

# Therapeutic rehabilitation provided by the Agricultural Social Insurance Fund at KRUS Farmers' Rehabilitation Centres

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## Abstract

Therapeutic rehabilitation provided by the Agricultural Social Insurance Fund (KRUS, the "Fund") targets insured persons at risk of total incapacity to work, recipients of temporary disability benefits, persons eligible for agricultural pensions, and children of farmers insured with KRUS or children eligible for a family pension. Therapeutic rehabilitation provided in six KRUS Farmers' Rehabilitation Centres is aimed at restoring the ability to work on a farm, maintaining the ability to work, and, in the case of persons eligible for an agricultural pension and children of farmers, to improve their health.

**Keywords:** KRUS Farmers' Rehabilitation Centres, Agricultural Social Insurance Fund, therapeutic rehabilitation, farmers' social insurance system, in-patient rehabilitation.

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## Introduction

Therapeutic rehabilitation is a health benefit in kind aimed at maintaining or restoring the ability to work on a farm, provided by the KRUS Farmers' Rehabilitation Centres.

In accordance with its statutory obligation, the Agricultural Social Insurance Fund undertakes efforts to assist insured persons and persons eligible for insurance benefits, demonstrating total incapacity to work on a farm, but likely to regain it as a result of treatment and rehabilitation, or at risk of total incapacity to work on a farm.

From 1 January, 2023, persons eligible for agricultural pension may also benefit from therapeutic rehabilitation.

In addition to the rehabilitation of the above-mentioned persons, rehabilitation stays are also organised for children of whom at least one of the parents (legal guardians) is covered by farmers' social insurance. Children eligible for a family pension may also benefit from therapeutic rehabilitation.

## Objectives of the study

This study aims to present information on the activity of the Agricultural Social Insurance Fund as regards providing therapeutic rehabilitation for eligible persons and to show the reasons why it should be funded.

## Eligibility and the procedure of referral for therapeutic rehabilitation funded by the Agricultural Pension Fund

### *Farmers' therapeutic rehabilitation*

Tasks related to therapeutic rehabilitation provided by the Agricultural Social Insurance Fund are governed by Article 64 of the Act on Farmers' Social Insurance of 20 December, 1990<sup>1</sup>. Pursuant to this law, the Fund engages in activities to support insured individuals and persons eligible for insurance benefits. These activities

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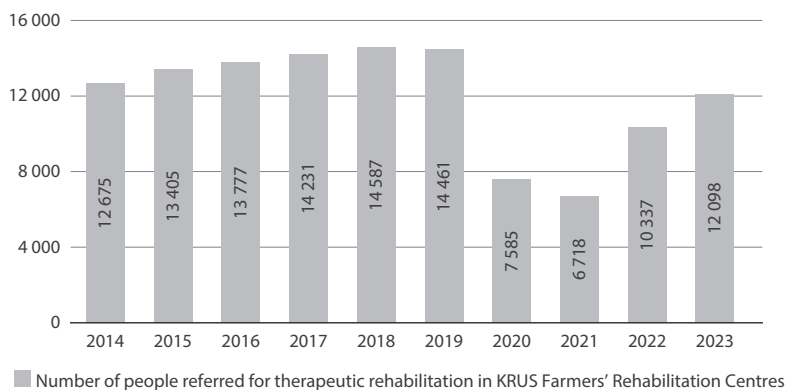
1. Ustawa z 20 grudnia 1990 roku o ubezpieczeniu społecznym rolników, Dz. U. 2024 poz. 90.

include referrals for therapeutic rehabilitation to specialized rehabilitation centres. The rehabilitation benefit, administered as a health benefit in kind and tailored for farmers, targets individuals at risk of total incapacity to work on a farm or those who already demonstrate such incapacity, albeit likely to regain this capacity through treatment and rehabilitation.

The conditions and procedure for referral for therapeutic rehabilitation are outlined in the Regulation issued by the Minister of Agriculture and Rural Development on Therapeutic Rehabilitation and In-patient Convalescent Care of 19 December, 2022<sup>2</sup>. Patients suffering from musculoskeletal disorders, cardiovascular diseases, and post-COVID-19 complications are referred for therapeutic rehabilitation if they meet one of the following criteria:

- they are fully covered by the social insurance system for farmers by law, or
- they have been covered by accident, sickness, and maternity insurance upon request, to the full extent, continuously for at least eighteen months prior to submitting a request for therapeutic rehabilitation. This period is not required for insured persons at risk of total incapacity to work on a farm due to an agricultural work accident, or
- they have an established right to a temporary agricultural disability pension for incapacity for work and have retained the ability to lead an independent life.

**Figure 1. Farmers referred for therapeutic rehabilitation in the years 2014–2023**



Source: KRUS Headquarters.

2. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi w sprawie rehabilitacji leczniczej i turnusów regeneracyjnych z 19 grudnia 2022 r., Dz. U. 2022 poz. 2757.

