



Ministry of Health and Social Affairs

Sweden's national plan under the Council recommendation on access to social protection for workers and the self-employed

Introduction: The Swedish Government believes that social protection is an investment that creates opportunities for people to adapt to changing economic conditions and changes in the labour market. A high level of social protection for entrepreneurs and the self-employed can also lead to more women and men daring to start and run businesses. Strong and well-functioning social protection systems lead to greater equality, gender equality and economic growth and act as stabilizing in times of crisis, which is beneficial for citizens, Member States and the EU as a whole.

Sweden already considers itself to meet the requirements of the Council recommendation on access to social protection for workers and the self-employed.

Sweden will, in this national plan, list how the requirements of the Council recommendation on access to social protection for workers and the self-employed are met and how the Swedish institutions continuously work with the principles set out in the Council recommendation.

1. How the social protection systems operate in Sweden

The design of Swedish social security systems is characterized, among other things, by universalism in the sense that the entire population is covered by the welfare systems. The model aims to provide a common high level of

welfare and not just a guaranteed minimum level. The funding is made through a combination of social security contributions and taxes.

Sweden has a general social security system based on work and residence that covers virtually everyone who lives or works in Sweden. In Sweden, there are no special qualification requirements for belonging to the work-based social security, such as work for a certain period of time, salary or contributions paid. In the Swedish social security system, there is no link between the contributions paid for a person and the person's right to benefits. In the preferential conditions, however, there are special qualification requirements. Self-employed persons in Sweden are entitled to social security benefits just as persons with employment are. Health care is generally available to all residents of the country and the Swedish unemployment insurance cover all persons working in Sweden, both employees and self-employed. The Swedish unemployment insurance consists of a basic insurance and an income insurance, the income insurance is voluntary for both employees and self-employed and covers members of an unemployment insurance fund. We therefore believe that Sweden already meets the requirements of the Council recommendation on access to social protection for workers and the self-employed.

2. Lessons learned from the COVID-19 crisis

The Swedish Government has taken a number of measures in response to the pandemic to protect people's lives, health and opportunity to make a living. The financial measures taken and proposed total more than SEK 400 billion for 2020 and 2021. The measures for jobs and businesses are aimed at both employees and the self-employed and aim to mitigate the effects of the virus outbreak on jobs and businesses in Sweden.

The temporary social security measures have not aimed to close gaps in the existing social security system but are primarily aimed at mitigating the economic consequences caused by restrictions imposed in order to reduce the spread of infection and to protect the population and important social functions.

Sweden's aims with the temporary social security measures are also to strengthen the insurance protection for the individuals concerned, as well as

to reduce costs for companies and to strengthen the incentives for people to stay at home from work even when showing the slightest symptoms.

Listed below are measures taken by the Swedish government. The measures which self-employed persons can also benefit from are marked with *.

Measures for jobs and businesses

- [Lockdown support*](#)
- [Turnover aid to individual traders and partnerships*](#)
- [Conversion aid to enterprises based on loss of turnover*](#)
- [Short-term layoffs for reduced wage costs](#)
- [Rent support*](#)
- [Event support*](#)
- [Increased state liability for sick pay costs*](#)
- [Deferral of tax payments*](#)
- [Government loan guarantee to SMEs*](#)
- [Extended loan opportunities for companies via Almi, EKN and SEK*](#)
- [Increased scope for Almi Invest as an active investor in innovative companies](#)
- [Increased investment power for Almi Invest](#)
- [Reduced employer and self-employed contributions for young*](#)

- [Temporary abolition of preferential taxation for gifts to employees](#)
 - [Other current measures and support for specific sectors](#)
- [Reimbursement of deductions \(withdrawal date\)*](#)

Measures on social security

- [Reinforcement of unemployment insurance to be temporarily extended*](#)
- [Temporary abolition of the waiting period for employed and self-employed persons*](#)
- [Deferred requirement for a medical certificate until day 15](#)
- [Pregnancy allowance for pregnant women in case of risks in the work environment*](#)
- [The 180-day trial in health insurance*](#)
- [Compensation to employers for the part of the sick pay cost that exceeds normal](#)
- [Compensation to risk groups*](#)
- [Care of sick child benefit in case of closing of schools and pre-schools](#)
- [Strengthening housing benefit for families with children*](#)
- [Covid-19 is included in the list of communicable diseases in the Annex to Regulation on Occupational Injury and State Personal Injury Protection*](#)

3. The key objectives of the recommendation

The recommendation covers the right to participate in a scheme as well as the build-up and take-up of entitlements. In particular, Member States are recommended to ensure the following key objectives for all workers and the self-employed: (a) formal coverage; (b) effective coverage; (c) adequacy; (d) transparency.

Regarding the **first key objective**, as mentioned before Sweden has a general social security system based on work and residence and covers virtually everyone who lives or works in Sweden. Self-employed persons in Sweden are entitled to social security benefits just as persons with employment are.

The **recommendation's second and third key objective** is that Member States should ensure that workers and self-employed persons are effectively covered by social protection and that the protection is adequate and that it should be transferable, i.e. when a person changes labour market status between workers and self-employed persons and between economic sectors.

The Swedish system is not sectors based and there are no distinctions made between employed or self-employed persons as regarding their right to social protection. In the Swedish social security system, there is no link between the contributions paid for a person and the person's right to benefits.

The **recommendation's fourth key objective** is that Member States should ensure that everyone is informed about the conditions of social protection. The information should be free of charge, up-to-date, fully accessible, user-friendly, and easily understandable.

The Swedish institutions put a lot of effort into having readily available information about social security benefits on their websites. The information is also provided in accessible formats and technologies appropriate to different kinds of disabilities and people who need help using a sign language interpreter can contact the Swedish institution in question and they will arrange an interpreter free of charge.

All the written information on the Swedish institutions' websites are available in Swedish and English.

Many of the Swedish institutions also offer a selection of information and forms in other languages and for example the Swedish Social Security Agency [Försäkringskassan](#) offers persons who speaks Arabic or Polish the opportunity to, free of charge, call the Agency and get help in their language right away. If a person speaks Finnish, German, French, Spanish, Tigrinya, Somali, Sami, Meänkieli or Turkish, the Swedish Social Security Agency also offers booked calls free of charge.

If a person needs assistance of a language interpreter, the Swedish institution in question will arrange an interpreter free of charge.

4. Way forward

No further measures are planned at this point.