

**Career opportunities  
for people with  
partial work  
ability**

**GOVERNMENT  
KEY PROJECTS**

*Everyone's work contribution is needed*


Raija Tiainen, Nina Nevala, Mirkka Vuorento,  
Riitta Malkamäki, Pia Nissinen, Päivi Mattila-Wiro

# Finding the right tools

Support for finding employment  
and coping at work



**MINISTRY OF  
SOCIAL AFFAIRS AND HEALTH**



**Everyone's work ability varies during their career. However, we can support work ability in many ways.**

**The most important thing is to focus on your competence, strengths and interests.**

**You can talk to a professional and find the best solutions together.**

**The guide includes examples of services, measures and benefits to support work ability. They will help you to find work, continue at work or study.**

**The guide also explains the help that is available from a work ability coordinator and where you can find a coordinator.**

# Looking to the future

**Tomorrow's working life is diverse  
and respects everyone.**

**Everyone has the right to work and use their skills.**

**Everyone participates actively in working life  
and engages in society.**

**We see options, opportunities, skills, talent  
and success stories everywhere.**

**We should talk about them and share good ideas.**

# Work ability coordinators

## ▶ Who are they and what do they do?

Work ability coordinators are professionals in matters related to working life, the Finnish service system and customer service. They provide information and guidance. Work ability coordinators assist, support and guide their customers when they are trying to find a job or want to carry on working. They take each customer's own needs and goals into account. They accompany the customer and provide personal support.

## ▶ What do they do?

Work ability coordinators provide information, advice and guidance related to finding employment and coping at work. They take each person's own needs and goals into account. They find the best solution by working together.

## ▶ Where do I find a work ability coordinator?

You can find work ability coordinators in employment offices, healthcare units, social services, human resources departments (HR), occupational healthcare units, educational institutions, One-Stop Guidance Centres, or patient organisations.



### ► **What expertise do they have?**

They have completed the training for work ability coordinators and are familiar with the services, measures and benefits provided by the Finnish service system. They have good interaction skills and they work in a solution-oriented manner to help each customer recognise their strengths and potential. They use cooperation networks to benefit the customer.

### ► **Who can become a customer?**

You can use the services of work ability coordinators if you are of working age and looking for a job or already in working life. Students can also use the services.

### ► **How can they help me?**

You can discuss your situation and future goals with a work ability coordinator. Together with the coordinator, you can explore how to find a job that suits your needs or, if you are already working, how to carry on working.

### ► **How can I benefit from their services?**

Employment and continuing at work is possible for more and more people. Employers receive help and support for managing work ability, recruiting and making arrangements at the workplace.

# A solution-oriented approach

A solution-oriented approach to work means that your values and desires guide the work of professionals. You set your own goals. A professional can help you by asking good questions.

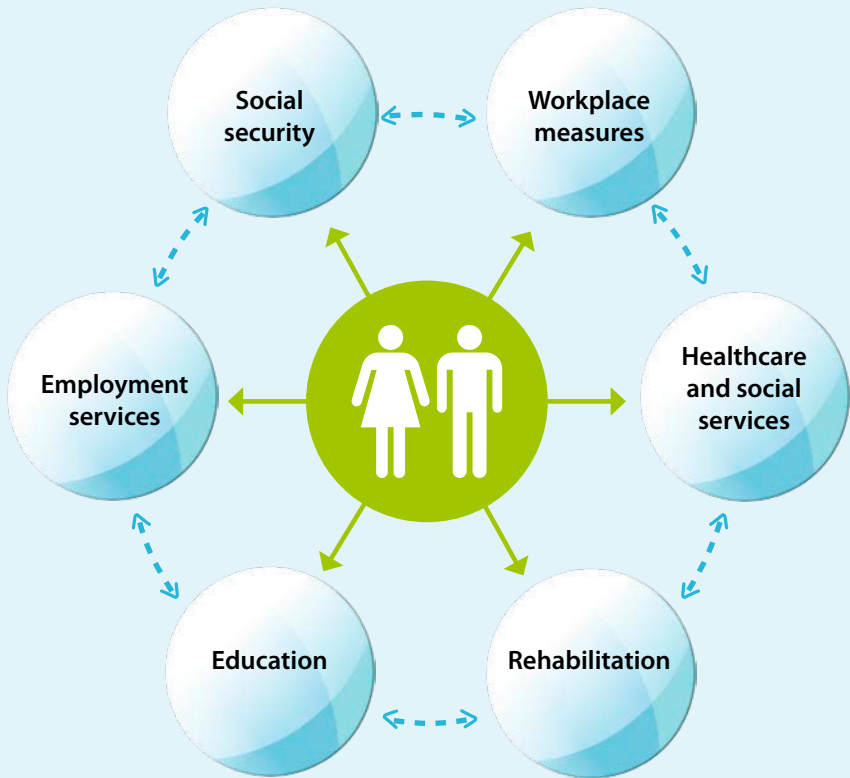
Solution-oriented work emphasises cooperation, creativity and hope. The professional is flexible and positive and provides encouragement, motivation and feedback. A professional notices your progress and reinforces good things.

