

COMPULSORY INSURANCE SCHEMES.

Austria.

Introduction.

An Act passed in 1888 inaugurated a system of compulsory insurance against sickness. This Act has been amended from time to time.

Persons Insured.

Persons who are employed by way of trade as wage-earning or salaried employees, apprentices or domestic servants; persons employed by way of trade simultaneously or in succession by more than one employer; homeworkers, middlemen (with certain exceptions) and intermediaries. Among those excluded are: salaried public employees who are entitled to at least 12 months salary in case of sickness; middlemen who employ one or more assistants or who are members of industrial guilds which have sickness funds for masters; the wife or husband of an employer, and temporary and occasional workers.

Contributions.

Workers are classified according to wages, the present scale of contributions, which was fixed in 1928, establishing ten classes with wages varying from below 1.13 schillings (\$ .15) per day in class 1 to over 6.00 schillings (\$ .84) per day in class 10. The weekly contribution in wage classes 1 - 8 is fifty per cent of the average daily earnings of the wage class, in wage class 9, fifty per cent and in wage class 10 forty-five per cent of the lower limit of the wage class.

Benefits.

The amount of benefit ranges from .86 schillings per day in wage class 1 to 4.20 schillings per day in wage class 10. Benefit is paid for so long as incapacity lasts or for 26 weeks. Persons insured for 30 consecutive weeks are entitled to benefit for not more than 52 weeks. Free treatment and attention in hospital may be substituted for cash benefit. If the person treated has dependants, however, one half of the cash benefit is paid.

Conditions of Benefit.

Benefit is paid from the first day in cases of incapacity lasting more than three days. Unemployed persons retain their right to benefits.

Bulgaria.

Introduction.

Under an Act of 1918 a system of compulsory sickness insurance was set up and in 1924 was extended to include all classes of workers.