

# WP3 – ICWE Training Program

Legal, Financial, and Other Useful Resources  
to Provide for Informal Carers



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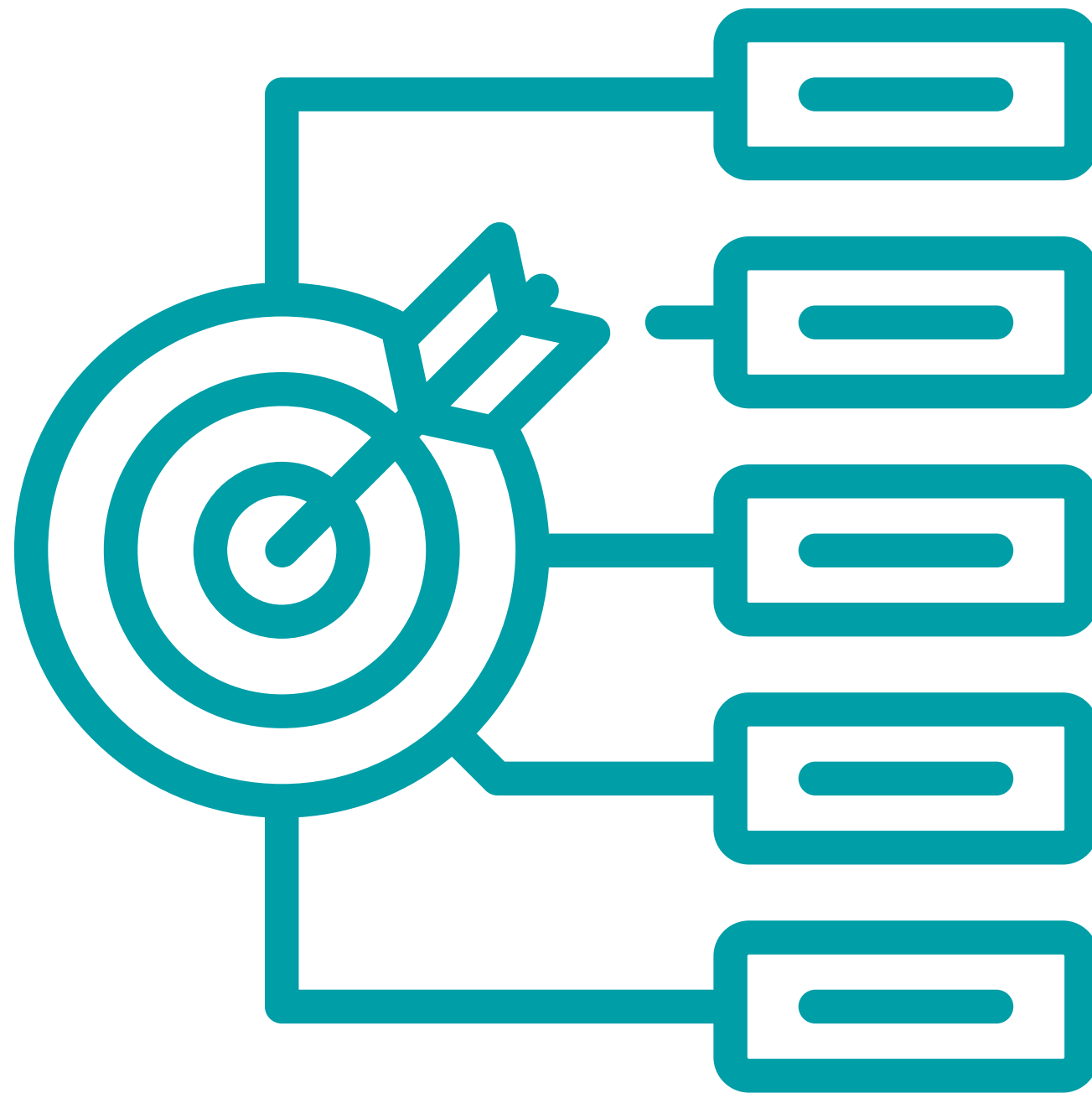
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# What is the purpose of the module ?

