1995, the amount of the survivor's pension is reduced if they have other sources of income, as indicated in the following table:

Amount of income	Percentage reduction
Income greater than 3 times the annual minimum wage, calculated as equivalent to 13 times the monthly amount in force as of 1 January	pension amount is reduced by 25%
Income greater than 4 times the annual minimum wage, calculated as equivalent to 13 times the monthly amount in force as of 1 January	pension amount is reduced by 40%
Income greater than 5 times the annual minimum wage, calculated as equivalent to 13 times the monthly amount in force as of 1 January	pension amount is reduced by 50%

Widows or widowers who have remarried are entitled only to a one-time payment, equivalent to two annual pension payments, including the thirteenth month, as per their entitlement on the date of re-marriage. If the pension is paid to children too, in addition to the spouse, this must be re-adjusted in favour of the former, applying the reversibility percentages provided for in relation to the changed composition of the household.

The claim may be submitted only electronically as described on this [webpage](#).

The claim also serves as a request for pension accrued and not collected prior to death.

There are also two other types of services:

- *Compensation for death.* The surviving family of workers already insured on 31 December 1995 and who died without accruing the aforementioned requirements, may claim compensation for death if, within the 5 years prior to the date of death, at least 1 year of contributions was paid. The claim for this compensation must be submitted within 1 year from the date of death, whereupon it expires.
- *One-time payment.* The surviving family of workers insured after 31 December 1995 and who died without meeting the above requirements, may request a one-time payment if they are not entitled to payments for accidents at work or work-related illness, as a consequence of the death, and have an income no greater than the limits set for granting social welfare benefits. The claim for this compensation must be submitted within 10 years from the date of death, whereupon it expires.

The INAIL **annuity** is calculated based on annual salary, according to the following percentages:

- 50% to the spouse, with no requirements imposed, up to death or re-marriage (in the latter case, they are entitled to a sum equivalent to 3 years of annuity payments);
- 20% to each legitimate, natural, recognised or recognisable, or adoptive child;
- 40% to each orphaned child;
-

or, in the absence of spouse and children:

- 20% to each natural or adoptive parent, provided that they are dependent;
- 20% to each brother and sister, provided they are living together and are dependent.

Jargon busters

- **Survivors' pension:** benefit provided to family members of a deceased pensioner, who already held a direct pension.
- **Indirect pension:** benefit provided to relatives of deceased workers who did not hold a pension but who, at the date of death, met the stipulated insurance and contribution requirements.
- **Compensation for death:** benefit paid to surviving relatives of deceased workers who, at the date of death, had not met the insurance and contribution requirements stipulated for the indirect pension.
- **One-off payment:** benefit paid to surviving relatives of deceased workers who, at the date of death, had not met the insurance and contribution requirements stipulated for the indirect pension.
- **INAIL annuity:** monetary benefit to which surviving relatives of the worker are entitled if the worker's death was caused by a work-related accident or illness.

Forms you may need to fill in

Claims for a widow's pension must be submitted electronically to the relevant social security body, [INPS](#) or [INAIL](#), depending on the type of benefits to be claimed.

Employee organisations provide free assistance.

Know your rights

The following national links provide information about the social security rights provided for by Italian law:

- [INPS](#);
- [INAIL annuities](#);
- For [pensions](#) awarded to surviving relatives of deceased journalists.

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/social-security/index_en.htm.

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciro il Grande 21 00144 Rome RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: 803164 (free of charge) Website: <http://www.inps.it>

National Institute for Insurance against Accidents at Work (INAIL)

Piazzale G. Pastore 6 00144 Rome RM ITALY

Tel. +39 0654871

Toll-free number: +803164

Website: <http://www.inail.it>

Employees' organisation and tax assistance centres (Patronati, CAF)

Old-age benefits

This chapter explains when you are entitled to:

- **old age pension** (*pensione di vecchiaia*), or, if certain requirements are met, to

- **early retirement pension** (*pensione anticipata*), or to the
- **minimum pension** (*Integrazione al trattamento minimo*)
- **Early retirement allowance** (*A.PE Sociale – Anticipo pensionistico*)
- **Early retirement flexible pension** (*Pensione Anticipata Flessibile* or “Quota 103”)

The recent reform in this area has extended the contribution calculation method to all workers, provided for adjustment of the pension age for access to the old age pension based on increased life expectancy and increased flexibility in accessing retirement with the early old age pension.

