

Benefits in the General Disability Division

In the General Disability Division the following benefits are paid by Law:

- **Disability Pension** – Assures a minimum subsistence income for disabled people whose ability to earn a living from work or from their occupation has been affected. Paid since 1974.
- **Attendance Allowance** – Assists disabled people who are dependent on the help of other in performing daily activities, or need constant supervision, to pay for this help. Paid since 1979.
- **Disabled Child Benefit** – Paid (since 1981) to families taking care of their disabled child at home.

The Division also handles benefits which do not arise from the National Insurance Law:

- **Mobility Allowance** – Paid (since 1975) to individuals with restricted mobility (who suffer from leg impairments as specified in the law), to help with their mobility expenses outside the home.
- **Compensation for scalp ringworm victims** – Paid (since 1995) to individuals who were treated with radiation for this condition in the period 1946-1960 and consequently became ill.
- **Compensation for polio victims** – Paid (since 2007) to anyone who contracted polio in Israel or was treated here and as a result suffered medical disability.

Table 1

Recipients of Benefits in the Disability Division, by Type of Benefit (Monthly Average), 2012-2016

Year	Disability pension		Attendance allowance		Disabled child		Mobility	
	Number of recipients	% change	Number of recipients	% change	Number of recipients	% change	Number of recipients	% change
2012	217,589	2.2	37,825	7.4	32,103	8.9	34,087	3.4
2013	222,641	2.3	40,860	8.0	36,006	12.2	35,311	3.6
2014	226,552	1.8	46,214	13.1	40,473	12.4	36,601	3.7
2015	229,745	1.4	50,823	9.8	44,624	10.3	37,910	3.6
2016	233,945	1.8	54,986	8.2	49,616	11.2	39,372	3.9

Benefit Recipients

In 2016, 270 thousand individuals received one or more benefits from the General Disability Division of the National Insurance Institute (NII) – an annual increase of 2.5% in the number of those eligible (Table 2). Others received a pension from the Rehabilitation Division of the Ministry of Defense, or a work injury allowance from the NII; for the rest – they were either not entitled to a benefit at all due to a low degree of disability, or did not lose their earning capacity, or failed to utilize their rights.

Research from 2012 done by the NII together with the Joint-Brookdale Institute showed that 24.7% of the working-age population in Israel defines itself (subjective definition) as handicapped in some way that affects ability to function¹. Therefore, only about a quarter of those defining themselves as disabled received a disability pension from the NII.

Recipients of the general disability pension constitute approximately 87% of all persons entitled to benefits from the Division (Table 1). In 2016, their average number per month was 233,945, which is approximately 4.7% of the age-wise eligible population (from 18 to retirement age). After about a decade during which the retirement age changed and amendment 109 to the Law was introduced (**Laron Law**), the annual growth rate in number of pension recipients stabilized and is identical to that of the working-age population (less than 2%).

The growth rate in the number of recipients of the attendance allowance is still increasing, after a considerable increase in previous years as a result of the change in the eligibility tests (the IADL test was added) and the reduction in the number of waiting days until commencement of the allowance. The number of children receiving a benefit (disabled child benefit) also increased, although the effect of the expansion of entitlement grounds (**Or-Noi 2 Regulations**) was expected to pass. The number of mobility allowance recipients increased by 4.3% in comparison with 2015.

Since November 1999, a disabled person meeting all the conditions and definitions in the laws and regulations may receive more than one benefit for the same period from the General Disability Division. In December 2016, 54,012 disabled adults and 4,410 disabled minors received two or more benefits simultaneously (Tables 2 and 3). Particularly striking is the attendance allowance – approximately 79% of recipients are also entitled to additional benefits (usually a disability pension) – and the compensation for polio victims – approximately 69% of eligible recipients also receive another benefit (mainly mobility allowance).

1 Naon et al (2012) **Working-Age Handicapped in Israel – Incidence in the Population, Characteristics and Employment Status**. National Insurance Institute.

Table 2
 Adult Recipients of Disability Benefits, by Type of Benefit, December 2016

Number of benefits	Type of benefit	Number of recipients 2015	% change from 2014	Number of recipients 2016	% change from 2015
Total	Disabled adults	263,467	1.9	270,031	2.5
	General disability	231,165	1.2	235,428	1.8
	Attendance allowance	52,225	6.9	56,282	7.8
	Mobility	34,079	17.4	35,534	4.3
	Scalp ringworm	4,463	1.6	4,522	1.3
	Polio	4,232	-0.4	4,193	-0.9
One benefit	General disability only	184,860	0.5	186,759	1.0
	Attendance allowance only	10,438	11.9	11,658	11.7
	Mobility only	11,919	5.3	12,498	4.9
	Scalp ringworm only	3,860	3.7	3,969	2.8
	Polio only	1,129	1.3	1,135	0.5
Two benefits	General disability and Attendance allowance	28,326	5.8	30,289	6.9
	General disability and mobility	6,999	-0.2	7,007	0.1
	General disability and scalp ringworm	240	-19.7	198	-17.5
	General disability and polio	226	-15.7	186	-17.7
	Attendance allowance and mobility	2,773	8.7	3,061	10.4
	Attendance allowance and scalp ringworm	154	13.2	146	-5.2
	Attendance allowance and polio	56	24.4	63	12.5
	Mobility and scalp ringworm	64	-1.5	75	17.2
	Mobility and polio	1,415	3.4	1,454	2.8
Scalp ringworm and polio	Under 10	-	Under 10	-	
Three benefits	General disability, attendance allowance and mobility	9,464	5.1	10,050	6.2
	General disability, attendance allowance and scalp ringworm	48	-25.0	43	-10.4
	General disability, attendance allowance and polio	46	-20.7	46	0.0
	General disability, mobility and scalp ringworm	16	-15.8	10	-37.5
	General disability, mobility and polio	510	-11.0	451	-11.6
	Attendance allowance, mobility, and scalp ringworm	55	5.8	59	7.3
	Attendance allowance, mobility and polio	432	14.0	477	10.4
	Attendance allowance, scalp ringworm and polio	Under 10	-	Under 10	-
	Mobility, scalp ringworm and polio	Under 10	-	Under 10	-
Four benefits	General disability, attendance allowance, mobility and scalp ringworm	19	-29.6	15	-21.1
	General disability, attendance allowance, mobility and polio	411	-6.2	374	-9.0
	Attendance allowance, mobility, scalp ringworm and polio	0	-	Under 10	-

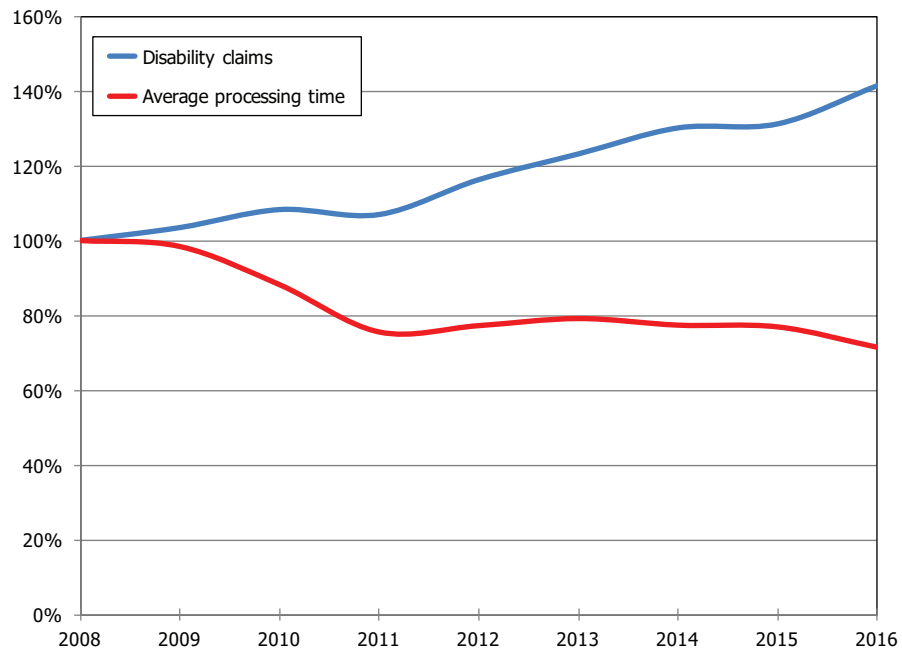
Table 3
Minors Receiving Disability Benefits, by Type of Benefit, December 2016

Number of benefits	Type of benefit	Number of recipients	% change
Total	Disabled minors	51,847	11.8
One benefit	Disabled child	47,218	12.9
	Mobility	219	-11.3
Two benefits	Disabled child and mobility	4,410	2.5

Improvement of Service and Full Utilization of Rights

In recent years the NII has taken action to improve the service to the insureds and increase full utilization of rights. A major measure of the quality of service is the amount of time elapsing from the date of claim submission until a decision is made, and an important measure for examination of full utilization of rights is the number of claims submitted. Thus, despite the constant increase in number of claims over the last four years, the average processing time for a disability pension claim decreased consistently: it was about 29% lower in 2016 than in 2008, and today is 51 days on average (in comparison with 55 days in 2015). Most of this decrease was achieved in the years 2008-2011 (Figure 1).

Figure 1
Change in the Number of Disability Pension Claims and Average Claim Processing Time, 2008-2016



The figure data appear in the appendix at the end of this file on the Internet.

Disability Pension

Persons Eligible for the Pension

Residents of Israel aged 18 to retirement age whose ability to earn a living from work (income not from work is not taken into account) is affected by their disability are entitled to a monthly pension. This pension assures a minimum subsistence income in accordance with the conditions of the Law. The law defines two types of eligible persons:

- **Disabled earners** – Men and women who, due to a physical, mental or psychological impairment from illness, accident or congenital defect, have lost their earning capacity or this has been reduced by 50% or more, or whose monthly income from work does not exceed the threshold stipulated in the Law. The Law distinguishes between two groups of eligible persons: (a) the severely disabled and chronically disabled², who are eligible for the pension if their income from work does not exceed 60% of the average wage; (b) all the rest: anyone whose income from work does not exceed 45% of the average wage.
- **Housewives** – Married women who did not work outside their households for the periods defined by Law before submitting the claim for the pension, and who as a result of a physical, mental or psychological impairment due to illness, accident or congenital defect, have lost at least 50% of their ability to function in the household.

