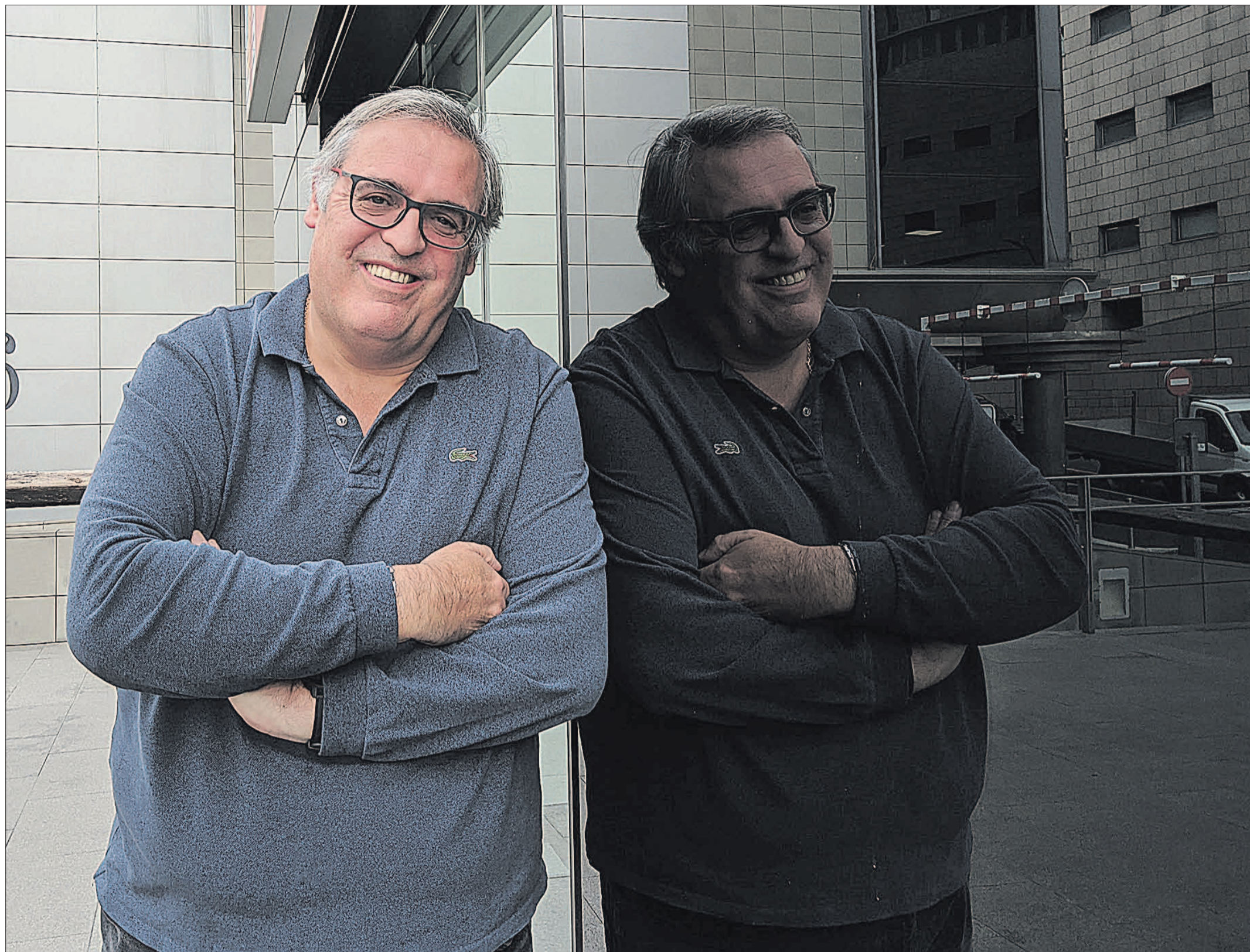




Interview ► The representative of pensioners and the disabled in the CASS talks about the vi

EL PERIÒDIC



Jacint Risco

Representative of pensioners at the CASS

«It is a tragedy that 10,000 pensioners receive less than the minimum wage»

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The current representative of pensioners and the disabled at CASS, and former president and member of Trana-EM, Jacint Risco, explains to EL PERIÒDIC the concerns of pensioners, where the sustainability of pensions is and how the third payer is working.