**Objective of Module:** empower informal carers by equipping them with comprehensive knowledge and practical tools necessary to navigate the complex landscape of legal, financial, and community resources across Europe.



# Learning Objectives



**Understand Key European Legal Frameworks for Caregivers**

**Identify Available Financial Support**

**Access Community Support Networks and Resources**

**Navigate European Healthcare System**

**Collaborate with NGOs and Community Groups**

# European Legal Frameworks for Caregiving

## Work-Life Balance Directive (Directive (EU) 2019/1158)

**Purpose:** Support working parents and carers in balancing professional and private lives.

**Provisions:**

- Parental leave of at least four months
- Flexible working arrangements.
- Carers' leave of five days per year

## The European Pillar of Social Rights

**Principle 9:** Right to suitable leave, flexible working arrangements, and care services

**Principle 18:** Access to quality and affordable long-term care services.

## Directive 2003/88/EC on Working Time

**Purpose:** Regulate working hours, rest periods, and paid annual leave.

**Relevance:** Ensures adequate rest and time off for carers.

## Council Recommendation on Access to Social Protection

**Encouragement:** Member States to provide social protection for all workers, including informal carers.

# Rights and Protections for Carers Under EU Law



## Social Security and Benefits

- Access to health insurance
- Pension rights: carers accrue benefits depending on work and caregiving efforts
- Unemployment benefits
- Specific allowances and financial support



## Employment Rights Work-Life Balance Directive (Directive EU 2019/1158)

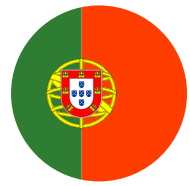
- Right to request flexible working arrangements.
- Antidiscrimination laws (Directive 2000/78/EC)
- Protection against dismissal due to caregiving responsibilities.



## Training and Support

- Training programs to improve caregiving skills, medical knowledge, and emotional resilience.
- Practical guidance on administering medication, managing mobility, handling personal care, and enhancing communication with healthcare professionals to ensure coordinated

# Comparative Analysis of Caregiving Laws in Europe



Portugal's Carer's Statute: recognizes carers' rights, provides financial support, healthcare, and legal protections. Offers financial allowances, training programs, and respite care services.



Germany's long-term care insurance system: financial benefits and extensive respite care services. Provides Pflegegeld (care allowance) and pension contributions.



Italy's support framework: regional variation in service availability, aiming to ease financial burdens and improve care quality.



Spain's Law 39/2006: promotes personal autonomy, offers financial assistance for home modifications, and provides professional care services.



Greece: provides limited support for informal carers, mainly through social welfare policies. Offers financial allowances and training programs.



Cyprus: emphasizes community-based care and financial support for carers.

# Financial Support and Benefits in Europe

*Financial Aid Programs for Informal Carers : enable carers to maintain their caregiving responsibilities while improving their skills and accessing essential resources*

- **European Social Fund (ESF)**: funds projects to improve carers' skills, employment, and social inclusion.
- **Erasmus+**: Supports carer training and exchange programs across Europe.
- **European Structural and Investment Funds (ESIF)**: enhances social services, infrastructure, and respite care for carers.
- **Horizon Europe**: develops innovative caregiving technologies and models through research funding.



# Social Security Benefits for Carers in Various European Countries

**Health Insurance** ensures carers and their families can access essential healthcare services.



## Coverage Options for Carers

- *Automatic inclusion* in national schemes
- *Application-Based*: require carers to apply or be covered under the care recipient's insurance.

## Country Differences:

- Universal Systems (Sweden, UK): easier access to services.
- Mixed/Private Systems (Germany, Italy): more complex arrangements.

Access to Medical Services and Support Health insurance grants access to services like GP visits, mental health support, and prescription medication. Some countries provide carers with priority access to medical appointments and home visits.

# Social Security Benefits for Carers in Various European Countries

## Pension Rights

### Contributions and Entitlements

In some countries carers' contributions are made by the government or caregiving stipends.

- Germany: Carers providing 14+ hours of care per week receive pension contributions through long-term care insurance.
- UK: National Insurance credits from Carer's Allowance contribute to State Pensions.