**94% of people who have completed training for work ability coordinators use a solution-oriented approach in their work.**

*"I consider the customers' issues and situations from many different perspectives and I don't accept the first solution right away."*

*"I remember that everyone has a treasure chest of skills inside them."*

**94 %**  
use a solution-oriented approach to work at the end of the training

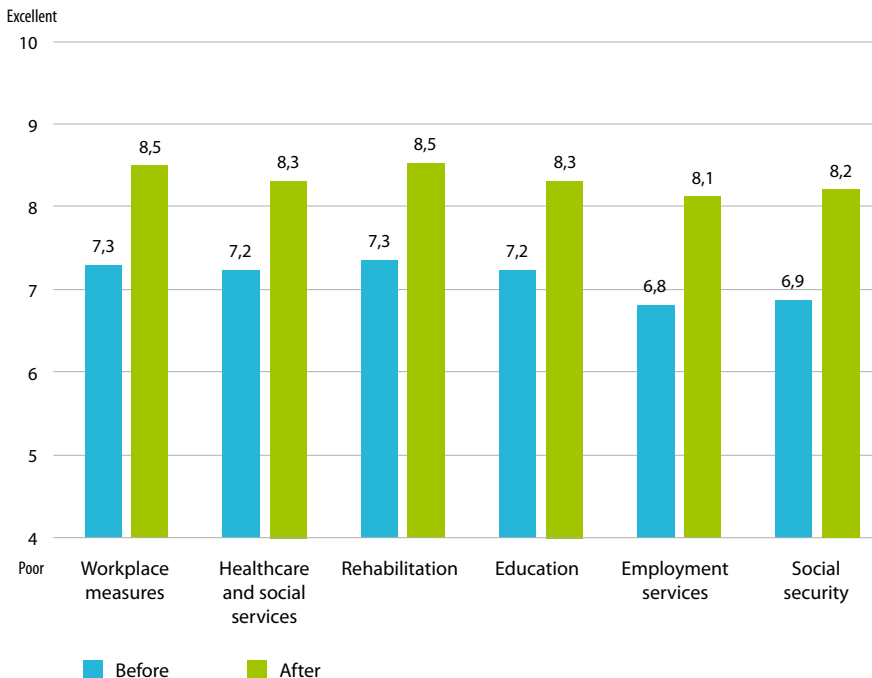


**The work ability support needed by a working age person can include various services, measures and benefits. The task of the professional (for example, a work ability coordinator) is to coordinate the services and agree on the responsibilities of different actors.**

# Services change as competence increases

The training gives work ability coordinators better knowledge about the range of measures.

