

ELECTRONIC SICKNESS BENEFIT PROCESS IN THE SLOVAK REPUBLIC



Mutual learning workshop on
access to social protection for
workers and self-employed: focus
on transparency

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Republic

SOCIAL INSURANCE SYSTEM IN THE SLOVAK REPUBLIC



· **Sickness Insurance** – sickness, maternity, pregnancy and nursing benefit.



· **Pension Insurance** - old-age, early old-age, disability and survivors' pensions.



· **Unemployment Insurance** – unemployment benefit and „kurzarbeit“.



· **Accident Insurance** – accident allowance, accident rent, ...



· **Guarantee Insurance** - guarantee benefit.

COVERAGE OF SICKNESS INSURANCE

- **Mandatory for all employees except workers on agreement with irregular income** (some other exceptions apply to students and pensioners).
- **Compulsory also for self-employed persons.**
Opt-out possibility if the gross yearly income (without decreasing revenues by expenses) does **not exceed 50% of the yearly average wage** – EUR 7 266 from July 2023.

CONTRIBUTION RATES IN SLOVAK REPUBLIC

Type of Insurance	Contribution rates in Slovakia		
	employee	employer	self-employed
Sickness Insurance	1.4%	1.4%	4.4%
Pension Insurance	7%	21.75%	28.75%
Unemployment Insurance	1%	1%	-
Accident Insurance	-	0.8%	-
Guarantee Insurance	-	0.25%	-
Health Insurance	4%	10%	14%
Together	13.4%	35.2%	
Together employee and employer	48.6%		47.15%

CONDITIONS ON SICKNESS BENEFIT

- Employee and self-employed person are entitled to sickness benefit if they **were recognised as incapable** to work due to illness, injury or quarantine.
- **The employee's** sickness benefit covers **from the 11th day** of incapacity to work (first 10 days are covered by the financial compensation paid by employer) and **for self-employed persons** from **the 1st day**.