In what situation can I claim?

If you are an insured worker (employed or independent), you are protected from the risk of loss of ability to work due to old age.

You are entitled to old age benefits if:

- you have accrued at least 20 years of contributions;
- you have met the new minimum age requirements (adjusted over time based on life expectancy) which is 67 years for both men and women (applying till 2026);
- you have stopped working.

If your first work insurance dates as of January 1996, in the absence of the required 20 years of contributions, you are entitled to the old-age pension with a minimum of 5 years of contributions and 71 + 3 months years of age, in which case deemed contributions will not be taken into account.

You may be entitled to the new welfare-based **Early retirement allowance** (*A.PE Sociale - Anticipo Pensionistico*) to bridge to the old age pension if:

- you are 63+5 months or over;
- you have accrued at least 30 years of effective work insurance (minus 1 year per child, up to 2 years at most, of deemed contributions if you are a female worker);
- you have accrued 36 years of contributions while performing an arduous job (32 years of contributions, if you are a building industry employee);
- having ceased a gainful activity (cumulation possible only if your earned income is only derived from occasional self-employment and does not exceed €5,000).

What conditions do I need to meet?

To qualify for the statutory **old age pension**, in addition to at least 20 years of contributions, you must have reached the pension age of 67 (applying till the end of 2026).

For the statutory **early retirement pension** (*pensione anticipata*), however, in 2024, you must have accrued:

- a minimum of 42 years and 10 months of contributions if you are a man;
- a minimum of 41 years and 10 months of contributions if you are a woman.

The first pension payment will be received 3 months after acquiring entitlement.

If you were first insured after 01 January 1996 and have accrued a work insurance of at least 20 years, you may retire earlier at the age of 64 upon condition that the amount of the pension you would be entitled to is at least equal to 3 times (2.8 times applying to working mothers with 1 child; 2.6 times to working mothers with 2 children or more) the monthly amount of the welfare-based social allowance *assegno sociale*, equal to €534.41 in 2024 (see under the chapter dealing with social inclusion and income support measures). The amount of the early pension under the above conditions may not exceed 5 times the amount of the statutory minimum pension (equal to €598.61 per month in 2024).

Other *experimental* schemes:

If you are a female employee who has turned 61 by the end of 2023 (59 if you are at risk of being made redundant or fired by companies undergoing industrial crisis), and you have been a caregiver to a disabled family member for at least 6 months, or your capacity for work is reduced by 74% or more, and you have completed 35 years of contributions by 31st December 2023, you can be entitled to early

retirement, so called “**Opzione donna**”. Under this scheme, your pension will be entirely calculated according to the contribution related calculation system (instead of applying the hybrid system) and you will receive your first pension payment 12 months (if you are an employee) or 18 months (if you are a self-employed) after acquiring entitlement.

Insured mothers opting for this scheme are entitled to an age reduction by 1 year per each child, up to a maximum of 2 years.

Unless you are a professional, a clergyman, a serviceman or a custom officer, you can be entitled to the early, flexible retirement pension, so called “*pensione anticipata flessibile*” or “**Quota 103**” from January till December 2024, if you are at least 62 and have completed 41 years of contributions (35 of which in relation to actual work). Under this scheme, the first pension payment will be received 7 and 9 months after acquiring entitlement if you are a private sector employee or a civil servant, respectively (if you are a civil servant, you will be requested to give a 6-month notice to the public body you work for).

Your benefit's amount shall be calculated according to the contribution related calculation system (Defined Contribution System) and your monthly amount cannot exceed 4 times the amount of the minimum pension until you reach the statutory retirement age of 67 (applying till 2026), at which point you will receive your old age pension in full.

The pension cannot be combined with earned income from occasional work above €5,000 per year. But, if, despite qualifying for the “*Quota 103*” pension scheme, you decide to continue working, you will be exempted from paying your 9.19% contributions' rate (8.80% if you are a civil servant) resulting in an increase in your monthly salary.

If the amount of your statutory pension is below the ‘living minimum’, it may be combined with the ‘minimum income’, provided that your contributions started before 1 January 1996 and your personal income or that of your household is not greater than certain annual limits.

