



Federal Public Service
Social Security

MUTUAL LEARNING

Access to social protection
Self-employed persons
Belgian case – 20/02/2025

OUTLINE



Social protection SE - Key principles

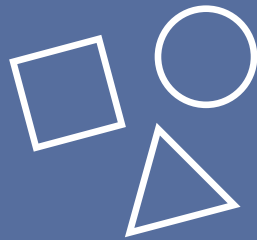
- Three systems – upward convergence
- Key figures
- Mandatory system – formal coverage
- Effective coverage where appropriate



Bridging right

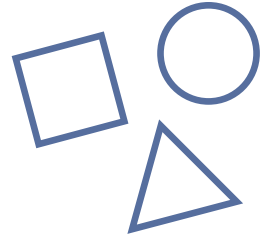
- Key principles
- 2023 Reform
- Crisis Framework
- Future

SOCIAL PROTECTION OF THE SELF EMPLOYED



KEY PRINCIPLES

THREE SYSTEMS – UPWARD CONVERGENCE



- Employees
- Civil Servants (equivalence employees)
- Self-employed persons (no sub-groups but different categories)

Evolution towards **convergence** between system employees and self-employed persons

The importance of **social dialogue**

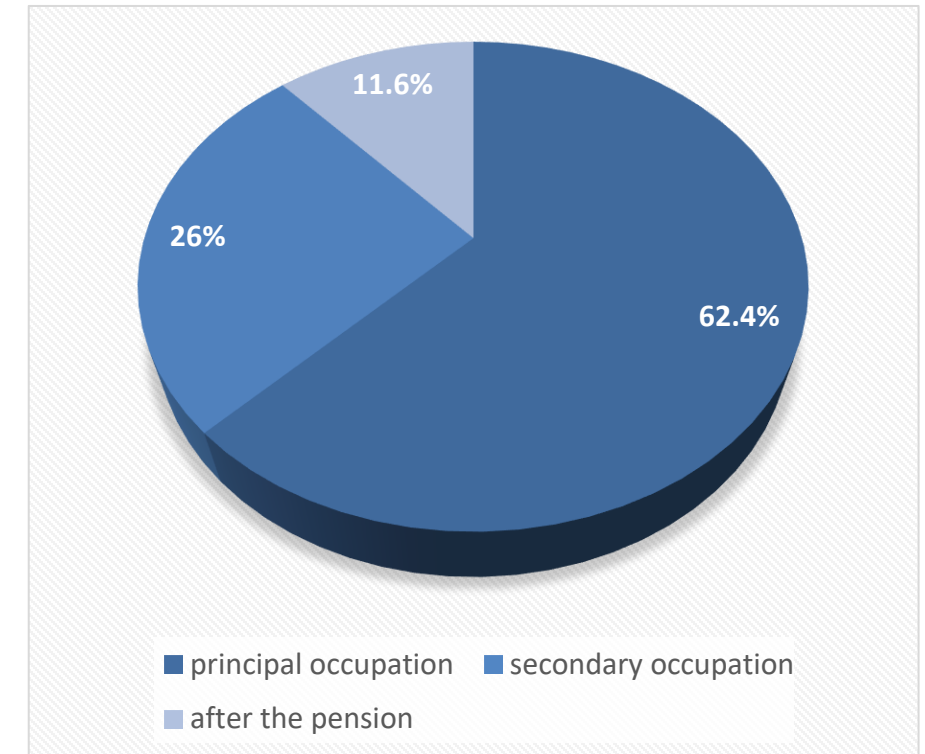
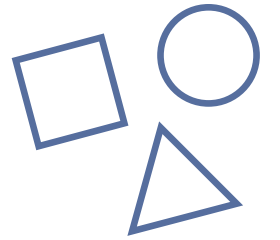
KEY FIGURES 2023

