

Newsflash

21 December 2007

Employment, Social Security and Immigration Law

Small risks covered under the compulsory insurance for medical care for self-employed workers

As of 1 January 2008, self-employed workers shall be covered for both large and small risks through their compulsory insurance for medical care¹. This means that in so far as the reimbursement of costs for medical care is concerned, self-employed workers will have the same rights to health insurance as employed workers. Consequently, the difference between the so-called "large" and "small" risks will disappear.

As from next year, self-employed workers no longer have to pay the lump-sum "small risk" contribution to the sickness fund in order to be covered for small risks. Self-employed persons will automatically have the right to reimbursement of these small risks through the social security contributions which they pay quarterly to the social insurance fund for self-employed persons to which they are affiliated.

In order to finance this new advantage, the authorities have decided that the social security contributions will increase from 19,65% to 22% as of 2008. A rebate during the first three years is foreseen for starting self-employed persons. The final result will be that some persons will pay more and others will pay less.

With this new regulation, the authorities continue to work out the step-by-step process of harmonising the status of self-employed workers and employees. Already in 2006, a first step in this direction was taken by the authorities whereby two categories of self-employed workers were granted free insurance against small risks under compulsory health insurance (c.f. our newsflash of 9 January 2007).

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¹ In this respect, the government forming parties, have agreed to the proposed draft law in the competent Chamber Commission on 28 November 2007.