

Social Protection for Self-employed and Seasonal Workers

Access to social protection for
vulnerable groups of workers
Brussels

21-22 February 2025

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Republic

SOCIAL INSURANCE SYSTEM IN THE SLOVAK REPUBLIC



Social insurance is administrated by the **Social Insurance Agency (SIA)**, which is public institution established in 1994.



Sickness Insurance – sickness, maternity, pregnancy and nursing benefit.



Pension Insurance - old-age, early old-age, disability and survivors' pensions.



Unemployment Insurance – unemployment benefit and „kurzarbeit“.

Accident Insurance – accident allowance, accident rent, ...



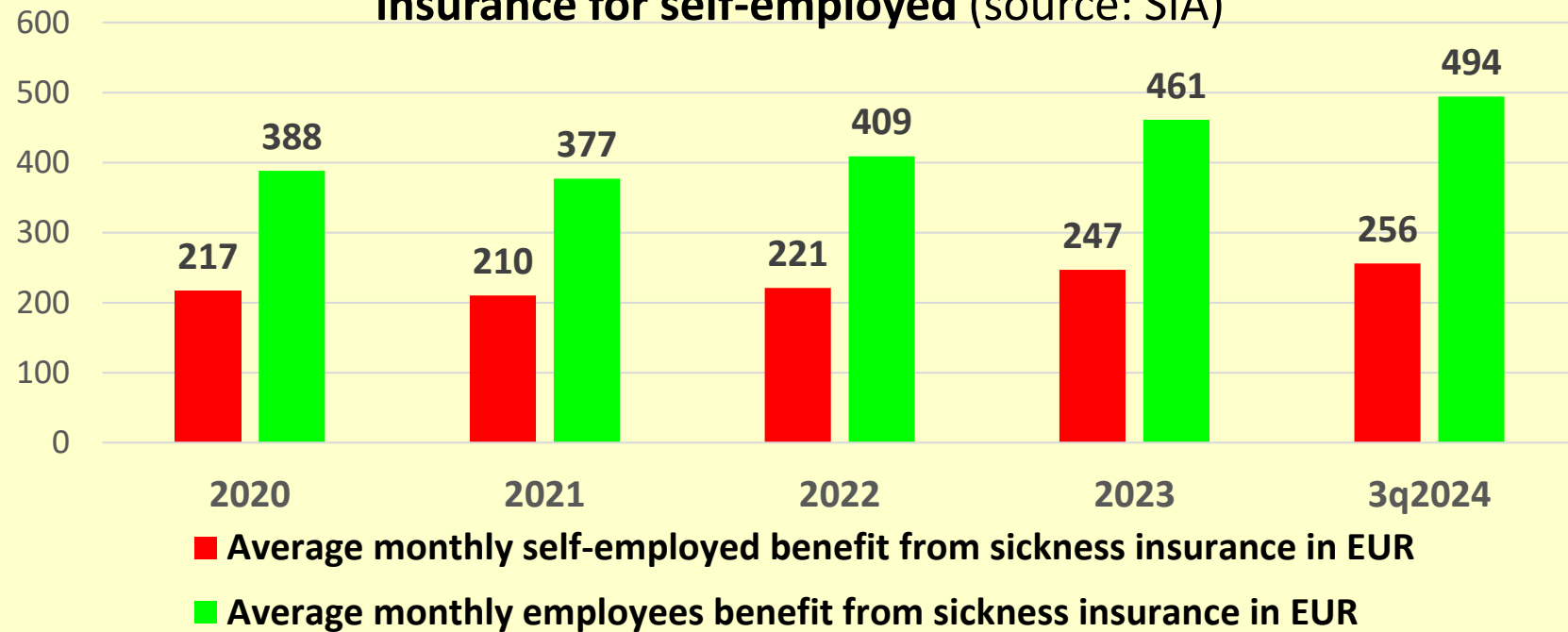
Guarantee Insurance - guarantee benefit.

