

Overview on statutory health insurance in Denmark (at 2012 level)

Aspects	Health insurance in general	Health insurance Farmer; agriculture	Health insurance worker in agriculture
Risk coverage	sickness	sickness	sickness
Insured persons	All residents	All residents	All residents
Institution providing the insurance	The state	The state	The state
Selfadministration structures; or the like			
Financing principle	Taxes; but reimbursement from labour market fund		
Contribution rate	8 % to the labour market fund		
Who pays which contribution	8 % of working income or of profit		
Assessment treshold	Monthly	Monthly	Monthly
Waiting time	Benefits in kind: none	2 weeks, if the person concerned was self-employed for six months during the last 12 months	
Benefits in cash or in kind (examples)			
Level of cash benefit		Euro 15	Euro 15
Continuation of benefit	Benefits in cash: 52 weeks during 18 months		

Overview on statutory pension insurance in Denmark (at 2012 level)

Aspects	Pension insurance In general	Pension insurance Farmer; agriculture	Pension insurance worker in agriculture
Risk coverage	income in old age; 67 years disability risk	income in old age; disability risk	income in old age; disability risk
Insured persons	All residents with Danish citizenship		
Institution providing the insurance	The State	The State	The State
Selfadministration structures; or the like			
Financing principle	State pension: taxes, but financed by the labour market fund Additional pension: contributions by employees /workers (8 %) and employers (4 %) of the monthly wage	State pension: Taxes, but financed by the labour market fund Additional pension: granted if the person concerned worked three years and the additional pension is set voluntarily	
Contribution rate	8 + 4 % to the labor market fund Additional pension: 36 € / month		
Who pays which contribution	Labourmarket fund		
Assessment treshold	Monthly	Monthly	Monthly
Waiting time	State pension: Danish citizenship. Foreigner for at least 10 years		
Benefits in cash or in kind (examples)	State-guaranteed pension Earnings related pension		
Level of cash benefit	Basic level 1550/1150 € month (single/married) + different income related pension benefits		
Continuation of benefit	From 67 years of age		

Overview on statutory unemployment insurance in Denmark (at 2012 level)

Aspects	Unemployment insurance In general	Unemployment insurance Farmer; agriculture	Unemployment insurance worker in agriculture
Risk coverage	unemployment	unemployment	unemployment
Insured persons	Employees/workers Self-employed voluntarily	Self-employed voluntarily	Insured employees/workers
Institution providing the insurance	The state		
Selfadministration structures; or the like	If member of an Unemployment Benefit fund, the person get benefit from the fund. (For non-members of an unemployment fund, there are strickly state income related funds)		
Financing principle	State and insured persons		
Contribution rate	70 €/month by employees/workers and an administration fee		
Who pays which contribution	The individual employee		
Assesment treshold	Monthly		
Waiting time			
Benefits in cash or in kind (examples)			
Level of cash benefit	max. 533 € per week/2266 € per month		
Continuation of benefit	2 years in 3 years		

Overview on statutory occupational accidents insurance in Denmark (at 2012 level)

Aspects	occupational accidents insurance in general	occupational accidents insurance farmer; agriculture	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/workers and persons as such	Voluntary Insurances	All employees. By the collective agreement: Ordinary disease: With 9 months of full employment, 8 weeks of full pay. Hereafter state disease payment (max. Euro 525/week) Work related occupational accidents: 8 weeks of full wage (no level of seniority)
Institution providing the insurance	Insurance company/subsided by state		
Selfadministration structures; or the like	employer		No
Financing principle	Risk-based premium		
Contribution rate			
Who pays which contribution			Employer/the state
Assessment treshold			Weekly/monthly
Waiting period			None
Benefits in cash or in kind (examples)	Work-related travel accidents are not covered (exceptions) Occupational diseases (List)		
Level of benefit			State disease payment max euro 525/week:

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