*"I examine the options more thoroughly."*



# Networks support the customer and the professional

*"Networks are a resource for the customer."*

*"Networks are a resource for the professional's own work."*

Work ability coordinators build networks of professionals. They cooperate across professional and administrative lines. They know the expertise, services and responsibilities of others. The threshold to contacting other members of the network is low. The customer receives services that meet their needs and doesn't get side-tracked from the path to working life.



# Training for work ability coordinators

The training is professional continuing education (10 study credits).

## A WORK ABILITY COORDINATOR

**Uses a solution-oriented approach to work**

**Utilises the full range of measures to support work ability**

**Operates in regional cooperation networks**

Training providers: Ministry of Social Affairs and Health, Rehabilitation Foundation, Finnish Institute of Occupational Health, Sano Ky, University of Tampere, University of Lapland

Trainers: Social Insurance Institution (Kela), KEVA, Varma Mutual Pension Insurance Company, Elo Mutual Pension Insurance, Employment and Economic Development Offices, Specialists in Psychiatry and Occupational Healthcare and other social welfare and healthcare experts, Finnish Central Association for Mental Health, The Alzheimer Society of Finland, Cancer Foundation, experts by experience

# Wage subsidy

Wage subsidies are designed to help unemployed people get a job. Employers can be granted a wage subsidy to cover part of the payroll costs in cases where the person seeking employment is experiencing difficulties finding a job. This can be the case where there is a disability or illness involved, for instance. The wage subsidy allows job-seekers to improve their occupational skills, which in turn increases their chances of finding a job on the open labour market. The wage subsidy is not paid if the work begins before a wage subsidy decision has been issued.

## How to apply for the wage subsidy?

1. When you and an expert at the employment office (TE Office) draw up an employment plan, you can discuss the possibility for using a wage subsidy and agree on it.
2. Then you can apply for an open vacancy or contact an employer that interests you, either by yourself or with the help of a work ability coordinator. If you have a Duuni or Sanssi card, it shows the employer that you are entitled to a wage subsidy, but it is not essential that you have such a card to qualify for a wage subsidy. When posting an open vacancy, employers can also inform the employment office that they are willing to employ a person with partial work ability.



3. The expert at the employment office or your work ability coordinator will discuss with you whether the wage subsidy should be linked to other employment services, such as having a work coach to help you.
4. You and your prospective employer meet and contract an employment relationship. Wage subsidies can be granted for both permanent and fixed-term job contracts, also for part-time jobs. Your employer pays you wages that comply with the relevant collective agreement. If no collective agreement exists, your pay must be reasonable and in the normal range for the type of work you do.
5. Your employer applies for the wage subsidy through the employment office's electronic services for employers ([www.te-services.fi](http://www.te-services.fi) > For employers > E-services). It is also possible to follow the processing of the application on the website.
6. The employment office checks that the prerequisites for granting a wage subsidy are met and makes a decision. The amount and duration of the wage subsidy are calculated at the employment office on a case-by-case basis.
7. Once the employment office has sent a decision agreeing to a wage subsidy, your job contract comes into effect.
8. After that, your employer will apply for wage subsidy payments through the electronic services. Your employer will include a copy of your employment contract in the application for the first instalment of the wage subsidy.
9. If your employer wants to apply for a continuation of the wage subsidy, it must be applied for before the existing period ends. Also, there must be no breaks in your employment relationship between different wage subsidy periods.

# Subsidy for arranging working conditions

If your employer needs to acquire specific tools or make changes in the workplace due to a disability or illness you have, the employment office (TE Office) can grant your employer a subsidy for this purpose. A subsidy can also be granted as assistance at work provided by another person.

Entrepreneurs cannot apply for a subsidy for arrangements in working conditions for themselves but they can apply for a business subsidy from their employment pension institution or from the Social Insurance Institution (Kela). This subsidy can be used for acquiring, for example, work equipment or machinery that makes the work easier.

## How to apply for a subsidy for arranging working conditions?

1. When you or your employer, the occupational doctor or an expert at the employment office notice that accommodations are needed due to your disability or illness, your employer may be entitled for a subsidy.
2. The occupational doctor then draws up a medical statement (Medical Certificate B) that describes the level of your work ability, identifies what accommodations should be made and lists the benefits of the accommodations.

