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# Re-integration before benefits

The Swiss invalidity insurance scheme (IV) is deeply in debt due to the sharp rise in benefit claims in recent years. The National Council has now approved a reform aimed at re-integrating claimants back into the job market and tightening up screening. The Left is opposed to the project. By René Lenzin



Federal Councillor Pascal Couchepin expresses his views during the debate on IV reforms in March.

In 2005 the number of persons receiving Swiss invalidity (IV) benefits totalled 290,000: 125,000 or 75 percent more than in 1990. Every year the invalidity insurance scheme records a deficit of around CHF 2 billion. And by the end of 2005 the debt had mounted to almost CHF 8 billion. Had the government not transferred surplus funds from the income compensation fund on two occasions, the debt would have been even four billion francs higher. These deficits are threatening the Old Age and Survivors' Pension (AHV) since invalidity benefits are paid from the same fund: Unless action is taken now, the AHV will run out of cash in a few years' time.

Parliament has already attempted to respond to this negative trend by introducing a fourth IV reform. Thanks to tougher screening and stricter examination of medical certificates by specialised physicians, the number of new claimants dropped in 2004 and 2005. Yet the benefit burden is still increasing because the number of people receiving benefits still exceeds the number leaving the scheme. One major concern is that more and more young people are claiming benefits for psychological disorders. Against this backdrop, the Federal Council recently submitted the fifth IV reform to parliament. The National Council was the first chamber to debate the issue in the spring session of parliament.

## Early identification and integration

The Federal Council has set itself the target of reducing the annual number of new claimants to at least 20 percent below the record year, 2003. To this end the principle of "re-integration before benefits" - which has long been a theoretical objective – is finally to be put into practice. The aim is to set up a system for early identification of persons who are regularly off work sick and exhibit a tendency to chronic illness, so that in the best case they can keep their jobs or, at second-best, can be treated or retrained to make them once more employable. At present persons with long-term illnesses often contact the invalidity insurance only after a year, by which time they are so sick that a return to the job market is virtually impossible. This early identification system would also allow relatives, employers, doctors and providers of sick pay insurance to register sick persons with the IV.

If there is any possibility of the affected person returning to work in the near future, the IV would contact the employer to discuss early intervention measures. These could take the form of modifying the person's workplace or changing his or her function within the company. In more serious cases the IV could order measures aimed at re-integration, for example medical treatment, psychotherapy or retraining. Such measures would last no longer than one year. Affected persons have a duty to cooperate. If they refuse, the IV may reduce their sick pay. While the IV will need to hire extra staff to cope with these new tasks, the Federal Council is assuming that savings will exceed such expenditures in the medium term.

## No decision yet on paying off the debt

These efforts to improve the integration of disabled persons in the job market are accompanied by tougher criteria for entitlement to invalidity benefits. Only persons who cannot be considered for integration measures would be entitled to benefits. In a move to reduce the IV debt even further, the National Council has concurred with the Federal Council's proposal to introduce cost-cutting measures. It has abolished permanent supplementary benefits for spouses as well as the career allowance: a percentage hike in benefits for persons who become disabled before the age of 45. The Left voted against the law since it believed these proposals went too far, especially since the Council is not in favour of introducing a quota to oblige employers to hire disabled people.

The question of how to pay off the debt is still to be resolved. The Federal Council had proposed offsetting the IV deficit by increasing salary contributions by 0.1 percent and VAT by 0.8 percent, but the centre-right majority in the National Council wants to discuss additional measures only once the contents of the reform are approved.

### REFERENDUM PREVIEW

On 21 May Swiss voters and cantons will vote on a constitutional article on Switzerland's educational framework (see also "Swiss Review" 1/06). The Federal Council and parliament propose a standardised educational system from Grade 1 of elementary school to graduation from university. This harmonisation gives due consideration to cantonal sovereignty to the extent that it grants the federal gov-

ernment only subsidiary authority, i.e. it may step in and issue decrees only if the cantons do not implement the jointly agreed objectives voluntarily.

The new regulations governing obligatory schooling provide for a standardised starting date to the school year, a standard age at which all children throughout Switzerland must commence their education, universally applicable schooling

obligations, duration of education and objectives for individual school levels, as well as mutual recognition of schoolleaving certificates. For universities the federal government and cantons must create joint bodies responsible for harmonising study levels, transfers and recognition of degrees. In addition, the federal government may define new principles governing further education.

The proposed constitutional article is virtually unopposed.
The National Council approved the proposal by 176 votes to 3, and the Council of States by 44 to 1. While the cantons were not involved in formulating the proposal, they expressly welcome it. 22 out of 26 cantons voted in favour of the wording of the new constitutional article.

(RL)