

SOCIAL INSURANCE IN AUSTRIA

WITH SPECIAL EMPHASIS TO SELF-EMPLOYED

and their Access to Social Security

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Social insurance in Austria in general

Statutory Systems

Austria
2022:



App. 9
million
inhabitants

Pension insurance

- Providing for old age and surviving dependants

App.
4.3
million

Sickness insurance

- In case of illness and maternity

App.
8.9
million

Accident insurance

- In case of accidents at work and occupational diseases

App.
6.7
million

Unemployment insurance

- Registered unemployed

2022 (Eurostat)

263.121
4,8%

- Almost the total Austria population is covered by at least one branche of social insurance.

Principles of social insurance

- **Compulsory insurance:** established by law - covers all employed persons.

Threshold 2023: € 500,91/month (= Marginally employed/accident secured)

above = compulsory insurance below = voluntary insurance

- Social insurance, both regarding contributions and benefits, does not depend on income, age, sex and health status; no waiting period ; not profit oriented.
- Contributions do not depend on individual risk (income, age, sex, health,..)
- Funding comes from income-related insurance contributions & state support.

Work force 2022: 4.674.463 persons thereof

- ✓ App. one quarter are Self-employed
- ✓ Marginal employed 336.661

The insurance of self-employed

- Self-employed have their own insurance institution

Farmers ↓ Self employed ↑ Atypical workers ↑
Different types

- **Compulsory insurance** starts with

➤ receipt of a trade licence or

➤ for farmers, new self-employed and freelancers:

start with reporting of self-employment to insurance institution (SVS).

- **Contribution base** in % of contributory base

➤ Provisional contribution base (Earnings 2020 for 2023) and final contribution base

➤ minimum contribution base for pensions and maximum threshold

Umbrella Organisation of Austrian Social Insurance Institutions
Austrian Health Insurance Fund (ÖGK)
Insurance Institution for Public Service Employees, Railway and Mining Workers (BVAEB)
Social Insurance Institution for the Self-Employed (SVS) Farmers, Self-Employed, Atypical workers
Pension Insurance Institution (PVA)
General Work Accident Insurance Institution (AUVA)

Legal basis and financing

Pension Insurance	White and blue collar workers	Self-employed	Farmers
Insured person (employee)	10,25%	18,50%	17,00%
Employer/ „Partner contribution“	12,55%	4,30%	5,80%
Total	22,80%	22,80%	22,80%
Sickness Insurance	White and blue collar workers	Self-employed	Farmers
Insured person (employee)	3,87%	6,80%	6,80%
Employer/ „Partner contribution“	3,78%	-	-
Total	7,65%	6,80%	6,80%

Accident insurance: € 10,97/month

Since 2009, **self-employed persons** can voluntarily join the **unemployment insurance**

Possibilities:	Monthly contribution	Daily unemplo. benefit
¼ of max. contribution basis	51,19 €	27,28 €
½ of max. contribution basis	204,75 €	44,34 €
¾ of max. contribution basis	307,13 €	61,12 €

1.855 unemployed self employed were registered in December 2022.