3. Together with the occupational healthcare, your employer draws up an application for a subsidy for arranging your working conditions. Your employer or occupational healthcare then sends the application, including the medical statement, to the local employment office (TE Office).
4. The employment office processes the application and sends their decision to your employer. The maximum subsidy is EUR 4,000 for modifications at the workplace or EUR 400 a month (EUR 20 per 20h) for help from another employee over the course of a maximum of 18 months.
5. Your employer is responsible for making the accommodations at the workplace.
6. After the changes have been made, you, your employer and the occupational healthcare assess, either separately or together at meetings, how well the arrangements have met your needs and what benefits the modified arrangements have brought.
7. The occupational healthcare keeps a record in your file of the modifications made and the subsidy granted. Your employer records the same data in their human resources register. The employment office records the data in your file.

# Partial sickness allowance

You can receive a partial sickness allowance if you return to work on a part-time basis after a sick leave. You are entitled to a partial sickness allowance if you have been on full-time sick leave for at least 9 consecutive weekdays after the date when you became ill. The Social Insurance Institution (Kela) supports part-time working after an illness by paying employees a partial sickness allowance.

Returning to work on a part-time basis is a voluntary arrangement that requires both your and your employer's approval. Moreover, your occupational doctor will check to make sure that your health is not at risk if you return to work on a part-time basis.

## How do I apply for partial sickness allowance?

1. You, your employer, the occupational healthcare or someone else who is involved (such as your doctor) can propose partial sickness leave as a solution. Your occupational doctor will check to make sure that working part time does not put your health and recovery at risk.
2. You are entitled to a partial sickness allowance if you have been on full-time sick leave for at least 9 consecutive weekdays after the date when you became ill. Your employer will pay you your normal wages during your sick leave if the relevant collective agreement stipulates so.

3. Before applying for a partial sickness allowance you will need to have a meeting with your employer and your occupational doctor to assess whether the partial sickness allowance would be appropriate in your case. You will also have to establish how to divide your time between working hours and sick leave (40/60%, 50/50% or 60/40% ratios) and what kind of arrangements would be needed during your partial sickness leave. Your occupational healthcare and your employer may also negotiate by phone.
4. Your occupational doctor draws up a medical statement (Medical Certificate B) so you can submit an application to Kela for a partial sickness allowance. Your employer notifies Kela about the part-time working hours that you have agreed to do and about the wages to be paid during your partial sickness allowance period. The partial sickness allowance can be paid from 12 weekdays to a maximum of 120 weekdays. Partial sickness allowance days do not reduce your number of full-time sickness allowance days.
5. When you begin to work part-time, you will be paid from 40% to 60% of your wages, depending on the working hours that you have agreed on with your employer. Kela pays you a partial sickness allowance that amounts to 50% of your normal sickness allowance. That means that if you work 20 hours a week instead of your normal 37 hours a week (= 54% of your normal working hours), Kela pays you 50% of your normal sickness allowance.
6. There is a calculator on Kela's website that you can use to check how partial sickness leave would affect your income level. <http://www.kela.fi/web/en/partial-sickness-allowance>

# Modified work

Modified work means that you and your employer agree on solutions related to working time arrangements, tailoring your work tasks or accessibility to the working environment, assistive devices, or help from others. Your employer is responsible for arranging healthy and safe work conditions for all employees.

## How is the work modified?

1. You, your employer or the occupational healthcare may notice that your work needs to be modified so that you can work as well as possible despite your health-related limitations. The need for modification might be observed while you are working, or in a negotiation on work ability, or when you switch to partial sickness allowance or return to work after a sick leave, for instance.
2. In these cases you, together with your employer and occupational healthcare, plan solutions that fit in with your work ability. When planning the modifications, you, your employer and your occupational healthcare can use relevant databases and descriptions of good practices as well as consult your own patient organisation.