For 2024, the annual minimum supplement is equal to €7,781.93.

In view of entitlement to the **early retirement allowance** (A.PE Sociale), you must also meet one of the following qualifying conditions:

- not being already in receipt of a pension of your own;
- being a long-term unemployed with scarce chance of finding a new job;
- having completed at least 18 months of effective work contributions in the 36 months prior to unemployment;
- having been assessed as disabled by a degree equal to or higher than 74%;
- having been providing assistance as caregiver for at least 6 months to the disabled cohabiting spouse or partner or first degree family member.

What am I entitled to and how can I claim?

If, on 31 December 1995, you had accrued at least 18 years of contributions, your pension will be calculated using the pay-based method for the contribution period up to December 2011 and the contribution-based method from 1 January 2012.

If, on 31 December 1995, you had accrued less than 18 years of contributions, your pension will be calculated using the *mixed* system (also called ‘pro-rata’): pay-based for the period up to December 1995 and contribution-based thereafter.

Finally, if you started paying contributions after 1 January 1996, your pension will be entirely calculated using the contribution-based calculation system.

The pay-based calculation system is based on the average weekly pay received during the last years of work and the total amount of paid contributions multiplied by a transformation rate, based on the ISTAT index of the cost of living.

The contribution-based calculation system, on the other hand, looks at contributions paid, obtaining the total amount of contributions paid into the pension scheme which is then transformed into a pension by applying the transformation coefficient (which varies according to age).

In other words, the total amount of contributions is the sum of money on which the pension is calculated. When claiming retirement benefits, the individual amount, the so-called final contribution amount, is multiplied by a transformation coefficient which varies based on the age of the applicant, to obtain the

gross annual pension amount of the worker. The contribution amount is assessed annually, applying the 'annual capitalisation rate' of 2.3% (equal to 1,023082 for pensions' calculation in 2024).

The contribution-based calculation system also applies to the **Early retirement allowance**, but the relevant allowance is paid for 12 months, instead of 13, and cannot exceed €1,500 gross per month.

Jargon busters

- **INPS**: National Social Security Institute;
- **Employee organisations and tax assistance centres (Patronati, CAF)**: authorised centres which assist the user with compiling and electronically submitting benefit claims (this assistance is totally free-of-charge);
- **ISTAT**: Institute for National Statistics;
- **Contribution amount**: the individual contribution amount is the sum of all contributions set aside every year over the course of the working life;
- **Early retirement allowance** (known as **A.pe. sociale**): bridging to the old age pension.

Forms you may need to fill in

Your pension claim is submitted online to the relevant social security institution, from whose website you can download the forms to be filled in. Electronic submission requires a second level SPID (Public Digital Identity System) or a CIE (Electronic Identity Card) or a CNS (National Service Card) log in. It is possible to request free assistance from Patronati organisations.

Know your rights

The following national link provide information about the social security rights provided for by Italian law:

- <http://www.inps.it>

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- http://europa.eu/youreurope/citizens/work/retire-abroad/index_en.htm

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciro il Grande 21

00144 Rome RM

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre – Toll-free number: +803.164 (free)

Website: <http://www.inps.it>

Official independent professionals' schemes' websites; list at the end of Chapter 1

Employee organisations and tax assistance centres (Patronati, CAF)

Social assistance

Social inclusion and income support measures

This chapter presents the social inclusion and income support measures in place at national and local level (by regional and local administrations), for people and/or families that do not have the minimum resources to live.

Social assistance is guaranteed in the form of economic benefits and services funded by the taxpayer, at both national and local levels, using the Regions' and the Local Authorities' resources, to promote social inclusion and income support based on the principle of social solidarity.

- The most important non-contributory benefit provided at national level by the INPS is the **Social Allowance** (*Assegno Sociale*).
- The newly introduced **Inclusion Allowance** (*Assegno d'Inclusione*) replacing both the former Guaranteed minimum income (*Reddito di Cittadinanza*) and the Guaranteed minimum Pension (*Pensione di Cittadinanza*) –to combat poverty and foster social inclusion of families in need. Entitlement is conditional on the 'family unit's income (means-tested).
- **Support for training and work** (*SFL -Supporto per la Formazione e il Lavoro*): a monthly income support measure aimed at boosting inclusion in the labour market, reintegration into work of the unemployed and support for pro-active job seeking.
- Reference is also made to the List of Regional and Local Services to give information on **social inclusion**, family, and income support services.

