

# Challenges in the Social Security System in Iceland

**Challenges in Disability Assessment and Work Integration in Iceland**  
**Eumass/Virk**

Ólafur Ó. Guðmundsson MD  
Social Insurance Administration

# Background

- Challenges, wider context:
  - Personal, psychiatrist, researcher
  - Institutional, Tryggingastofnun (Social Insurance Administration) , Sjúkratryggingar Íslands (Icelandic Health Insurance), Ministry, Alþingi (parliament)
  - Medical, social, legal issues
  - „Global“ – why don't we do it as others do?

# Tryggingastofnun - The Social Insurance Administration

- Governmental service institution regulated by the Ministry of Welfare, that administers social insurance, including pension insurance to everyone who has been legally resident in Iceland for a certain period of time.
- Health insurance is administered by the Icelandic Health Insurance.
- Pension funds: All working individuals and their employers are obligated to pay premiums into a pension fund to be able to acquire invalidity pension.

# Invalidity pensions

- Medical:
  - Medical certificate
  - Application
  - Impairment questionnaire based on the disability standard of physical and mental deficiencies.
- Those meeting the disability standard can be entitled to receive a invalidity pension if they are between 18 and 67 years of age.

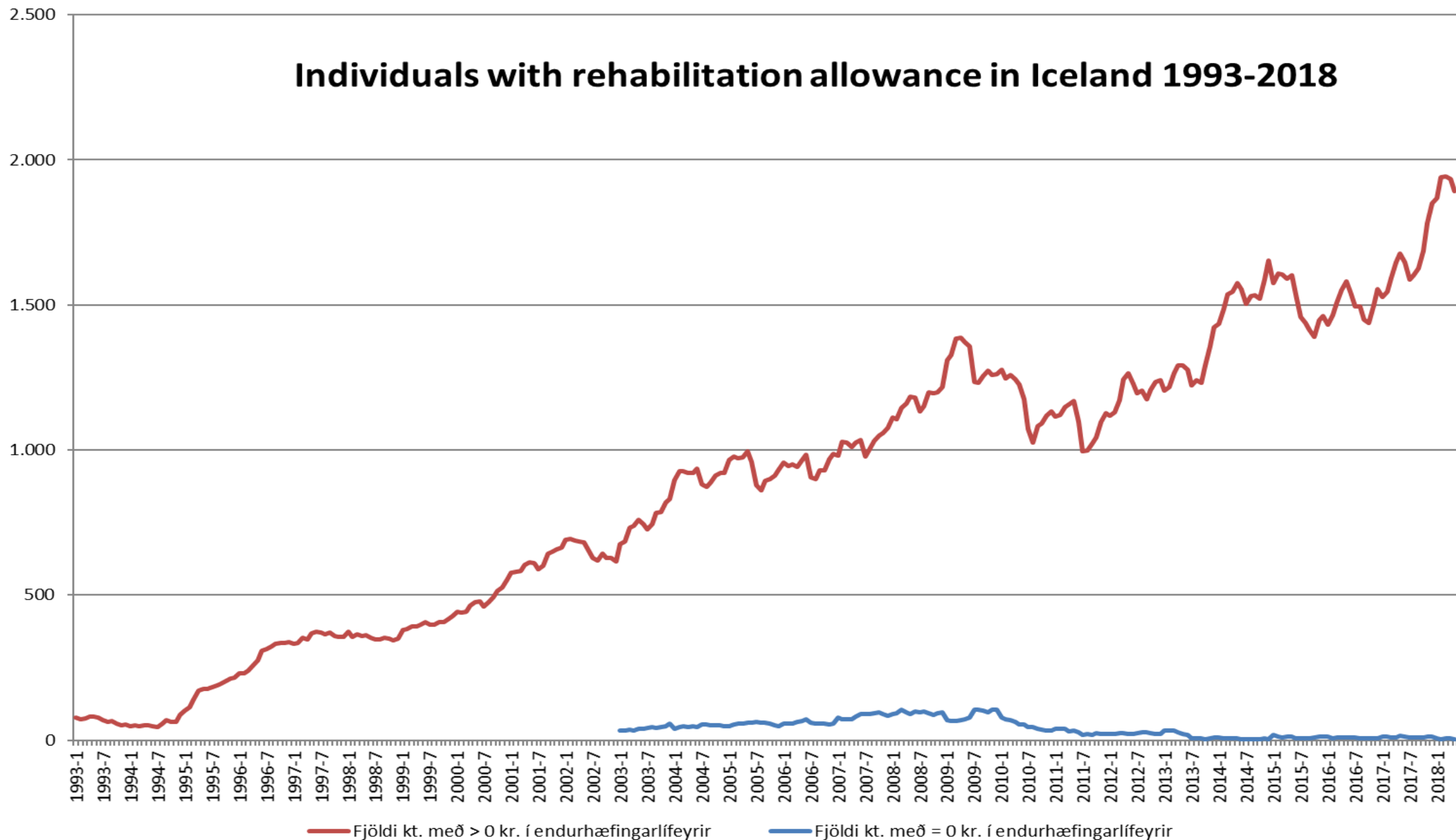
# Rehabilitation pension

- For those no longer entitled to sickness allowances (employer), sickness or accident allowance (trade union or an insurance company) nor unemployment benefit.
- Are in active rehabilitation according to *a rehabilitation plan*.
- Rehabilitation is provided by a number of different actors:
  - Primary care, hospitals and social services involved
  - VIRK – occupational rehabilitation
  - Reykjalundur Rehabilitation Center – medical rehabilitation
  - Hæfi – medical rehabilitation

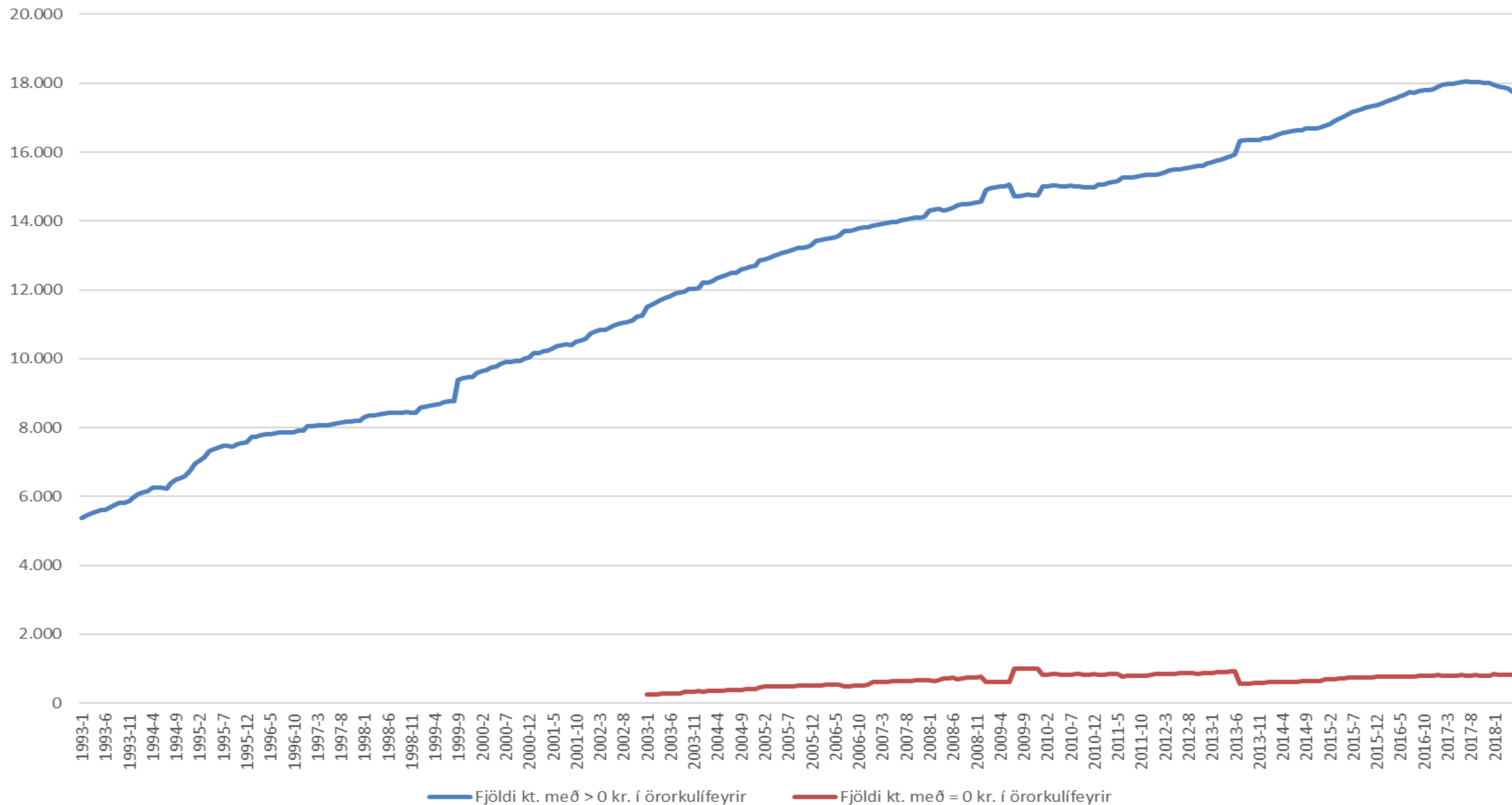
# Increased rehabilitation – governmental aim