NUMBER OF SELF-EMPLOYED PERSONS

Total: 1.279.170

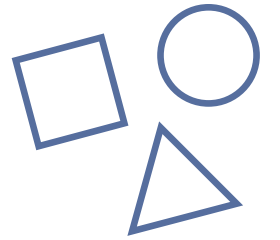
- 798.724 in principal occupation (+0,43%)
- 332.676 in secondary occupation
(combined status) (+2,84%)
- 147.770 active after retirement (+6,63%)

(source: NISSE)



KEY PRINCIPLES

MANDATORY SCHEME - FORMAL COVERAGE

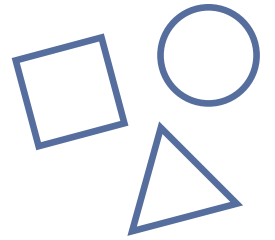


Mandatory to join a social insurance fund and a health insurance fund
Mandatory to pay social contributions

In return for **access** to a comprehensive social security coverage

KEY PRINCIPLES

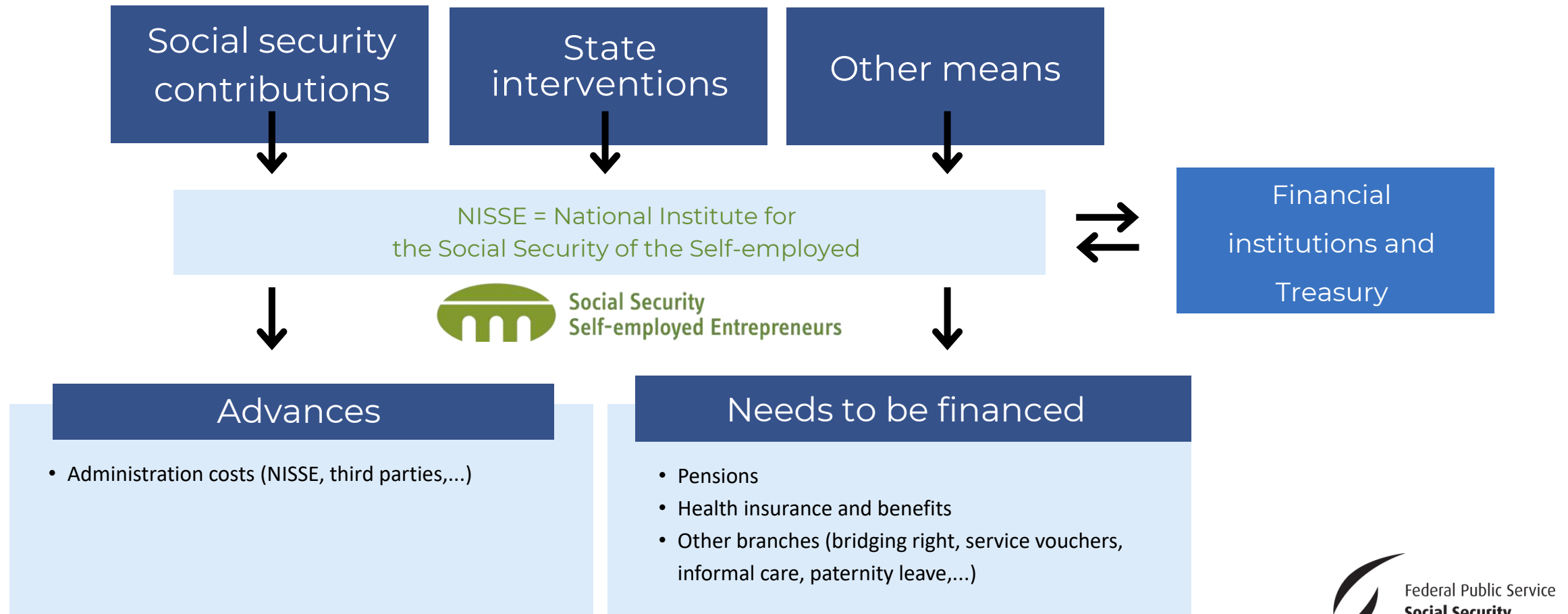
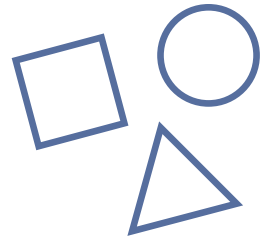
EFFECTIVE COVERAGE WHERE APPROPRIATE



