

OPPORTUNITIES FOR DEVELOPMENT OF THE SOCIAL AND ECONOMIC POTENTIAL OF THE PROPHYLAXIS AND REHABILITATION PROGRAMME OF THE NSSI

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Abstract: The activities for overcoming the risk-related effects in the public social-security system of Bulgaria have acquired high importance in the context of deteriorated health status both in general and individual plan. The paper outlines the possibilities for the relative financial and organizational development of the Prophylaxis and Rehabilitation Programme of the NSSI. It supports the idea of broadening the scope of the programme including the opportunity for funding the prophylaxis and rehabilitation of retired people at the age above the stipulated in art. 68, para 1 of the Social Security Code.

Keywords: risk prevention, prophylaxis and rehabilitation, public social security.

JEL: H55.

Introduction

In the context of both general and individual deterioration of the health status, prevention and overcoming the risk-related effects in the public social security system of Bulgaria have become of major importance. The

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present paper aims to outline the possibilities for organizational development and improvement of the activities of prophylaxis and rehabilitation through relative financial and organizational differentiation and establishment of a special fund, in which relation the implementation of the NSSI program in the period 2011 – 2017 has been analysed. The insurance and technical parameters of the provided insurance in a target fund, conditionally called "Prophylaxis and Rehabilitation", are outlined, incl. possibilities for allowance to pensioners at age above the stipulated in art. 68, para 1 from the Social Security Code.

* * *

The allowances for prophylaxis and rehabilitation made at the expense of the State Social Security (SSS) funds usually remain inconspicuous, especially in comparison to other significant costs of typical social security payments such as benefits and pensions. According to data from the National Social Security Institute (NSSI), in 2017 they were 0.17% of the total costs, 0.199% of the pension costs and 1.215% of the costs for benefits and allowances (see Figure 1). Nevertheless, especially in the context of increasing mortality and both general and individual deterioration of the health status, payments for prophylaxis and rehabilitation can be successfully used as a means of reducing the frequency and severity of insurance claims², for the full recovery of health and working capacity (in case of incapacity for work) of persons in working age and, if not to reduce, at least to limit, the increase in the cost of benefits and pensions³.

² The indicators Insurance claim frequency and Insurance claim severity are used for the so-called statistical assessment of the occurrence of insurance risks and indicate the annual number of claims per person and the average length of the period of incapacity to work per claim (Georgiev, Zdr., Pl.Yordanov, 2001, pp. 176.).

³ For example, Prof. Iv.Katsarov presents the preventive activity aimed at restricting the frequency and the severity of insurance claims as part of what he named 'beyond-insurance' functions of the social (public) security (Katsarov, I., Obshtestveno osiguryavane na rabotnitsite i sluzhitelite, 1957, s. 130.).

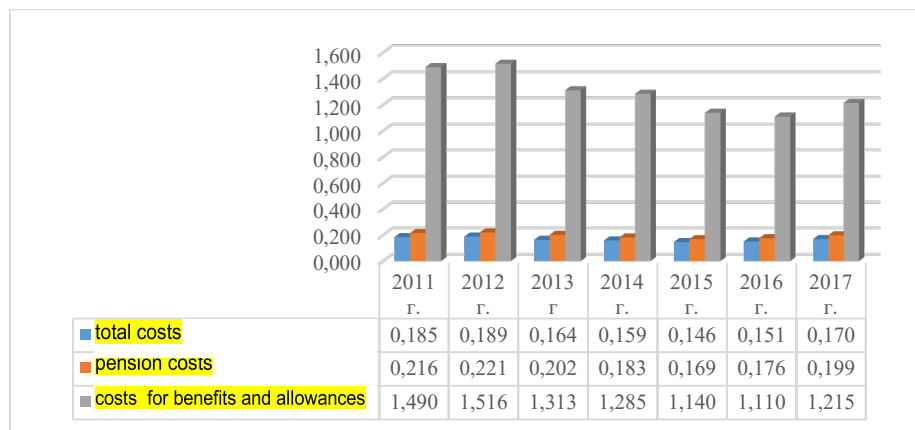


Fig. 1. Share of prophylaxis and rehabilitation costs in the total costs, the pension costs and the costs for benefits and allowances of the SSI for the period 2011-2017.⁴

Provisions of the insurance legislation regulate the opportunity to grant allowances for prophylaxis and rehabilitation to two groups of persons:

