



**MAIN ASPECTS of the INSURANCE SYSTEM for WORK
ACCIDENTS and OCCUPATIONAL DISEASES in ROMANIA**

Dr Magdalena Moghior
Occupational Physician – WOAD fund




Legislation frame:


- - Law no **319/ 2006** – Law for **workplace health and safety** (recently revised and updated) with amendments and application specific norms
- - Law no **346/ 2002** (with amendments and application specific norms) – law for **work accidents and occupational diseases insurance**; depending on the activity sector (NACE code) the employers must contribute differently (different percentage of the total salary amount) to this fund.




The occupational diseases **can be reported by any doctor**, but the **accurate diagnosis (identification)** is established by an **occupational health physician**, who can work either in an **occupational diseases hospital / clinic** either in a **private practice of occupational health**.



The occupational health physician identifies the disease and reports it to the **Public Health Authority** (Occupational Health Department). The **recognition** of a disease as being occupational is made by another occupational health physician who works within the Public Health Authorities after running a detailed research at the workplaces, together with the representatives of the employer and the ones from labor inspection.




The employer has the right not to agree with the conclusions and in this case the file can be eventually reanalyzed by an **Occupational Health Experts Commission**. Recent regulation changes stipulate that an occupational disease can be recognized in **maximum 2 years after the exposure cessation**, except the cases of silicosis and cancer.



Once the occupational disease is recognized, it is declared by filling in a specific form –**BP2**. The acceptance of the occupational disease in the insurance system is a mandatory condition in order to enable the patient to obtain specific rights covered by the work accidents and occupational diseases insurance. The **National Insurance fund for WAOD** has a **medical department** responsible for **acceptance** of the occupational disease in the system. If the WAOD fund does not approve the disease, the file can also be referred to the Occupational Health Experts Commission




In Romania, the **administrator of the WOAD fund** is the **National Pension House** and the system is functional since 2005.




The most important individual **benefits** covered by the insurance:

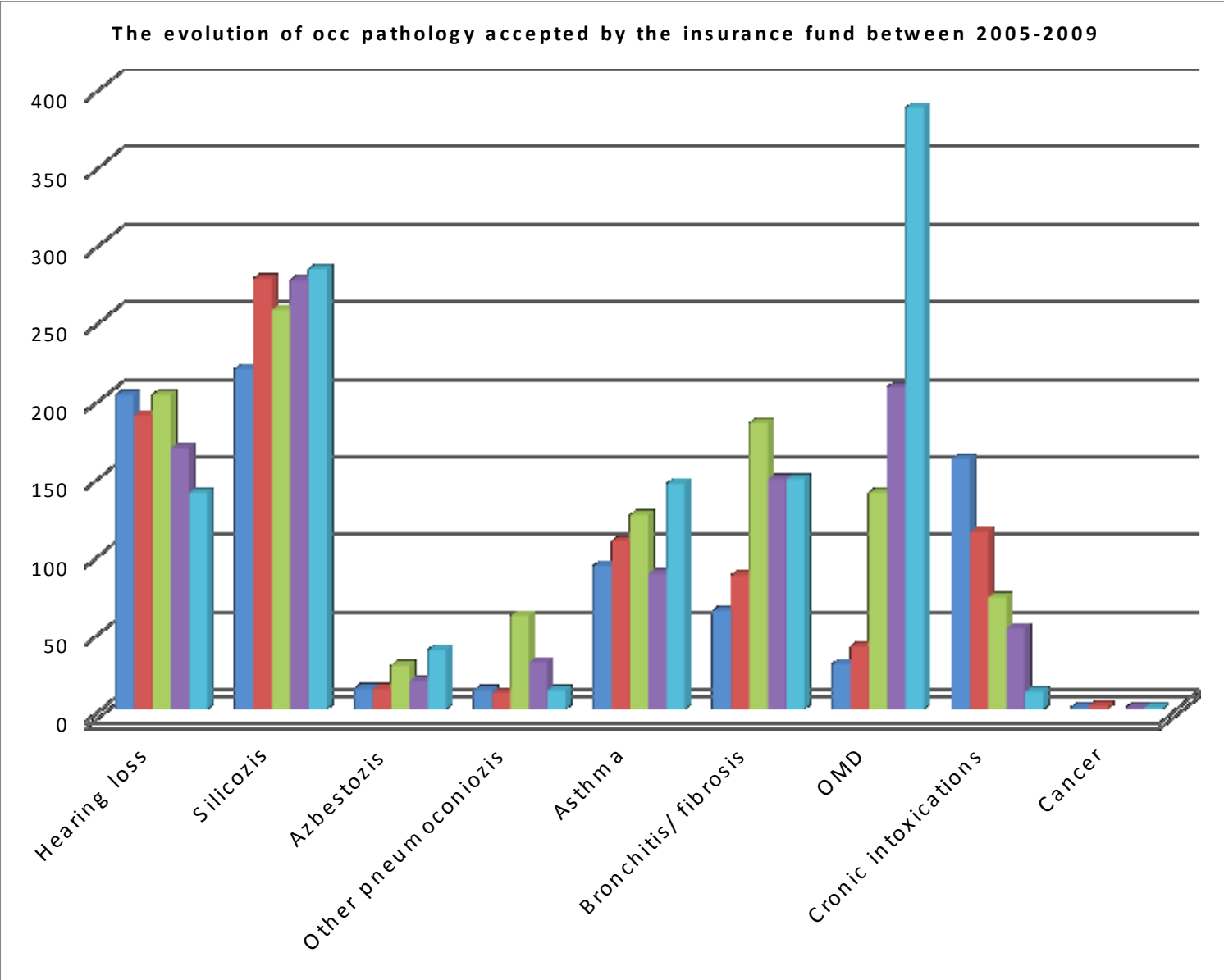
- **medical rehabilitation** and recovery of the work ability/ capacity
- rehabilitation and **professional re-conversion**
- **allowance** for **temporary** sick leave / **work incapacity**
- **allowance** for temporary job reallocation and temporary reduction of the working hours due to temporary / reduced work incapacity
- **compensations** for **impaired integrity**
- **compensations** in case of **death**
- **reimbursement** for different **expenditures**.



Nr	Percentage of work capacity loss	Number of average salaries received as compensations
1	Between 20% - 25%	2
2	Between 25% - 30%	4
3	Between 30% - 35%	6
4	Between 35% - 40%	8
5	Between 40% - 45%	10
6	Between 45% - 49%	12



The yearly average number of new recognized occupational diseases is around 1200 and the total number of assisted people is around 10 000. Until 2009, the two most important diagnostic entities were **silicosis** and **hearing loss**, but in the last 2 years the number of the **osteomuscular diseases increased** significantly.



Thank you!