3. If necessary, your employer can apply for external funding, such as a subsidy for arranging working conditions. If you need assistive devices, you can ask for them from your local health centre, central hospital or the Social Insurance Institution (Kela). Assistive devices can also be requested as part of occupational rehabilitation through insurance policy systems for occupational accidents and motor liability.
4. Your employer will make the practical arrangements. First you will test how the modifications affect your work and coping at work. Then you, together with your employer and the occupational healthcare, evaluate the arrangements and make necessary improvements.
5. You, your employer and the occupational healthcare then assess, either separately or together at meetings, how well the workplace modifications have met your needs and what benefits they have brought.
6. Human resources (HR) and occupational healthcare record the modifications in their databases.

# Work trials

Work trials are used to test whether a job, occupation or training course is suitable for you. Work trials are used in situations where you have experienced a protracted illness or when it seems likely that your ability to work will deteriorate in the near future, for example. ■ Work trials are organised by employment offices (TE Office), the Social Insurance Institution (Kela), employment pension institutions, accident or motor liability insurance institutions and occupational healthcare. Companies, private enterprises, organisations (such as municipalities or associations), foundations, central government agencies or workshops can offer work for a trial period.

## How does the work trial process proceed?

1. Your work ability coordinator or the person who is helping you in planning your work trial contacts an employer who might be interested in offering work for a trial period. They explain to the employer what a work trial is about, what purpose it serves and how the process moves ahead.
2. Then you, as the person applying for the work trial, visit the workplace together with the person who organised the visit. Based on the visit, you, the organiser and the employer decide whether a work trial can be started.
3. A written work trial agreement is then signed between you, the employer and the organiser of the trial. The agreement specifies the duration of the trial period, its goals and your work duties. The duration of the trial and compensation depend on your situation and who is organising the trial.



4. The work trial organiser takes care of insurance policies for you during the trial period. The employer offering the work trial is responsible for ensuring a healthy and safe working environment for you. A work trial agreement is not normally equivalent to an employment contract with the employer.
5. Before you start the work trial, you and your employer will decide how to inform the staff of the workplace about your work trial. With your permission, your employer can tell the staff about the reasons for your work trial. The employer may say that certain workplace accommodations have been made for you for health reasons. The accommodations can be related to your working hours or working environment, for instance.
6. When you first start the work trial, an initial meeting is held where you, together with the work trial organiser and your employer, establish the goals, work duties, work accommodations and follow-up measures for your work trial.
7. Your employer in the workplace will give you an induction, and you can gradually start learning to do your work tasks. If necessary, you can ask to have a work ability coordinator or work coach to help. Your working hours can be slowly increased. For instance, you can gradually go up hour by hour over two-week intervals from working 4 hours to 8 hours daily. The working environment can also be adjusted so that it meets your needs.
8. Your situation will be assessed halfway through the work trial, and if it is decided that the trial can continue, plans will be made for the rest of your trial period.
9. Once your work trial has come to an end, you together with the employer and the organiser of the trial make an assessment of how the work trial period went.

# Partial disability pension

■ Partial disability pension is meant for people whose work ability has deteriorated due to an illness or injury but who can still perform lighter tasks or work part-time. ■ You can apply for a preliminary decision on your right to a partial disability pension while you are still working. After receiving a positive decision, you can decide whether to retire on the disability pension. There is no sick leave requirement. ■ In addition to partial disability pension, you can earn a maximum of 60% of your income level prior to receiving the pension. If you are on full disability pension, you can switch to a partial disability pension provided your earnings are expected to remain between 40% and 60% of your normal average income for at least 12 months. ■ Where the pension institution deems it probable that you will recover fully, you can be granted a *fixed-term disability pension*, also known as a rehabilitation benefit. A fixed-term disability pension can also be granted to support your return to work. National pension cannot be granted in the form of a partial disability pension.

## How do I apply for partial disability pension?

1. Before sending an application, you should contact your occupational doctor or the doctor who is treating you and ask them to draw up a medical statement (Medical Certificate B) so you can attach it to your pension application.

