



# INFOSHEET SWITZERLAND

2009

**Peter Wehrli**

**Geschäftsleiter Zentrum für Selbstbestimmtes Leben**

1

Kerkstraat 108 - 9050 Gentbrugge  
TEL 09 324 38 77 - FAX 09 324 38 79

info@independentliving.be  
www.independentliving.be



## THE PURPOSE OF THIS INFOSHEET

The goal of the Expertise Center Independent Life is the gathering of expertise on direct payments in Flanders and Europe.

A first report entitled "Direct payments in care. Actual situation in 8 European countries" was published in February 2008. It contained an overview of the way in which direct payments are organized in the Netherlands, Germany, Sweden, the United Kingdom, Spain, France, Norway and Finland.

We would have liked to extend the research to all European countries, but we lack the means to that end. That is why we have asked some experts in the field of direct payments to give a brief overview of the current situation in their respective home countries. As a support we have used a questionnaire. Thanks to the people that have responded to our emails we have been able to gather this extra information.

As a result this text does not pretend to be exhaustive. The idea is to just give information about the most important initiatives of direct payments in different European countries.

Peter Wehrli from the Geschäftsleiter Zentrum für Selbstbestimmtes Leben gave us the following information.

## CURRENT SITUATION SWITZERLAND

### GENERAL QUESTIONS

#### 1. Is there, on a national level, a law that regulates direct payment?

We have both a (very small) direct payment :the "impotence allocation" - see answers 5 etc.

AND a pilot project for a real personal assistance budget - see answers 3

Most people don't have any personal budget .

#### 2. What are the dimensions of the pilot project or experiment?

- **How many people participate in the pilot project or experiment?**

250

- **How long has the project been running and how long will it run?**

From 2004 until (most probably) 2011

- **What is the amount of money invested in the project? How much goes to the disabled person and how much goes to the project as a whole?**

There goes 34 Million Sfr (=approximately 22.5 Million €) to the disabled people and 38.5 Million Sfr (= approximately 25.5 Million €) to the project as a whole.

- **What are the objectives of the project?**

Evaluate means, costs and effects of direct payment compared to present

system of institution financing.

- **What are you allowed to do with the money you receive within the project?**  
There is 90% fixed for salaries and social security costs of personal assistants (every penny must be accounted for). Approx. 10 % can be freely used for additional costs in connection with assistance like for assistant's tickets etc.

Remark:

The presently running pilot about the personal budget will probably lead to a new law to come in power in 2010. Personal budgets will be allocated according to individual needs, much higher, but probably limited to adult persons in working age with *physical* disabilities only.

### 3. If a system of direct payment lacks, how is the support for disabled people arranged?

- **What kind of support is offered?**  
There is a limited amount of home-care service – maximum approximately 1.5 h per day. Services limited to “medical services” are paid by private health insurance. If that is not enough: there is a place in an institution.
- **Are people allowed to negotiate the support that is offered to them?**  
No
- **How long does it take between the application and the actual reception of support? Is there a waiting list?**  
It takes a few days usually for the home-care service. For institutions, there are waiting lists, it takes months to years for a place in an institution
- **Can people choose between different facilities?**  
Usually not – as demand is much higher than free places in institutions. Some choice is available for persons with few support needs as institutions are keen to have such “patients” in order to subsidize the “heavy cases”.
- **Are the institutions and facilities private initiatives or are they governmental? If they are private are they non-profit or commercial?**  
Usually private NGO's supported by government, cantonal and commune subsidies.
- **Do people need to pay part of their support or is the support fully covered by the government?**  
In the institution they have to pay almost all they have – including 1/5 p.a. of their savings and assets - except for a minimal monthly “pocket money” of 300 - 400 Sfr (=200-265€).
- **Are institutions supervised or controlled by the government in certain ways? How is their quality being checked upon?**  
Checks are rare (1-2 per year) and always announced. “Quality” (or what government defines to be quality) is “controlled” by a quality management system and education levels of personnel.

## QUESTIONS ABOUT DIRECT PAYMENT

### 4. Who can and who cannot receive direct payment? How is this defined?

- **Is there a minimum or maximum age?**

The maximum age is 65 (pension age).

- **Is this budget merely meant for disabled people, or also for health care and care for elderly people?**

It is meant for disabled persons only.

- **Is the budget also for people with an intellectual disability? Is there a special arrangement for these individuals?**

Persons with an intellectual or a psychiatric disability can theoretically receive a very limited (400 Sfr. p.m.=265€) personal budget. They rarely do – they are rarely supported to apply for one.