Determination of Eligibility for the Pension

There are a number of stages in the process of determining pension eligibility:

1. **Examination of income from work at the time of first receiving the pension:** The amount of income from work which permits payment of a pension is not fixed and varies according to the medical condition and group to which the insured belongs.
2. **Determination of medical disability:** On behalf of the NII, a certified physician determines the degree of medical disability on the basis of medical examinations and documents using tests stipulated in the Law. The medical percentage expresses the severity of the disabled person's condition. In the course of the examination, the doctor and the claims officer check whether the threshold conditions for defining the

2 Severely disabled: Someone who has been found to have medical disability of at least 70%, or who suffers from mental retardation or from psychological handicaps of at least 40%. Chronically disabled: Was eligible for a pension for at least 60 months in the 7 years prior to 1.8.2009.

person as disabled are met: (a) disabled earner – medical disability of at least 60%, or 40% if there is at least one impairment of 25% or more; (b) housewife – medical disability of at least 50%.

3. **Determination of the degree of earning incapacity:** The NII claims officer, after consulting with the NII doctor and rehabilitation official, determines to what degree the disabled person's earning capacity has been affected (degree of earning incapacity), according to the measure of his ability to return to his work on a full-time or part-time basis or find other suitable work, subject to his/her education, physical fitness and medical condition. The degree of full or partial incapacity expresses the full or partial loss of earning capacity, and the degree of permanent or temporary incapacity indicates the loss of earning capacity permanently or for a limited period of time. A loss of earning capacity of less than 50% does not entitle the person concerned to a pension.

“Laron Law”

In August 2009, amendment 109 to the National Insurance Law (the **Laron Law**) came into effect, which was designed to improve conditions for disability pension recipients who went out to work, with the intention of enhancing their quality of life, integrating them into society, and strengthening their image in the public's eyes. The main change resulting from the amendment was to permit an increase in income from work without denying eligibility for the pension and the benefits accompanying it, and to ensure that the total amount from salary and pension would always be higher than the amount of the pension alone³.

To distinguish between people with a high potential for finding work and those whose chances of doing so are lower, the disabled were divided into two groups (see above **Disabled earners**). Different levels of income from work for determining eligibility were also created, with the aim of encouraging, too, severely disabled or chronically disabled people to find work. As part of the amendment a new benefit was added – the **encouragement benefit**, paid instead of the disability pension to anyone whose income from work exceeds the amount specified in the Law, namely 45%-60% depending on group, and whether they have been eligible for a disability pension for at least 12 months.

3 Until the amendment came into force, the pension ceased in accordance with the disabled person's education (when his income from work rose above 37.5/45/55% of the average wage). Now it is set off as follows: for income of 21%-25% of average wage – setoff of 10%; for income of 25%-68% - setoff of 30%; for income of 68%-93% - setoff of 40%; and for income of more than 93% - 60%. Income from work which does not exceed 21% of the average wage is not set off.

Amount of Pension and Increments

- A disabled earner or housewife found to be completely unfit for work (at least 75%) is eligible for a monthly pension equal to 26.75% of the basic amount as defined in the Law – NIS 2,342 in 2016⁴.
- For a disabled person who is completely unfit for work and not institutionalized, whose degree of medical disability is at least 50% (since March 2014, for impairments under Section 33 or 91 – 40% disability), are eligible for an additional monthly allowance (**AMA**) in the amount of NIS 252-372. Approximately 64% of disability pension recipients were eligible for the AMA in 2016.
- For a spouse (whether married or common-law) who is a resident of Israel, whose monthly income does not exceed 57% of the average wage, an increment of 50% of the full single person's pension is paid. A disabled housewife is not entitled to an increment for her spouse.
- For a child who is an Israeli resident (as defined at the NII), an increment of 40% of the single person's pension is paid (for the first two children only). This increment is also given to housewives.
- Those who receive an increment for their dependents and have income not from work – the entire amount of the income not from work will be deducted from this increment for dependents (only).

Recipients of the disability pension or encouragement benefit are also entitled to benefits from various public bodies subject to various conditions, such as exemption from payment of national insurance contributions and income tax, rates discounts and others.

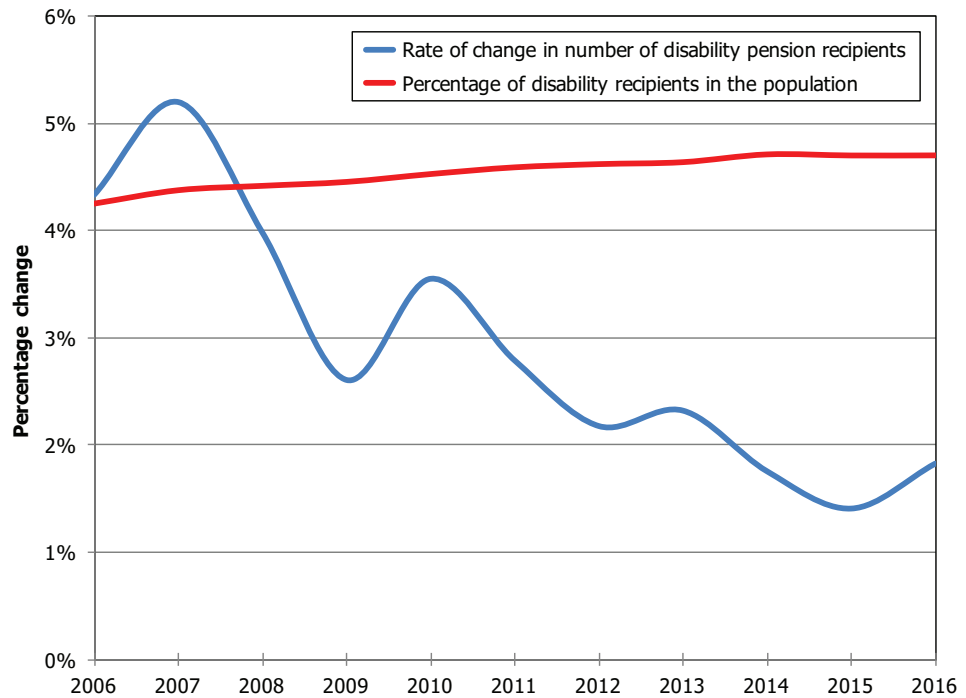
Disability Pension Recipients

From the early 2000s, the growth rate of the number of disability pension recipients was more than twice the rate of natural increase in the population. There are a number of reasons for this growth: (a) the gradual rise of the retirement age for men and women; (b) increasing rates of disease in the population, due to an increase in reporting of illnesses and falling mortality rates among the sick; (c) reduction of the minimum income which permits examination of eligibility for a disability pension and the gradual setoff of the disability pension against income from work.

Once this potential was fully utilized by new recipients who became eligible as a result of these changes, the annual growth rate stabilized at 1.8% per year, which is identical

4 All the amounts in this chapter are as at 2016.

Figure 2
Evolution in Disability Pension Recipients and Their Share of the Working-Age Population (Percentages), 2006-2016



The figure data appear in the appendix at the end of this file on the Internet.

to that in the working-age population. As a result, the proportion of disability pension recipients in the working-age population also stabilized around 4.7% in 2016 (Figure 2).

An examination of the breakdown of pension recipients in December 2016 by sex and degree of incapacity determined for them shows a significant gap in degrees between disabled earners and housewives⁵ (Table 4). Approximately 84% of the earners (men and women) were found to have complete loss of earning capacity and were eligible for the full benefit, while only about 38% of housewives were found to have complete loss of capacity. These differences are due to the different eligibility tests for the two groups.

A psychological problem is the main impairment⁶ for more than a third of disability pension recipients. Characteristics of the main impairment vary with age: among younger claimants, congenital impairments (such as retardation, deafness and psychological impairment⁷) are more prominent, while among older claimants the percentage of

5 The breakdown by degree of incapacity and degree of medical disability appears in Table 21 in the Insurance Divisions Tables Appendix.

6 The impairment with the highest degree of medical disability of all the impairments. At the NII degrees of medical disability are not determined by illnesses, but by the organs and their functioning.

7 Retardation: Includes those suffering from Down's syndrome. Psychological: includes those suffering from autism.

Table 4

Disability Pension Recipients, by Degree of Incapacity and Sex (Absolute Numbers and Percentages), December 2016

Sex		Total		Degree of incapacity (%)			
		Absolute numbers	%	60%	65%	74%	75%-100%
Total	Absolute numbers	235,428		21,900	18,360	5,281	189,887
	Percentages		100.0	9.5	7.9	2.3	82.1
Men		136,764	100.0	8.1	6.1	1.7	84.2
Women							
Total		98,664	100.0	11.0	10.2	3.0	75.7
Earners		83,668	100.0	8.0	7.5	2.1	82.5
Housewives		14,996	100.0	28.1	25.2	8.5	38.2

Table 5

Disability Pension Recipients by Present Age, Average Age and Main Impairment (Absolute Numbers and Percentages), December 2016

Main impairment		Total		Age (percentages)					Average age
		Absolute numbers	%	18-24	25-34	35-44	45-54	55- retirement age	
Total	Absolute numbers	235,428		18,522	35,234	43,675	56,173	81,824	46.8
	Percentages		100.0	100.0	100.0	100.0	100.0	100.0	
Psychological									
Psychotic disorders		47,092	20.0	22.0	27.1	27.3	20.7	12.1	43.1
Psychoneurotic disorders		33,911	14.4	17.7	18.3	16.3	15.1	10.5	44.0
Mental retardation		23,153	9.8	19.3	18.1	13.1	7.9	3.7	38.9
Internal		54,229	23.0	9.1	9.1	13.7	23.1	37.1	53.3
Urogenital		7,419	3.2	1.2	1.6	2.3	3.8	4.3	51.6
Neurological		30,553	13.0	17.0	13.2	12.6	11.7	13.1	46.1
Locomotor		20,140	8.6	4.9	5.3	7.3	9.8	10.6	49.9
Sensory									
Sight		10,889	4.6	4.3	4.2	4.5	4.7	4.9	47.6
Deafness		5,697	2.4	4.1	2.8	2.3	2.1	2.1	44.3
Other		2,334	1.0	0.4	0.4	0.6	1.2	1.4	52.5

impairments that develop with age (such as internal and urogenital⁸) increases (Table 5). As in 2015, the average age of disability pension recipients was 47 in 2016.