- persons with a personal disability pension if they have not reached the age under Art. 68, para. 1 of the Social Security Code and the disability period stipulated in the expert decision of the Territorial Expert Medical Commission, respectively of the National Expert Medical Commission, has not expired, and

- persons insured for general diseases and maternity and / or for accidents at work and occupational disease if they have been paid or pay contributions for a period of six consecutive calendar months preceding the month during which the rehabilitation is to be started. The requirement for contributions paid or payable over a period of six consecutive calendar months shall not apply to persons with disabilities resulting from an accident at work or an occupational disease. Persons insured only for an accident at

⁴ Author's own calculations using NSSI data (Statistical report on the implementation of the consolidated budget of the SSI as of 31 December ..., n.d.); (Basic indicators characterizing the State social insurance at the National Social Security Institute, ...n.d.).

work and an occupational disease are entitled to allowance for prophylaxis and rehabilitation only in case of occupational accident and occupational disease.

After an objective medical expert assessment of the need to do so, the persons who meet the above requirements are entitled, once a year, for the period of their stay at specialized contractors (10 days as of the beginning of 2010), to allowance that covers up to 4 basic diagnostic and therapeutic procedures daily, incl. examinations and tests, at prices approved by the Supervisory Board of the National Social Security Institute (NSSI), the cost of the accommodation at prices approved by the Supervisory Board of the National Social Security Institute (NSSI) (without additional payment) and partial food support for each day of the stay (by the end of 2016 - BGN 5.00, and as of the beginning of 2017 - BGN 7.00). The allowances shall be financed within the limits envisaged in the budget of the funds Pensions, Pensions for Persons under art. 69, Non-Related to Labour Pensions, General Disease and Maternity and Accidents at Work and Occupational Diseases⁵.

* * *

The implementation of the NSSI Program for Prophylaxis and Rehabilitation for 2018 started on March 23, at the planned 20103061 BGN⁶. Due to the exhaustion of the resource, as of October 25, 2018, the territorial units of the NSSI ceased the issuance of certificates. It is expected that the total number of persons who have benefited from allowance for prophylaxis and rehabilitation during the year will reach 46911, with the number of issued certificates reaching 44653 as of 11.10.2018.⁷

During the period 2011-2017 the total number of persons who benefited from prophylaxis and rehabilitation payments at the expense of the

⁵ Detailed information on the conditions and procedure for using prophylaxis and rehabilitation allowances is available on the NSSI website (Prophylaxis and rehabilitation, n.d.)

⁶ Aa reported by NSSI (Statistical report on the implementation of the consolidated budget of SSI for the IInd quarter of 2018).

⁷ Published on the NSSI website (NSSI will issue prophylaxis and rehabilitation certificates up to October 24).

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State Social Security funds ranges between 39081 persons in 2011 and 43214 persons in 2017 (see Figure 2), reaching their maximum in 2014 (44193 persons). The majority of the persons (96.02% in 2011, 97.11% in 2014 and 94.06% in 2017) who benefited from the NSSI Prophylaxis and Rehabilitation Programme during this period, are insured in the General Disease and Maternity Fund (see Figure 3). The frequency of prophylaxis and rehabilitation allowances by persons insured under the General Disease and Maternity Fund for 2011-2017 ranges from 13,445 ‰ in 2011 to 15,652 ‰ in 2017 (with a maximum of 16,905 ‰ in 2014) and significantly exceeds the frequency of applying for the NSSI Prophylaxis and Rehabilitation Programme by persons with disability pensions (see Figure 4).

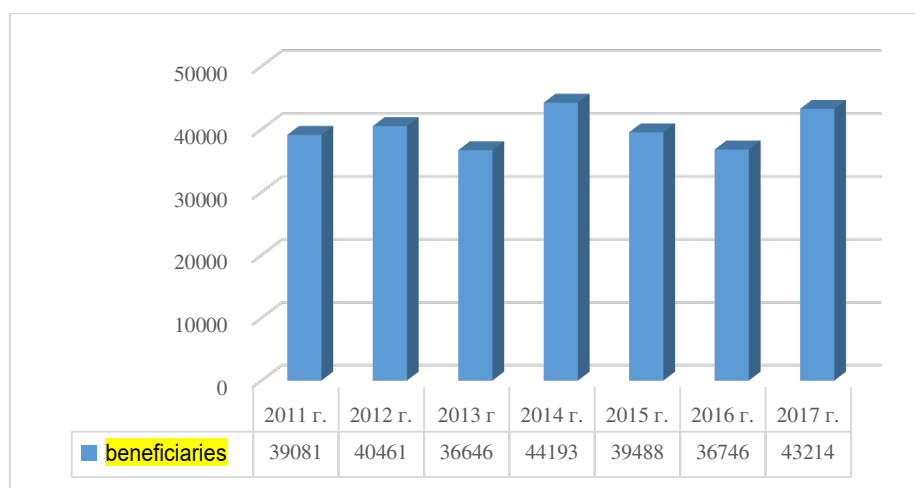


Fig. 2. Number of people who benefited from the Prophylaxis and Rehabilitation Programme in the period 2011 – 2017⁸

⁸ As reported by NSSI (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.).

