

Invalidity

People who are unable to work over a long period of time or unable to work full time for health reasons may have the right to receive financial support from invalidity insurance (IV). The IV does not only offer financial support. It also helps the insured person enter or re-enter the work force.

Invalidity Insurance

Invalidity insurance (IV) is a state institution. Most adults must pay financial contributions. Contributions are deducted directly from employees' monthly wages. The employer covers half of the contributions. Self-employed or unemployed people should ask the compensation fund (Ausgleichskasse) how they should pay their contributions.

Support from Invalidity Insurance

People who are unable to work or unable to work full time over the course of at least one year due to their health (physical or mental) are entitled to support from invalidity insurance (IV). The IV pays a monthly pension. The pension is paid only if the insured person is unable to engage in working life due to invalidity. The IV supports people with invalidity in finding suitable work. Support from the IV must be applied for through the compensation fund (Ausgleichskasse).

Supplementary Benefits

People who do not have enough money to live on despite support from IV are, in addition, entitled to supplementary financial benefits (Ergänzungsleistungen). These must be applied for at the office for social contributions. The supplementary benefits are funded by taxpayers.

Additional information (links, addresses, information sheets, brochures)

www.hallo-baselstadt.ch/en/social-security/invalidity