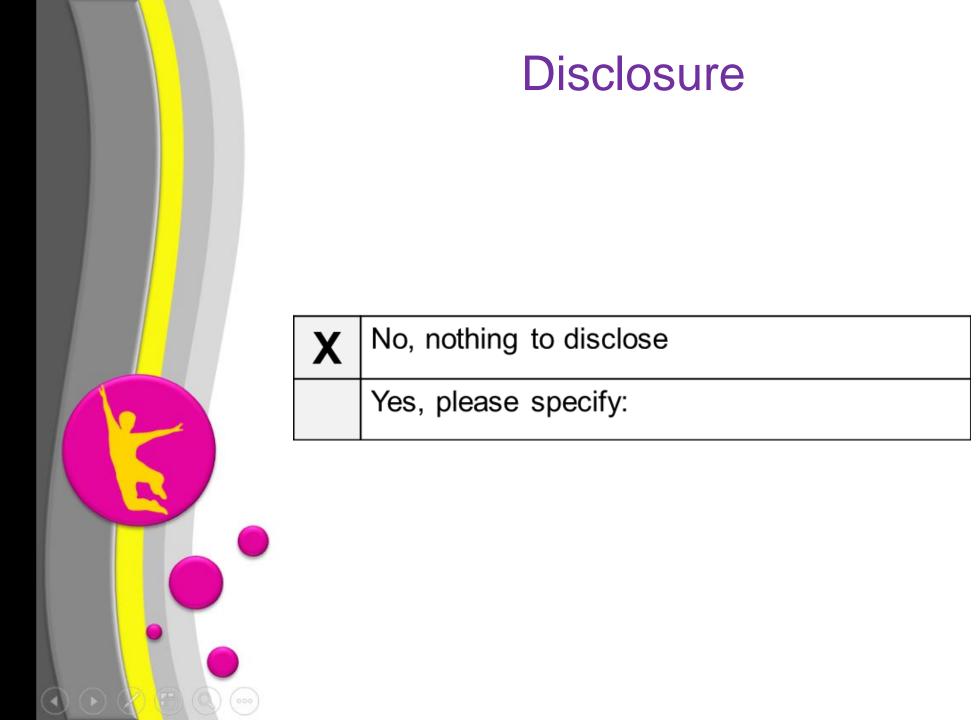
The socio-professional reintegration plan in health and disability insurance: an analysis



Sabine Vasseur, MD Insurance physician, National Union of Neutral Sickness Funds, Belgium



Backgrounds

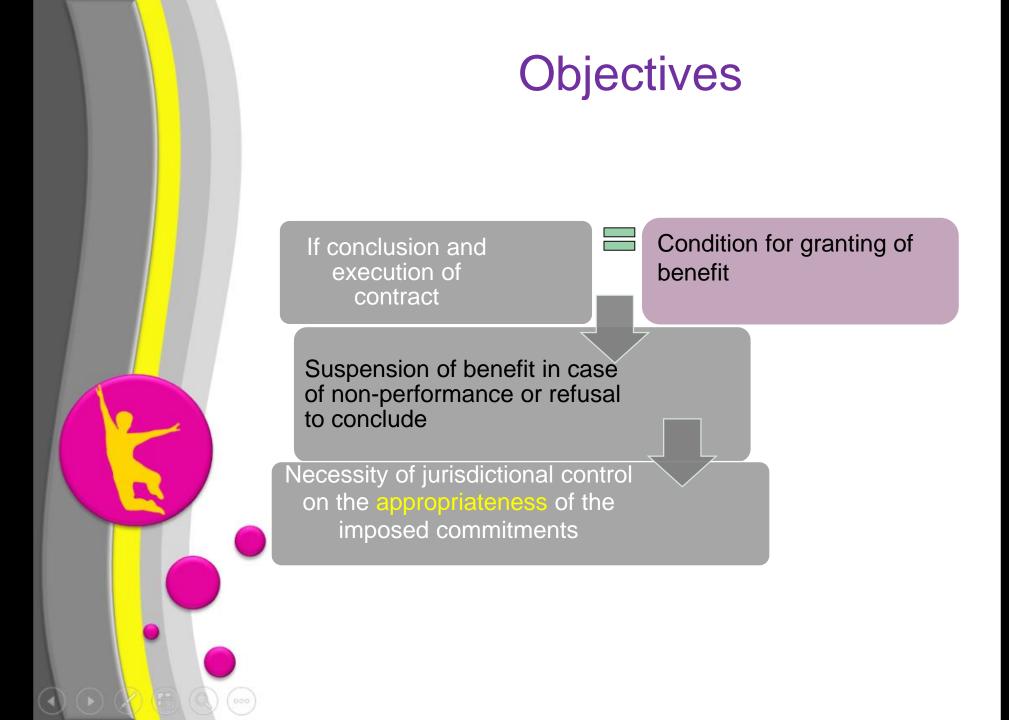
Government's intention to adapt the obligations to personal situation of insured person