8 Internal: includes blood, heart, liver and lung diseases, diabetes, asthma and most cancer patients. Urogenital: includes kidney, urinary tract, fertility and bladder problems (common among prostate cancer patients).

Approximately 46% of disability pension recipients are married⁹, and should apparently be eligible for an increment for the spouse, but only 28% of them receive this increment due to the high income of the spouse (whether or not from work) or of the disabled person (not from work) (Table 6). The percentage of married female earners is low, because a married woman who did not work for a period of time defined in the Law before submitting the claim is regarded as a housewife. However, the percentage of women defined as housewives is decreasing, and the percentage defined as earners has increased, mainly because of the increase in the employment rate of women in the population.

Table 6

Disability Pension Recipients, by Composition of Dependents and Marital Status (Absolute Numbers and Percentages), December 2016

Marital status	Total		Composition of dependents						
	Absolute numbers	%	No dependents	One child	Two children	Spouse	Spouse + child	Spouse + 2 children	
Total	Numbers	235,428	155,990	18,374	23,107	15,134	7,085	15,738	
	Percentages	100	66	8	10	6	3	7	
Married									
Total		109,310	46	43,867	10,859	17,247	14,942	6,943	15,452
Men		66,199	28	22,825	4,297	6,456	13,096	5,982	13,543
Women earners		28,115	12	12,736	4,188	6,475	1,846	961	1,909
Housewives		14,996	6	8,306	2,374	4,316			
Unmarried									
Total		126,118	54	112,123	7,515	5,860	192	142	286
Men		70,565	30	64,868	2,822	2,328	161	127	259
Women earners		55,553	24	47,255	4,693	3,532	31	15	27

Attendance Allowance

Main Points of the Law

The attendance allowance is paid to insureds who need help with daily activities according to the ADL test (dressing, eating, bathing, toileting and mobility in the home) and with running the household according to the IADL test¹⁰ (preparing food, home

⁹ Not including those who have a common-law spouse.

¹⁰ Since June 2014.

maintenance, taking medications, institutional and financial arrangements, shopping outside the home, using appliances), or who need constant supervision to prevent mortal danger to themselves or others¹¹. Those living in an institution in which medical, long-term care or rehabilitation services are provided are not entitled to the allowance.

Eligibility applies to Israeli residents who have not yet reached retirement age before submitting a claim, provided they meet one of the following conditions:

- They receive a disability pension and their degree of medical disability is 60% or more (for recognized types of impairments), and they do not receive a special benefit for work injury victims or payments for personal care or assistance at home under another law.
- They are undergoing active treatment for oncological diseases and are dependent on the help of others; or require dialysis at least twice a week; or have undergone an organ transplant (kidney, heart, pancreas, lung, liver) or a bone marrow transplant, whether an autograft or allograft.
- They have been found to have at least 75% medical disability and their monthly income from work is not higher than 5 times the average wage (NIS 46,300 in 2015), and they do not receive a special benefit for work-injury victims or payment for personal care or assistance at home under another law.
- They are new immigrants (with an immigrant ID) who have been in the country for less than a year.
- They receive a mobility benefit, on condition that a medical board has found that they are 100% restricted in mobility or are confined to a wheelchair, or need and use a wheelchair.

At retirement age recipients of the attendance allowance may choose between this allowance and the long-term care benefit.

Amount of the Allowance

The amount of the attendance allowance is determined pro rata to a single person's full disability pension (25% of the basic amount), and the AMA (additional monthly allowance) increment is also paid on it. There are three levels for the allowance, determined by degree of dependence on the help of others¹²:

11 Like the conditions of eligibility under the law for long-term care insurance, Section 223 of the National Insurance Law (Consolidated Version), 5755-1995.

12 Until March 2015 the rates were 50%, 105% and 175% of the full disability pension for a single person.

- Anyone who needs considerable help with most daily activities most of the day – an allowance of 50% of the full disability pension, and AMA of 14% (NIS 1,095 and NIS 306 respectively, a total of NIS 1,401 per month).
- Anyone who needs considerable help with all daily activities most of the day – an allowance of 111.9% and AMA of 28.5% (NIS 2,452 and NIS 624 respectively, a total of NIS 3,076 per month).
- Anyone who is entirely dependent on another person for all daily activities throughout the day – an allowance of 188% of a full disability pension and AMA of 42.5% (NIS 4,115 and NIS 930 respectively, a total of NIS 5,045 per month).

Since April 2015, anyone who needs a ventilator constantly at all hours of the day and night and is defined as entirely dependent on the help of others is eligible for a **ventilated disabled person's** increment, which is 83% of the full disability pension – NIS 1,817 per month.

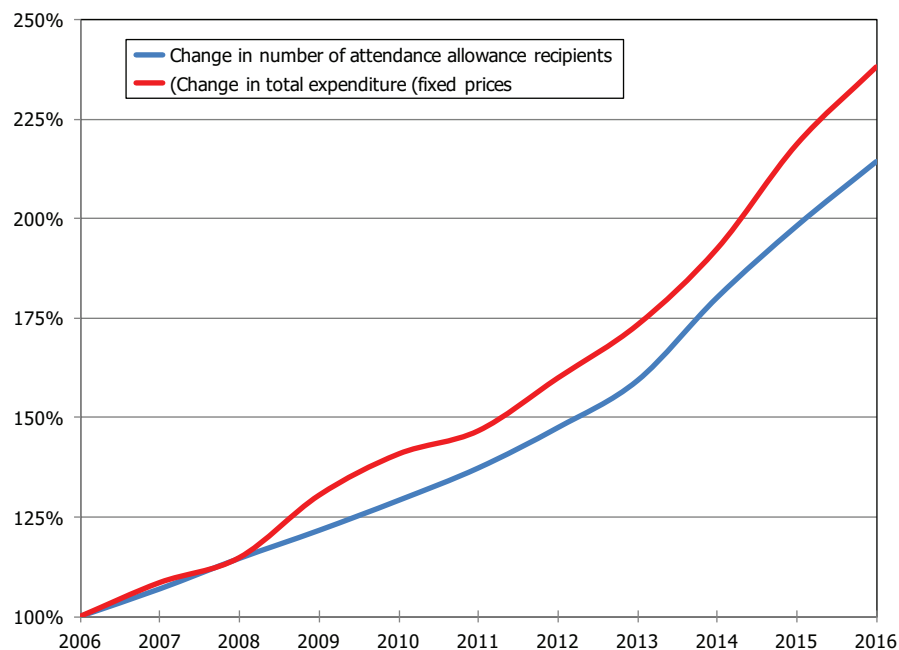
Recipients of the Attendance Allowance

In December 2016, 56,286 people received attendance allowance – approximately 8% more than in December 2015; for 6,844 of them this was the first year. There are a number of reasons for the rise in the number of recipients of the allowance: (a) the quality of medical treatment for the seriously ill has improved, and consequently their life expectancy has increased and the number of those defined as entirely dependent on the help of others has increased; (b) implementation of the Ben Yehuda Committee recommendation to add the IADL test to the eligibility tests. This recommendation was particularly beneficial for blind people and those suffering from psychological problems; (c) commencement of payment of the allowance was advanced from the 91st day after appearance of the impairment (provided that the claim is submitted within 15 months at the latest).

Figure 3 shows the change in the number of recipients and expenditure over time on attendance allowance. After the average annual number of recipients increased in 2014 as a result of the addition of the IADL test, in 2016 the rate of increase moderated – from 10% in 2015 to 8% in 2016. The rate of increase in expenditure on attendance allowance moderated to an even greater extent between the two years (9% between 2015 and 2016, in comparison with 14% between 2014 and 2015).

Most of those eligible for attendance allowance receive at least one additional benefit: about 73% also received a disability pension (ordinary attendance allowance recipients), and a further 23% (approximately) were also eligible for an old-age pension (attendance allowance for the elderly) (Tables 7-12). The high proportion of the elderly people among

Figure 3
Change in the Number of Attendance Allowance Recipients and in Total Expenditure, 2006-2016



The figure data appear in the appendix at the end of this file on the Internet.

the attendance allowance recipients is the result of the continuing drop in mortality rates in Israel¹³, the differences in eligibility conditions between attendance allowance and long-term care benefit, and the preference of many for benefit in cash (attendance) over one in kind (long-term care).

With regard to the impairments, attendance allowance recipients have far more neurological and internal problems and far fewer psychological problems or retardation, which characterize disability pension recipients (Tables 5 and 7). One of the explanations for this is the medical disability threshold for attendance allowance eligibility and the eligibility tests for the allowance, which examine physical difficulties in performing daily activities and the help required to function in the household. Among recipients of the special attendance allowance, about half of whom work, it is possible to identify higher frequency of internal or urogenital problems compared to the two other eligibility groups (ordinary attendance allowance and elderly attendance allowance), and an even lower frequency of retardation or psychological problems.

13 See: Ministry of Health (2014) **Leading causes of death in Israel 2000-2011**.

Approximately 14% of attendance allowance recipients are entitled to the allowance due to a special medical condition¹⁴ (7,633 out of 56,286) (Table 8). The number of recipients of the allowance increases with age and the 55-64 age group represents about a third of recipients. Among those entirely dependent on others a high percentage of young people is noticeable – partly due to high proportion with neurological problems. On the other hand, among those aged 65 and older, the percentage of those entitled on account of a special medical condition is low, since the allowance is only paid for a temporary period on those grounds.