ACCESS TO SOCIAL PROTECTION FOR SELF-EMPLOYED

- Self-employed are **mandatorily covered by sickness and pension insurance** if they exceed the gross yearly income of **50% average wage** (EUR 8 580). **Opt-out.**
- If not exceeded, they can use voluntary entrance on sickness and pension insurance. **Opt-in.**
- Voluntary enrolment **on unemployment insurance.** **Opt-in.**
- No access to **accident and guarantee insurance.**
- **Around 80% of self-employed persons** paid contributions **from the minimum monthly assessment base** (50% of monthly average wage – 715 EUR since 1 January 2025).

ACCESS TO SOCIAL PROTECTION FOR SELF-EMPLOYED

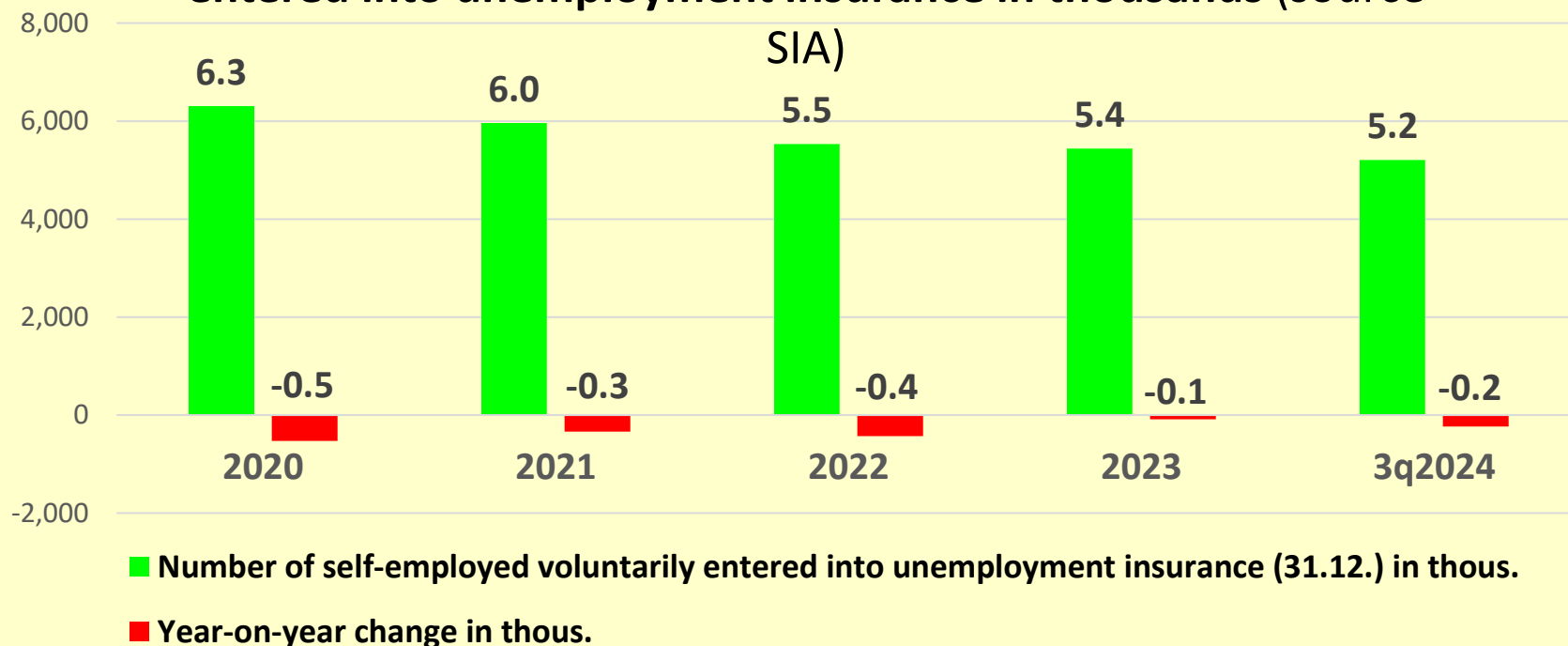
Figure 1: Trends in average amount of benefit from sickness insurance for self-employed (source: SIA)



YEAR	2020	2021	2022	2023	2024
% Share of self-employed to employee benefit	55.9%	55.7%	54.0%	53.6%	51.8%