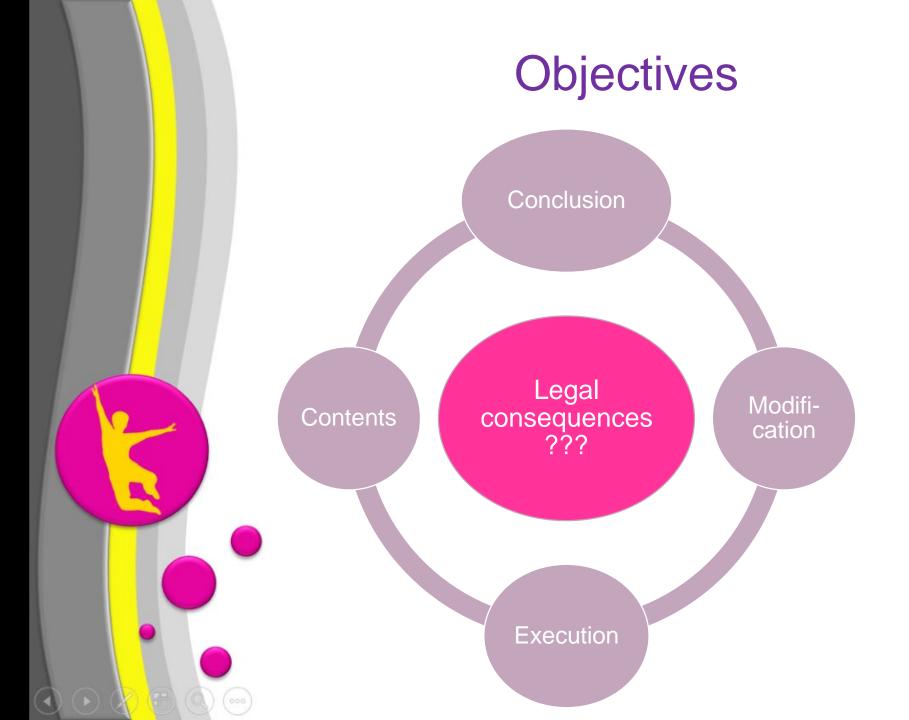
> Pro-active approach regarding return to work after sick leave, particularly for persons without an employment contract

> > Royal Decree of 8 November 2016

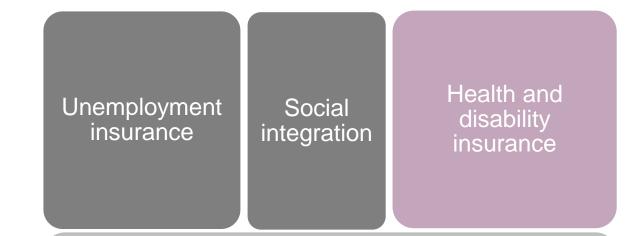
Socioprofessional reintegration plan = contract

Contract = private law concept introduced in public law Advantage: adapted to personal situation of insured person Disadvantage: risk of imposing standardised unadapted obligations