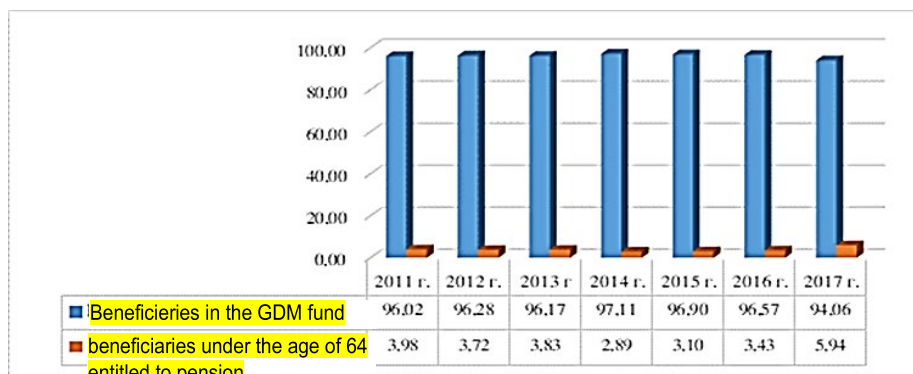


Fig. 3. Structure of the beneficiaries of the NSSI Program for Prophylaxis and Rehabilitation depending on their insurance status in the period 2011-2017.⁹

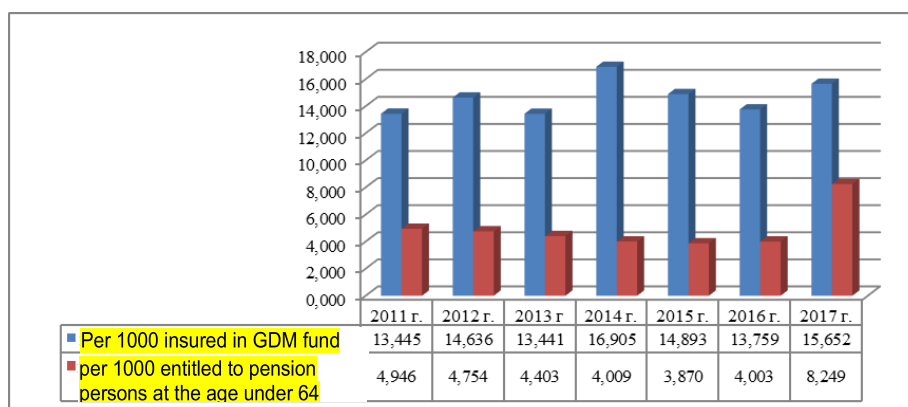


Fig. 4. Number of insured persons and persons with disability pensions who used the NSSI Prophylaxis and Rehabilitation Program, respectively, per 1000 insured persons and per 1000 pensioners aged up to 64 years in the period 2011-2017¹⁰

⁹ As reported by NSSI (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.).

¹⁰ Author's own calculations using NSSI data (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Basic indicators

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In the period 2011-2017, the costs of implementation of the Programme for Prophylaxis and Rehabilitation vary, but as a total they go up to reach in 2017 the amount of BGN 17911749, BGN 17343204 of which at the expense of the General Disease and Maternity Fund (see Figure 5). The situation with the average cost of prophylaxis and rehabilitation per person benefiting from the program is similar – it was BGN 414.49 in 2017 at an average cost per beneficiary of the programme BGN 426.70 at the expense of the General Disease and Maternity Fund and BGN 221.31 at the expense of the rest State Social Security funds (see Figure 6).