ACCESS TO SOCIAL PROTECTION FOR SELF-EMPLOYED

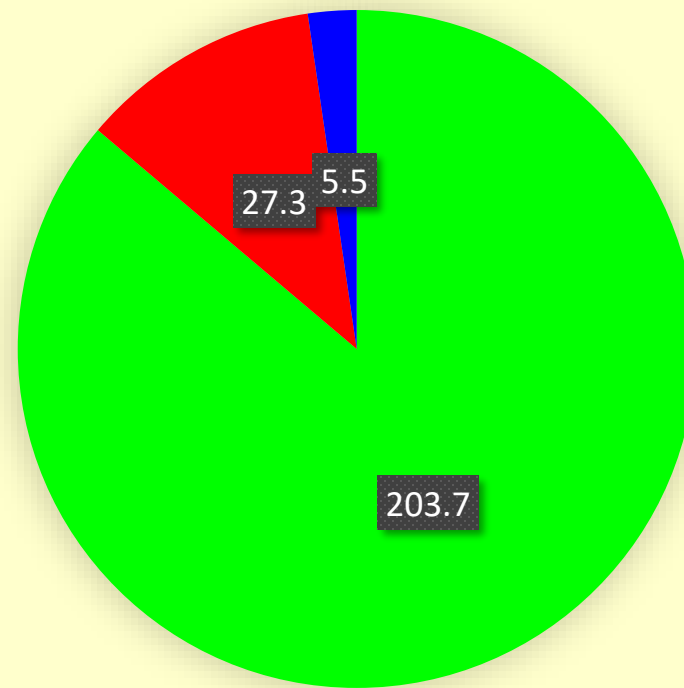
Figure 2: Trends in number of self-employed voluntarily entered into unemployment insurance in thousands (source SIA)



YEAR	2020	2021	2022	2023	2024
% share of the SE voluntarily entered from the total SE	3.3%	3.2%	2.8%	2.8%	2.6%

ACCESS TO SOCIAL PROTECTION FOR SELF-EMPLOYED

Figure 3: Combination of statuses of self-employed in 2024



- Number of self-employed solely mandatorily covered by sickness and pension insurance (30.9.2024) in thous.
- In combination with regular income from employee/agreement in thous. (covered for all social insurance branches)
- In combination with irregular income from employee/agreement in thous. (covered for all social insurance branches excluding unemployment insurance)

	Share of solely self-employed	Share of self-employed in combination with other regular income	Share of self-employed in combination with other irregular income	Share of men in total self-employed	Share of women in total self-employed
30 September 2024	86.2%	11.5%	2.3%	70.0%	30.0%

SEASONAL WORKERS ON AGREEMENT



- In 2020-2021 a **high political pressure** existed on decreasing labour costs in agriculture.
- **Shortage of labour supply** in agriculture, **high labour costs** and **possible damage on harvest** were used as reasoning.
- Since 1 January 2023, a **new type of agreement on seasonal work** has been established in the Labour Code.
- Available for **agriculture** (e.g. collecting fruits and vegetables), **tourist trade** (e. g. operation of ski lifts or water areas), processing of some **agriculture products** and **forest activities**.
- Allowed activities defined through **NACE codes**.