- Reduce disability with increased rehabilitation resources, vocational and medical. Goal -> 5% increase per year.
- 46% had received rehabilitation pension before disability pension in 2017.
  - 20-40 yrs of age 65%
  - 40-60 yrs of age 40%
  - >60 yrs of age 10%
- The relationship between rehabilitation and disability not necessarily straight forward.

## Individuals with rehabilitation allowance in Iceland 1993-2018



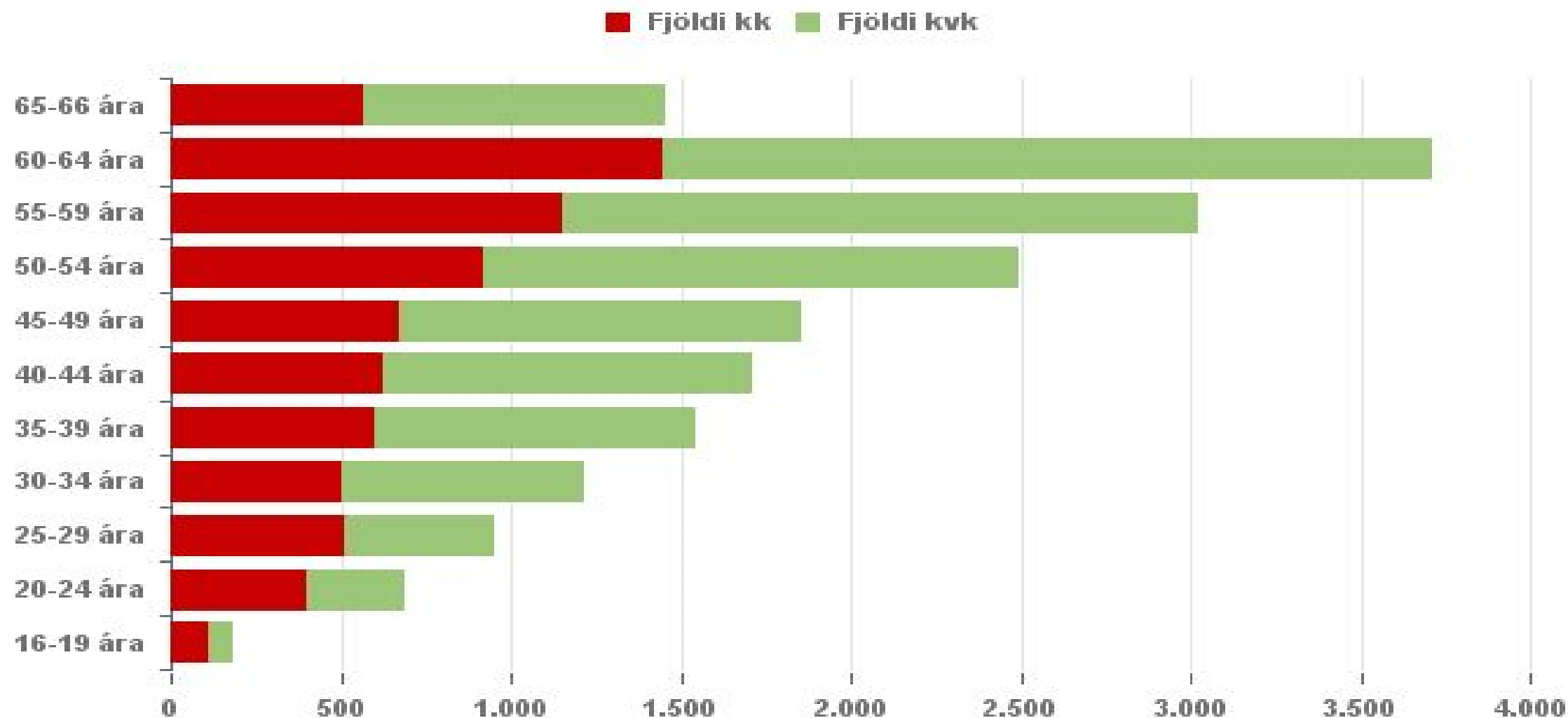
# Individuals with disability allowance in Iceland 1993-2018