In what situation can I claim?

If you have insufficient economic resources, you can claim benefits to ensure minimum living standards.

Example of non-contributory benefit provided by the INPS at national level: the **Social Allowance**. This is a support benefit which has replaced the Social Pension since 1 January 1996 and is entirely independent from payment of contributions. You are entitled to it if you are aged 67 and in a situation of poverty.

Social inclusion support services promoted by the Regions and Local Authorities: at local level, all Regions and Local Authorities are implementing social protection intervention policies within their own territory. The rules, types and income requirements set for the right to claim these services which protect you against poverty vary from region to region, and municipality to municipality, based on the resources which they have available.

What conditions do I need to meet?

Requirements for entitlement to **Social Allowance**:

- you must be at least: 67 years (age condition applying till 2026);
- you must be an Italian or EU citizen, or a citizen of a third country who holds a long-term residence card or permit (at least 10 years);
- you must be habitually resident in Italy (subject to annual checks);
- your personal income (subject to annual checks) as an unmarried citizen, or collectively with that of your spouse, must be no greater than the limits provided for by law (for the year 2024, i.e. personal income €6,947.33 and joint income €13,894.66).

The **Social Allowance** is not subject to taxation, does not revert to surviving relatives and cannot be transferred abroad. Therefore, you cannot receive it if you are resident abroad. Any stay abroad greater than 30 days will lead to suspension of your benefits until you return to Italy.

Entitlement to the **Inclusion Allowance** is based on the information derived from the ISEE referring to the family economic circumstances, according to the following parameters:

- economic indicator (ISEE form) up to €9,360
- real-estate assets, other than home of habitual residency, not exceeding €30,000;
- income related to the home of residence not higher than €150,000 (based on the municipality tax parameter on which IMU is calculated);

- income from movable assets not higher than €6,000 (adjusted based on family unit composition);

As to durable goods, the following are taken into account in the income test:

- vehicles with a cylinder capacity exceeding 1,600 cc, first registered in the 3 years prior to claim submission;
- motorcycles with a capacity exceeding 250 cc, first registered in the 3 years prior to claim submission;
- boats and recreational craft.

Entitlement to the **Inclusion Allowance** is also conditional on the presence of either a minor child or an over 60, or a person in need of social assistance and support in the family unit and, if you are either an EU or a non-EU citizen, you must have been legally residing in Italy for 5 years at least, 2 of which on an ongoing basis. Moreover, active family members (aged between 18 and 59), must subscribe the Personalized Service Agreement (*Patto di Servizio Personalizzato-PSP*) by committing themselves to taking part in customized, vocational employment programmes, run by the Employment and/or Social Services, aimed at getting them into work by accepting the first suitable job offer anywhere within the Italian territory (kilometric distances apply only under given family circumstances).

To be entitled to the **Support for training and work** you must be aged from 18 to 59 and, if you are either an EU or a non-EU citizen, you must have been legally residing in Italy for 5 years, at least, 2 of which on an ongoing basis.

Other welfare-based benefits or unemployment and income support benefits you may be in receipt of will be deducted from the highest amount of the **Inclusion Income Support** you may be entitled to.

For the **social inclusion support services** provided by local authorities, you must be resident in the region or local authority area you are claiming from, providing ISEE certification of your income or your personal income if you are disabled.

What am I entitled to and how can I claim?

The maximum amount of **Social Allowance** you are entitled to is determined by the difference between the income limit fixed annually by law and your declared income.

Depending on your personal and/or joint income, your **Social Allowance** may be paid in full or reduced.

The monthly benefits amount is calculated by the maximum amount due, divided by 13 months.

The **Social Allowance** starts on the first day of the month following that in which you submit your claim, which may be submitted electronically only, by one of the following means:

- Web: electronic services directly accessible to the citizen using a second level SPID (Public Digital Identity System) or a CIE (Electronic Identity Card) or a CNS (National Service Card) on the INPS website (online services);
- INPS Multi-channel Contact Centre;
- Employee organisations and Tax Centre: electronic services offered.