SEASONAL WORKERS ON AGREEMENT



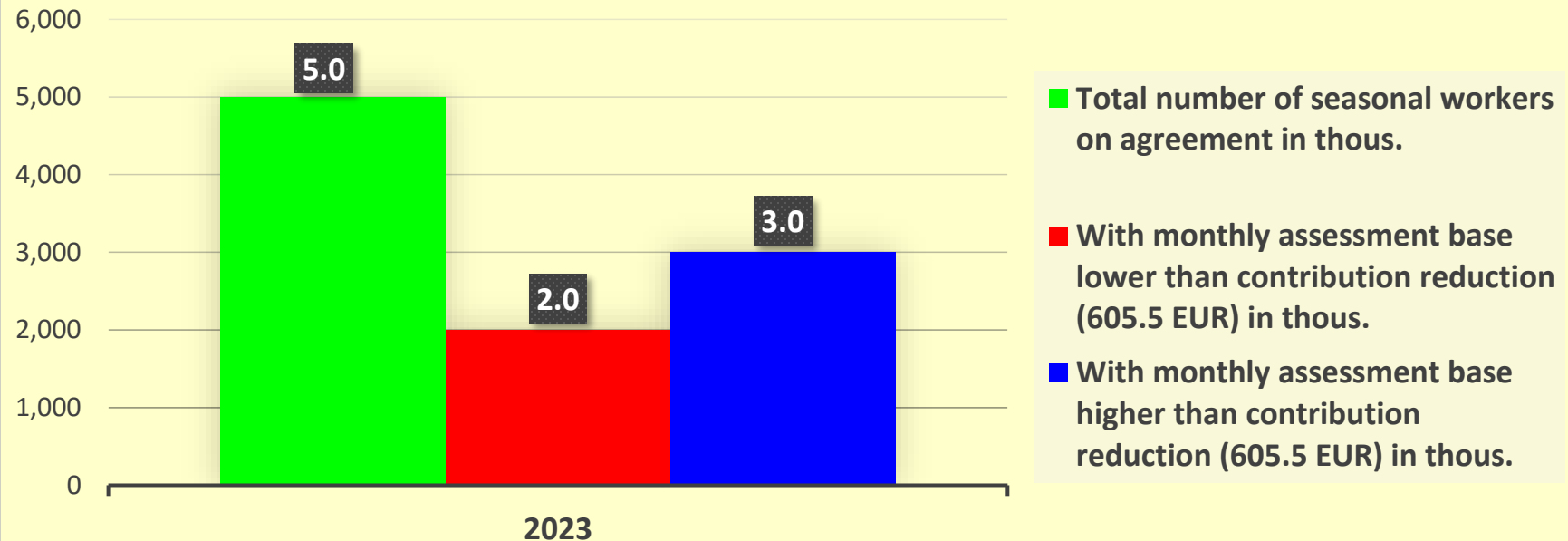
- Since 1 January 2023 **social insurance contribution reduction for seasonal workers on agreement** has been established.
- Workers and their employers **do not pay contributions on old-age and unemployment insurance** up to a monthly limit of 50% of the average wage (715 EUR in 2025). If exceeded, they pay contributions on the difference between the higher assessment base and the contribution reduction limit.
- **Full contributions** are paid towards sickness, disability, accident and guarantee insurance and the reserve solidarity fund.

SEASONAL WORKERS ON AGREEMENT

Type of Insurance	Social contribution rates for seasonal worker (monthly income lower than 715 EUR)	
	employee	employer
Sickness Insurance	1.4%	1.4%
Old-age Insurance	0% (originally 4%)	0% (originally 14%)
Disability Insurance	3%	3%
Reserve Fund	-	4.75%
Unemployment Insurance	0% (originally 1%)	0% (originally 1%)
Accident Insurance	-	0.8%
Guarantee Insurance	-	0.25%
Together	4.4% (originally 9.4%)	10.2% (originally 25.2%)
Together employee and employer	14.6% (originally 34.6%)	

SEASONAL WORKERS ON AGREEMENT

Figure 4: Number of seasonal workers on agreement



	Share of seasonal worker agreements to the total number of agreements	Share of seasonal workers in combination with other insured status	Share of seasonal workers in combination without other insured status	Share of men in total seasonal workers	Share of women in total seasonal workers
YEAR 2023	0.3%	47.2%	52.8%	48.8%	51.2%

CONSIDERED CHANGES RECENTLY/CURRENTLY DISCUSSED

- ❖ **Increase of the minimum assessment base for self- employed from 50% to 60% of the average wage** (alternative measure from last year's consolidation package, but could possibly be moved to this year).
- ❖ **Shortening the period in which self-employed will become mandatorily covered by sickness and pension insurance** (currently 1 July or 1 October of the following year). This is one of the alternative measures of this year's consolidation package **(currently in preparation)**.
- ❖ A proposal from the intersectional working group to **increase the social insurance contribution reduction for seasonal workers on agreement from 50% to 100%** of the average wage (currently 715 to 1 430 EUR).



THANK YOU FOR YOUR ATTENTION

Looking forward to any comments and discussion.



In case of after meeting questions please contact:

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