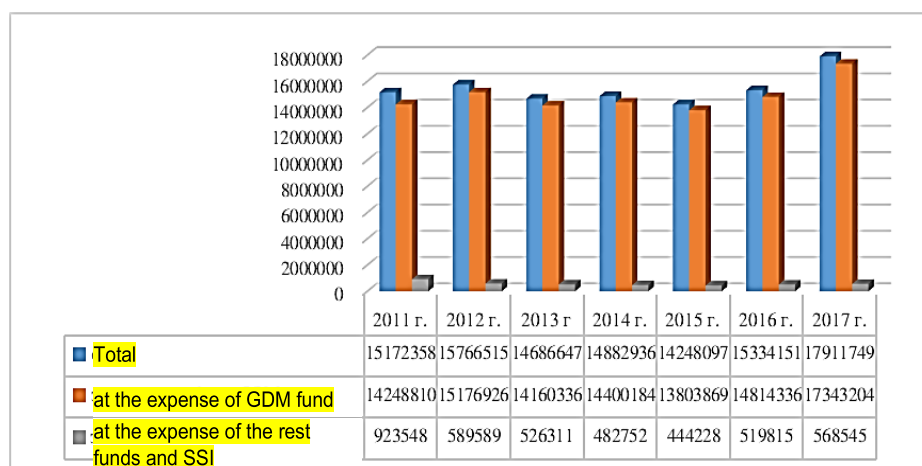


Fig. 5. Costs of the implementation of the Prophylaxis and Rehabilitation Programme of the NSSI in the period 2011 – 2017¹¹

that characterise the State Social Insurance at the National Social Security Institute, n.d.) (Dynamic references on statistical data about pensions) .

¹¹ As reported by NSSI (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.).

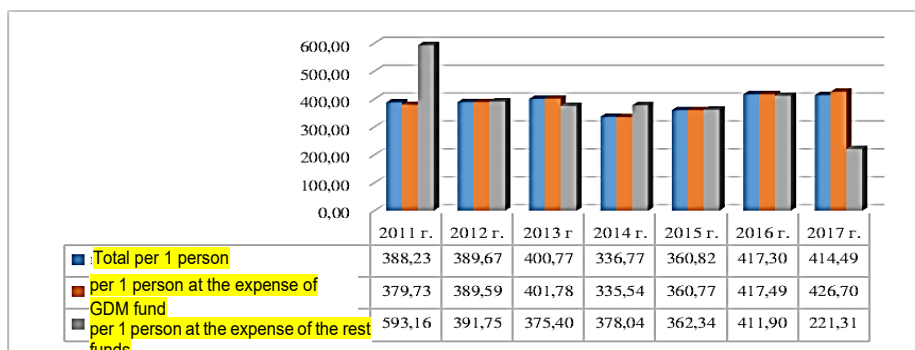


Fig. 6. Average cost for Prophylaxis and rehabilitation per beneficiary of the Programme in the period 2011 – 2017¹²

To establish the level of satisfaction in 2016 the opportunity was introduced the beneficiaries of the NSSI Prophylaxis and Rehabilitation Programme to evaluate the services they were rendered by filling out a questionnaire. The responses from the conducted pilot survey show the good results - 52% of the respondents express their complete satisfaction with the stay, and 68% give an excellent assessment of the quality of the therapeutic services they were rendered (see Figure 7).

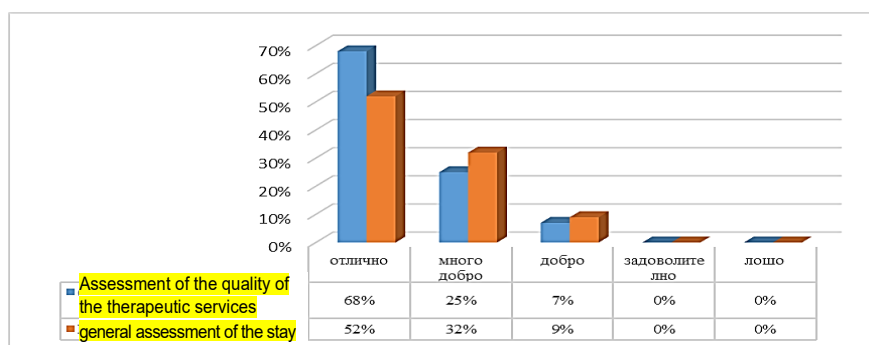


Fig. 7. Satisfaction of the beneficiaries of the Programme for Prophylaxis and Rehabilitation of the NSSI¹³

¹² As reported by NSSI (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (State Security Insurance in ..., n.d.).

¹³ As reported by NSSI Analysis of the prophylaxis and rehabilitation activity of the NSSI for 2016 (n.d.).