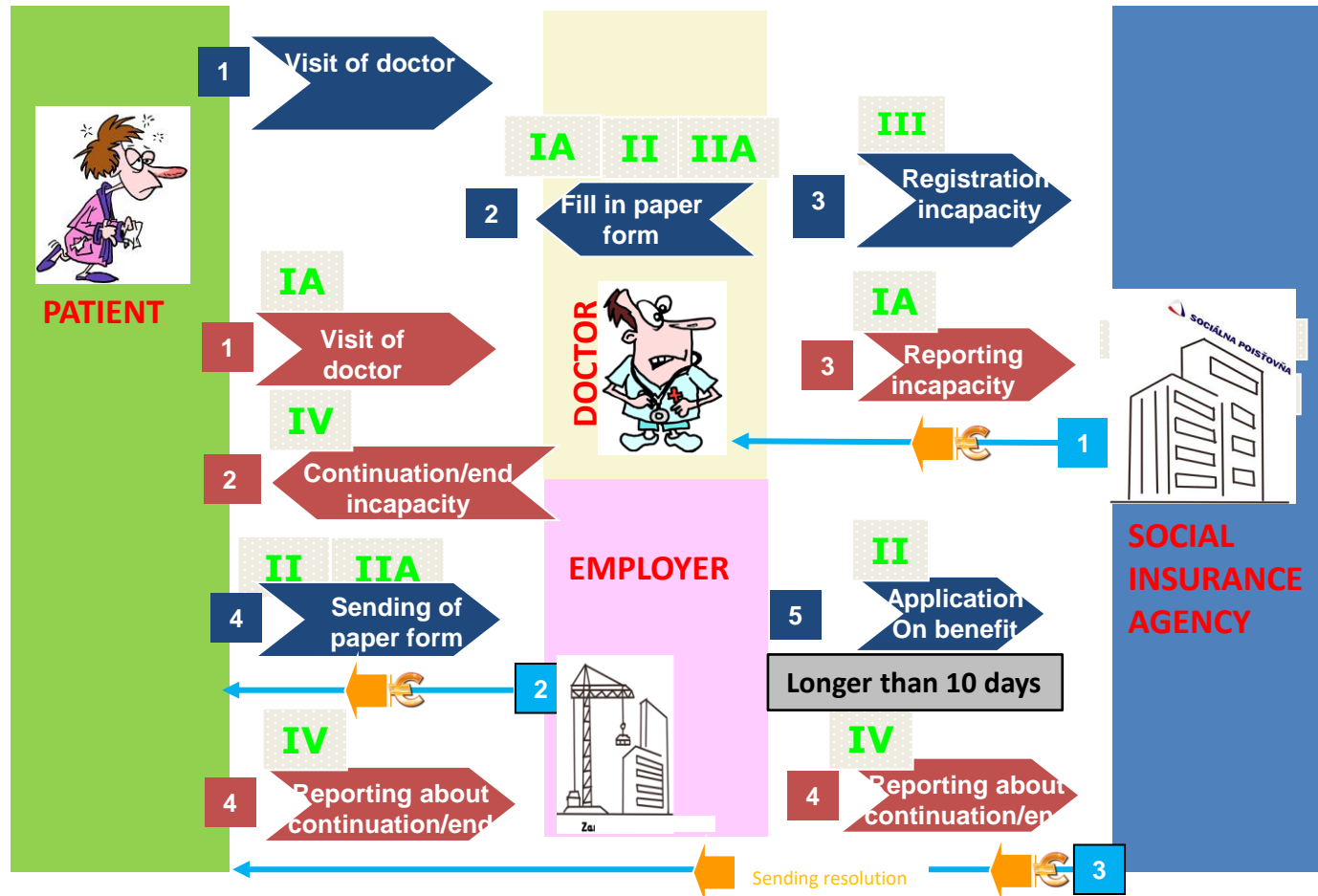
LEVEL OF SICKNESS BENEFIT

- The level of sickness benefit is **55%** of assessment base for employees.
- For self-employed persons, it is **25%** of the assessment base **for the first 3 days** of incapacity and **later 55%**.



Sickness benefit procedure – old „paper“ status

Paper form consists of 5 Parts (IA, II, IIA, III, IV).

