

## Haiti

Exchange rate: US\$1.00 = 93.157 gourdes.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (old-age insurance).

**Current laws:** 1967 (social insurance), 1971 (social assistance), 1976 (pensions), 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 monthly covered earnings; 12% for the voluntarily insured.

The minimum daily earnings used to calculate contributions are the legal daily minimum wage.

The legal daily minimum wage ranges from 250 gourdes (household workers) to 550 gourdes (finance, telecommunications, commerce, etc.).

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 12% of monthly declared earnings.

**Social assistance:** None.

##### Employer

**Social insurance:** 6% of monthly covered payroll.

The minimum daily earnings used to calculate contributions are the legal daily minimum wage.

The legal daily minimum wage ranges from 250 gourdes (household workers) to 550 gourdes (finance, telecommunications, commerce, etc.).

**Social assistance:** None.

##### Government

**Social insurance:** Provides 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 at least 10 years but less than 20 years of contributions.

**Old-age social pension (Kore Ti GranMoun, 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 but less than 20 years of contributions. The disability must not have been caused by a work injury.

**Disability social pension (KoreAndikape, 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 (no limit if a post-secondary student).

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

**Survivor settlement (social insurance):** The deceased did not qualify for 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 (no limit if a post-secondary 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 at least 15 years but less than 20 years of contributions; 20% with at least 10 years but less than 15 years of contributions.

Average earnings are not adjusted based on inflation.

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

**Old-age social pension (Kore Ti GranMoun, social assistance, income tested):** A benefit is paid.

**Old-age settlement (social insurance):** A lump sum of total employer and employee contributions without accrued interest is paid.

### **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 based on inflation.

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

**Disability social pension (KoreAndikape, 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):** A lump sum of total employer and employee contributions without accrued interest is paid.

### **Administrative Organization**

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

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

Social Assistance Fund (CAS) and Economic and Social Assistance Fund (FAES) administers the social assistance program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1949 (sickness and maternity), never implemented.

**Current laws:** 1967 (social insurance), implemented in 2016 (maternity and sickness); and 1984 (labor code).

**Type of program:** Social insurance system. Cash benefits only.

#### **Coverage**

Public- and private-sector employees.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** 3% of monthly earnings.

**Self-employed person:** Pays contributions based on an individual agreement with the Office of Work Accidents and Sickness and Maternity Insurance.

**Employer:** 3% of monthly earnings.

**Government:** Provides subsidies as needed.

### **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 proportionately reduced for employees with less than one year of service.

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

### **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 (OFATMA).

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1961 (labor code).

**Current law:** 1967 (social insurance).

**Type of program:** Social insurance system.

#### **Coverage**

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

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Pays contributions based on an individual agreement with the Office of Work Accidents and Sickness and Maternity Insurance.

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

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

## Qualifying Conditions

There is no minimum qualifying period. Must be younger than age 55 for temporary and permanent disability benefits.

## 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.)

## Permanent Disability Benefits

**Permanent disability pension:** For a total disability, 66.7% of the insured's monthly earnings is paid.

**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 based on 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.

Benefit adjustment: Benefits are not regularly adjusted.

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

## 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 (OFATMA).

The Social Insurance Institute operates its own clinics and hospital in Port-au-Prince, and contracts with accredited clinics and hospitals to provide medical benefits.