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The positive assessments given by the beneficiaries of the NSSI Prophylaxis and Rehabilitation Program show both a good organizational level and the existence of reserves for its development and improvement. The full exploitation of the demonstrated socio-economic potential requires complex actions, some of which are related to changes in the method of financing.

The logic of the pay-as-you-go financing of the public insurance system assigns the costs of prophylaxis and rehabilitation to the insured persons and the state budget – directly, through the Pensions Non-Related to Labour Fund, or indirectly - through transfers to cover the shortage of income from collected insurance contributions for the rest social security funds. The possible financial and organizational independence of the NSSI Prophylaxis and Rehabilitation program requires legislative changes, which regulate the establishment of a special fund, conditionally called "Prophylaxis and Rehabilitation", in order to raise the required funds and from which the respective expenses to be made. The right to allowances for prophylaxis and rehabilitation should arise from the participation of the persons in the Prophylaxis and Rehabilitation Fund, introduced as compulsory for the persons subject to compulsory insurance for all risks covered (provided under Article 4, Paragraph 1, items 1 to 10 and Article 4, paragraph 3, item 10 of SSC), to seafarers (provided under Article 4a of SSC) and to persons subject to disability insurance due to general illness, old age and death and for occupational accidents and occupational diseases (the persons under Article 114a of the Labour Code, insured under Article 4 (10) of SSC) and as an option for persons subject to compulsory insurance for disability due to general illness, old age and death (insured under the procedure of Article 4, paragraph 3, item 1, 2, 4, 5, 7 and 9 of SSC). The entitlement to allowance for persons receiving a disability pension paid by the Non-Related to Labour Pensions Fund should be secured with funds from the state budget.

The financial parameters of the implementation of the Prophylaxis and Rehabilitation Programme allow for an estimate of the required amount

of the insurance contribution. In the period 2011-2017 the average annual cost of payments for prophylaxis and rehabilitation of a person insured in the General Disease and Maternity Fund varies from BGN 5.44 in 2011 to BGN 6.90 in 2017 (see Figure 8). Thus calculated, the portion of the total annual cost of prophylaxis and rehabilitation allowance per person insured in the General Disease and Maternity Fund, per BGN 100 average annual monthly insurable earnings, is BGN 0.08 in 2011 and BGN 0.07 in 2017. The same part of the total annual cost for prophylaxis and rehabilitation allowance, per person insured in the General Disease and Maternity Fund, but per BGN 100 average annual monthly insurable earnings is, respectively, BGN 0.91 in 2011 and BGN 0.84 in 2017 (see Fig 9).

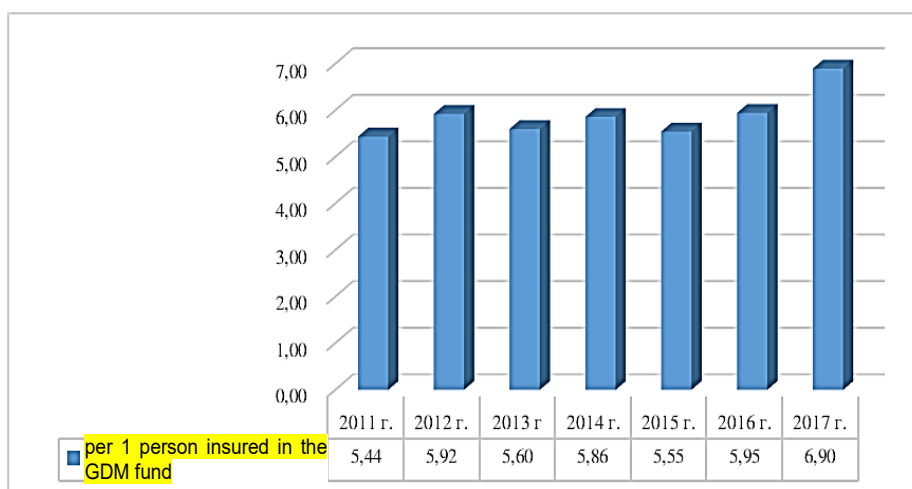


Fig. 8. Annual cost of prophylaxis and rehabilitation of an insured person in the General Disease and Maternity Fund in the period 2011-2017¹⁴

¹⁴ Author's own calculations based on NSSI data (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.); (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (State Security Insurance in ..., n.d.).

