

Cost of lost working days

How much can we save?

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How to influence these costs?

Sickness
absence,
presenteeism,
occupational
accidents and
diseases

EUR 8 billion

Disability
pensions

EUR 8 billion

Health care
costs of the
working-age
population

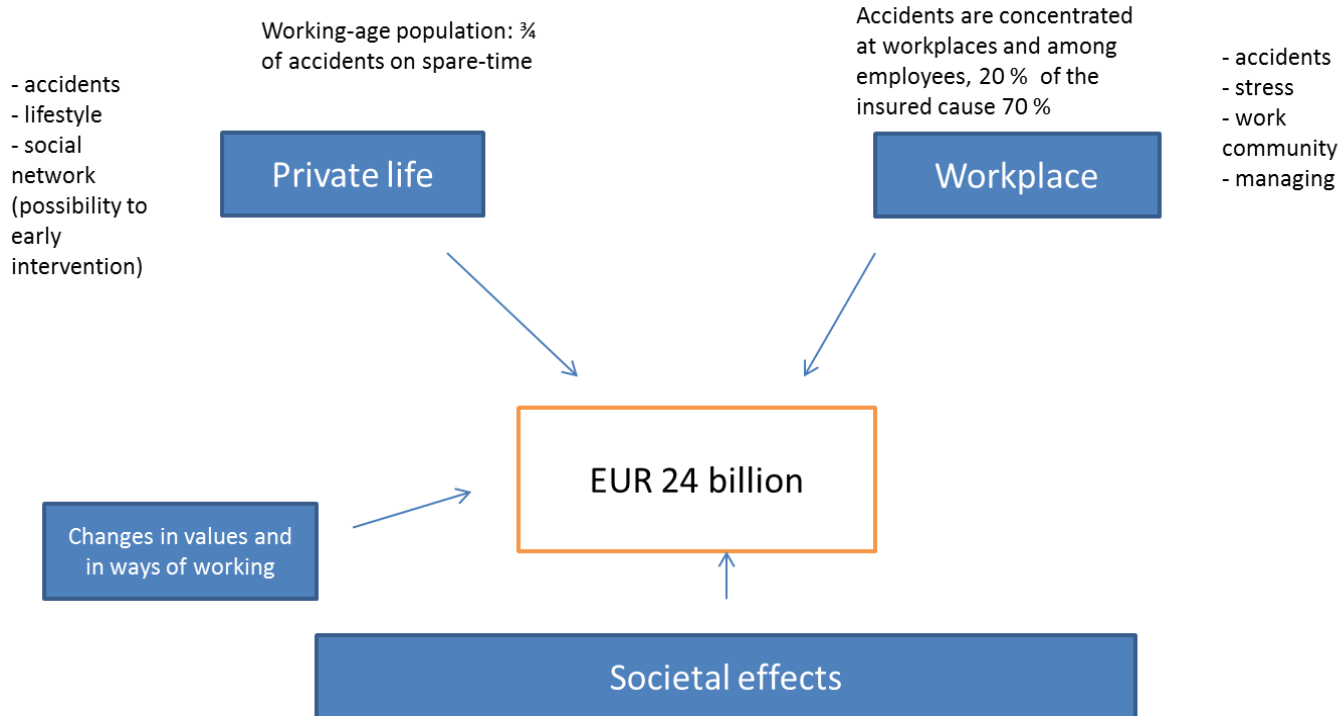
EUR 8 billion

Structure of financing - motivating factor?

- Large proportion of collective payments => weak connection between activities and costs
- Poorly identified losses and financing them (indirect costs of occupational accidents, presenteeism)
- Activities and costs happen at different points of time
- Partial optimization
- Incentives for employers and employees
- Status quo
- Complex whole
- => Structure of financing is too complicated to steer reduction of costs

Origin of costs

Obligations based on laws



Culture of inactivity, health market, health and social services, families of limited means

How much can we save?

- Best workplaces: Sickness absence percentage is half of average
- Zero accident forum: Amount of accidents declined 20 % 2004 - 2008
- Number of people on disability pension declined 20 000 between 2012 - 2014, this mean almost 1 billion Euros
- Still accident frequency rate and number of sick leave days have stayed steady for years