The **Inclusion Allowance** may be up to €9,360 and is granted on a monthly basis by means of a pre-paid card, so called Inclusion Card. It can be granted for a maximum duration of 18 months, renewed for further 12 months after one-month suspension. The continuation of benefit is condition upon the fact that no change has occurred in the family unit's circumstances.

The amount of the benefit results from the sum of two parts: "quota A", that is a supplement to family income up to a maximum of €6,000 per year and "quota B", that is a cash contribution towards paying the rent not exceeding €3,360 per year, or €280 per month). Quota B cannot exceed €1,800 per year, or €150 per month in case the family units are made up of members aged over 67.

The relevant claim is processed and paid by the INPS which is also competent for assessing entitlement.

The **Support for training and work** cash benefit amount is equal to €350 per month for 12 months: once expired, you cannot submit further claims for the same benefit. It can overlap with the Inclusion Allowance if you have a maximum annual gross income of €3,000 earned from casual or temporary employment old age but cannot overlap with unemployment benefits.

For **social inclusion support services**, including monetary benefits and services in kind, provided by local authorities, and for more information on how to submit a claim, you can refer to the List of Services, available on your Region or Local Authority of residence's website.

Jargon busters

- **Local authority of residence:** according to Italian law, this is the place where the person is habitually resident. Do not confuse residence with dwelling which, on the other hand, is the place where a subject occasionally lives and has legal significance only in the absence of a place of residence.
- In Italy, residence can refer to only one Local Authority, for the purposes of inclusion on the electoral roll and all other tax matters and legal benefits to which residents of a certain area are entitled.
- **ISEE:** equivalent economic situation indicator (allows for assessment of families' economic circumstances and takes into account income, assets and composition of the household).

Forms you may need to fill in

You must submit your claim for the **Social Allowance** via the online procedure available on the relevant [webpage](#).

For claims for **social inclusion support services** provided by the Regions and Municipalities, you must refer to the relevant Lists of Services.

Know your rights

The following national links provide information about the social security rights provided for by Italian law:

- [For information on social inclusion and welfare measures provided for by Italian law.](#)

Social Allowance and other **support services** which aim to ensure minimum resources for those in poverty cannot be transferred abroad and therefore fall outside the scope of application of EU regulations on social security coordination.

Also, below is the link for accessing European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciro il Grande 21 00144 Rome RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: 803164 (free of charge) Website: <http://www.inps.it>

National Agency for Active Labour Market Policies – ANPAL

Via Fornovo 8 00192 Rome RM ITALY

Tel. +39 0646834457

Fax. +39 0646834528 Certified mail: dginclusione@mailcert.lavoro.gov.it

Toll-free number: 800196196 E-mail: centrodicontatto@lavoro.gov.it/dginclusione@lavoro.gov.it

Website: <http://www.anpal.gov.it>

Employees organisations and tax assistance centres (Patronati, CAF)

Unemployment

Unemployment benefits: NASpl and DIS-COLL

This chapter explains when and who is entitled to involuntary unemployment benefit which is constituted as:

- **NASPI**: is a cash benefit granted, on request, in the event of involuntary redundancy or expiry of a fixed-term employment contract, to employed workers, which includes apprentices, cooperative members, artistic staff and fixed-term workers of public administrative bodies;
- **DIS-COLL**: is a cash benefit awarded on request in the event of involuntary redundancy to workers with an atypical employment contract registered with the separate pension scheme.
- **ISCRO** (*Indennità straordinaria di continuità reddituale e operativa*): is a cash benefit granted, on request, to self-employed Professionals with VAT registration number to cover the risk of partial loss of income.
- **ALAS** (*indennità per la disoccupazione involontaria dei lavoratori autonomi dello spettacolo*): is a cash benefit granted, on request, to Entertainment Sector self-employed to cover the risk of loss of income.
- **Intermittent work subsidy** (*Indennità di Discontinuità*) in favour of the show business workers, either employees or self-employed.

NASpl and **DIS-COLL** are not provided in cases of voluntary resignation, except in cases of resignation during the period covered by maternity leave or resignations with just cause. Information on journalists' unemployment benefit previously available on the INPGI institutional [website](#) has become available on the INPS website as from July 2022.