Table 7

Attendance Allowance Recipients by Eligibility Group and Main Impairment (Absolute Numbers and Percentages), December 2016

Main impairment	Total		Eligibility group (percentage)		
	Absolute numbers	%	Ordinary Attendance Allowance	Special Attendance Allowance	Attendance Allowance to Elderly
Total	Absolute numbers	56,286	40,820	2,626	12,840
	Percentages	100.0	100.0	100.0	100.0
Psychological	3,798	6.7	6.9	0.8	7.5
Mental retardation	4,506	8.0	10.6	0.3	1.5
Internal	13,674	24.3	21.8	49.7	26.9
Urogenital	3,948	7.0	6.7	11.8	6.9
Neurological	17,227	30.6	30.2	19.8	34.2
Locomotor	4,559	8.1	7.5	5.9	10.6
Sensory	8,439	15.0	16.2	10.6	12.1
Other	135	0.2	0.2	1.0	0.3

Table 8

Attendance Allowance Recipients by Age and Grounds of Eligibility (Absolute Numbers and Percentages), December 2016

Grounds of eligibility	Total		Age (percentages)					
	Absolute numbers	%	18-24	25-34	35-44	45-54	55-64	65 or above
Total	Absolute numbers	56,286	4,741	5,555	6,563	9,487	17,317	12,623
	Percentages	100.0	8.4	9.9	11.7	16.8	30.8	22.4
Undergoing active treatment	4,380	100.0	2.1	5.4	14.3	26.3	39.9	12.0
Need dialysis	3,178	100.0	1.9	6.0	11.6	23.2	36.4	20.9
Have undergone a transplant	75	100.0	8.0	14.7	13.3	21.3	30.7	12.0
Need help with most daily activities	24,895	100.0	6.6	9.6	12.4	17.5	32.8	21.1
Need help with all daily activities	11,310	100.0	5.7	9.1	10.3	15.4	30.1	29.3
Entirely dependent on others	12,448	100.0	18.4	13.6	10.5	11.9	22.7	22.9

14 Attendance allowance recipients who are entitled on one of the automatic grounds, but whose serious condition makes them eligible for a higher rate than stipulated in the regulations, are counted as dependent on others.

The medical condition of attendance allowance recipients is more serious than that of disability pension recipients as a whole: approximately 61% of them have medical disability of over 90%, compared to about 18% of disability pension recipients (Table 9). Despite this, only about 10% of them employ a foreign caregiver and it seems that the rest are cared for by a family member. As expected, among those who employ foreign workers, the proportion of people with over 90% disability is even higher – approximately 70%. The NII does not have any information about attendance allowance recipients who employ an Israel caregiver, but with regard to the long-term care benefit it is known that the number of Israeli workers is about 14% higher than the number of foreign workers. More than half attendance allowance recipients are married, and their medical condition appears to be more severe than that of the unmarried recipients.

Table 9

Attendance Allowance Recipients by Degree of Medical Disability, Marital Status and Employment of Foreign Worker (Absolute Numbers and Percentages), December 2016

Marital status	Employment of foreign worker	Total		Medical disability for attendance allowance (percentage)			
		Absolute numbers	%	60%-69%	70%-79%	80%-89%	90%-100%
Total	Absolute numbers	56,286		5,754	7,354	9,107	34,071
	Percentages		100.0	10.2	13.1	16.2	60.5
Married	Total	29,459	100.0	8.1	11.1	16.8	64.3
	Employ foreign worker	2,277	100.0	4.3	9.0	18.6	68.1
	No foreign worker	27,182	100.0	8.1	11.1	16.8	64.0
Unmarried	Total	26,827	100.0	12.8	15.4	15.4	56.4
	Employ foreign worker	2,741	100.0	5.6	9.5	15.2	69.7
	No foreign worker	24,086	100.0	13.7	16.1	15.4	54.8

Disabled Child Benefit

The disabled child benefit is intended to help families caring for a special needs child with the expenses involved in the difficult personal and nursing care of the child, or with any other treatment intended to improve the child's functioning, and to encourage the family to care for the child in the home and community.

Persons Eligible for the Benefit

There are two stages in the process of determining eligibility for the benefit. In the first stage, the claims officer verifies that the preconditions for eligibility exist: the child, as

defined in the National Insurance Law, has not yet reached the age of 18, is the child of an insured person¹⁵ (or of someone who was insured and died while residing in Israel), and is not being kept with a foster family or in an institution¹⁶ (in boarding school conditions, where therapy, nursing or rehabilitation services are provided¹⁷).

In the second stage, a pediatrician appointed by the NII examines the child and determines whether he/she meets one of the following conditions:

- **He/she is dependent on the assistance of others:** A child who, due to illness, syndrome, accident or birth defect, is dependent on the help of others far more than other children of the same age for performing daily activities (dressing, eating, bathing, personal hygiene and mobility in the home). Eligibility applies from the age of 3.
- **He/she needs constant presence or permanent supervision:** A child who, due to a serious medical impairment, severe chronic illness, severe behavioral disorder or mental retardation, cannot be left without permanent supervision or requires the constant presence of others to prevent mortal danger to himself or others. Eligibility applies from the age of 90 days.
- **He/she suffers from a particular impairment specified in the regulations:** Delayed development, needs help with communication, deterioration in hearing, impaired vision, autism or psychosis, Down's syndrome. Eligibility applies from birth.
- **He/she requires special medical treatment:** A child who, due to a chronic illness, requires special medical treatment (as specified in the Law). In recent years a number of amendments have been made to the Law, which have led to an increase in the number of those eligible and to an increase in the monthly benefit for those children. The most important changes are: expansion of the grounds of eligibility for the benefit (as a result of the Or-Noi Committee recommendations); combination of the increment for living expenses and help with studies at a level of 20% of the full benefit, and granting the increment to all recipients of the benefit; and increasing the amount of the benefit paid to children who are entirely dependent on the help of others. Eligibility applies from the age of 90 days.

15 Including stepchildren or adopted children under the age of 18.

16 A foster family which keeps a child with special needs is eligible for support from the Ministry of Welfare.

17 Except for special cases where the child is kept in an institution and his parents bear all the costs of his maintenance.

Amount of the Benefit

According to the regulations the amount of the benefit (for each type of impairment¹⁸) is set at a percentage of the full disability pension for a single person. There are three basic levels: 50%, 100% and 188%. A child who meets more than one of the conditions of eligibility will be entitled to one benefit at the highest rate. In 2016, the amount of the 100% benefit was NIS 2,189, to which is added an additional monthly allowance (AMA) at the rate of 17% of the full pension for a single person – NIS 372.

Since April 2015, anyone who needs a ventilator constantly at all hours of the day and night and is defined as entirely dependent on the assistance of others is entitled to the **ventilated disabled person's** increment, which is 83% of the full disability pension – NIS 1,817.

A family with two or more children receiving a disabled child benefit is entitled to an increment of 50% (of the amount of the benefit for each child) for each of the children. A family with two special needs children, one of whom is not eligible for a benefit (because he/she lives in an institution, or is over the age of 18) is also entitled to this increment.

When children reach the age of 18, and may be eligible for a disability pension or attendance allowance, the NII initiates a claim for them to utilize their rights to these benefits. Payment of the disabled child benefit continues for three months after their 18th birthday, in order to maintain continuity of payments to the family.

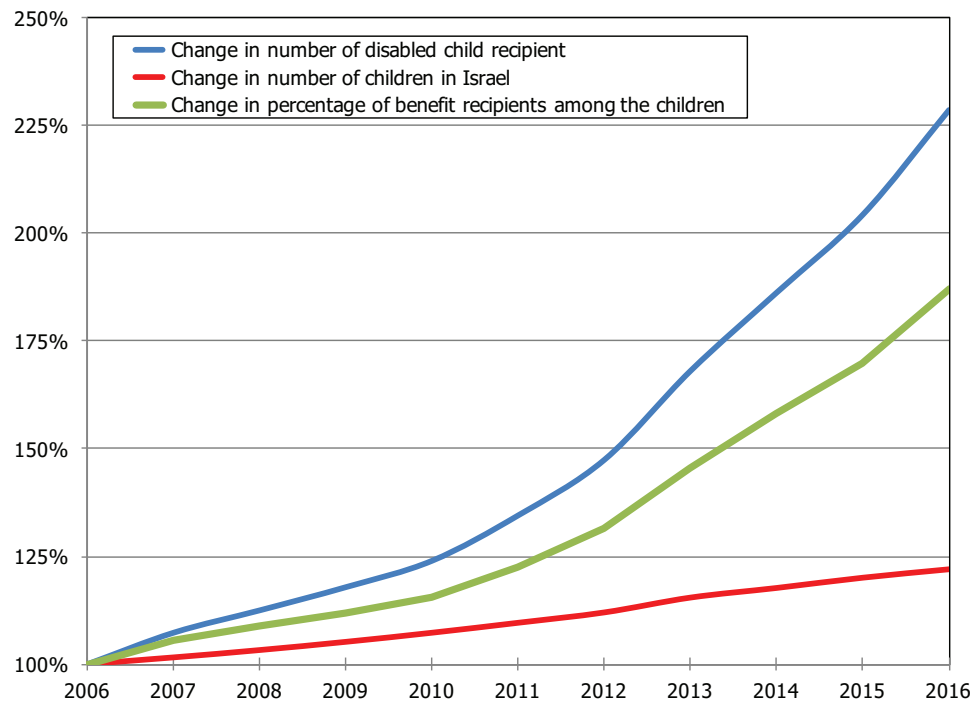
Children Receiving the Benefit

In 2016, 51,622 children received the disabled child benefit – an increase of approximately 12% in comparison with 2015. The growth rate in the number of benefit recipients is higher rate than that in the total number of children in Israel (Figure 4) for three main reasons: (a) implementation of the Or-Noi Committee conclusions; (b) restoration of supervision to the list of grounds of eligibility for the benefit (the number of children requiring supervision also doubled over the last year); (c) the increase in the number of children diagnosed as being on the autism spectrum. It should be mentioned that a national survey on children with disabilities, carried out in 1995-1997 by the NII

18 Unlike the disability pension, which is influenced by the degree of medical disability and degree of incapacity, there is no difference between disabled child benefit recipients who are eligible on the same grounds. The benefit rates appear in the National Insurance Regulations (Disabled Child), 5770-2010, Section 2: Benefit for special arrangements.

and the JDC-Brookdale Institute, found that 7.7% of children in Israel have a chronic functioning problem or need regular medical treatment for a year or more. According to this estimate, in December 2016 there were approximately 216 thousand special needs children in Israel, in other words, only about a quarter of the children with special needs in Israel received a disabled child benefit.

Figure 4
Disabled Child Benefit Recipients and Evolution of the Child Population, 2006-2016



The figure data appear in the appendix at the end of this file on the Internet.

Like the breakdown of all special needs children in Israel¹⁹, approximately 2/3 of recipients of the disabled child benefit are boys, largely due to the greater frequency of autism among boys than among girls (Table 10). The main ages of eligibility are 6-13, due to the definitions of eligibility for the benefit, which examine the burden imposed on parents caring for the child, compared to the normal situation for children of the same age, and which are also affected by the minimum age stipulated in the regulations for some of the grounds²⁰.