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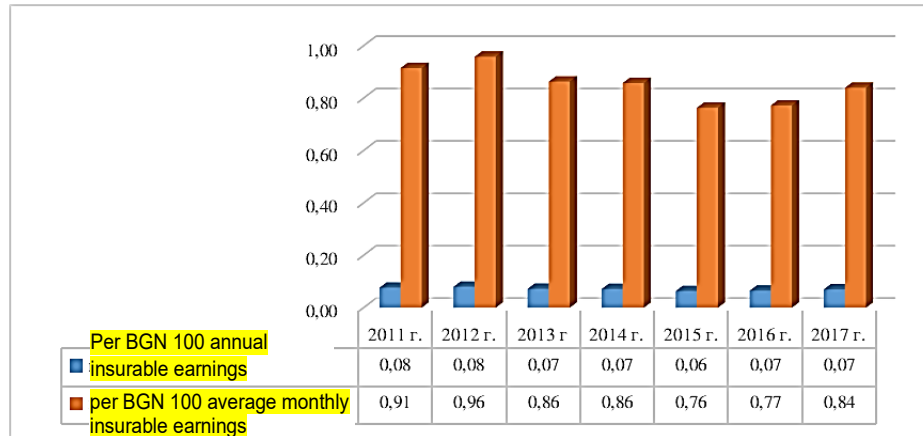


Fig. 9. Annual cost of prophylaxis and rehabilitation per BGN 100 average annual and average monthly insurable earnings in the period 2011-2017.¹⁵

The hypothetical amount of the resource that would be available for the implementation of the NSSI prophylaxis and rehabilitation programme in case of collection of a target contribution of 0.1% of the average insurable earnings for the country for the persons insured in the General Disease and Maternity Fund in the period 2011-2017 significantly exceeds the total amount of allowance made (including at the expense of the Non-Related to Labour Pensions Fund) by about 57% in 2015, by about 53 % in 2016 and by about 43% in 2017 (see Figure 10). For 2018, given the planned parameters of the consolidated budget of the SSI (the average annual number of 2584725 persons insured in the General Disease and Maternity Fund and the average insurable earnings of BGN 866.77), the hypothetical size of the resource for implementation of the Program for Prophylaxis and Rehabilitation is BGN 26884308, or about 34% more than the planned (and already spent).

¹⁵ Author's own calculations based on NSSI data (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.); (State Security Insurance in ..., n.d.) (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Average monthly insurable earnings for the country, reported by the NSSI, n.d.).

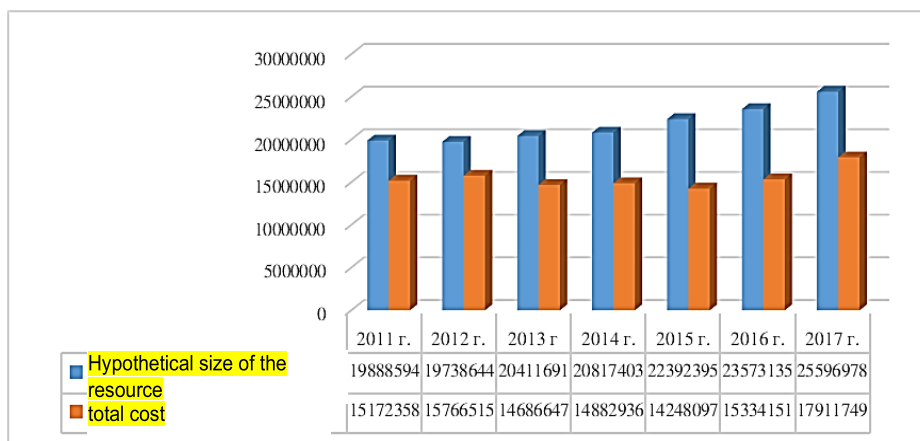


Fig. 10. Hypothetical size of the resource for prophylaxis and rehabilitation and total cost of allowance for prophylaxis and rehabilitation in the period 2011 – 2017 a.¹⁶

The possible financial and organizational independence of the NSSI Prophylaxis and Rehabilitation Programme, when collecting the proposed virtually petty amount of insurance contribution, besides guaranteeing the necessary resources in size allowing for targeted investments for improving the quality of services provided to insured and persons in working age entitled to pension, allows, under certain conditions, to extend the scope of the programme by groups. At present, the social security legislation does not provide for the possibility of using prophylaxis and rehabilitation allowances by pensioners who have reached the stipulated in art. 68, para. 1 of the SSC age entitling them to a retirement pension. For such people the need for prophylaxis and rehabilitation is naturally conditioned as a function of age. Such extension of the scope of the programme, however, requires a considerable resource and the right to allowance for prophylaxis and

¹⁶ Author's own calculations based on NSSI data (Basic indicators that characterise the State Social Insurance at the National Social Security Institute, n.d.); (State Security Insurance in ..., n.d.) (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Average monthly insurable earnings for the country, reported by the NSSI, n.d.)=

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rehabilitation in favour of persons entitled to pension who have reached the stipulated in art. 68, para. 1 of SSC age should be tied to an equivalent prior contribution to the Prophylaxis and Rehabilitation Fund.

