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SUMMARY

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Organisation, coverage and benefits of occupational rehabilitation in Sweden, Germany, the Netherlands and Finland

In this review we have examined and compared how vocational rehabilitation is arranged, how individuals get coverage and what the benefits granted in **Sweden**, **Germany**, the **Netherlands** and **Finland** are.

Depending on the country, the concept of vocational rehabilitation may vary somewhat, but in most cases, it is about other than medical rehabilitation of a working-age individual. The purpose of the rehabilitation is to improve the work ability of an individual suffering from an injury or a disease, enable the individual to return to work and prevent the deterioration of his or her work ability.

Organisation of vocational rehabilitation in the countries of comparison

Vocational rehabilitation is organised in different ways in different countries, and the actors involved also vary. However, as a rule, vocational rehabilitation is currently a statutory right of working-age people in the countries of comparison. Its management is often related to the labour market status and, possibly, also to the individual's age.

In the countries of comparison, vocational rehabilitation for workers is arranged either by the employer or the pension insurance. If the need for rehabilitation stems from an accident, rehabilitation is arranged based on accident insurance instead of pension insurance.

In Sweden, employers carry the main responsibility for arranging rehabilitation and paying the costs, but the Swedish Social Insurance Agency (Försäkringskassan) plays a significant role in the supervision and coordination of rehabilitation. It also secures the income of a rehabilitee during the rehabilitation period. In practice, vocational rehabilitation based on accident insurance is arranged by the same actors.

In Germany, the vocational rehabilitation of workers is decentralised to several actors but, as a rule, it is based on pension insurance. However, after an accident, it is arranged based on accident insurance. Pension or accident insurance covers the costs of rehabilitation and secures the livelihood of the rehabilitee during rehabilitation. Thus, the employer plays a relatively small role in the rehabilitation process.

Of the countries of comparison, the organisation of rehabilitation deviates the most in the Netherlands. In practice, the responsibility for the rehabilitation and for securing an income during rehabilitation for working-age people rests solely with the employer. There is no separate statutory accident insurance, and the employer is responsible for the rehabilitation of workers in an employment relationship regardless of why the rehabilitation is needed.

The vocational rehabilitation is organised in Finland in a similar manner to that of Germany: under pension insurance, the main responsibility lies with earnings-related pension providers, and under accident and motor liability insurance, with insurance companies. In Finland, Kela also participates in arranging vocational rehabilitation.

Right to vocational rehabilitation

The right and the grounds for being accepted to vocational rehabilitation varies from one country to another. The basic requirement is that the **ability to work** has been or threatens to be weakened. In addition, a **long enough insurance period** or an **income that exceed a minimum limit** may be required, among other things.

In Sweden, the right to vocational rehabilitation requires, on the one hand, that the individual has health insurance and, on the other, that their ability to work has been sufficiently reduced. In practice, all persons residing or working in Sweden have health insurance.

In Germany, the right to vocational rehabilitation is linked not only to a reduced or the threat of a reduced ability to work, but also to required insurance periods. The basic requirement is a pension insurance period that spans at least 15 years.

In the Netherlands, the right to vocational rehabilitation does not require an insurance period of a certain length, meeting an income limit or having a reduced ability to work

to a specific degree. As a rule, all workers have the right to rehabilitation if, due to an illness or an injury, they are incapable of carrying out the work tasks stated in their employment contract.

In Finland, a worker or self-employed person who has not reached their retirement age and who faces the threat of becoming or has become disabled is eligible for vocational rehabilitation arranged by the pension provider. An additional requirement is that the individual has sufficient insured income from work and that the worker or self-employed person has an established working life.

Vocational rehabilitation benefits in countries of comparison

Vocational rehabilitation includes other **measures and services** than those relating to medical rehabilitation. Their aim is to facilitate, support and improve the individuals' working and ability to work. The measures and services are carried out at the workplace or for the rehabilitee. Sometimes rehabilitation includes **monetary benefits**, for example, in addition to compensation for earnings-related and cost expenses, salary payments for a longer period of time during rehabilitation or an illness. The benefits may also include compensation and subsidies paid to the employer.

The income of the rehabilitee is secured in the countries of comparison either in the form of a wage paid during rehabilitation, a benefit similar to a daily allowance or a benefit corresponding to a disability pension.

In Sweden, the monetary rehabilitation benefits consist of a rehabilitation daily allowance and a special rehabilitation subsidy. As a rule, the rehabilitation subsidy amounts to 80 per cent of the income within certain maximum and minimum limits. The special rehabilitation allowance compensates rehabilitation costs generated to the insured.

In Germany, the compensation paid during rehabilitation includes a rehabilitation allowance that is determined based on income before rehabilitation, much like a daily allowance. As a rule, the rehabilitation allowance is based on 80 per cent of the gross income, of which the rehabilitation allowance is 60–80 per cent, up to a ceiling defined in pension insurance. In Germany, rehabilitees and employers are also compensated for various expenses. One form of compensation is a personal rehabilitation budget, within which the rehabilitee can decide on their own rehabilitation measures.

As a rule, the employer in the Netherlands is under obligation to pay wages during sickness absences and rehabilitation for a maximum of two years. The wage must amount to at least 70 per cent of the worker's wage or the statutory minimum wage.

In Finland, a person participating in vocational rehabilitation under the earnings-related pension system is paid a rehabilitation allowance. Other monetary compensation paid during rehabilitation are a rehabilitation assistance and a

business subsidy (to establish one's own business), as well as compensation for rehabilitation costs. Contrary to the other countries included in the comparison, the Finnish rehabilitation allowance is based on the disability pension amount increased by 33 per cent.

The rehabilitation services and measures include various different measures that facilitate and support working and improve the ability to work. They can be carried out both at the workplace and for the person participating in rehabilitation. As a rule, these are non-monetary benefits. In the countries of comparison, vocational rehabilitation services are usually linked to adjusting work, for example, by changing work tasks or working hours or by using various aids. Vocational rehabilitation outside the workplace usually comprises various training, but also other measures are possible, such as subsidised workplaces or working for another employer as hired help.

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