19 Naon et al (2000), **Children with special needs: Evaluation of needs and their cover by the services**. JDC-Brookdale Institute and NII.

20 Naturally among children the handicap is felt increasingly as they grow.

Table 10

Disabled Child Benefit Recipients, by Age, Sex and Eligibility Group (Absolute Numbers and Percentages), December 2016

Sex	Eligibility group	Total		Age (percentages)				
		Absolute numbers	%	Up to 3	3-5	6-9	10-13	14-17
Total	Absolute numbers	51,622		4,054	9,169	13,128	12,834	12,437
	Percentages		100.0	100.0	100.0	100.0	100.0	100.0
Boys	Total	34,265	66.4	59.5	67.7	69.0	67.9	63.3
	Dependent on help of others	4,824	9.3	1.2	6.8	9.9	10.8	11.8
	Need permanent supervision/ presence	8,699	16.9	15.4	14.6	20.3	18.3	13.8
	Have a special impairment	16,723	32.4	29.8	40.2	33.1	31.6	27.5
	Need special medical treatment	4,019	7.8	12.9	6.1	5.7	7.2	10.2
Girls	Total	17,357	33.6	40.5	32.3	31.0	32.1	36.7
	Dependent on help of others	3,333	6.4	1.6	5.2	6.4	6.9	8.6
	Need permanent supervision/ presence	4,577	8.9	10.1	9.0	9.1	8.2	8.8
	Have a special impairment	6,153	11.9	19.1	13.8	10.6	10.2	11.3
	Need special medical treatment	3,294	6.4	9.7	4.3	4.9	6.8	8.0

Table 11

Disabled Child Benefit Recipients, by Basic Benefit Rate, Party Assisting and Number of Disabled Children in the Family (Absolute Numbers and Percentages), December 2016

Employment of foreign worker		Total		Basic benefit rate (percentages)		
		Absolute numbers	%	50%	100%	188%
Total	Absolute numbers	51,622		16,711	28,427	6,484
	Percentages		100.0	32.4	55.0	12.6
Employ a foreign worker	Total:	749	100.0	2.5	29.1	68.4
	Of whom: Receive an increased benefit for families of disabled children	118	100.0	5.1	37.3	57.6
Do not employ a foreign worker	Total:	50,873	100.0	32.4	55.0	12.6
	Of whom: Receive an increased benefit for families of disabled children	9,409	100.0	29.3	60.7	10.0

Caring for a child with special needs is hard on parents, and caring for more than one disabled child is even harder. In 2016, there were 5,335 families with more than one child receiving a disabled child benefit (a total of 9,527 children); 478 of these families

have at least three children with special needs. The distribution of the most common impairments among these children shows that about 27% of the families have two or more children with autism, about 19% have children with hearing problems, about 4% have children with impaired vision, about 15% have children who are dependent on the help of others and about 20% of the families have children who require permanent supervision or presence to prevent mortal danger to themselves or others.

Less than 2% of disabled child benefit recipients employ a foreign worker in their homes; 65% of these are entirely dependent on others for all daily activities (they can be identified by the rate of the benefit – 188%) (Table 11). Their number continued to increase in 2016, apparently because the increase in the benefit enabled more families to fund the employment of such a worker. The number of children for whom a family increment is paid is almost identical among those who employ a foreign worker and those who do not (17%-18%). As stated, there is no information about employment of Israeli workers.

Benefit for Those With Restricted Mobility

The mobility benefit grants benefits to disabled persons with leg impairments which restrict their mobility²¹. The benefit is paid from State Treasury funds pursuant to an agreement signed by the Ministry of Finance and the NII. A resident of Israel aged 3-67, who has been found by a medical committee of the Ministry of Health to have at least 40% permanent mobility restriction (for holders of a valid driver's license), or at least 60% permanent mobility restriction (for those who do not have a driver's license) is eligible for the benefit. The benefit also continues to be paid after the age of 67.

The Benefits

Monthly allowance for car owners

Paid to vehicle owners as participation in the expenses of using a car (petrol, car insurance and equipment, repairs and services and protective devices) or mobility expenses for those without a car, and updated in accordance with the rate of increase in vehicle maintenance

21 Subject to the list of impairments which appears in Schedule A to the mobility agreement.

expenses. If the distance from the person's home to his/her workplace and back is more than 40km, he/she is entitled to an increment to the allowance. Only persons with restricted mobility who are defined as earners (work and earn at least 25% of the average wage or have at least 80% mobility restriction, or are entitled to a special equipment vehicle) are entitled to the full benefit. Those who are not earners are eligible for 50% of the full benefit.

Standing loan

Given to the purchaser of a new car, to provide full or partial funding of the taxes applicable to the car. The loan amount will equal the taxes on the **determining vehicle** (as defined in the law) which has been determined for the disabled person in accordance with his/her level of restricted mobility, and no more than the total taxes applicable to the vehicle which was purchased.

The loan is granted to the holder of a driver's license, if 42 months have elapsed from the date of receipt of the previous loan, and to someone who does not have a driver's license – if 48 months have elapsed, and to the owner of a special equipment vehicle, if 60 months have elapsed. A new standing loan may be obtained if the car is stolen or wrecked in an accident, or in case of a deterioration in medical condition and the Medical Institute for Road Safety has confirmed that the vehicle must be replaced.

A person with restricted mobility who does not have a driver's license will receive a standing loan of 75% of the loan granted to a person with restricted mobility who drives. The loan is repaid to the NII subject to defined rules.

Loan fund

A person whom a medical board has found to need and use a wheelchair and the Medical Institute for Road Safety has determined that he needs a vehicle which can be entered or driven while in a wheelchair (**special equipment vehicle**), or a person with at least 90% mobility restriction, with a driver's license, who is studying or working or undergoing rehabilitation, is eligible for assistance in purchasing the first car equal to 80% of the value of the car, excluding taxes. The assistance becomes a grant after five years.

Loan to purchase and install equipment in the vehicle

Someone who needs and uses a wheelchair is eligible for a loan to finance the special equipment required for the use of the car, if the Medical Institute for Road Safety has determined that he/she needs a special equipment vehicle. The amount of the loan is 95% of equipment value and installation cost, including all taxes applicable, for new equipment only. If he/she has a suitable vehicle, he/she is also entitled to assistance in purchasing a lifting device.

Reimbursement of the cost of purchasing and installing equipment in a private car

If the Institute for Road Safety has determined that a restricted mobility holder of a valid driver's license needs additional equipment for driving, safety while driving and to use the car, he/she is eligible for a reimbursement of the costs of such equipment which has been installed.

Eligibility for benefits continues after the age of 67, but individuals who are entitled to participation in mobility costs under other laws will no longer be eligible for the benefits under the mobility agreement.

In the following cases, the person with restricted mobility is not entitled to the above benefits, and must choose one benefit (attendance or mobility, disabled child or mobility): (a) he/she receives an attendance allowance at a rate of less than 100% and has not been found to have 100% restricted mobility, or he/she does not need or use a wheelchair; (b) a child who receives the disabled child benefit and is younger than 3, or who is age 3 and over and has not been found to have restricted mobility of more than 80%, or who does not need or use a wheelchair.

A family with two or more children who have each been found to have at least 80% restricted mobility or who have been found to be unable to walk unaided, and are living in the same home, may be eligible for both the disabled child benefit and the benefits under the mobility agreement, even if the children have not yet reached the age of 3.

Recipients of the Mobility Benefit

In December 2016, 40,164 people received benefits – an increase of approximately 4% in comparison with 2015. Approximately 65% of them receive an additional benefit from the Disability Division, and another 2,348 were eligible for a disability pension from the Work Injury Victims Division (Tables 2 and 3). It may be assumed that the remaining eligible persons who do not receive an additional benefit are earning a high salary that deprives them of the benefit or are forced to forego other benefits due to duplication with mobility benefits.

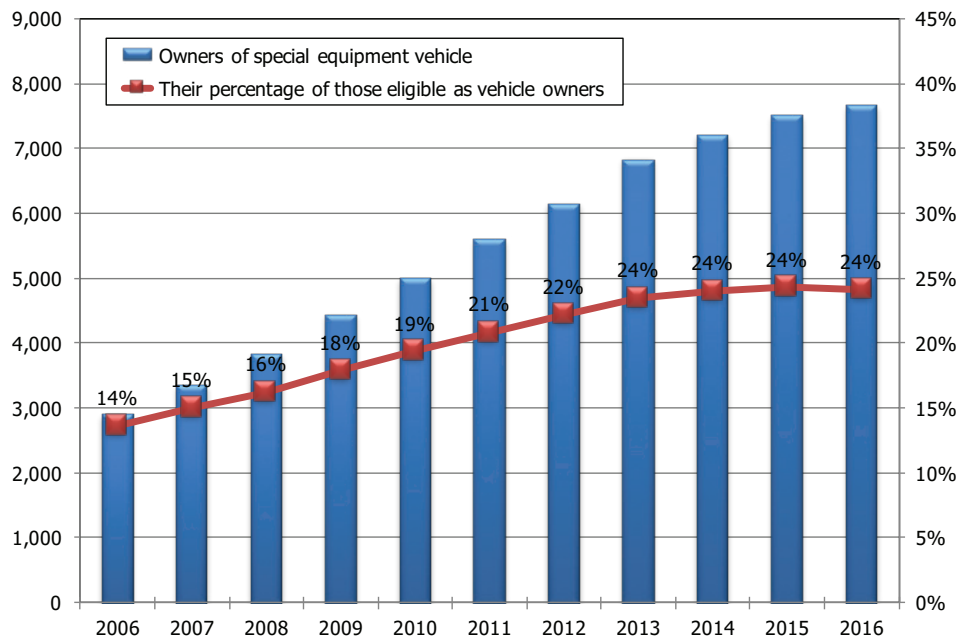
The scope of the benefits paid to persons with restricted mobility depends on whether they own a car, the size of the car determined for them (classified by engine capacity) and their degree of independence (drives themselves or not). Approximately 79% of those with restricted mobility are eligible for a benefit as car owners, and about 29% of them have a small car (with engine capacity of up to 1300 cc) (Table 12). Approximately 70% of those with restricted mobility who own a car drive themselves. The exceptions are van owners, most of whom do not in fact drive the vehicle themselves, probably because of their severe medical condition and dependence on wheelchairs.