The participation in the Prophylaxis and Rehabilitation Fund, which would entitle persons who have reached the stipulated in art. 68, para. (1) of SSC age to allowances, may be introduced as an option for persons subject to mandatory disability insurance (due to a general illness and / or an accident at work and occupational disease), old age and death. The required amount of the insurance contribution can be determined following the logic of balancing the personal insurance contribution and the accumulated (and subsequently materialized) personal insurance rights.

The allowance for prophylaxis and rehabilitation granted to persons entitled to pension who are at the age above the stipulated in art. 68, para. 1 of SSC, may be considered a supplement to the pension paid once, annually or within a certain number of calendar years, up to a certain portion of the insurable earnings at the time of using the relevant services. In the period 2011-2017, the average cost of prophylaxis and rehabilitation per beneficiary of the programme as a percentage of the average annual amount of insurable earnings varies from 5.45% in 2011 to 4.57% in 2016 and 4.20 % in 2017. During the same period, the average prophylaxis and rehabilitation cost per a beneficiary of the programme, but in % of the average annual amount of monthly insurable earnings ranges between 65.34% in 2011 and 54.19% in 2016, being 50.45% in 2017 (see Figure 11).

The possible allowance for prophylaxis and rehabilitation payments in favour of persons entitled to pension who are at an age that is above the stipulated in art. 68, para. 1 of SSC, granted lifetime but after the age of 70, also determines the expected period of this allowance - 12.77 years on average for both sexes and respectively 11.30 years for men and 13.88 years for women¹⁷. In the case of assumed 13 allowances of a size fixed at (or limited to) 4.5% of the average annual insurable earnings, the materialized insurance rights (total for both sexes) amounts to 0.585

¹⁷ As reported by NSI (Mortality and average life expectancy of the population by sex and residence in the period 2015-2017., n.d..)

contingent units, defined as a rate of BGN 1 insurable earnings, and the balancing personal prior contribution in the case of a participation for a period of 35 years, for example, requires the collection of a social security contribution of relative size 1.67%.

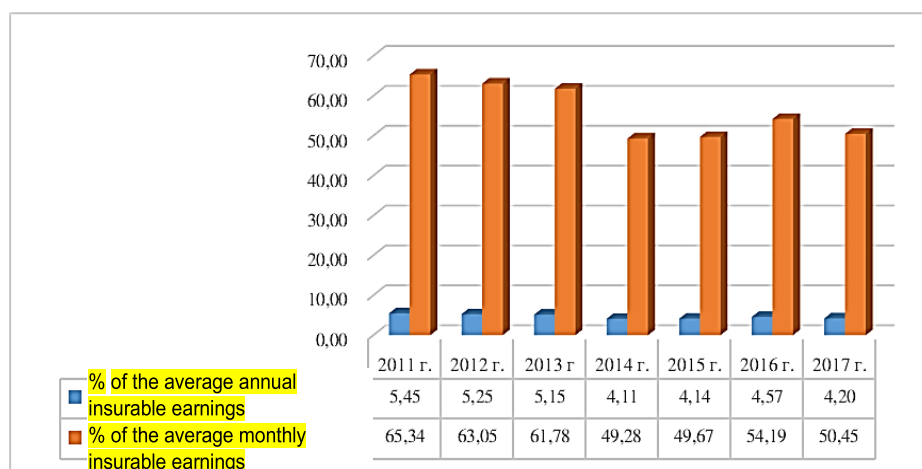


Fig. 11. Average cost of prophylaxis and rehabilitation per beneficiary as % of the average annual insurable earnings in the period 2011 – 2017¹⁸

The variation in the length of participation in the Prophylaxis and Rehabilitation Fund with one or another size of the insurance contribution logically predetermines a variation in the prior personal contribution and various size of the possible allowances at one or another period of their receipt. For 30 years of participation in insurance with a 2% social security contribution, for example, prophylaxis and rehabilitation allowances received

¹⁸ Calculated by the author based on NSSI data (State Security Insurance in ..., n.d.) (Statistical report on the implementation of the consolidated budget of SSI as of 31.12. ..., n.d.); (Average monthly insurable earnings for the country, reported by the NSSI, n.d.)