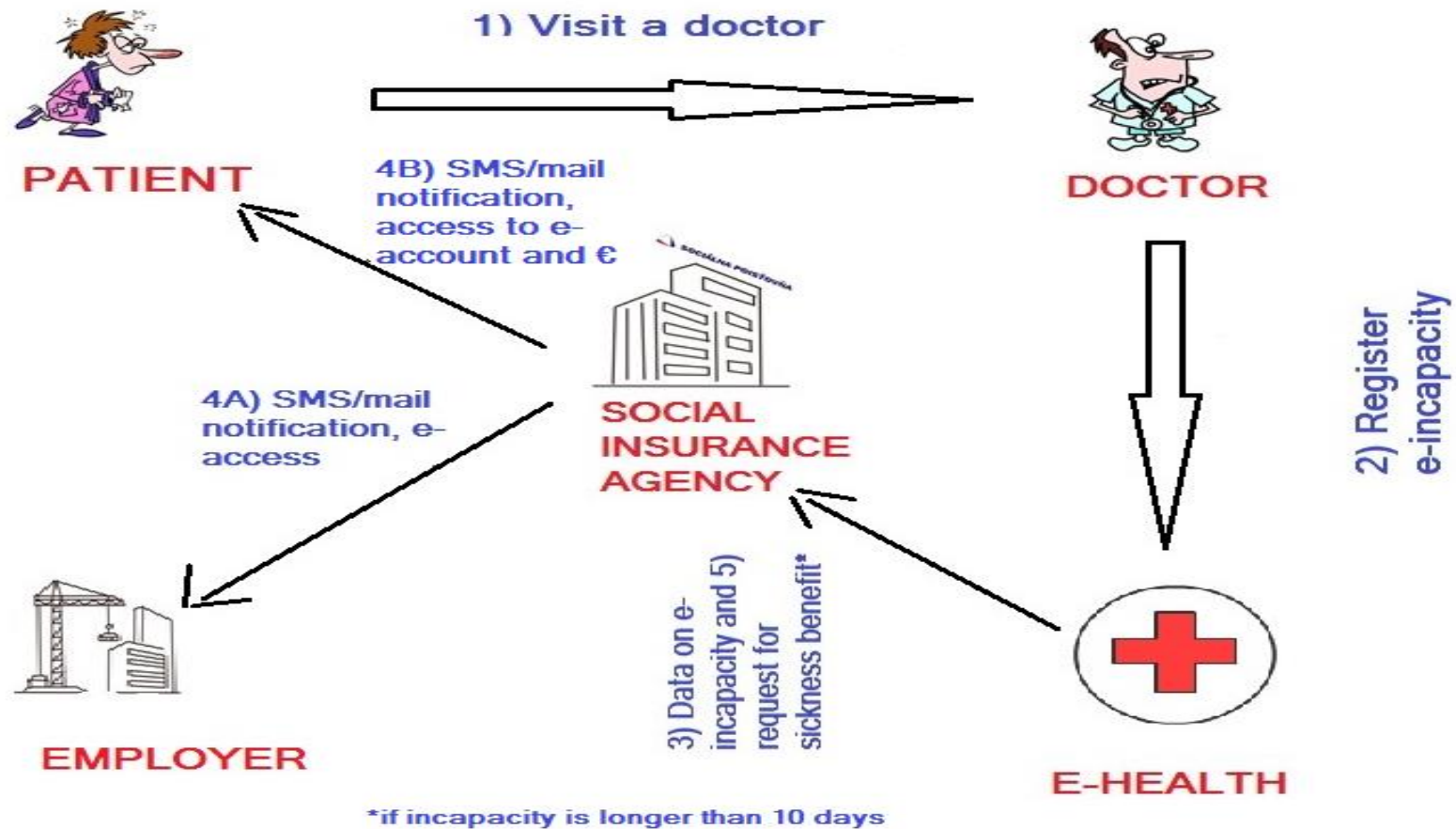


- 1) Patient coming to a doctor.
- 2) Doctor declares incapacity. **Doctor** fills in paper form of incapacity and gives it to patient (**Part IA, II and IIA**).
- 3) **Doctor** sends **Part III** and **IA** to **Social Insurance Agency**.
- 4) **Patient** sends paper form by post or delivers it personally (**Part II and IIA**) to **employer**. If the incapacity is longer than 10 days, employer sends **Part IV** to Social Insurance Agency.
- 5) If the incapacity is longer than 10 days, **employer** sends application on sickness (**Part II**) benefit to **Social Insurance Agency**.

TARGETS FOR NEW SICKNESS BENEFIT PROCEDURE SYSTEM

- ✓ Simplification of the process for all.
- ✓ Reduction of the administration burden and saving time for patients, employers and doctors.
- ✓ Support of electronic communication.
- ✓ Integration with existing system e-Health.
- ✓ Saving costs for paper forms and post services.

NEW SICKNESS BENEFIT PROCEDURE SYSTEM



IMPLEMENTATION OF NEW SICKNESS BENEFIT PROCEDURE SYSTEM

- **First phase** - the system was voluntary for all doctors from 1 June 2022 to 31 May 2023.
- **Second phase** - since 1 June 2023, the e-sickness process is mandatory for general doctors, some specialist doctors (e.g., gynaecologist) and hospitals.
- **Third phase** - from 1 January 2024, the e-sickness process will be mandatory for all doctors.

CHALLENGES FOR FUTURE TO E-SICKNESS

- ❖ **Full implementation of e-sickness benefit process** (according to informal assumption, around 50% of doctors have not been connected to new e-sickness IT system, yet).
- ❖ Some other improvements in the future (more insured persons using electronic social insurance accounts, insured persons still need to send their bank account number by email, post, personally).



FUTURE CHALLENGES FOR THE SOCIAL INSURANCE SYSTEM

- ❖ E-maternity, e-pregnancy and e-nursing benefit process.
- ❖ Priorities of new government manifesto in the labour costs and contributions.
- ❖ New tax-contribution reform?
- ❖ Improvement quality and dimension of statistical data.



THANK YOU FOR YOUR ATTENTION

Looking forward to any comments and discussion.



In case of questions after the meeting, please contact:
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