Table 12
 Mobility Allowance Recipients, by Driving, Vehicle Ownership and Vehicle Size
 (Absolute Numbers and Percentages), December 2016

Vehicle ownership	Engine capacity	Total		Driving (Percentages)	
		Absolute numbers	%	Drive themselves	Do not drive
Total	Absolute numbers	40,164		22,291	17,873
	Percentages		100.0	55.5	44.5
Vehicle owners	1300	11,586	100.0	78.2	21.8
	1800	10,536	100.0	88.0	12.0
	2000	1,641	100.0	81.4	18.6
	2500	291	100.0	97.3	2.7
	Van	7,641	100.0	30.7	69.3
No vehicle		8,469	100.0	.	100.0

After years in which the percentage of people with restricted mobility who owned a private car dropped and the percentage of those with a special equipment vehicle rose, partly due to the extent of benefits for owners of such vehicles, in the last four years there has been a noticeable trend of stabilization in the percentage of special equipment vehicle owners out of all car owners (Figure 5). Today a quarter of the vehicle owners possess

Figure 5
 Special Equipment Vehicle Owners, 2006-2016

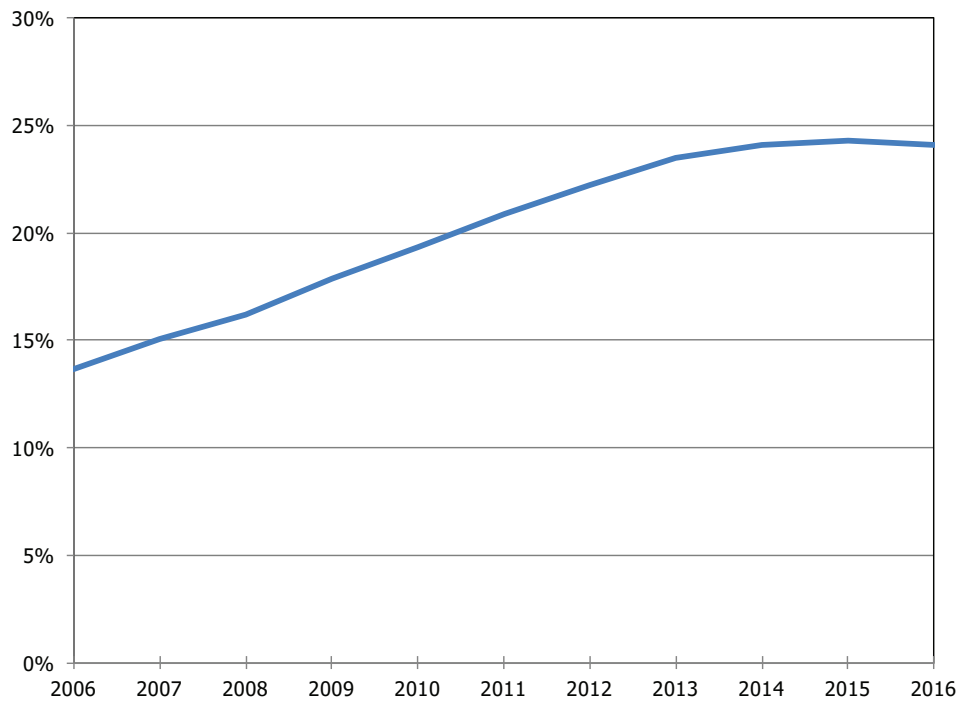


The figure data appear in the appendix at the end of this file on the Internet.

special equipment vehicles. This data obviously has a great influence on the amount of public expenditure on mobility insurance.

The person of restricted mobility's degree of dependence on a wheelchair has a decisive influence on the degree of restriction and the size of vehicle determined for him: the greater the dependence on the wheelchair the greater the degree of restriction will be and the larger the vehicle will be (to enable him to enter the vehicle in the wheelchair). More than 90% of those confined to a wheelchair, and another 50% of those who need and use a wheelchair, have more than 90% restriction (Table 13). It can also be seen that the percentage of men eligible for the benefit is higher than the percentage of women.

Figure 6
Percentage of Special Equipment Vehicle Owners Out Of All Vehicle Owners, 2006-2016



The figure data appear in the appendix at the end of this file on the Internet.

Approximately 61% of mobility allowance recipients are men, but the percentage of women with the severest restriction (90%-100%) is greater than the percentage of men – 38% compared with 34% respectively.

About a third of the benefit recipients are not of working age - approximately 12% are children, and about 20% elderly people - and most of them (68%) suffer from lower limb paralysis (Table 14). The younger the age, the higher is the proportion of paralyzed

Table 13

Mobility Allowance Recipients, by Degree of Restriction, Sex and Dependence on Wheelchair (Absolute Numbers and Percentages), December 2016

Sex	Dependence on wheelchair	Total		Degree of restriction (percentages)					
		Absolute numbers	%	40-49	50-59	60-69	70-79	80-89	90-100
Total	Absolute numbers	40,164		3,872	3,605	3,635	4,764	10,623	13,665
	Percentages		100.0	9.6	9.0	9.1	11.9	26.4	34.0
Men	Total	24,846	100.0	11.6	9.4	9.2	11.9	26.3	31.8
	Confined	4,553	100.0	0.2	0.1	0.1	0.2	8.5	90.8
	Need and use	6,453	100.0	2.5	1.7	7.1	5.9	37.2	45.6
	No wheelchair	13,840	100.0	19.6	16.0	13.1	18.5	27.1	5.9
Women	Total	15,318	100.0	6.5	8.3	8.9	11.9	26.7	37.7
	Confined	3,318	100.0	0.1	0.1	0.2	0.3	7.6	91.7
	Need and use	4,611	100.0	1.8	2.3	7.2	5.8	35.4	47.5
	No wheelchair	7,389	100.0	12.3	15.9	13.8	20.9	29.8	7.3

Table 14

Mobility Allowance Recipients, by Age and Main Impairment (Absolute Numbers and Percentages), December 2016

Main impairment	Total		Age (percentages)							
	Absolute numbers	%	3-17	18-29	30-39	40-49	50-59	60-66	67 and over	
Total	Absolute numbers	40,164	4,735	3,658	3,636	4,510	6,859	8,615	8,151	
	Percentages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Lower limb paralysis		27,207	67.7	95.4	87.0	77.5	68.4	61.8	61.1	50.3
Limitation of joint movement		5,551	13.8	0.8	4.8	9.6	12.5	16.0	18.0	21.9
Arterial insufficiency		1,977	4.9	.	0.1	0.6	1.3	5.4	7.8	10.5
Amputations		1,697	4.2	0.9	2.2	3.6	5.7	5.9	4.5	4.8
Dislocations		1,328	3.3	1.1	1.6	3.5	5.1	4.5	3.0	3.6
False joints		926	2.3	0.4	0.6	1.6	2.5	2.6	2.5	4.0
Rigidity		929	2.3	0.4	0.9	1.5	2.5	2.7	2.2	4.2
Other		549	1.4	1.0	2.8	2.1	2.0	1.2	0.9	0.8

recipients and the lower is the proportion of those suffering from other impairments. This is because adults also suffer from restrictions which develop with age, while most of the children suffer from congenital impairments.

The mobility benefit is intended, inter alia, to enable its recipients to lead a normal lifestyle, including integrating into the workforce. Therefore it has been determined that if the distance from their home to the workplace and back is more than 40km, they are entitled to an allowance increment as compensation for their additional fuel costs.

However, only some 17% of the benefit recipients work, most of them near their place of residence, and only 17% of these are paid an increment due to the distance from their homes and workplaces.

Mobility Benefit in Israel and Abroad

An examination of the benefits for people with restricted mobility in other Western countries shows that only a few countries have a special benefit for people with restricted mobility like the one in Israel. The main explanation for this is the low accessibility of public transport in Israel compared with other countries, and the numerous mobility options available there: interurban and urban trains, bus lines and transportation services – urban, interurban and specific. Another explanation is that in many countries the mobility benefit is included in the benefits paid to those who are dependent on others (comparable to attendance allowance in Israel). In comparison to countries where a separate benefit is paid to persons with restricted mobility, Israel is by far the leader in the Western world in the range and scope of benefits paid. Part of this is apparently due to the costs of purchasing and maintaining a vehicles in Israel.

Compensation for Scalp Ringworm Victims

Main Points of the Law

Scalp ringworm (*Tinea Capitis*) is a fungal skin disease that generally causes skin discoloration and itching. Today the disease is treated with pills or creams, but until 1959 there was no effective medication and X-ray radiation was used, with what turned out to be serious side effects.

In 1994 the Knesset passed the Scalp Ringworm Victims Compensation Law, which was intended to compensate patients who were treated with radiation in the years 1946-1960 by the State, the Jewish Agency, the health maintenance organizations or the Hadassah Medical Federation. Compensation is funded by the State Treasury and paid by the NII.

According to the law, eligibility for the benefit applies to residents of Israel who suffered from scalp ringworm and about whom a committee of experts has decided that due to radiation treatment, they suffer from one of the following: various types of cancer of the head and neck area; leukemia; benign brain tumors; hair loss around the scars on the scalp; and whose degree of medical disability is 5% or more. The eligibility for this compensation does not detract from the rights of those entitled to other benefits from the NII and is not dependent on their ages.

Amount of the Compensation

- **Monthly allowance:** Paid to those found to have 40% or more medical disability. The amount thereof is 25% of the average wage under the National Insurance Law, multiplied by the degree of medical disability. In 2016, the amount at 100% disability was NIS 2,366.
- **One-time compensation:** Paid to a patient with 75% or more medical disability in the amount of NIS 184,873, and to a patient with 40%-74% medical disability in half that amount – NIS 92,437.
- **Grant instead of allowance:** Paid on a one-time basis to a patient with 5%-39% medical disability. Calculated as a percentage of the full allowance amount (according to the degree of medical disability determined) multiplied by 70.
- **Survivors' grant:** Paid to the spouse of a deceased patient who has a child with him/her (in the amount of 36 full monthly allowances – NIS 85,176) or to the spouse of a deceased patient with no children with him/her or to the child of a deceased patient (in the amount of 60% of the full survivors' grant – NIS 51,106).