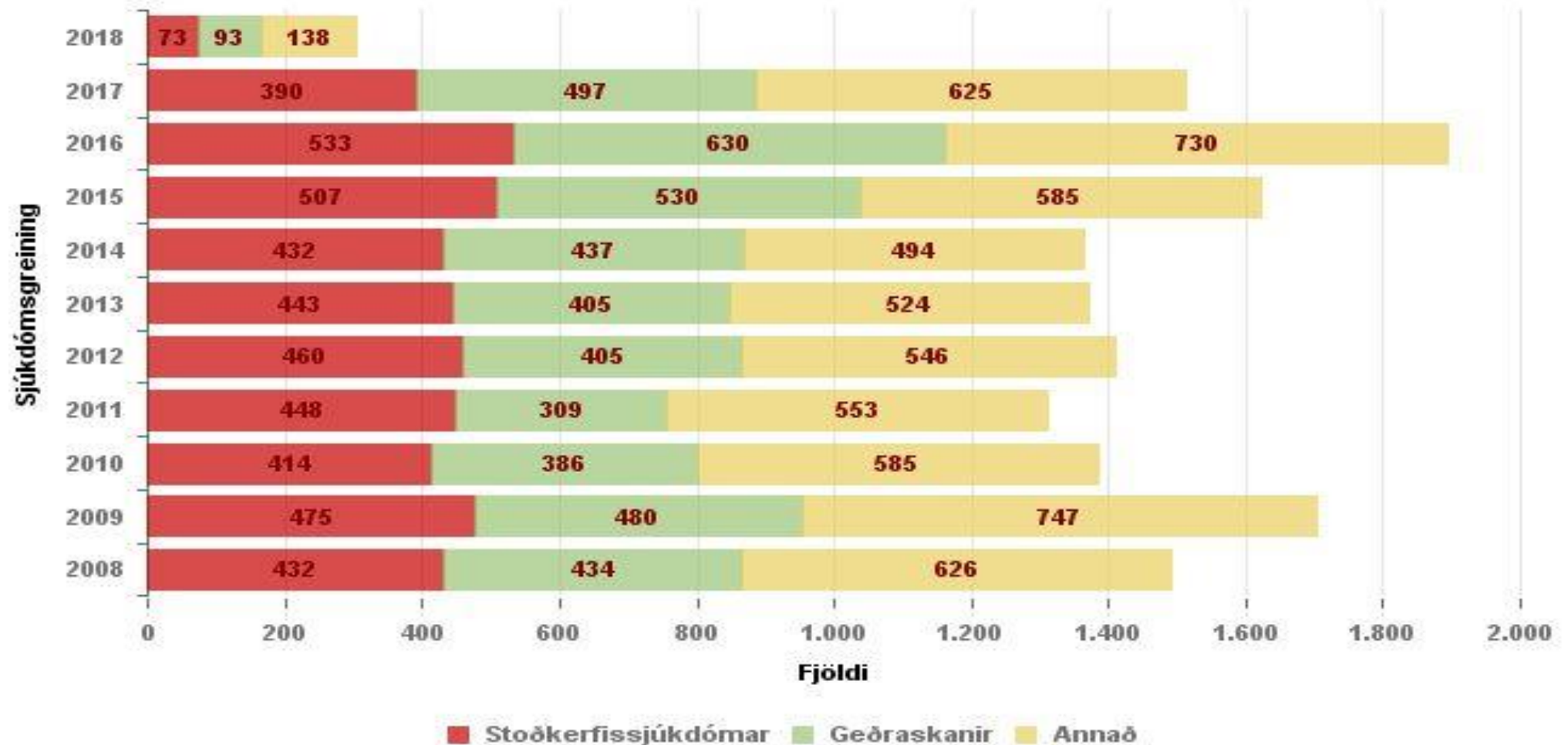
# Disability receivers age and sex

75% örorkumat í upphafi maí 2018



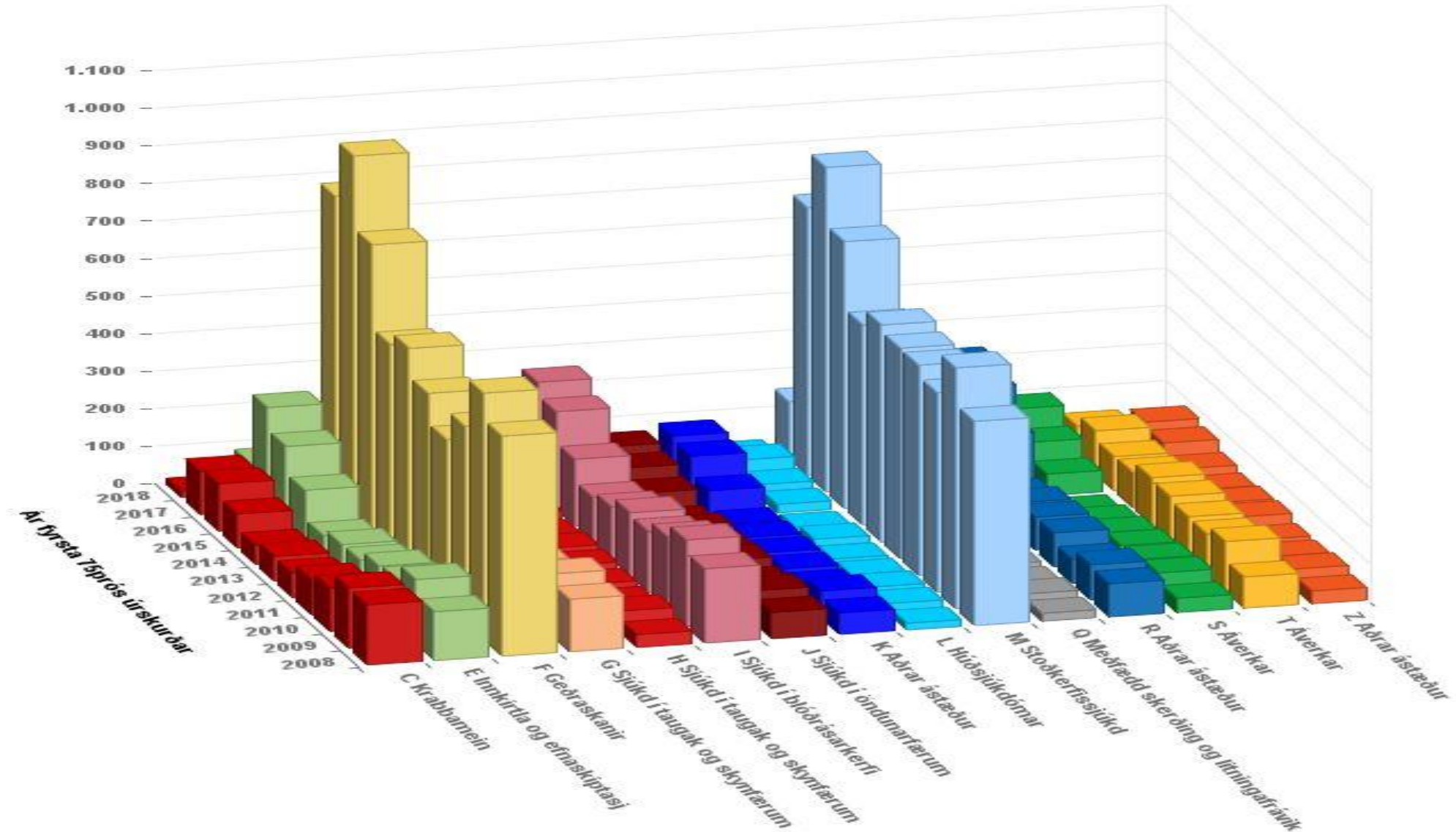
# Musculoskeletal and psychiatric diagnoses – disability newcomers

Fjöldi. Sjúkdómsgreiningar.



# ICD first dx in disability newcomers 2008-2018

Fjöldi ICD greininga á ári eftir fyrsta staf í ICD kóða. Hver greining innan flokks aðeins talin einu sinni hjá kt



Number of people with rehab or inval pension on June 1 2018.

♀ 11.3 %    ♂ 6.9%    Total 9 %

75% örorkumat eða endurhæfingarmat			Samtals
Aldursbil	Karlar	Konur	Karlar og konur
16-19 ára	129	86	215
20-24 ára	474	461	935
25-29 ára	603	625	1.228
30-34 ára	574	864	1.438
35-39 ára	672	1.086	1.758
40-44 ára	661	1.198	1.859
45-49 ára	692	1.291	1.983
50-54 ára	977	1.641	2.618
55-59 ára	1.194	1.951	3.145
60-64 ára	1.461	2.295	3.756
65-66 ára	572	899	1.471
Samtals	8.009	12.397	20.406

# Challenges

- Doctors role
  - Financial institution with customers, not patients
  - Assessment based on medical records provided by colleagues – very variable quality
  - Outdated disability standard
  - Psychiatric diagnoses: DSM since 1952 (150 pages) to 2013 (nearly 1000 pages). Not to mention fibromyalgia and related issues.

# Steps forward

- From disability toward ability
- Pathogenesis vs salutogenesis
  - Sense of coherence – *comprehensibility* – *manageability* – *meaningfulness*
- Many OECD countries gone from disability to work ability (f.ex. UK, Germany, Sweden), from *passive* to *active* welfare
- A bill has been proposed on Althingi which emphasizes ability to work rather than medical disability – for those <55 yrs of age and not on permanent disability

