

Questionnaire on Rehabilitation scheme that Social Insurance gives for victims of accidents at work and occupational diseases in Spain



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Author: Law Department

Institution: Mutual Association for Occupational Accidents (AMAT)

1. General regulation of rehabilitation in the Social Insurance

**Do(es) the Accident Insurance carrier(s) of your country provide this?
Precise the name of the organization(s) responsible for it.**

In Spain there are 18 Mutual Insurance Companies collaborating with Social Security and two Managing Entities, the Social Institute of Social Security (INSS) and the Social Institute of the Navy (ISM), which are part of the Social Security System in Spain and which manage the Professional Contingencies (accidents at work and occupational diseases of workers) and Common Contingencies (common illnesses and non-work accidents).

Specifically, the Mutual Insurance Companies that collaborate with Social Security protect 97.22% of workers and are associated with 98.77% of Companies in Spain in Professional Contingencies, carrying out comprehensive management of Accidents at Work and Professional Illnesses.

In this sense, they carry out activities to prevent Accidents at Work, provide personalized and top-quality healthcare (including rehabilitation, readaptation and reintegration) and recognize and manage the benefits of injured and sick workers.

Likewise, and within the powers attributed to the management of temporary disability due to common contingencies, Mutual Insurance Companies can provide rehabilitation to workers who find themselves in this situation, improving the quality of care and reducing waiting lists.

2. What does “Rehabilitation” mean in your country:

**Does it involve: health care? Social, vocational, medical measures?
Reintegration? Reeducation of people? Other...**

According to the Royal Spanish Academy (RAE), for medical purposes, rehabilitation is understood as “a set of methods whose purpose is the recovery of an activity or function lost or diminished due to trauma or illness.”

The rehabilitation specialist decides and manages the therapeutic program in its different pathologies (locomotor system, central and peripheral nervous system, respiratory system, cardiovascular pathology...) in order to achieve the planned objectives until the patient’s stabilization is achieved.

3. Does the term “rehabilitation” refer to specialized centers dedicated to victims of accidents at work and occupational illnesses? Is it shared with the health insurance scheme?

Some Mutual Insurance Companies have rehabilitation units in their healthcare centers and Hospitals, in which they make available to injured workers the most advanced techniques in the rehabilitation treatment of different injuries of injured workers. Rehabilitation is included within the protection of professional contingencies.

In this sense, the Mutual Insurance Companies have 1,058 of their own healthcare centers, in which 865 of them carry out rehabilitation activities. Likewise, the Mutual Insurance Companies have agreements with private centers means to provide this rehabilitation.

Notwithstanding the above, workers who wish to do so can go to private centers to treat their pathologies (they assume the cost since the Mutual insurance company can only do so in those where they are subsidized), although exceptionally and for very specific reasons, treatment can be assumed in a private center.

4. How is it financed? (Within the general contribution for occupational injuries? Special contributions?..)

Rehabilitation is included within the protection of the contingencies of Accidents at Work and Occupational Illnesses (Professional Contingencies) of the Social Security so that, 100% of the Social Security contributions in this contingency are borne exclusively by the Companies and Self-Employed or Self-Employed Workers.

5. Which cash benefits and benefits in kind are included in the process of rehabilitation?

Mutual insurance companies do not provide cash benefits for rehabilitative treatments to injured workers.

With respect to benefits in kind, in addition to the rehabilitative treatment that the Mutuals provide to the worker, within the protection of Professional Contingencies, the Special Benefits Commission of the Mutuals can recognize social assistance aid to the workers of the associated companies, as well as the affiliated self-employed workers, due to the work accident or occupational disease they have suffered, as well as their heirs.

Specifically, mutual insurance companies can grant aid for non-regulated medical treatments or therapies recommended by the mutual insurance company's doctors.

Non-regulated medical treatments or therapies, granted by the Special Benefits Commission as aid, are treatments to maintain and improve the quality of life of injured workers who have certain limitations or consequences, such as sports, treatment for people with disabilities, etc.

The treatments of acute processes after a work accident are included within the protection of contingencies of Work Accidents and Occupational Diseases.

6. What do you think is special about rehabilitation in your country? (e.g. support in returning to work? Home improvements? Special programs? Case manager? D-Artz as in Germany?...)

As mentioned in the previous question, the Special Benefits Commissions of the Mutual Insurance Companies can recognize different social aid to injured workers, focused on the rehabilitation and reincorporation of the worker, professional reorientation and adaptation of the job, assistance for the adaptation of the essential means for the development of the basic activities of daily life.

Regarding care rehabilitation, Mutual Insurance Companies have Rehabilitation Units within their care centers and Hospitals, in which the most advanced means and technologies are used to ensure the best recovery of the worker.

It is highlighted that the functions of the rehabilitation doctor extend beyond medical discharge, as the patient receives treatment guidelines and reeducation in attitudes or behaviors to carry out in their daily life.

7. What are the latest developments in your country in the field of rehabilitation?

The Mutual Insurance Companies, in order to ensure the quickest and best recovery of injured workers, and as specialists in musculoskeletal and osteoarticular pathologies, use the latest means and technological advances in rehabilitation, such as antigravity technology and digital monitoring.

8.1. What could be improved in the communication of the provision of rehabilitation measures between the countries?

As a proposal, it could be interesting to exchange rehabilitation protocols and techniques between states in those pathologies with the highest incidence, as well as the signing of bilateral and multilateral agreements in those countries that do not have them, in order to ensure the protection of workers.

8.2. How does it work if a worker insured in a foreign country (EU, EWR, Switzerland) has to be rehabilitated in your country? Competent Institution sends DA002 (Declaration of cost coverage). You are the institution of the place of residence or stay. What can you do?

Spain has signed Bilateral and Multilateral Agreements with some countries, in order to develop cooperation and collaboration between States, which regulate the coverage and protection of displaced workers in terms of Social Security to ensure the rights and benefits of these workers. ●

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The European Forum of Insurance against Accident at Work and Occupational Diseases:
Working Group Communication

Permanent office of the EUROPEAN FORUM:
Maison Européenne de la Protection Sociale | Rue d'Arlon 50 | 1000 Brussels
e-mail: info@europeanforum.org