In what situation can I claim?

You can claim **NASpl** if:

- you are an apprentice, worker, artist or cooperative member with a dependent working relationship, a farming industry, open-end contract employee or a fixed-term employee of a Public Administration;
- you have involuntarily lost your job or your fixed-term employment contract has finished and you have declared your availability (DID) to begin a new working activity or training course to the Job Centre in good time;
- you have matured at least 13 weeks of work insurance during the four years prior to the onset of unemployment.

You are entitled to receive **NASpl** for half the number of weeks covered by contributions in the last four years prior to losing your job.

You can claim **DIS-COLL** if:

- you are a worker with an atypical employment contract or a *new* self-employed registered with the separate pension scheme and have involuntarily lost your job.
- You have matured at least 1 month of contributions in the calendar year prior to the year you lose your job.

You are entitled to receive **DIS-COLL** for a number of months corresponding to half the number of monthly contributions paid in the period starting from 1st January of the year prior to dismissal till the date of dismissal itself and not exceeding a maximum of 12 months.

You can claim **ISCRO** if:

- you have been paying contributions for 3 years, at least, into the separate pension scheme as professional with VAT registration and a 70% income loss compared with the previous 2 years.

You can claim **ALAS** if:

- you have paid at least 15 days of contributions into the entertainment sector's pension scheme (as of the 1st of January of the year prior to the end of self-employment) and
- your annual income is up to €35,000 in the year prior to claim submission.

You can claim the **Intermittent work subsidy** if: you are either an employed or a self-employed worker, you are registered with the show business pension Fund, and the income you earned in the previous year, mainly in the show business, does not exceed €25,000.

What conditions do I need to meet?

To be entitled to **NASpl** you must have been insured with the National Institute for Social Security (INPS) for at least 13 weeks during the 4 years prior to the onset of unemployment.

To be entitled to **DIS-COLL** you must have accrued at least 1 month of contributions in the calendar year prior to the year of dismissal.

To be entitled to **ISCRO** you must have accrued at least 3 years of contributions while being registered with the separate pension scheme as professional with VAT registration for the same type of gainful activity.

To be entitled to **ALAS** you must not be performing a gainful activity nor being in receipt of a pension (whose entitlement stems from having been registered with a compulsory social security scheme), nor being in receipt of the Inclusion Allowance A.

To be entitled to the **Intermittent work subsidy** you must not be in receipt of a direct pension nor any other social security benefit. You also must have performed intermittent work; resided in Italy for at least one year; earned an income not exceeding €25,000 in the previous year, mainly derived from work in the show business; completed at least 60 days of contributions in relation to effective work (other than employment in relation to an open-ended contract), paid into the show business pension Fund, in the year prior to claim submission.

What am I entitled to and how can I claim?

The **NASpl** amounts to 75% of the monthly reference earnings with a monthly ceiling of €1,425.21 plus 25% of the portion of the worker's actual monthly pay exceeding the said ceiling. The maximum payable amount is equal to €1,550.42 (gross) per month for 2024. As of the first day of the 6th month (151st day) of receipt of the benefit, the amount is reduced by 3% every following month (and the first day of the 8th month (211th day) for persons 55 and over). The amount of **DIS-COLL** is calculated using the same method as **NASpl** but is provided for a number of months equal to half the number of monthly contributions paid in the period starting from 1st January of the year prior to dismissal till the date of dismissal, but not exceeding 12 months.

To receive unemployment benefits, you must submit a claim to the INPS electronically within 68 days from the end of the working relationship and sign an 'Immediate Availability Declaration' (IAD, DID in the Italian acronym) for work or request enrolment in a training course, both of which must be submitted to the competent Job Centre (also through the INPS).

ISCRO amounts to 25% of income earned in the previous year, with a minimum amount of €250 per month and a ceiling of €800 per month, is paid for six months (not covered by insurance coverage through deemed contributions) and is not subject to taxation.

ALAS amounts to 75% of your average monthly earnings up to a monthly ceiling for a maximum duration of 6 months (payable against an insurance coverage of 156 days).

The **Intermittent work subsidy's** amount is based on the average daily income earned in the year prior to claim submission and granted for a period not exceeding one third of the days of contributions completed in the same year.