Legislation, jurisprudence, legal doctrine



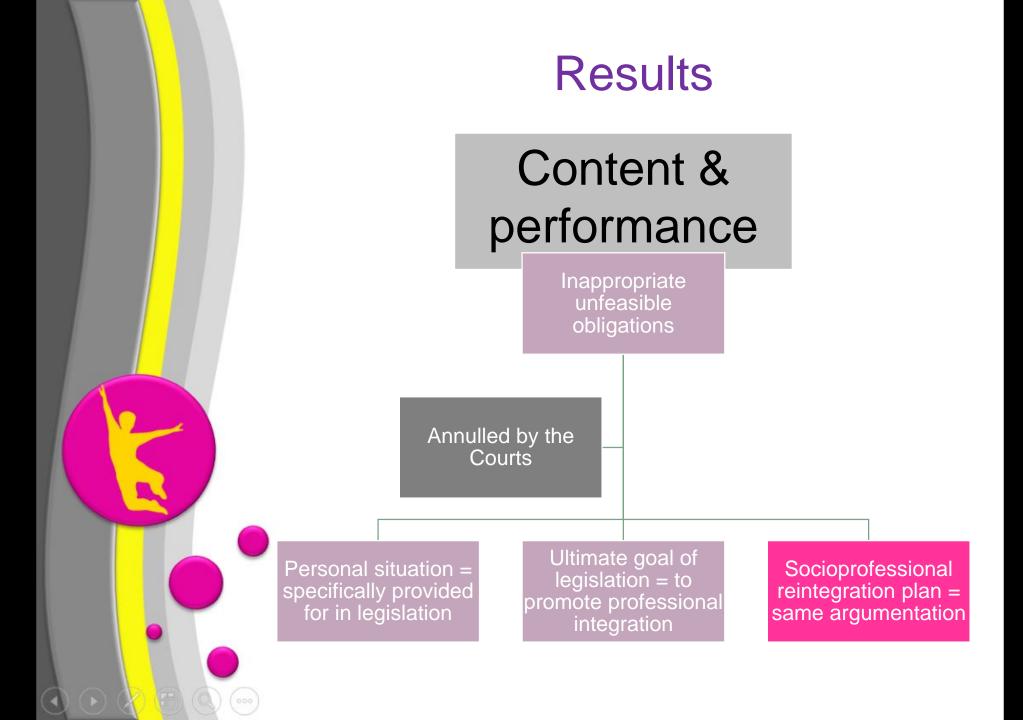
Conclusion

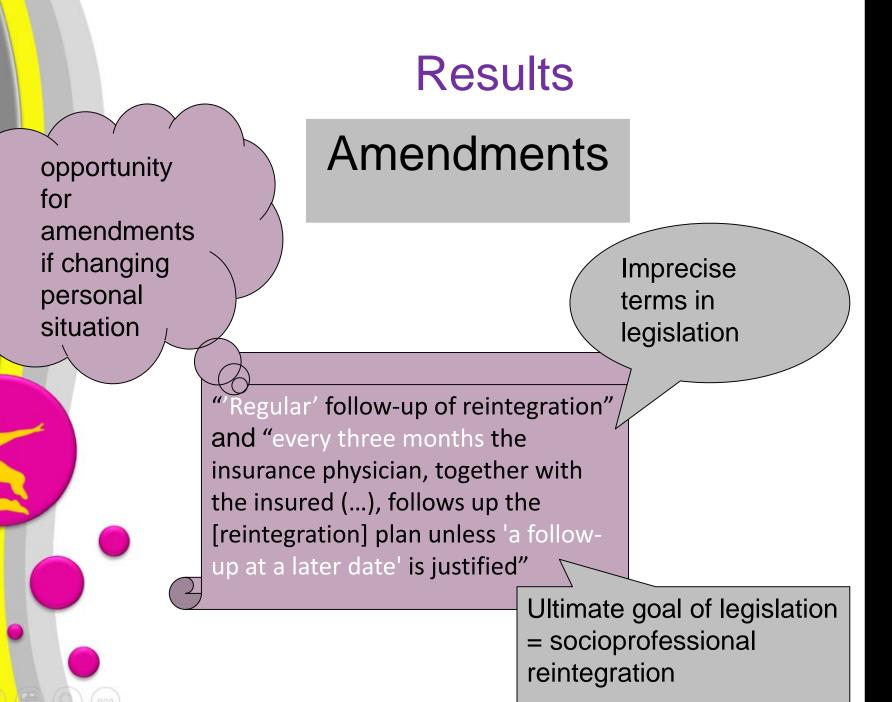
Freedom of contract

- Not compulsory
- Not linked to granting benefit

Validity of contract

- Legal capacity
- Impaired mental health







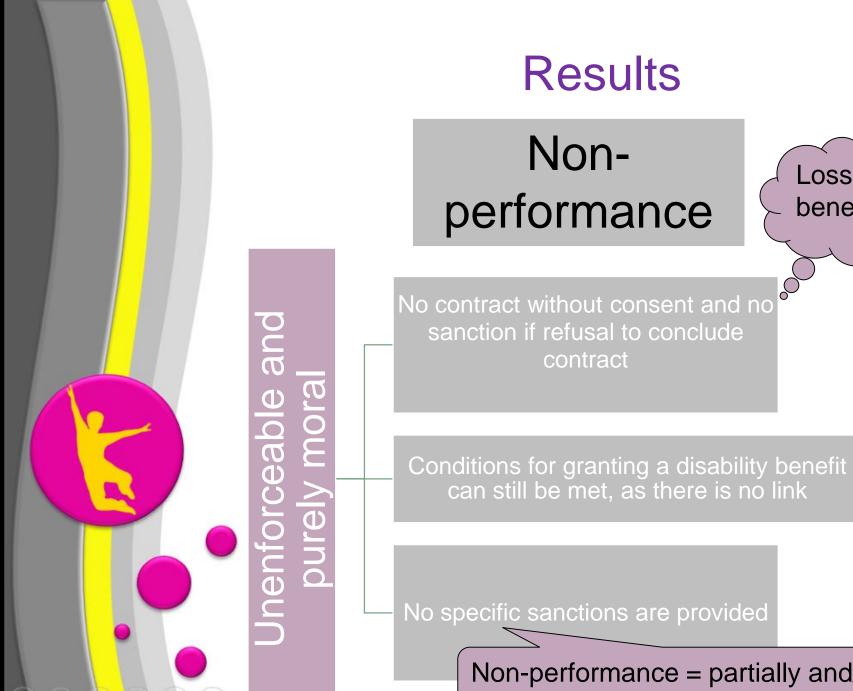
Amendments

In case of force majeure performance is not required

If temporarly impossible to perform obligations = temporarly suspension of commitment

adreement

The Courts cannot amend even if unreasonably onerous but not impossible, only in case of abuse of rights (binding effect)



Non-performance = partially and/or temporarily suspended benefit?

Loss of

benefit?

Conclusion

- Limited regulation on the conclusion of the socio-professional reintegration contract, but freedom of contract
- If conclusion and performance

of the contract would become a **legal condition for the granting of disability benefit: criteria and conditions** for the contract should be accurately and carefully described in the legislation

> To be reviewed by the Courts and increase legal certainty for both insured persons and administration!