-What is the main concern of pensioners at the moment?

-To know what your salary amount is. But pensions in Andorra have now become a very important problem.

-Why?

-Because when you compare your income with what you have to pay, the numbers don't add up. If someone earns, for example, 1,500 euros in salary, and they have raised their apartment by 400 euros, how they make it to the end of the month. This problem is exacerbated by pensioners, who have no future. The pensioner can only act as a pensioner.

-As a representative of these people at the CASS, what demands do you usually receive?

-Above all, that pensions rise more. They are also trying to figure

out if they can have solidarity to supplement the contributions or be able to collect 100% of the benefits because they do not have, for example, a pension that covers the minimum wage. In addition, they request that their illnesses be included in the list of 100% covers. More or less, these are the requests of any wage earner, but logically aggravated because age makes pathologies more important. In short, they are demands to guarantee a more dignified life.

-How do you think the pension law should be amended?

- The CASS has already presented

a proposal to the General Council, but I think it has not been fully understood. From Andorra Social Security Fund, we set up a technical commission for more than a year to study what could be the ideal model for Andorra.

-And what did you get out of it?

- We identified something that is logical: people who are now entering the labor market and those who are already there, cannot have the same treatment. From here, our vision for pensions, which is not a solution, is that they must be a comprehensiveness of the proposals we have made.

-Why?

- Because we go from the sustainability of the system to the fact that the pension is dignified and equitable. The current problem is that pensions are not sustainable because for every euro I put into social security I get three, and the interest that CASS is giving cannot be sustained.

-What else did you identify?

-There is a second issue, and that is that they are not enough because they have quoted very little. You receive what you have quoted, but with a difficulty: that you receive it with the conversion coefficient,

which is currently at 9.7. This means that what you have put into social security is returned to you in these 9.7 years, and from then on, a solidarity system pays. It is this system that, despite not being a problem now, it will be in the future.

-You have been more in favor of the French system than the Spanish one.

-Always. The Spanish system is based on the English system: healthcare is paid for by taxes and pensions by contributions. In France, everyone pays for their illness and retirement. The problem in Andorra is that they pay 12%, while in France it is 30%. In addition, I understand that the French system is much clearer and more logical: it has a retirement branch and a sickness branch, which are distributed in such a way that the funding burden falls, logically, on the State and social security, but also about the insured. It must not be forgotten that the system we were equipped with at the beginning was French.

-Then why has it been becoming Spanish?

- Because many of the high-ranking Andorran social security officials come from Spain.

-At least as far as pensions are concerned, the Spanish system is not at its best.

-He is dead in Spain. They have proposed to increase the contributions by 30% in the next 25 years, because if they don't get out of it.

-Does the sustainability of pensions require raising the retirement age to 67?

-It's a host. But it would represent delaying the problem by two years, because sustainability will remain the same: with low pensions and not being equitable. However, this measure alone cannot be, it would be a terrible mistake to apply only this. It must be accompanied by the others proposed by the CASS, otherwise it is of no use.

-In any case, is it an inevitable fact?

-I do not think so. Andorra could decide to do like France and define retirement at 60. However, we have put a lot of emphasis on hard work. It cannot be said that a person who is in a mine, a policeman,



«It is very unfair that a person does not have healthcare because he has no money. The third payer must be general»

a teacher, a fireman or a mason, must retire at 65 or 67. And the same with a disabled person. In any case, life expectancy is increasing, and maybe when this happens we will have to retire at 90.

-Is it necessary to set a minimum pension to live with dignity?

-Yes. It is a drama that 10,000 pensioners receive less than the minimum wage.

-But someone may have contributed 300 euros and another 1,000, they cannot receive the same.

-This is where the 40/40 system comes from.

-How it works?

-Very simple. It is used when a person does not reach the minimum wage. If he contributes for 40 years, for example, the State supplements him to get there. If you have contributed 35, the State supplements the salary up to the minimum wage minus 5%, that is to say, proportionally.

-Do you also need to set a maximum stop?

-Yes. The same is the case with the disability pension, which at most must be 2.5 times the minimum wage. This should be the limit on general pensions.

- But then the discussion arises as to whether a maximum quote should be made or not.

-I think there should be a solidarity contribution, at least from the point of view of the disabled.