2. You should apply for partial disability pension through your own employment pension institution. You can first apply for a preliminary decision regarding a partial disability pension from them. If the preliminary decision is positive, you have nine months to consider whether you want to retire on a partial disability pension and agree on specific work accommodations with your employer.
3. In addition to the medical statement, you will also need to include in the application information on matters relating to work. The application can also be supplemented by attaching a statement on how you have coped with the work and how your work can be arranged on a part-time basis.
4. The decision on a partial disability pension will be made by the employment pension institution. The pension institution considers your overall situation before reaching a decision on a partial disability pension. Before making the decision, they will also explore whether you might be able to participate in vocational rehabilitation. Among the experts making the decision is a doctor who will assess your current work ability and functional capacity on the basis of the medical statement you submitted and other data they have received. The decision depends on the requirements of the job, how you cope with the work and whether you might be able to improve your work ability.
5. If you are granted a partial disability pension, you can continue earning up to 60% of the income level you had before your disability. The arrangements for your part-time work are settled with your employer. Alternatively, you can register as an unemployed jobseeker at the employment office (part-time work) or stop working altogether. If you have already received a positive preliminary decision on disability pension, you only need to inform the pension institution in writing to get a partial disability pension or fixed-term disability pension.

# Leaving a disability pension dormant

If you are on a disability pension, it is possible for you to temporarily work for longer periods, provided your income does not exceed 40% of your normal average earnings. However, you may earn at least EUR 784.52 (in 2019) a month without your disability pension being reduced. If you exceed this income limit, you can ask to have your pension changed into a partial disability pension (providing the change in income level is of a more permanent nature) or leave your pension dormant. Partial disability pensions can also be left dormant. In this case the income threshold is 60% of your normal earnings or EUR 784.52 a month.

## How can I leave my disability pension dormant?

1. First you and your employer agree on starting to work. You can start working without delay as soon as you have been granted a disability pension.
2. You notify the pension institution that you want to leave your pension dormant. The sooner you do this the better, so you can avoid having to return any pension paid in excess. Your employment contract or pay slip can be attached to the notification.

3. If your wages exceed the income threshold, your disability pension will be dormant from the beginning of the month when you start to work. Pension institutions will apply the income threshold that is more favourable for you – either 40% or 60% of your normal income, or the maximum of EUR 784.52 a month.
4. Remember to check how working affects your taxation and the benefits you are receiving.
5. You will be accruing an earnings-related pension of 1.5% of your annual income for the period when your disability pension is dormant.
6. The minimum period for leaving your disability pension dormant is three consecutive months and the maximum period is 24 months. Your pension can be dormant indefinitely or for a fixed period. Your pension can be left dormant several times provided there has been an interval of at least one month.
7. If you fail to reclaim the payment of your disability pension after it has been dormant for 24 months, it will be revoked from the date it was left dormant.
8. If you stop working or your income drops below the income thresholds, you can contact the pension institution and request that the payment of your disability pension be continued again.

# Looking ahead to 2025

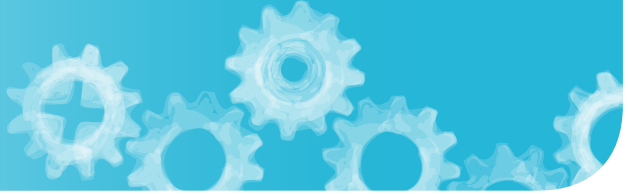
**BY 2025** employers will value diversity in workplaces and different kinds of expertise. Jobseekers will find work that corresponds to their ability and unemployment will have been overcome.

The costs of unemployment will be lower. We will have greater equality, less poverty and greater well-being.

Employers will be able to see that everyone has strengths, they will tailor job descriptions in a new way and modify work so that it is suitable for each employee.

Many people will work part-time and combine wages and social security benefits in a flexible manner. Everyone will have the same opportunities to work as entrepreneurs in different sectors.