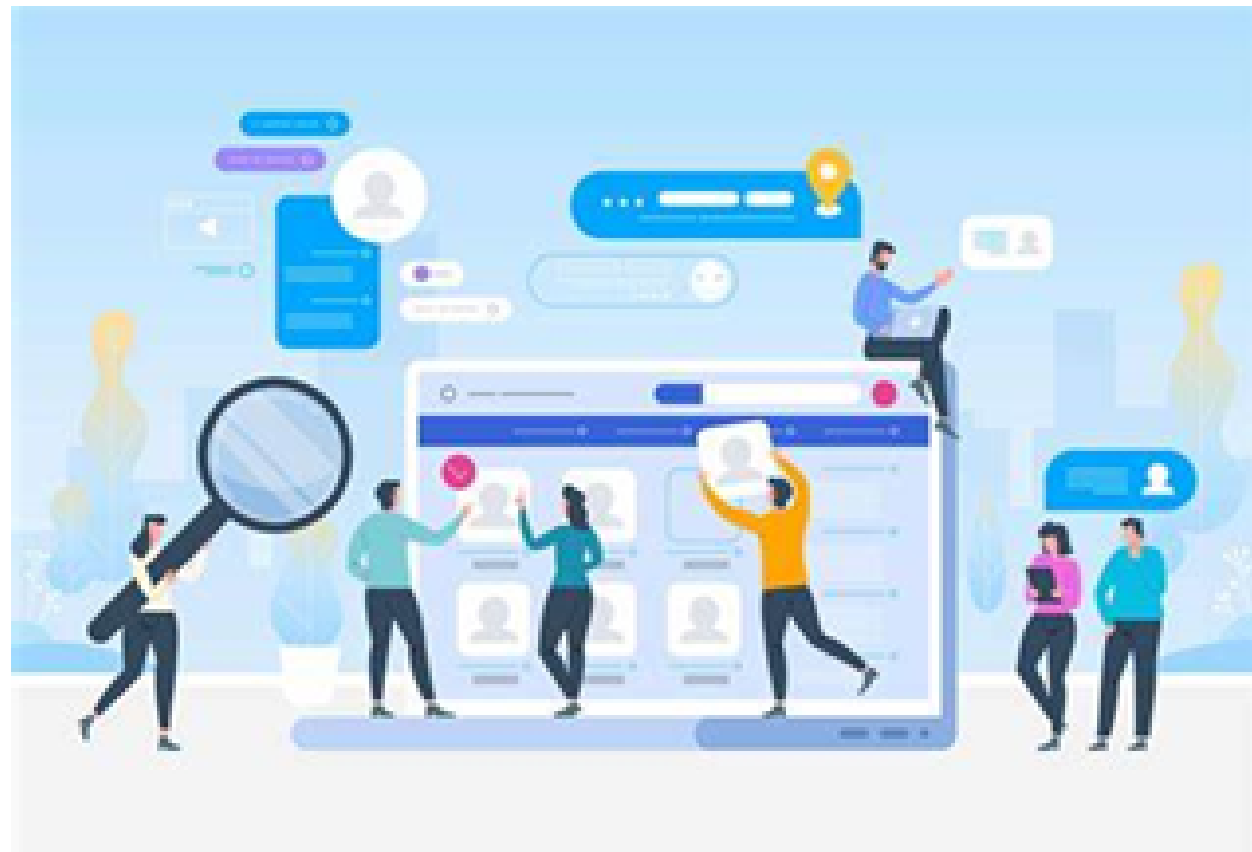
### Long-Term Financial Security

Carers must be informed about the pension system, retirement options, and how caregiving affects retirement savings.

- Italy: Social security offices help carers understand pension entitlements.
- Spain: Caregiving periods count towards pension benefits to avoid penalizing carers for their responsibilities.

# Social Security Benefits for Carers in Various European Countries

## Unemployment Benefits for Carers



### Eligibility and Application

Provides financial support to carers who lose jobs or reduce hours due to caregiving.

- France: carers can qualify if they reduce or stop work.
- Netherlands: partial benefits available for reduced working hours.