-Four years ago the ratio was four workers for each pensioner. Is it still the same?

- It's almost the same. It must be about 3.60 workers, approximately.

-Can the new generations start thinking about getting a complementary pension plan?

-I think the solution is through the three-pillar plan: I must have the public pension for basic needs, the business pension and the private pension plan. The first pillar is solidarity, meaning that it is used to pay retirees' pensions. The second branch is private, it means that the company, the worker and the Government put some money into it [individual accounts]. And the third is like the piggy bank we used to make as children.

-Could it get to the point where people would run out of pensions?

-Never. The State is the guarantor.

-Should early retirement be penalized?

-Yes. In fact, the country in Europe that penalizes early retirement the most is Andorra with 7%, and if you go to work the CASS will not pay you a pension, which is unheard of. At least for me, this penalty is too onerous. It is clear that a penalty must be imposed, but with 3% it is more than enough, and that allows people who retire early to also be able to work. But just as there is a penalty, if you decide to retire later there is a bonus.

-As for the third payer, how is it working?

-It has been applied well since 1968 and now it has become fashionable. But the CASS has been applying since then to certain requirements of insured persons to the third payer. For example, people who receive 100%, of which there are 5,000 in Andorra.

-Do you still think that the delay in its application for pensioners is the fault of lenders who want to charge the service in advance?

-I already said it and I'm sorry for the expression, because it can be misinterpreted, but money fist. That's right and I keep thinking the same thing. I can understand that they don't want to get paid at the end of the month, but then the system must be changed. Instead of having it in the Spanish system where all the taxpayers are murders, go to the German system. If

an insured pays within 48 hours, let a lender also pay within 48 hours.

-Espot announced a month ago the third payer for medicines in the summer. Is it a necessary measure?

- Of course, I don't understand how it took so long. It is not fair that a person cannot pay for a drug because there is no third payer, as the pharmacist or doctor does not want to collect later.

-And why wasn't it done with the start of the third payer?

-I do not know. In addition, I understand computers and have seen the pharmacy programs. It turns out that an e-prescription can be made in a week. Now the old people are very charmed and they just gave them a piece of candy.

-Should it be general for the entire population? Financial difficulties are not only experienced by retirees.

- Of course! If someone earns 1,500 euros, and a doctor comes and tells him that he has to have a test worth 450 euros, the budget for living is what it is: the flat, visiting the parents... And if he has to pay these money for a control, many things in this budget will not be able to do. You will have to decide whether to take the test or not. Is this universal health? No. It is very unfair that a person does not have healthcare because they do not have money. When the legislature be-



«The maximum limit of pensions should be the same as that of disability, at most 2.5 times the minimum wage»

gins now, it must be claimed that it is general.

-Should people with disabilities enter earlier?

-In principle they will enter now, I hope they will do it before the International Day of People with Disabilities, next December 3rd. And we're talking about third-party payer, not 100%, which people confuse. They will pay the same 25%.

-And don't complementary insurances come into play?

-Yes, but they should lower the price. In France it is almost mandatory, but the prices of these insurances are much lower in relation to the standard of living than here. In Andorra, complementary insurance is worth 30 euros, the same as in the Gallic country, but there the minimum salary is 1,800 euros, here it is 1,200.

-When Antoni Martí entered the Government in 2011, the CASS was provided with particularly expensive medicines.

-It was a breakthrough. If a drug is worth 1,800 euros, social security subsidizes it in full. On the one hand, it is good because these medicines are being subsidized, but there are medicines that are not there, which, logically, many people cannot afford.

-The clearest example of the third payer and 100% is what has happened with public transport.

-Exactly. If Andorra now likes Spain, where medicines are free for everyone, everything will collapse. The elderly buy the medicines for the young, and go on doing. On the other hand, if they have to pay something, they think about it more. Everyone used to pay for the buses and hardly anyone took them. It went to 30 euros and more people started taking it. Now they have made it free and it has collapsed. It can't be free, things have value. It's not about people paying 100 euros, but paying 30 or 15 a month. It cannot be that general taxes pay something for everyone.

-Dow you think that more services should be included for the third party payer?

-With all the health services there maybe not. But I miss the ortho-prosthetic devices, which will be a difficulty here. ≡

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