Quality services to support work ability will be available to people of working age, and we will know how to support work ability. Unemployed people will undergo new types of health examinations, which involve identifying their work ability will be identified and planning the necessary services for them.



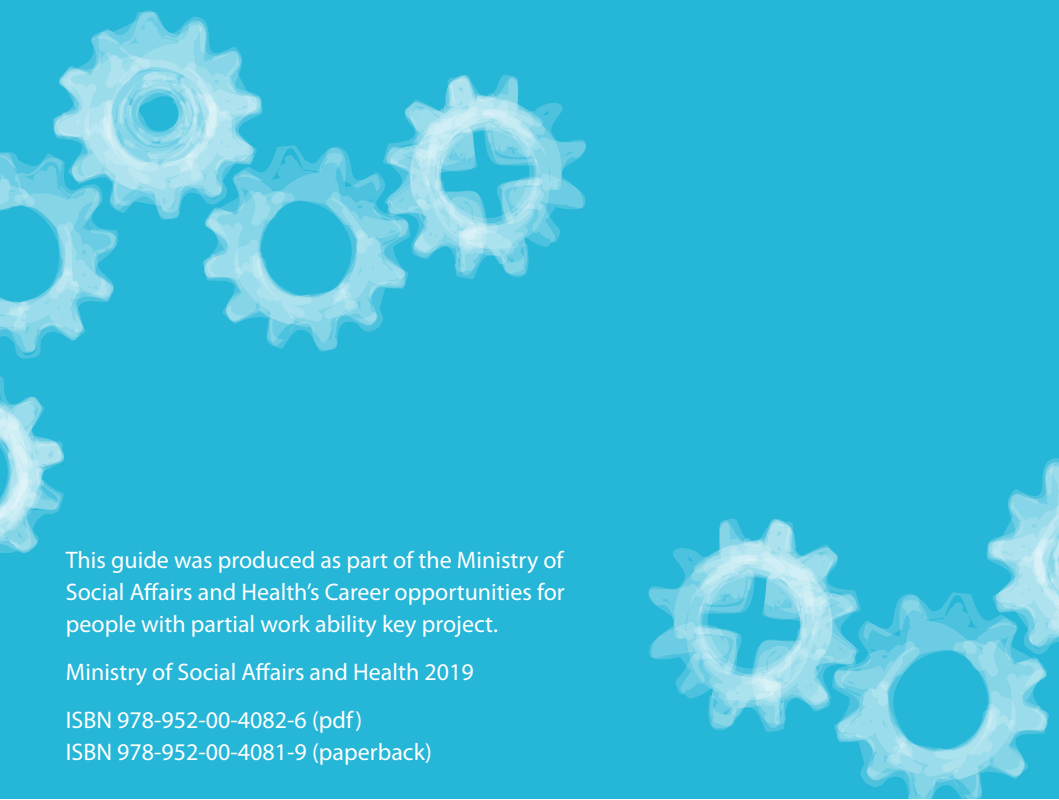
The services of work ability coordinators will be easily accessible to everyone. They will work in a solution-oriented manner and take each customer's individual needs into account.

Professionals in employment and work ability will build networks that serve as resources for customers and also support the work of the professional.

Support for work ability will be taken into account in schools and other educational institutions, as will different kinds of learners. Studies will be accessible and available. Students will receive support for studying whenever they need it.

Working life in Finland will be flexible, equal and diverse. Everyone will have the opportunity to work even if they have a disability, illness or life crisis that affects work ability. Everyone will work to the extent that their own resources allow and will have the kind of job and working hours that personally suit them.

Work is both a right and a duty!



This guide was produced as part of the Ministry of Social Affairs and Health's Career opportunities for people with partial work ability key project.

Ministry of Social Affairs and Health 2019

ISBN 978-952-00-4082-6 (pdf)

ISBN 978-952-00-4081-9 (paperback)



Sano Ky



Rehabilitation Foundation