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over a period of 10 years would amount to 6%¹⁹ of the corresponding average annual insurable earnings. The same relative size of the allowance, at the same length of its receipt, but at a relative rate of contribution of 1.5%, requires a 40-year contribution period. "0 – year insurance period, however, but with a relative contribution rate of 1%, is" equivalent" to allowance over a period of the same length (10 years) but already in a relative rate of 4% (see Figure 12).

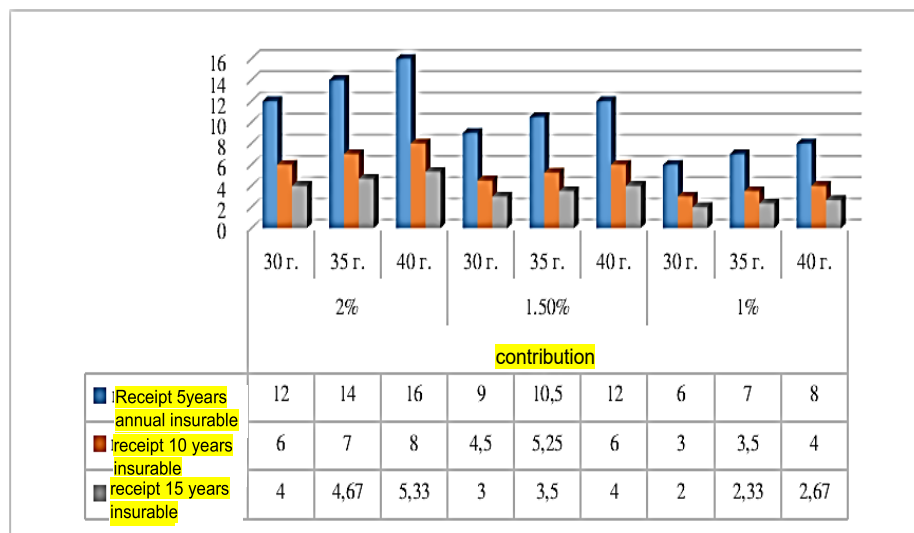


Fig. 12. Amount of prophylaxis and rehabilitation allowance in % of the average annual insurable earnings at alternative length of insurance period, size of insurance contribution and duration of receipt²⁰

¹⁹ BGN 591,44 at average annual insurable earnings in 2017 of BGN 9857,37, calculated based on data reported by NSSI (Average monthly insurable earnings for the country, reported by the NSSI, n.d.).

²⁰ Author's own calculations.

Summary

The high level of satisfaction with prophylaxis and rehabilitation activities in Bulgaria's public social security system is not only an evidence of the good organizational level of the NSSI programme of the same name, but also calls for attention and directing efforts towards its development and improvement. The establishment of a target fund allows for the achievement of:

- financial autonomy and independence of the parameters of the implementation of the prophylaxis and rehabilitation programme from the financial position of the SSI funds, which, at present, are the source of its financing;

- active and purposeful participation of the insured persons in the organized actions for protection and restoration of health and prevention of diseases and traumatism in the social security system;

- extending the scope of the programme for prophylaxis and rehabilitation by including in the group of the entitled persons people who have reached the age stipulated in Art. 68, para. 1 of SSC, and under certain conditions and after assessment of the needs - also by combining prophylaxis and rehabilitation activities with long-term care.

The proposed organizational changes having no direct relevance to the medical and social nature and technology of implementing the NSSI prophylaxis and rehabilitation programme have the potential to achieve the desired organizational and economic development and to improve and maximize the useful economic and social effect of its functioning.

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- Abstract – up to 30 lines; Key words – from three to five;
- **JEL** classification code for papers in Economics (<http://ideas.repec.org/j/index.html>);
- Introduction – it should be from half a page to a page long. It should state the main ideas and/or objectives of the study and justify the relevance of the discussed issue.
- The main body of the paper – it should contain discussion questions, an outline of the study and research findings/main conclusions; bibliographical citation and additional notes, explanations and comments written in the footnotes.
- Conclusion – it should provide a summary of the main research points supported by sufficient arguments.
- References – authors should list first references written in Cyrillic alphabet, then references written in Latin alphabet.
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