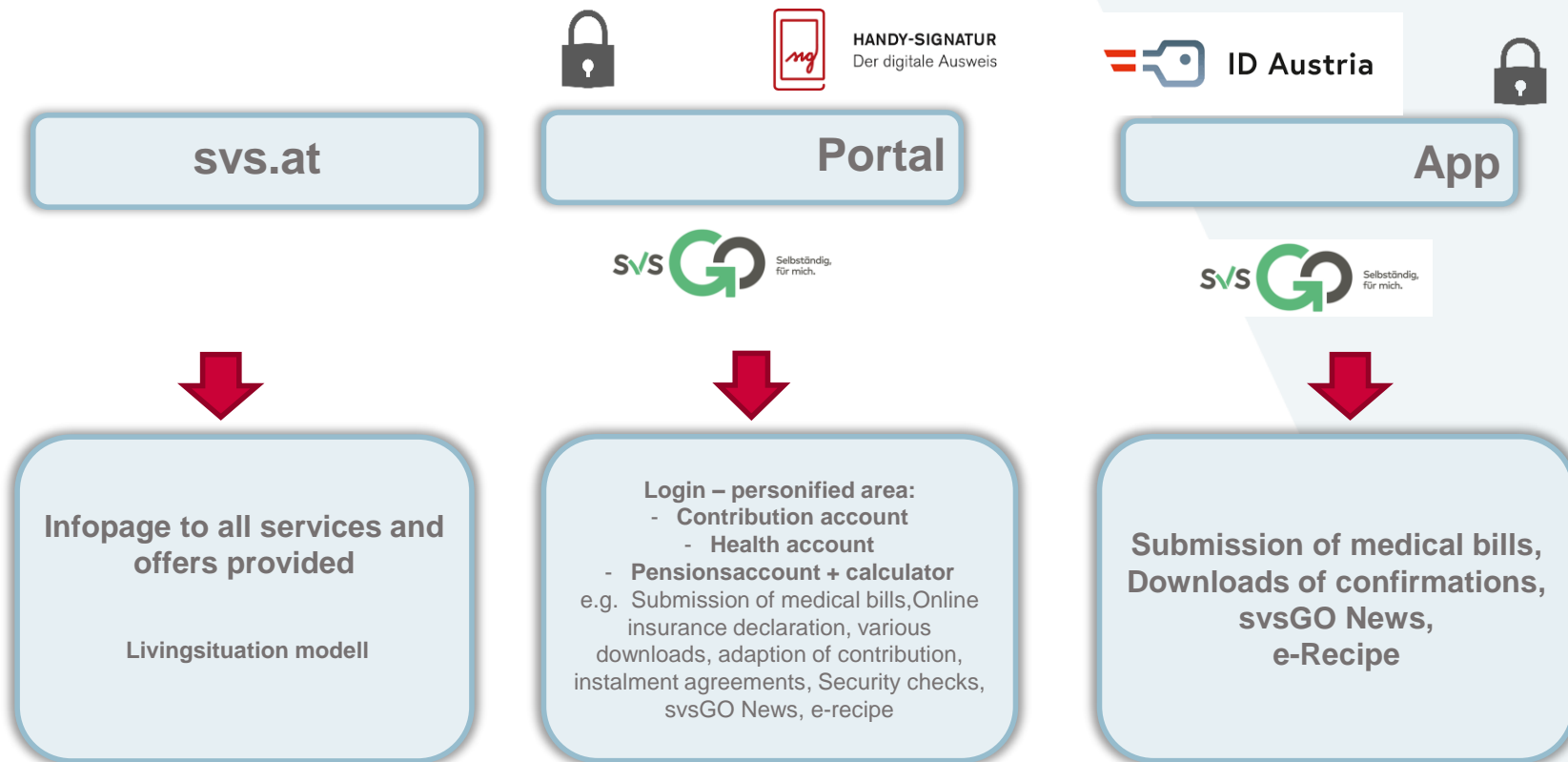
The digital Services „svsGO“ as interface between service offers and clients.

UV - Accident Insurance
KV - Sickness Insurance
PV - Pension Insurance
S&G - Security and Health