For this purpose, you can use one of the methods described on the relevant [webpage](#).

Jargon busters

- **INPS:** National Social Security Institute;
- **Employee organisations and tax assistance centres (Patronati, CAF):** authorised centres that assist the user with compiling and electronically submitting a benefit claim (this assistance is totally free of charge);
- **NASpl:** New Employment Social Insurance Benefit;
- **DIS-COLL:** Unemployment benefit for workers with an atypical employment contract and to *new* self-employed.
- **ISCRO:** cash benefit granted to professionals with VAT registration to cover the risk of partial loss of income.
- **Inclusion Income Support:** former NASpl beneficiaries over 55 still unemployed at given conditions as regards income and family unit composition.
- **ALAS** (*indennità per la disoccupazione involontaria dei lavoratori autonomi dello spettacolo*): is a cash benefit granted, on request, to Entertainment Sector self-employed to cover the risk of loss of income.
- The **Intermittent work subsidy** is a cash benefit granted, on request, to both employed and self-employed workers registered with the show business pension Fund in relation to discontinuous work.

Forms you may need to fill in

Claims for unemployment benefit are to be submitted through the relevant online procedure available on the INPS [web site](#).

Know your rights

The following national link provide information about the social security rights provided for by Italian law:

- <http://www.inps.it>

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index_en.htm

Who do you need to contact?

National Social Security Institute (INPS)

Via Ciro il Grande 21

00144 Rome RM ITALY

Tel. +39 06803164 (normal operator rates apply)

Multi-channel Contact Centre - Toll-free number: 803164 (free)

Website: <http://www.inps.it>

Employee organisations and tax assistance centres (Patronati, CAF)

Moving abroad

Transferability of social security rights accrued abroad

This chapter explains what you need to know when you are transferred for work to another EU/European Economic Area (EEA) country/Switzerland/the UK, exercising your right to the free movement of persons under EU Regulations.

In particular, the chapter explains the concept of transferability of social security rights accrued working abroad and the way in which contribution or insurance periods are taken into consideration for the purposes of both enforcement of your right to social security benefits and the amount thereof.

* EU rules on social security coordination no longer apply to and in the United Kingdom as of 1 January 2021. However, the rights of persons covered by the Withdrawal Agreement concluded between the EU and the United Kingdom continue to be protected.

For persons not covered by the Withdrawal Agreement, social security coordination between the EU and the United Kingdom is regulated by the relevant Protocol to the Trade and Cooperation Agreement. While similar to EU rules and comprehensive in scope, the Protocol does not provide for an identical level of protection as the EU Regulations.

In what situation can I maintain accrued social security rights?

If you go to work in an EU or EEA country, or Switzerland, or the UK, as a rule, you won't be registered with and insured by the Italian social security system, but rather the legislation of the country where you work will apply.

If, after having worked and paid social security contributions in that country, you return to Italy, the contributions that you have paid until that point may be taken into consideration for the purposes of your entitlement to and calculation of social security benefits when you submit any claim.

What conditions do I need to meet?

If, after a period working in an EU/EEA country, Switzerland or the UK, you return to work in Italy, the possibility of adding (in technical jargon, '[aggregation of contributions](#)') contributions paid in that country applies to all social security benefits for which there is a contribution requirement:

- old age pension;
- early old age pension;
- survivors' pension;
- incapacity and disability benefit;
- unemployment benefit.

What am I entitled to and how can I claim?

When you submit your claim for a social security benefit which has a contribution requirement in Italy, you will be asked if you have ever worked in another EU or EEA country, Switzerland or the UK.

Your claim must specify:

- which country you worked in;
- the name and address of your employer in that country;
- the periods of time you worked there for;
- the ID number with which you were registered with the relevant social security authority in the country where you worked.

If, before leaving the country where you worked, you were registered with the Job Centre in that country as a jobseeker and you accrued the entitlement to unemployment benefit, you maintain the right to this benefit even after you return to Italy, up to a maximum of 3 months. To this end, you must have been registered with the Job Centre in the country where you worked for 4 weeks but you can ask to be authorised even before this period. Moreover, you must send the competent INPS office the U2 form or e-document, duly completed by the social security authority or institute in that country. You must also be issued a U1 form, even if you are not entitled to unemployment benefit (as is the case, for example,

with public employees) in order to complete the totalling in case of any future unemployment benefit or benefits from the EU country where you were a jobseeker.

