

Methodological remarks, concepts, definitions

BENEFITS IN CASH

The cash benefits of health insurance is provided by the **Act LXXXIII of 1997 on the benefits of the compulsory health insurance and the Government Order 217/1997. (XII.1.)** regulating the implementation of this act.

Sick-pay

Source of data: - OSAP (National Statistical Survey Programme) No. 1514 Report: „*Health Insurance Statistical Survey*”
1. Page: regular data service on the social security payment agencies;
- data service of Capital City and County Government’s Office Health Insurance Fund Units.

Data of sick-pay excludes statistical data of ***insurees contracted with National Health Insurance Fund Administration (NHIFA)***.

Insurees contracted with National Health Insurance Fund Administration (NHIFA): professional staff of Hungarian Army, security organizations, the Parliamentary Guard, civil national security services, and the National Tax and Customs Administration, contractual staff of Hungarian Army and reserve soldiers who volunteer to do military service, which contracted with the NHIFA for granting salary instead of health insurance cash benefits to their professional staff and contract labour.

Sick-pay: is a cash benefit in case of in capacity for work based on insurance entitlement. Entitled to sick-pay is a person who suit the conditions fixed by the section 43 subsection 1 in the Act LXXXIII of 1997.

Sick-pay paid after the cessation of insurance relationship (passive sick-pay): sick-pay paid after the cessation of insurance, which can be

- sick-pay, that has changed from active to passive: the inability to work began during the period of insurance and the insuree keeps receiving benefit after the cessation of the insurance relationship;
- the transfer begins as passive sick-pay: the insuree becomes unable to work on the first, second or third day after the cessation of the insurance relationship and is entitled to this benefit for the time of inability to work.

If the payment of sick-pay paid after the cessation the duration of sick-pay is maximum 90 days from 1 April 2004. From 1 April 2007 the duration of sick-pay is 45 days, from 1 August 2009 the duration of sick-pay is 30 days which the health insurance organization may extend based on individual permit with maximum 30 days. **From 1 July 2011 only accident sick-pay is payable on passive right.** The duration of accident sick-pay – granted on passive right – is one year which the medical expert organization may extend other one year.

Accident sick-pay: is payable to an insured person (according to section 5 in the Act LXXX of 1997) or persons entitled to accident benefit (according to section 15 in the Act LXXX of 1997) if becomes unfit for work by consequence of an occupational accident while his/her insurance exists or on the third day after the cessation of insurance the latest. The accident sick-pay can be paid – regardless of the previous insurance time and sick-pay payment – for one year at longest, the payment may be extended with maximum one year. Those receiving accident rent are not entitled to accident sick-pay due to the same accident.

Occupational accident: the Act LXXXIII of 1997, section 52 provides that an accident, that happens to an insuree during exercising his/her work related to his/her occupation, or on the way to the workplace or home (accommodation). Also occupational accident if the insuree gets injured during a public work or during social insurance service. The last one includes medical examination in order to assess the degree of inability to work or disability of the insured, or any other treatments or exams to find out if the insuree can work.

A person having suffered an accident in the course of, or connected to his/her participation in public work is entitled to accident health care service (and not entitled to accident sick-pay).

Occupational disease: disease that occurs as the consequence of the special dangers of the occupation the insuree practises.

Self-employed persons, members of companies exercising additional activity and pensioners obliged to pay health insurance contribution – receiving pension benefits by own right, not obliged to pay health insurance contribution – in case of occupational accident are entitled to accident health care service and accident sick-pay.

The character codes of sick-pay are included in Appendix 2 of Government Order 102/1995 (VIII.25.) on medical assessment of inability and ability to earn and its control.

Employer's sick-pay contribution: from 1 January, 1996 the employer has to pay one third of the sick-pay for the period of inability to work and medical (clinical) care of the insured person mentioned (Act LXXX of health insurance in section 19, subsection 5, insured person – Act LXXX of health insurance in section 5).

There is no employer's sick-pay contribution in case of accident and child-nursing sick-pay, sick-pay paid after the cessation of insurance as well as sick-pay due to public hygienic reasons or official closure.

Indicators of sick-pay:

$$\text{Daily average number of persons on sick-pay} = \frac{\text{number of sick-pay days during the period}}{\text{number of calendar days in the period}}$$

$$\text{Rate of persons on sick-pay, \%} = \frac{\text{daily average number of persons on sick-pay during the period}}{\text{number of persons entitled to sick-pay in the period}} \times 100$$