Recipients of Scalp Ringworm Victims' Compensation

At the end of 2016 the number of recipients of the monthly allowance for scalp ringworm victims amounted to 4,523, 185, 185 of them received it for the first time that year (Table 15). The average age of the recipients (69.8) is quite high, due to the period of eligibility stipulated in the law. Unlike most benefits paid by the Disability Division, most recipients of this allowance (about 61%) are women, probably because of greater self-consciousness about the side-effects and higher rate of surviving the illness compared with men.

Table 15

Scalp Ringworm Victims Receiving a Monthly Allowance, by Age and Sex (Absolute Numbers and Percentages), December 2016

Sex		Age (percentages)				
		Total	50-59	60-64	65-69	70 and above
Total	Absolute numbers	4,523	84	906	1,524	2,009
	Percentages	100.0	100.0	100.0	100.0	100.0
Men		39.0	31.0	34.7	37.9	42.1
Women		61.0	69.0	65.3	62.1	57.9

Most recipients of the monthly allowance (approximately 61%) suffer from skin damage and have a low degree of disability, while approximately 16% have internal impairments and a higher degree of disability (usually these are seriously ill cancer patients) (Table 16). Apart from differences in degree of disability defined in the law, there are probably also differences in life expectancy between these patients.

Table 16

Scalp Ringworm Victims Receiving a Monthly Allowance, by Degree of Medical Disability and Impairment Granting Eligibility* (Absolute Numbers and Percentages), December 2016

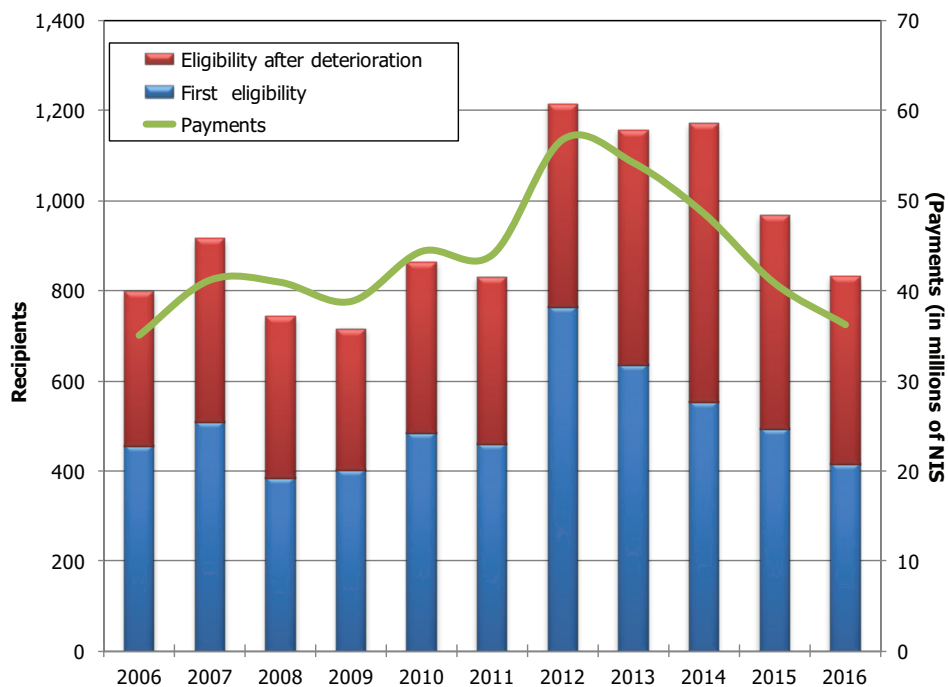
Impairment granting eligibility		Total		Degree of medical disability (%)			
		Absolute numbers	%	40-49	50-59	60-79	80-100
Total	Absolute numbers	4,523		1,864	941	1,080	638
	Percentages		100.0	100.0	100.0	100.0	100.0
Skin damage							
	Skin scars and damage	1,928	42.6	51.2	49.0	36.3	18.8
	Baldness	835	18.5	32.8	15.1	6.7	1.4
Internal							
	Lymph glands	444	9.8	0.5	7.7	15.7	30.3
	Other	280	6.2	6.1	7.3	6.5	4.2
	Neurological	997	22.0	8.9	20.5	33.9	42.8
	Other	39	0.9	0.5	0.4	0.9	2.5

* The impairment granting eligibility is not necessarily the dominant impairment. For example, approximately 30% of the allowance recipients have a dominant psychological impairment, which is not indicated at all in the table.

Figure 7 shows the breakdown of payments to scalp ringworm victims and the number of recipients of compensation, divided according to initial eligibility for compensation and increased eligibility after deterioration of the condition. The payments in the figure are attributed to the year in which they were paid, and anyone for whom a higher degree of medical disability was approved after a repeat claim, is counted as receiving compensation at the new date. From 2012, the number of recipients of compensation has

increased, before of an increase in the number of those eligible for the first time (mainly in 2012-2013) and a rise in the number of those eligible for increased compensation as a result of deterioration in their medical condition (mainly in 2013-2016). The expansion of activity for the utilization of scalp ringworm victims' rights is another possible reason for the increase. In 2017, both the total payments and the number of recipients decreased in comparison with 2016 – for both those receiving the compensation for the first time and those whose condition has deteriorated.

Figure 7
Scalp Ringworm Victims Who Received Grants, and Total Payments, 2006-2016



The figure data appear in the appendix at the end of this file on the Internet.

Compensation for Polio Victims

Main Points of the Law

Polio (Poliomyelitis) is a disease which affects the motor neurons in the spinal cord and as a thus damages nerve fibers and muscles. About half of patients recover completely

from the virus, while about half suffer from various degrees of handicaps. Under the Polio Victims Compensation Law, passed by the Knesset in 2007, anyone who contracted polio within the borders of Israel, or received medical treatment here up to the end of 1969²², and who has been found by a certified physician on behalf of the NII to be suffering from medical disability or restricted mobility due to the disease or subsequent deterioration (post-polio syndrome²³) is eligible for compensation. This compensation is financed by the State Treasury and is intended to express the State's commitment to the victims.

Amount of Compensation

- **Monthly allowance:** Paid to anyone found to have 20% or more medical disability, according to the degree of disability. The full allowance is 50% of the average wage according to the National Insurance Law – NIS 4,732.
- **One-time compensation:** Paid to anyone found to have a degree of permanent medical disability: up to 74% - NIS 60,465; 75%-94% - NIS 120,933; more than 95% - NIS 145,119.
- **Grant instead of allowance:** Paid to anyone found to have a degree of medical disability of less than 20%, pro rata to the degree of disability (out of the full monthly allowance), and multiplied by 70 (Figure 8).

In addition to these payments, the State helps to fund medical treatments, medical equipment and devices required by polio victims to lead a normal life and which are not included in the health basket. It is important to note that eligibility for compensation does not detract from rights in other areas of insurance with the NII and does not depend on the eligible parties' age.

Recipients of Polio Victims' Allowance

In December 2016 the number of recipients of the allowance amounted to 4,194 – a decrease from 2015. In 2016, 19 people were added as first-time recipients of the allowance. Because of the nature of the allowance, the number of those receiving it tends to decrease slightly every year as regard both existing and new recipients. 73% of recipients receive at least one other benefit from the Disability Division (Table 3).

22 Until February 2012 only those who contracted polio in the State of Israel were eligible for compensation.

23 Post-polio syndrome is caused by erosion of the neurons and is characterized by deterioration in muscle activity accompanied by weakness and pains.

Most polio victims contracted the disease in the early days of the State, before the polio vaccine was introduced in 1961. However, a few cases did appear later, apparently in children or adults who were not vaccinated (Table 17). This finding can explain the relatively high average age of allowance recipients – 63.4. The rest are mainly people who contracted the disease outside Israel and were treated here, or who experienced a late attack of the disease, including those who became ill because they were not vaccinated.

About half the recipients of the monthly allowance suffer from post-polio syndrome, which can appear up to 45 years after infection with the virus. The percentage of people with a high degree of medical disability who suffer from disorders of the cranial (skull) nerves and post-polio syndrome is higher than the percentage of those suffering from limb paralysis and bone damage (Table 18). Since the law was introduced, payments of grants to victims have decreased every year (Figure 7).

Table 17

Polio Victims Receiving a Monthly Allowance, by Sex and Date of Appearance of the Disease (Absolute Numbers and Percentages), December 2016

Date of appearance of the disease	Total		Sex (percentages)	
	Absolute numbers	%	Men	Women
Total	Absolute numbers	4,194	2,328	1,866
	Percentages	100.0	100.0	100.0
Before the establishment of the State	413	9.9	9.0	10.9
1948-1959	3,096	73.8	72.3	75.8
1960-1969	400	9.5	11.0	7.7
1970-1979	167	4.0	4.7	3.0
1980 till today	118	2.8	3.0	2.6

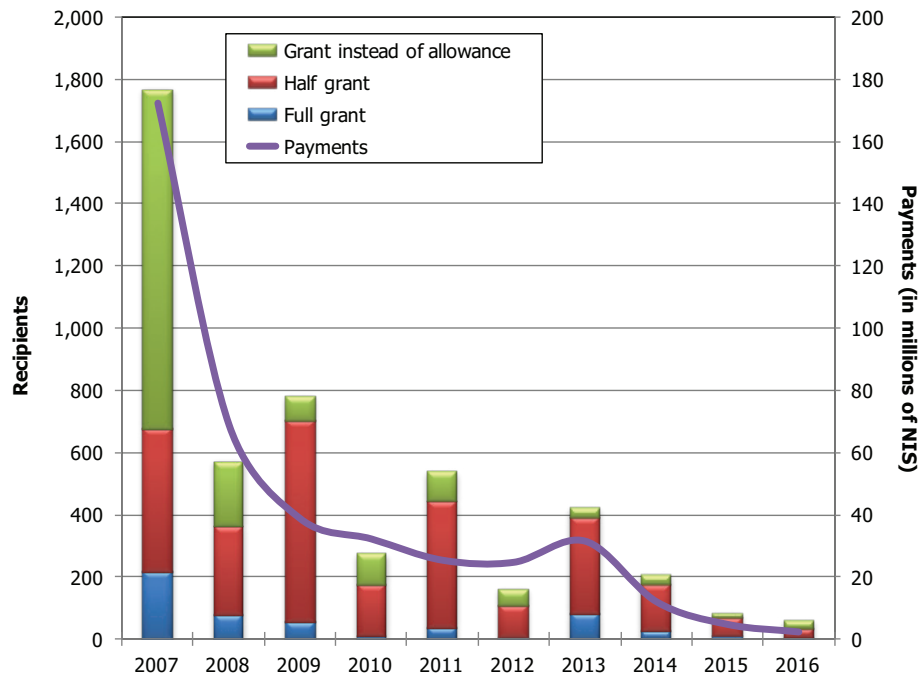
Table 18

Polio Victims Receiving a Monthly Allowance, by Impairment Granting Eligibility and Degree of Medical Disability (Absolute Numbers and Percentages), December 2016

Impairment granting eligibility	Total		Medical disability (percentages)					
	Absolute numbers	%	20-49	50-59	60-69	70-79	80-89	90-100
Total	Absolute numbers	4,194	960	479	281	172	1,329	973
	Percentages	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cranial nerve disorders	712	17.0	11.5	12.7	15.0	15.7	12.1	32.0
Limb nerve paralysis	1,034	24.7	64.9	26.7	47.3	37.8	5.1	1.7
Bone diseases and damage	362	8.6	15.7	8.8	12.1	7.0	5.1	5.8
Post-polio	2,086	49.7	7.9	51.8	25.6	39.5	77.7	60.5

Figure 8

Polio Victims Who Received Grants and Total Payments, 2007-2016



* Those found to have a higher degree of medical disability after submitting a repeat claim were counted as eligible for compensation at the time of the updated eligibility. The figure data appear in the appendix at the end of this file on the Internet.