### 5. On what basis is the height of the budget determined?

- **Is this on an individual basis, depending on your specific disability and need of support?**

There are three global levels depending on “need of assistance in 5 areas of life”. You can receive 400(=265€), 700 (=465€) or 1700 (=1130€) Sfr. per month. The “areas of life” are very much defined by physical limitations (e.g. stand up, dress, eat, wash, use bath room etc.)

- **Does your own income have an influence on the height of your budget?**

No.

- **Does the budget cover the costs you have to make for the necessary support? Or are you expected to contribute a part yourself?**

As the budget is far smaller than the costs of the proven support requirement, it is by most people regarded as a simple addition to the meager disability pension – and not really used to pay for personal assistance. When the person is in the institution, the latter “collects” this money.

### 6. Is the budget considered an income, meaning you have to pay taxes on top?

Not really. However, our tax laws allow income deductions for medical expenses. If you receive a personal budget (“impotence allowance”) it must be deducted from the medical costs deduction.

### 7. Does the budget go entirely to the disabled person him- or herself? Is there a possibility that the money goes to a third party like the government, a co-operative, a care office etc.?

The budget goes directly to the person – except if the person is in an institution or under guardianship.

### 8. Does the direct payment come in cash or as a voucher?

The budget comes in cash.

**9. Do you have the right to determine the content of your support? Or does the government determine what you have to use the budget for?**

You are absolutely free to determine the content of your support, it is not controlled.

**10. Does a Personal Assistant need to fulfill special criteria established by the government? E.g. does the assistant need to be unemployed for a certain amount of time, or does he/she need to have a certain certificate?**

There are no criteria defined.

**11. Can you hire family members or neighbors as a Personal Assistant?**

There are no criteria defined.

**12. Can you pay aid instruments with the budget or is this paid by a separate regulation and funding?**

Aid instruments are paid entirely by "invalid insurance". There is no connection to the "impotence allowance".

**13. Can you yourself determine when you get your support, for example at night, during the weekends, etc?**

You are absolutely free but the allowance is too small anyway. The maximal allowance, when you require help in all "areas of life", would pay for approx. max. 60 hours a month – the minimal allowance for 12 hours a month.

**14. Can you yourself determine where to get your support, for example at home, at work, in class, in a collective housing etc.?**

You are absolutely free.

**15. What is the minimum and maximum budget? What is the average budget?**

For the maximum and minimum, see question 6. The average would probably be the lowest level – as much more people receive the lowest level than the two higher levels.

**16. How many people receive a means of direct payment and how long does this possibility exist already?**

There are 35'000 persons who receive this budget. It exists over 20 years now for physically disabled persons but only for 2 years for persons with intellectual or psychiatric disabilities.

**17. How is the payment periodically arranged? Once a year, every 3 months, each month etc? Do you get this budget in advance or do you need to pay it first yourself, while the money is paid back to you afterwards?**

You get monthly cash payments at the end of the month.

**18. Who pays the budget? Can you give us an address or contact data?**

The national "invalidity insurance" pays through cantonal paying agencies.

**19. Are you free to spend the budget the way you like? Do you need to prove how you spend your money and if so, how do you have to do that? Do you need to show a contract, bills etc?**

You are totally free – no proves to be shown ever.

**20. Do you get any support from a department or organization while managing your budget, as to the difficulties you experience in being an employer, your negotiations with services? Is there a special treatment, extra support for people with a mental disability?**

There are diverse disability-specific NGOs to support persons with disabilities. However not in matters of personal budgets: they hardly understand its mechanics themselves. Especially persons with intellectual or psychiatric disabilities do not receive support or information on the possibility to receive personal budgets.

**21. Is there a problem in finding adequate staff, personnel, or services?**

Not really – despite fears.

**22. Does it take a long time between the application for support and the actual reception of a budget. Is there a waiting list?**

The procedure until the invalid insurance decides takes approx 2-6 months. There is no waiting list.

**23. How do the government, the users, the institutions evaluate the system of direct payments? How are their reactions?**

Just recently the government paid for a scientific study to find out, why the “impotence allowance” is not used frequently. The main finding was that traditional disability organizations do not inform their clientele about this possibility, nor support them in getting and using it. The organizations supporting persons with intellectual or psychiatric disabilities complain that the allocation criteria are totally directed at physical disabilities and do not cover the needs of their clientele. We all fight for a better system, as the “impotence allowance” is much too low to cover personal assistance costs. That is why there is the pilot study for a personal assistance budget (see questions 3).

**24. In what way does direct payment influence the macrobudget?**

Not at all.