Understanding eligibility, required documentation, and the application process is crucial.

### Support During Unemployment

Carers need financial aid and help finding flexible jobs. Many European countries offer job services, training, and counseling:

- Denmark: specialized job matching and training for carers.
- Sweden: employment counseling through local municipalities.

# Accessing European Community Resources



## Key Support Networks for Carers in Europe

### **European Network of Carers Organizations (ENCO)**

- Provides a platform for carer organizations advocating for carers' rights.
- Offers policy advocacy, research insights, stakeholder information dissemination, and capacity-building initiatives.

### **Eurocarers**

Provides access to legislative changes, research findings, and advocacy efforts.

### **Carers Trust Europe**

- Focuses on direct support for carers through grants, partnerships, and policy influence.
- Offers financial support, advocacy, training, and access to services addressing specific caregiving challenges.

# Accessing European Community Resources



## EU Platforms and Databases for caregiving resources

### Key platforms



- **European Care Platform**
- **EUROCARERS**
- **CARER+** (<https://all-digital.org/projects/carer/>)
- **European Social Policy Network (ESPN)**  
([https://knowledge4policy.ec.europa.eu/organisation/espn-european-social-policy-network\\_en](https://knowledge4policy.ec.europa.eu/organisation/espn-european-social-policy-network_en))

### Types of Resources Available

- **Educational materials:** e-learning modules, webinars, and online courses to enhance caregiving skills.
- **Policy and legal information:** Up-to-date EU and national policies, regulations, and legal rights for informal carers.
- **Support services:** listings of respite care services, support groups, and counseling options.
- **Technological tools:** access to caregiving apps, assistive technologies, and digital tools for better caregiving tasks.
- **Networking opportunities:** connections with other carers, healthcare professionals, and advocacy organizations for shared experiences and collaboration.

# Navigating European Healthcare Systems

## The Directive on Cross-border Healthcare (Directive 2011/24/EU)

establishes the rights of EU citizens to access healthcare services in other member states

EU citizens have the right to seek healthcare services in any member state, covering consultations, examinations, hospitalizations, and surgeries

Patients are entitled to receive healthcare services on the same terms and conditions as residents of the member state where the treatment is sought

**Conditions and limitations** include prior authorization for certain medical treatments and reimbursement procedures for healthcare costs incurred abroad.

# Role of the European Health Insurance Card (EHIC)



The **EHIC** plays a key role in facilitating **access to healthcare services for EU citizens traveling** within the EEA and Switzerland.

It grants access to state-provided healthcare during temporary stays abroad, ensuring necessary treatment is available without added financial stress.

## What is the EHIC and Who is Eligible to Use It?

The EHIC is issued by national health insurance providers in each EU country. It allows the holder to access necessary healthcare under the same conditions and at the same cost (if applicable) as local citizens in the host country.