Total Payments

In 2016, the Disability Division paid benefits amounting to about NIS 14.1 billion – a real increase of 4.5% in comparison with 2015. The main increase arises from changes in eligibility tests and conditions of eligibility for the attendance allowance and disabled child benefits. The breakdown of expenditure by type of payment shows that the relative weight of payments for disability and rehabilitation benefits continued to fall in 2016, amounting to approximately 63% of the Division's expenditure (Table 19). Approximately NIS 128.4 million and NIS 169.3 million were paid to scalp ringworm victims and polio victims respectively. Since 2013 the weight of Disability Division benefit payments as a percentage of all NII benefit payments remained stable at a level of 18.8% in 2016 (Table 20).

In general, despite the real increase in benefit payments, in 2016 the trend of erosion of disability benefits (general disability, attendance and disabled child) continued compared

Table 19

General Disability Division Payments, by Type of Payment (Percentages), 2012-2016

Year	Total	Disability and rehabilitation	Attendance Allowance	Disabled child	Mobility
2012	100.0	67.8	10.3	9.2	12.0
2013	100.0	66.8	10.8	9.9	11.6
2014	100.0	66.1	11.3	10.4	11.3
2015	100.0	63.9	12.3	12.0	11.1
2016	100.0	62.8	12.9	12.4	11.3

Table 20

General Disability Division Payments as a Percentage of All National Insurance Benefits, 2012-2016

Year	General disability division payments		Division benefit payments as a percentage of total benefit payments
	Millions of NIS (2016 prices)	Real annual growth rate (percentages)	
2012	11,751,246	5.9	17.8
2013	12,164,609	3.5	18.7
2014	12,884,715	5.9	18.6
2015	13,524,072	5.0	18.7
2016	14,128,173	4.5	18.8

to the average wage in the economy – a result of differences between mechanisms for updating benefits and growth in wages.

The amount of the average disability pension (including the additional monthly allowance) is influenced by many variables: (a) percentage of recipients eligible for the full benefit; (b) percentage who are eligible for an increment for their dependents; (c) percentage who have income from work or income not from work; (d) percentage who receive an encouragement allowance. In 2016 the average pension was NIS 2,859 per month, which is approximately 29.9% of the average wage, compared with 30.6% thereof in 2015 (Table 21).

The average attendance allowance (including the additional monthly allowance) in 2016 was NIS 2,542 (Table 22). This increase from 2015 was mainly a result from the increment given to eligible persons at the two high levels, after the increase in the minimum wage. However, as a percentage of the average wage the allowance did not increase, but even decreased slightly.

The size of the average disabled child benefit (including the additional monthly allowance) was influenced by three changes occurring in recent years: (a) combination of the increment for studies and living expenses (on the recommendation of the Or-Noi

Table 21
Average Monthly Disability Pension (Current Prices, Fixed Prices and as a Percentage of the Average Wage), 2012-2016

Year	Current prices (NIS)	2016 prices (NIS)	As a percentage of average wage
2012	2,774	2,797	31.6
2013	2,807	2,787	31.2
2014	2,867	2,833	31.3
2015	2,862	2,846	30.6
2016	2,859	2,859	29.9

Table 22
Average Monthly SSA (Current Prices, Fixed Prices and as a Percentage of Average Wage), 2012-2016

Year	Current prices (NIS)	2016 prices (NIS)	As a percentage of average wage
2012	2,449	2,469	27.9
2013	2,482	2,465	27.6
2014	2,464	2,435	26.9
2015	2,509	2,495	26.8
2016	2,541	2,541	26.6

Committee), and payment of the increment for studies to all benefit recipients²⁴; (b) increase in the number of benefit recipients who are entirely dependent on others; (c) sharp increase in the number of benefit recipients who need supervision. In 2016 the amount of the average benefit was NIS 2,542 – a real increase of 0.3% in comparison with 2015 (Table 23). This increase is also explained by the increment paid to children who are entirely dependent on others, as a result of the increase in the minimum wage. However, as a percentage of the average wage, the benefit decreased by 0.7 percentage points between 2015 and 2016.

Table 23
Average Monthly Disabled Child Benefit (Current Prices, Fixed Prices and as a Percentage of Average Wage), 2012-2016

Year	Current prices (NIS)	2016 prices (NIS)	As a percentage of average wage
2012	2,414	2,433	27.5
2013	2,439	2,422	27.1
2014	2,414	2,386	26.4
2015	2,549	2,535	27.3
2016	2,542	2,542	26.6

24 Children who were over the age of 14 before the new regulations came into force are still entitled to the separate increment for studies and for living expenses paid until then.

Table 24

Average Monthly Mobility Allowance (Current Prices, Fixed Prices and as a Percentage of Average Wage), 2012-2016

Year	Current prices (NIS)	2016 prices (NIS)	As a percentage of average wage
2012	2,036	2,052	23.1
2013	2,137	2,122	23.1
2014	2,143	2,117	23.4
2015	2,139	2,127	22.8
2016	2,136	2,136	22.3

In 2016, the average mobility allowance was NIS 2,136 per month, which was 22.3% of the average wage, compared with 22.8% thereof in 2015 (Table 24). The average allowance for scalp ringworm victims was NIS 1,384 per month – compared with NIS 1,351 in 2015, and for polio victims – NIS 3,257 compared with NIS 3,282.

Appendix: Figure Data

Date for Figure 1

Change in Number of Disability Pension Claims and Average Claim Processing Time, 2008-2016

	2008	2009	2010	2011	2012	2013	2014	2015	2016
Disability claims	100%	103%	108%	107%	116%	123%	130%	131%	142%
Average processing time	100%	98%	88%	76%	77%	79%	77%	77%	71%

Data for Figure 2

Change in Disability Pension Recipients and Their Percentage of the Working-Age Population, 2006-2016

	Change in number of pension recipients	Disability pension recipients in the total population
2006	4.3%	4.2%
2007	5.2%	4.4%
2008	4.0%	4.4%
2009	2.6%	4.5%
2010	3.5%	4.5%
2011	2.8%	4.6%
2012	2.2%	4.6%
2013	2.3%	4.6%
2014	1.8%	4.7%
2015	1.4%	4.7%
2016	1.8%	4.7%

Data for Figure 3

Change in Number of Allowance Attendance Recipients and Total Expenditure, 2006-2016

	Change in number of SSA recipients	Change in total expenditure (fixed prices)
2006	100%	100%
2007	107%	109%
2008	115%	115%
2009	122%	130%
2010	129%	141%
2011	137%	147%
2012	147%	160%
2013	159%	173%
2014	180%	192%
2015	198%	219%
2016	214%	238%

Data for Figure 4

Change in Number of Recipients of the Disabled Child Benefit and Development of the Child Population, 2006-2016

	Change in number of benefit recipients	Change in number of children in Israel	Change in percentage of benefit recipients among all children
2006	100%	100%	100%
2007	107%	102%	106%
2008	112%	103%	109%
2009	118%	105%	112%
2010	124%	107%	115%
2011	134%	110%	123%
2012	147%	112%	131%
2013	168%	116%	145%
2014	186%	118%	158%
2015	204%	120%	170%
2016	228%	122%	187%

Data for Figure 5

Special Equipment Vehicle Owners, 2006-2016

	Special equipment vehicle owners	Percentage of those eligible as vehicle owners
2006	2,887	14%
2007	3,340	15%
2008	3,808	16%
2009	4,424	18%
2010	4,991	19%
2011	5,593	21%
2012	6,135	22%
2013	6,823	24%
2014	7,190	24%
2015	7,496	24%
2016	7,641	24%

Data for Figure 6

Percentage of Special Equipment Vehicle Owners Out Of All Vehicle Owners, 2006-2016

	Percentage of those eligible as vehicle owners
2006	14%
2007	15%
2008	16%
2009	18%
2010	19%
2011	21%
2012	22%
2013	24%
2014	24%
2015	24%
2016	24%

Data for Figure 7

Scalp Ringworm Victims Who Received Grants, and Total Payments, 2006-2016

	Recipients		Payments (millions of NIS)
	First eligibility	Eligibility after deterioration	
2006	456	342	35
2007	507	407	41
2008	384	357	41
2009	404	310	39
2010	485	378	44
2011	458	371	44
2012	764	450	57
2013	637	519	54
2014	553	616	49
2015	492	472	41
2016	416	414	36

Data for Figure 8

Polio Victims Who Received Grants and Total Payments, 2007-2016

Year	Recipients			Payments (millions of NIS)
	Full grant	Half grant	Grant instead of allowance	
2007	217	456	1,092	172
2008	76	284	208	69
2009	55	646	77	39
2010	9	164	98	32
2011	38	404	93	25
2012	4	103	50	25
2013	83	306	30	31
2014	26	150	28	12
2015	10	58	14	5
2016	3	30	25	2