Branches	Health insurance (reimbursements of medical costs)	Old-age and survivor's pensions	Unemployment	Accidents at work	Occupational diseases	Child benefits Regional competence	Sickness and invalidity benefits	Maternity benefits
Employee								
Civil Servant								
Self-employed			X But Bridging Right	X	X			

KEY FIGURES

GLOBAL FINANCING



BRIDGING RIGHT

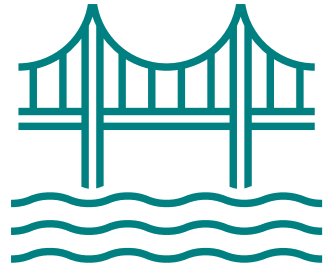




THE BRIDGING RIGHT – Insurance scheme

GUARANTEES

- ✓ In well-defined circumstances
- ✓ Subject to compliance with legally cumulative conditions
- ✓ A financial replacement income and
- ✓ The preservation of certain social rights
- ✓ To the self-employed person in certain difficulties



THE BRIDGING RIGHT

SPECIFIED AND LIMITED CIRCUMSTANCES

- To be forced to **cease** or **suspend** all self-employed activities due to external eventualities such as
 - ✓ Natural disaster;
 - ✓ fire, damages or
 - ✓ an event with economic impact or bankruptcy.
- Having to officially cease all activities **due to economic difficulties**

SUBJECT TO COMPLIANCE WITH LEGALLY CUMULATIVE CONDITIONS

Eligibility requirements:

- SE in principal occupation
- Payment of social security contributions

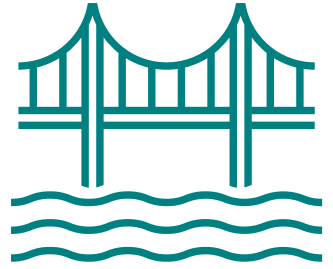
THE BRIDGING RIGHT

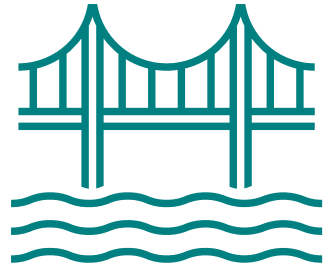
A FINANCIAL REPLACEMENT INCOME

- Temporary income replacement
(**flate rate** – 1.638,26 eur or 2.047,18 eur with family expenses)
- Max 12 months/per fact + additional months under specific conditions

THE PRESERVATION OF CERTAIN SOCIAL RIGHTS

- Preservation of rights under the mandatory sickness and invalidity insurance
- Max. 4 trimesters





THE BRIDGING RIGHT

IMPORTANT AND FLEXIBLE INSTRUMENT IN TIMES OF CRISES

Temporary crisis measures

COVID-19, exceptional flooding, Ukraine war

Act of God

FLEXIBILITY

- Extended scope – Starters as well as SE in secondary occupation + SE active after retirement
- More flexible eligibility criteria
- No preservation of social rights
- Cumulation with replacement income

+ SPECIFIC ECONOMIC CONDITIONS:

Turnover loss of 40 or 65% (Floodings and Ukraine war)

Manifest and direct causal relationship between the decline in turnover and the conflict (Ukraine war)

THE BRIDGING RIGHT

REFORM IN 2023



More comprehensive and accessible scheme

- Simplification and transparency
- More flexible eligibility criteria
- Possibility to benefit several times throughout career

THE BRIDGING RIGHT

CRISIS FRAMEWORK



- Legal certainty
- Rapid activation
- Flexibility – according to severity and duration

THE BRIDGING RIGHT

FUTURE



- More transparency – administrative simplification and digitalization
- Strengthening of social protection
- Fight against social fraud (BOGUS SE)

THANK YOU!

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