

Overview on statutory health insurance in Bulgaria (Status 2012)

Aspects	Health insurance In general	Health insurance Agriculture; farmer	Health insurance Worker in agriculture
Risk coverage	sickness	sickness	sickness
Insured persons	All residents and citizens	Registered farmers and tobacco producers	Worker in agriculture
Institution providing the insurance	National Health Insurance Fund (NHIF)	National Health Insurance Fund (NHIF)	National Health Insurance Fund (NHIF)
Selfadministration structures; or the like			
Financing principle	Contributions employees and employers; taxes	The health insurance contribution is simultaneously with the social security contribution paid. Advance payments based on the rate of monthly insurance income but no less than the minimum insurance income.	
Contribution rate	Benefits in kind 8 % Benefits in cash 3,5 %	In the following year definition of the income according to the percentage of general social insurance 8 %	
Who pays which contribution	Benefits in kind: 3,2 % employees; 4,8 % employers / benefits in cash: 1,4 % employees; 2,1 % employers	The contributions are paid by the self insured person (farmer, tobacco producer)	
Assessment treshold	220 € to 1.023 €	Financial limits Minimum monthly income 215€ to max. 1.023 €	
Waiting time	Benefits in cash: insurance period of 6 months		
Benefits in cash or in kind (examples)	Sickness pay		
Level of benefits in cash	70 - 80 % of gross income		
Continuation of benefit			

Overview on statutory pension insurance in Bulgaria (Status 2012)

Aspekte	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture
Risk coverage	Income in old age Disability risk	Income in old age Disability risk	Income in old age Disability risk
Insured persons	All residents and citizens	Registered farmers and tobacco producers	They follow the general pension insurance regime
Institution providing the insurance	National Health Insurance Fund (NHIF)	National Health Insurance Fund (NHIF)	
Selfadministration strucures; or the like			
Financing principle	Contributions by employees/workers and employers; transfer from the state budget; deficit balanced by taxes	Advance payments	
Contribution rate	Depending on the hazardousness of the occupation	In the following year definition of the income according to the percentage of general social insurances	
Who pays which contribution			
Assessment treshold	1.023 €		
Waiting time			
Benefits in cash or in kind (examples)	Pension for retirement and age; Pension for disability due to disease Inherited pension		
Level of benefits in cash			
Continuation of benefit			

Overview on statutory unemployment insurance in Bulgaria (Status 2012)

Aspects	Unemployment insurance In general	Unemployment insurance Agriculture; farmer	Unemployment insurance Worker in agriculture
Risk coverage	Unemployment	Unemployment	Unemployment
Insured persons	Employees and equivalent person	Registered farmers and tobacco producers are not insured. They can insure themselves voluntary for pension, occupational disability and maternity.	Employees and equivalent person
Institution providing the insurance			
Selfadministration structures; or the like			
Financing principle	Contributions of employees/workers and employers; state pays for officials or the like.		In general
Contribution rate	1 %		
Who pays which contribution	0,4 % employees/workers 0,6 % employers		
Assessment treshold	1.023 €		
Waiting time	Minimum period of insurance: 9 months (within the last 15 months)		
Benefits in cash or in kind (examples)			
Level of benefit in cash	Ca. 60 %		
Continuation of benefit	Depending on the insurance period		

Overview on statutory occupational accidents insurance in Bulgaria (Status 2012)

Aspects	Occupational accidents insurance In general	Occupational accidents insurance Agriculture; farmer	Occupational accidents insurance Worker in agriculture
Risk coverage	Accident at work Occupational disease	Accident at work Occupational disease	Accident at work Occupational disease
Insured persons	Employees and equivalent person	Registered farmers and tobacco producers	Employees and equivalent person
Institution providing the insurance			
Selfadministration structures; or the like			
Financing principle			
Contribution rate	Varies according to the risks		
Who pays which contribution	0,4 % - 1,1 %		
Assessment treshold			
Waiting time			
Benefits in cash or in kind (examples)	Work-related travel accidents Occupational disease (list) Others can be recognized		
Level of benefits in cash			
Continuation of benefit			

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz;
<http://ec.europa.eu/social/main.jsp?catId=815&langId=en>, Stand Januar 2012
 Survey of EFFAT members / summer 2012