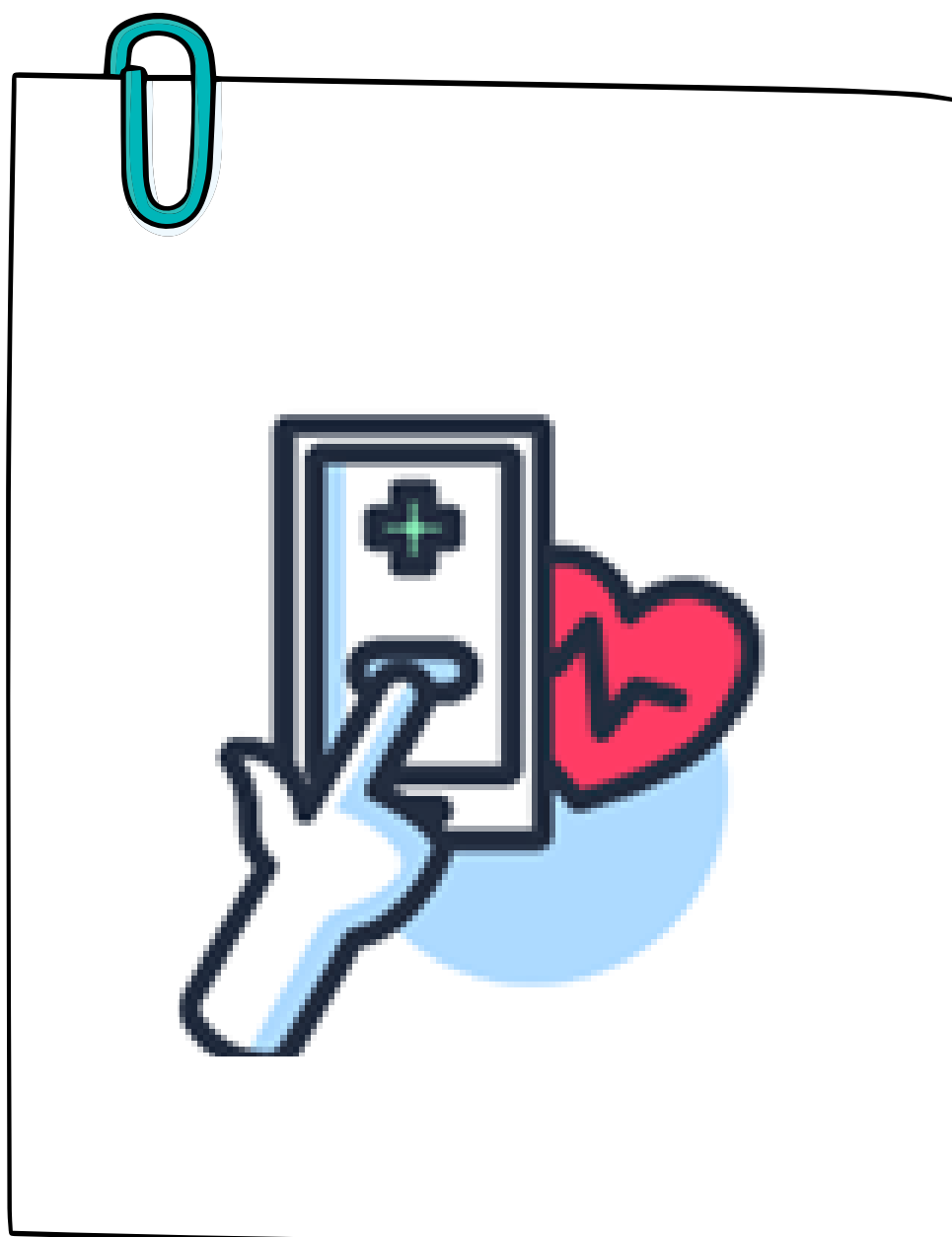
Eligibility extends to:

- EU nationals and their family members
- Carers traveling with care recipients
- Individuals with chronic illnesses or pre-existing health conditions

## Benefits of the EHIC for Carers and Care Recipients

- Peace of Mind: Access to necessary healthcare services without financial burden.
- Coverage for Pre-Existing Conditions: Treatment for chronic illnesses and ongoing medical care.
- Maternity Care: Routine maternity services, prenatal care, and emergency childbirth are covered.
- Emergency Treatment: Immediate access to state healthcare in case of unforeseen medical emergencies

# Role of the European Health Insurance Card (EHIC)



## How to Obtain and Use the EHIC

- Apply through your national health insurance provider.
- The EHIC is valid for up to five years.

## Using the EHIC

- Present the card to healthcare providers in the host country at the time of treatment.
- Ensure the EHIC is valid and covers the required healthcare service to avoid out-of-pocket expenses

## Coverage Limitations

- Not all medical expenses are covered—for example, private healthcare services and repatriation costs.
- Coverage may vary between countries and types of treatment.
- Supplementary travel insurance is recommended for additional protection, including non-urgent medical care, trip cancellation, and personal belongings.

# Navigating National Healthcare Systems

## *Navigating national healthcare systems requires:*

- understanding local practices, access to services, and advocating for patient rights.
- research local healthcare providers
- understand referral systems
- use local resources like government websites and advocacy groups
- use translation services or bilingual providers when necessary



# Thank You !