Jargon busters

- The **European Economic Area (EEA)** means all business, economic and social relations between EU countries with Norway, Iceland and Liechtenstein;
- **Social security system registration number**: this is a unique personal social security system registration number (which has the same function as a tax code in Italy). It is a unique reference number which helps to identify the subject's place in national records so they can access public services, healthcare and claim social security benefits.

Forms you may need to fill in

The necessary forms to claim for benefits can no longer be downloaded from the INPS website because they are to be submitted via the online procedure.

You can also get free support from the Employee organisations (*Patronati*).

Know your rights

The link below gives information on social security rights provided for by legislation in force:

- <http://www.inps.it/portale/default.aspx?SID=%3b0%3b9398%3b9442%3b&lastMenu=9442&iMenu=1&p4=2>

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Contact

Ministry of Labour and Social Policy

[Department of Social Security and Social Protection Policies](#)
[Div. VI - European and International Social Security](#)

Via Flavia 6 00187 Rome RM ITALY

Tel. +39 064683/2415

National Social Security Institute - INPS

D.C. Ammortizzatori Sociali - Servizi in regime internazionale

Via Ciriaco De Mita 15 00146 Rome RM ITALY

Tel. +39 065905/6480

Contacts on the [website](#) under the tab 'INPS Responds'.

Main residence

Habitual residence

This chapter explains what you need to know about the 'habitual residence' requirement, which is essential in order to be entitled to certain social security benefits granted based on income.

When am I considered a habitual resident?

To see whether you can be considered a 'habitual resident', you must take into account two factors:

- the right to legally reside in the territory;
- an objective assessment of concrete evidence proving habitual residence.

Proof of being a 'habitual resident' is based on certain information. If you have lived in Italy all your life, you probably won't have any problem proving that you meet all the conditions which define the term 'habitual resident'.

What conditions do I need to meet?

You can acquire resident status if you meet the requirements to live in Italy, based on legislation in force.

The term 'habitual resident' means that a person has their fixed domicile in Italy, where they have established their family life and their interests. If you are a citizen of the European Union and have stayed legally and continuously for 5 years on national territory, you acquire the permanent right to remain.

What am I entitled to and how can I claim?

To request assistance in Italy, you must meet the requirements laid down for this kind of benefit.

For the benefits listed below, which are offered in Italy, habitual residence is one of the requirements:

- social allowance (*assegno sociale*);
- minimum income supplement (*integrazione al trattamento minimo*);
- social supplement (*maggiorazione sociale*);
- Constant attendance allowance (*Assegno di accompagnamento*);
- civil incapacity pensions (*pensioni di invalidità civile*);
- Inclusion Income support (*Rel - Reddito d'Inclusione*).

To find out more, you can consult the dedicated sections of this guide.

You can also ask the Employee organisations for assistance on how to claim these benefits.

Jargon busters

Habitual resident: term defined by [EU regulations](#), which refers to the place where you live stably and where your interests are centred ([more detailed definition](#)).

Forms you may need to fill in

The forms to be used are specified in the previous chapter, in the dedicated sections of this guide.

Know your rights

- [Regulation](#) on what checks of habitual residence.
- [Guide](#) on habitual residence for EU or EEA citizens.

Also, below is the link to access European Commission publications on coordination of social security rights for those who live or travel in the EU:

- <http://ec.europa.eu/social/main.jsp?catId=849&langId=en>

Who do you need to contact?

Ministry for Employment and Social Policy

Via Flavia 6 00187 Rome RM ITALY

Toll-free number: + 39 800196196

E-mail: centrodicontatto@lavoro.gov.it

Website: <http://www.lavoro.gov.it>

Ministry for Health

Via Giorgio Ribotta 5 00144 Rome RM ITALY

Toll-free number: +39 800571661

Website: <http://www.ministerosalute.it>

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact_en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: europa.eu/european-union/index_en

EU publications

You can download or order free and priced EU publications at: publications.europa.eu/en/publications. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see europa.eu/european-union/contact_en).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (data.europa.eu/euodp/en) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

