

Haiti

Exchange rate: US\$1.00 = 61.32 gourdes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (old-age insurance).

Current laws: 1967 (social insurance), 1971 (social assistance), and 1990 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector employees.

Voluntary coverage is available.

Special system for public-sector employees.

Social assistance: Needy residents of Haiti.

Source of Funds

Insured person

Social insurance: 6% of earnings; 12% for the voluntarily insured.

Social assistance: None.

Self-employed person

Social insurance: 12% of declared earnings.

Social assistance: None.

Employer

Social insurance: 6% of payroll.

Social assistance: None.

Government

Social insurance: Subsidies as needed.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 55 with at least 20 years of contributions.

Partial pension: Age 55 with 10 to 19 years of contributions.

Social old-age pension (Kore Ti Gran Moun, social assistance, income tested): Age 66, living in conditions of extreme poverty, not working, and not receiving any other pension.

Old-age settlement (social insurance): Age 55 with less than 10 years of contributions.

Disability pension (social insurance): Must be assessed with a total incapacity for work and have at least 10 years of contributions. The disability must not be caused by a work injury.

Social disability pension (Kore Andikape, social assistance, income tested): Must be aged 18 to 65, be incapable of any work, living at home in conditions of extreme poverty, and not receiving any other pension.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).

The widow(er)'s pension ceases upon remarriage or cohabitation.

Survivor settlement (social insurance): The deceased did not qualify for an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).

Old-Age Benefits

Old-age pension (social insurance): 33.3% of the insured's average monthly earnings in the last 10 years is paid.

Partial pension: 25% of the insured's average monthly earnings in the last 10 years is paid with 15 years to 19 years of contributions; 20% with 10 to 14 years of contributions.

Average earnings are not adjusted according to inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Social old-age pension (Kore Ti Gran Moun, social assistance, income tested): A benefit is paid.

Old-age settlement (social insurance): The total employer and employee contributions are refunded without accrued interest.

Permanent Disability Benefits

Disability pension (social insurance): 20% of the insured's average monthly earnings in the last 10 years before the disability began is paid.

Average earnings are not adjusted according to inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Social disability pension (Kore Andikape, social assistance, income tested): A benefit is paid.

Survivor Benefits

Survivor pension (social insurance): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid. The pension is split among eligible survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor settlement (social insurance): The total employer and employee contributions are refunded without accrued interest.

Administrative Organization

Ministry of Social Affairs and Labor (MAST) provides general supervision of the social insurance and social assistance programs.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its National Office of Old-Age Insurance (<http://www.ona.ht/>).

Social Assistance Fund (CAS) and Economic and Social Assistance Fund (<http://faes.gouv.ht/>) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current law: 1984 (labor code).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: Must provide a medical certificate from a registered medical practitioner.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for up to 15 days for employees with at least one year of service. The benefit is reduced proportionately for employees with less than one year of service.

Maternity benefit: 100% of the employee's earnings is paid for six weeks.

Administrative Organization

Ministry of Social Affairs and Labor (MAST) provides general supervision.

Work Injury

Regulatory Framework

First law: 1951.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Public-sector employees and employees of industrial, commercial, or agricultural firms in specified districts.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).

Government: None; contributes 2% of payroll as an employer.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's monthly earnings is paid after a three-day waiting period for the duration of the incapacity. (The employer pays benefits during the waiting period.) The insured must be younger than age 55.

Permanent Disability Benefits

Permanent disability pension: For a total disability, 66.7% of the insured's monthly earnings is paid. The insured must be younger than age 55.

Partial disability: For at least a 10% assessed degree of disability but less than a total disability, a percentage of the total disability pension is paid according to the assessed degree of disability. For an assessed degree of disability of less than 10%, a lump sum is paid.

All disability pensions may be paid as a lump sum.

Benefit adjustment: Benefits are not regularly adjusted.

Workers' Medical Benefits

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until the disability stabilizes or the insured makes a full recovery.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the permanent disability pension for a total disability the deceased received or was entitled to receive is paid to a widow or to a dependent widower with a disability.

Orphan's pension: 30% of the permanent disability pension for a total disability the deceased received or was entitled to receive is paid for each orphan younger than age 21.

Dependent parent's or grandparent's pension: If there are no other eligible survivors, 40% of the permanent disability pension for a total disability the deceased received or was entitled to receive is paid to dependent parents or grandparents.

The maximum combined survivor pension is 80% of the permanent disability pension for a total disability the deceased received or was entitled to receive.

Funeral grant: A lump sum of 100% of the deceased's monthly earnings is paid.

Benefit adjustment: Benefits are not regularly adjusted.

Administrative Organization

Ministry of Social Affairs and Labor (MAST) provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its Office of Work Accidents and Sickness and Maternity Insurance (<http://www.ofatma.gouv.ht/>).

The Social Insurance Institute operates its own clinics and hospital in Port-au-Prince.