



# **An International Survey of Short-Term Benefits Provided to Injured Workers: Lessons for Israel**

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# Abstract

## Background

Insurance programs for work related injuries allow countries to respond to several needs that arise when an employee is injured in the course of his employment. These insurance programs provide workers with several types of short-term benefits, one of which is a work injury allowance – payments that the workers receive immediately after the injury as compensation for their loss of wages or their inability to work.

## Goals

All developed countries have some type of insurance program for work related injuries, but the structure of these programs varies substantially between countries. The goal of this report is to review the structure of short-term benefits for work related injuries in a selected sample of developed countries, with special attention to how Israel compares with other countries. The review will provide background for discussions on whether changes are needed in the short-term benefits for work related injuries in Israel.

## Methods

Information about short-term benefits for work related injuries was collected from websites and policy documents in eleven countries: Israel, Australia, the United States, Germany, Denmark, Greece, Spain, Poland, Finland, France, and Canada.

## Findings

Short-term benefits for work related injuries in Israel differ from the benefits in other countries in two aspects:

- a. The rate of the work injury allowance paid in Israel - 75% of the employee's salary and subject to taxation - is the lowest among all the countries surveyed.
- b. The period of time during which injured workers receive the work injury allowance in Israel - 13 weeks - is the shortest among all the countries surveyed.

For other aspects of the short-term benefits for work related injuries, Israel's policy is within the range of benefits observed in other countries.

## **Conclusions**

It may be appropriate to consider changing Israel's policy in the two aspects of the short-term benefits for work related injuries that were found to be different in Israel from the benefits in other countries:

- a. The amount of the work injury allowance paid – Israel should consider increasing the level of the work injury allowance so that, after taxes, they are closer to the level of the worker's pre-injury income.
- b. The period of time during which injured workers receive the work injury allowance – Israel should examine whether 13 weeks is a sufficient period of time to allow doctors to determine workers' needs for long-term benefits.

Regarding other aspects, the information collected in this survey does not suggest that Israel should make any changes to its policy.