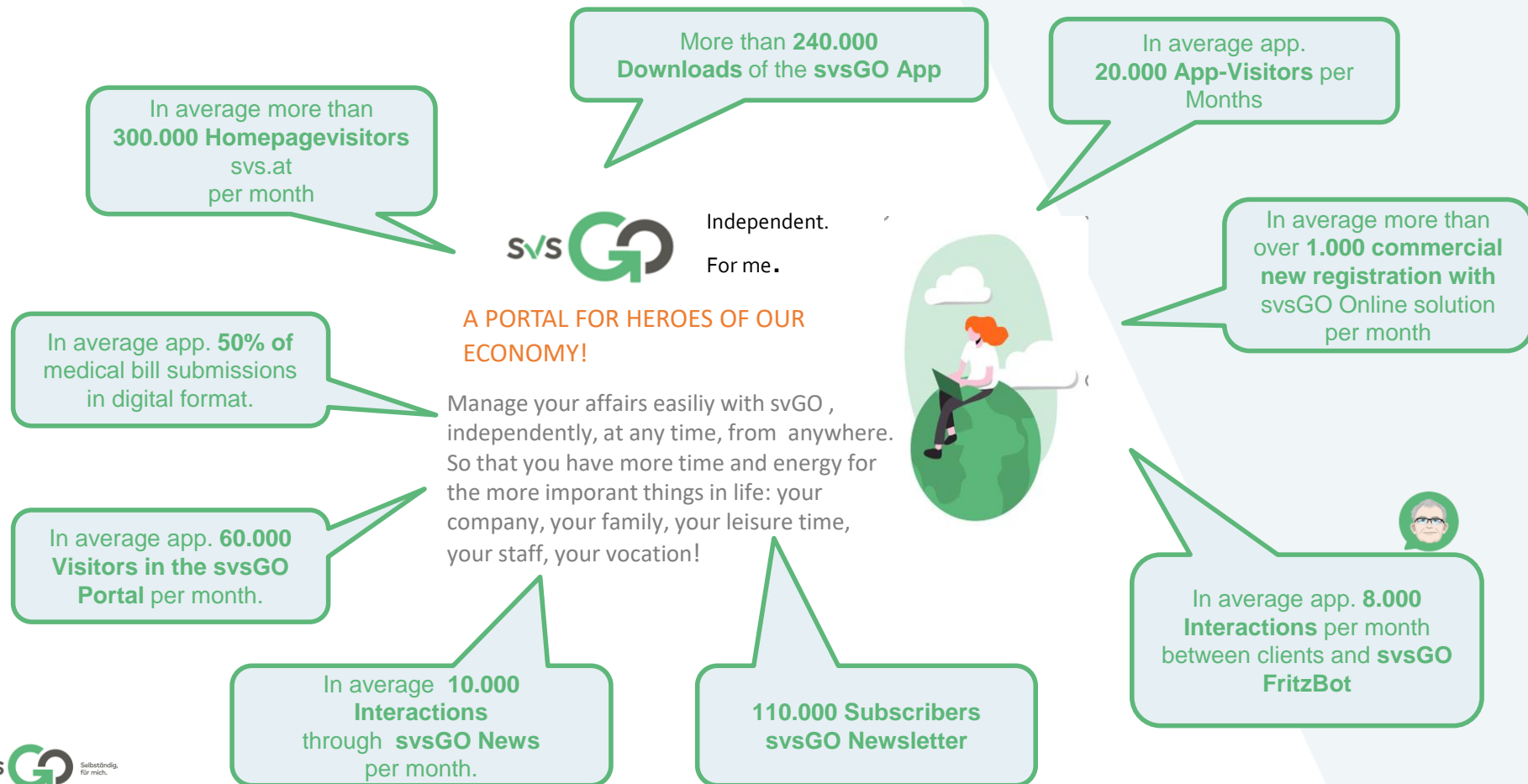
The brand svsGO presents their services of the SVS from various divisions.

Digital Contact points are united under the service mark „svsGO“



Digital SVS Contactpoints

Examples of usage data svsgo



Pension account /pension account forecast

Pension account						
Year	Age	Contributions	Partial Credit	Revalued total credit of the previous year	Total Credit	monthly gross benefit (= total credit/14)
2020	63	63.000 €	1.121 €	41.915 €	43.037 €	3.074 €
2021	64	64.000 €	1.139 €	43.897 €	45.037 €	3.217 €
2022	65	65.000 €	1.157 €	45.937 €	47.094 €	3.364 €
<p>Revaluation in this example with an active factor of 1.02</p> <p>Total credit (equivalent to annual pension) 47.094 €</p> <p>Divided by 14 (monthly gross benefit) 3.364 €</p>						

Monthly pension amount

Pension account forecasts - not automatically for Self-employed

Every year, pension forecasts are sent out to cohorts close to retirement, informing them about the possible date of their retirement and their expected pension amount.

The pension forecast/notification mailings are well received by the insured!

Self employed can ask for their forecast on demand only!

Evaluation of notification Link: TRAPEZ (also in Englisch available)

www.trapez-frauen-pensionen.at / Evaluation

Challenges ahead

- **Generally**

Changing world of work (chatGDP)

} new communications channels

} new work forms

- **Transparency**



“Art of Communication”

Information available on several web-sites / “personal meetings” still are key.

Social Partners offer infos (e.g. chamber of commerce, chamber of labour)

- **Awareness** raising campaigns yes BUT

Self-responsibility of “Self employed” to get infos is required

Basic knowledge of social security has to be improved!

Thank you for your attention!

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