

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



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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.

The Republic of Croatia has no separate insurance system for accidents at work and occupational diseases. The mentioned risks are covered by pension insurance (long-term benefits, under the competence of the Croatian Pension Insurance Institute) and health insurance (short-term benefits, under the competence of the Croatian Health Insurance Fund), and individual rights are exercised within these systems.

In accordance with the provisions from compulsory health insurance, an insured person who has suffered an injury at work has the right to hospital medical rehabilitation, ambulatory rehabilitation as a part of specialist-consultative health care and physical therapy at home.

As a part of the pension insurance, work-disabled insurees can attain the right to occupational rehabilitation. Entitlement to occupational rehabilitation can be acquired by the insurees younger than 55 years, depending on the qualifying period they completed until the occurrence of reduced work capacity with a certain level of residual work capacity. That way, the insurees whose reduced work capacity, i.e., residual work capacity, was caused by an accident at work or occupational disease will attain the right to occupational rehabilitation regardless of their qualifying period.

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

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

The initial hospital medical rehabilitation of an injured person is carried out in special hospitals for medical rehabilitation, after hospital treatment of acute diseases and conditions, following the recommendation of the specialist doctor of that hospital.

The proposal for ongoing medical rehabilitation by the selected doctor of primary health care is based on the opinion and findings of a specialist doctor.

Occupational rehabilitation is a set of measures and activities prescribed by the regulations on the occupational rehabilitation and employment of disabled persons. They aim to rehabilitate persons who became disabled at work but still have a certain degree of residual work capacity.

Occupational rehabilitation is the training of a disabled worker for work by engagement of his (her) residual work capacity. It can be performed in the following manners:

- by re-training, i.e., re-skilling or education for work other than the one the insuree used to perform or
- by additional training or supplemental training aimed to perform work in compliance with the residual work capacity.

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?

Specialized public institutions competent for the occupational rehabilitation of disabled persons perform occupational rehabilitation, and the Croatian Employment Agency (HZZ) mediates in the employment of such persons after the completed rehabilitation.

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

As part of health insurance, medical rehabilitation is financed within the general contribution for health insurance.

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

Benefits in cash:

Within the scope of rights from compulsory health insurance, the insured person has the right to:

1. Reimbursement of salary during sick leave

during first 18 months of inability to work, 100% of the average salary paid in the past 6 months before the accident; after that period, 50%

2. Reimbursement of travel costs

when using health care services due to accident at work or professional disease, in the amount equal to the cost of travel by public transport at the lowest price and at the shortest distance, according to the official distancemeter of the public transport operator

The expenses of the insuree's occupational rehabilitation, which are covered by the Croatian Pension Insurance Institute or by the state budget, include the training/education, boarding and lodging, meals (in some cases) and salary costs.

Under pension insurance, a disabled worker is entitled to salary compensation during his (her) occupational rehabilitation, unemployment or temporary incapacity to work.

Disabled workers have entitlement to salary compensation until employment in another adequate job or during an unemployment period of 12 months after the completion of professional rehabilitation (24 months if the disability is caused by an accident at work or occupational disease).

The salary compensation is determined

- In the amount of disability pension in the event of partial disability based upon non-work-related risks,
- In the amount of disability pension for total disability as acquired based on 40 years of qualifying period if the disability is caused by an accident at work or occupational disease.

Benefits in kind:

In accordance with the provisions from compulsory health insurance, benefits in kind include hospital medical rehabilitation, ambulatory rehabilitation as a part of specialist-consultative health care and as physical therapy at home.

Rehabilitation scheme that Social Insurance gives for victims of accidents at work and occupational diseases in your country.

**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-Arzt as in Germany?...)**

Croatian Health Insurance Fund concludes contracts with special health institutions for physical therapy and rehabilitation with a high quality level of the health services provided.

Some of the above-mentioned health institutions have a several centuryold tradition of health rehabilitation activities, which at the same time enable the influence of natural healing factors typical of the sea, coast and marine climate, which are ideal for the recovery of patients.

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

Within the competence of the Croatian Health Insurance Fund, a new regulation is being prepared with the aim of further improvements in the field of rehabilitation. The new regulation is in the initial stage of development.

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

In order to improve communication of the provision of rehabilitation measures between countries, it would be good to establish a Community of Practice that would define and Work Arrangements with the aim of discussions and making conclusions related to common issues and challenges.

IMPRINT:

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

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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?

Once Croatian Health Insurance Fund receives DA002 through EESSI, it will register the document in the existing database, and issue to the worker a translated document stating the scope of benefits in kind he/she is entitled to based on the description of his entitlement in DA002.

Once a foreign worker receives this document, he/she can use the full scope of healthcare for his/her diagnosis in Croatia, as if he/she were insured for accidents at work/occupational diseases in Croatia. Healthcare is provided through a primary physician who determines what type of medical rehabilitation the worker needs, and then issues the necessary referrals. Based on the referral of the primary physician and medical documentation related to the accident at work, Croatian Health Insurance Fund approves the stationary rehabilitation. ●