In the years 2014–2023, nearly 120,000 farmers benefited from therapeutic rehabilitation. The therapeutic rehabilitation for farmers involves 21-day inpatient care, during which patients receive 24-hour medical care, full board, and 64 procedures (an average of four procedures per day) targeted at their underlying condition. Referrals for therapeutic rehabilitation are based on a final decision by the Fund's certifying doctor or medical commission, issued during the certifying procedure for determining eligibility for farmers' social insurance, and must include instructions for therapeutic rehabilitation.

Alternatively, a referral for rehabilitation may be sought based on a request made by the attending physician. Such a request is to be submitted to the regional branch or local office of the Fund having authority over the place of residence of the person requesting referral for therapeutic rehabilitation. The request is reviewed in substantive terms by a physician from the regional medical certification office of the Fund, who will assess the need for the referral and the rationale for it. The referral is made if the request is approved.

The in-patient rehabilitation is free of charge for the farmer. Additionally, the person referred for treatment is reimbursed for travel costs to the rehabilitation facility by the cheapest available means of public transport. The patient is only required to pay a local fee to the local government authority.

### *Eligibility for agricultural pension*

Under the Act Amending the Farmers' Social Insurance Act of 28 April, 2022<sup>3</sup>, as of 1 January, 2023, persons eligible for an agricultural pension will also benefit from therapeutic rehabilitation.

Therapeutic rehabilitation for persons eligible for an agricultural pension is aimed at improving their health. In-patient rehabilitation also lasts 21 days. The referral process begins with a request issued by a primary care physician (PCP) or a specialist doctor, which is then submitted to a regional branch or local office of KRUS. The request is reviewed by a physician from the Fund's medical certification office, who will assess the need for the referral and the rationale for it. A prerequisite for a person to be eligible for an agricultural pension is their psychophysical independence. Patients referred receive accommodation, meals, and an average of three procedures per day. They are only required to pay a local fee to the local government authority.

In 2023, 717 people eligible for agricultural pension benefited from therapeutic rehabilitation.

3. Ustawa o zmianie ustawy o ubezpieczeniu społecznym rolników z 28 kwietnia 2022 r., Dz. U. 2022 poz. 1155.

### *Therapeutic rehabilitation of farmers' children*

Pursuant to Article 64 of the Act on Farmers' Social Insurance of 20 December, 1990<sup>4</sup>, the Agricultural Social Insurance Fund has been referring farmers' children for therapeutic rehabilitation during the summer holidays since 1993. For a child to be sent for rehabilitation, it is necessary that at least one parent/legal guardian is covered by KRUS insurance. This form of rehabilitation is also available to children eligible for a family pension. The Fund currently provides therapeutic rehabilitation to farmers' children at its own five KRUS Farmers' Rehabilitation Centres located in Horyniec-Zdrój, Iwonicz-Zdrój, Jedlec, Szklarska Poręba and Świnoujście.

With regard to the most common health problems, children are referred for rehabilitation based on two types of condition. The profiles of therapeutic rehabilitation for farmers' children are rehabilitation of postural defects and musculoskeletal disorders, and rehabilitation of respiratory disorders. In-patient rehabilitation for postural defects and musculoskeletal disorders is provided at the following locations:

- “Kresowiak” KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój, and
- KRUS Farmers' Rehabilitation Centre in Jedlec.
- Respiratory disorders are treated in the following locations:
- KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój,
- “Granit” KRUS Farmers' Rehabilitation Centre in Szklarska Poręba, and
- “Sasanka” KRUS Farmers' Rehabilitation Centre in Świnoujście.

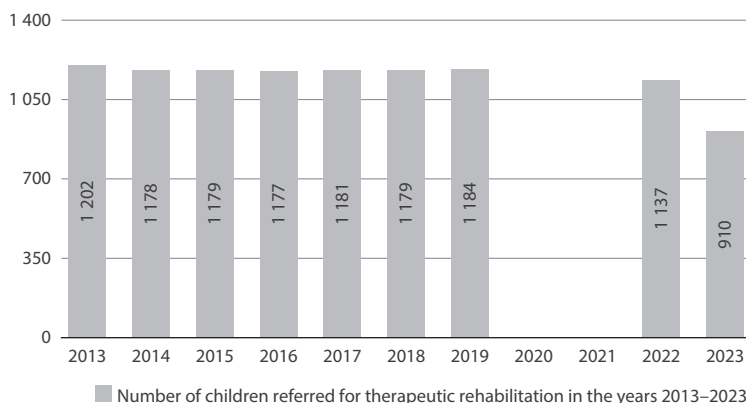
During the summer holidays, therapeutic rehabilitation is provided by the Fund to children aged between seven and fifteen.

In the years 1993–2023, nearly 36,000 farmers' children were referred for therapeutic rehabilitation.

More than 10 000 children benefited from such rehabilitation between 2013 and 2023. Due to considerations concerning the health and safety of children, the Fund cancelled in-patient rehabilitation for farmers' children in 2020–2021 due to the ongoing COVID-19 pandemic.

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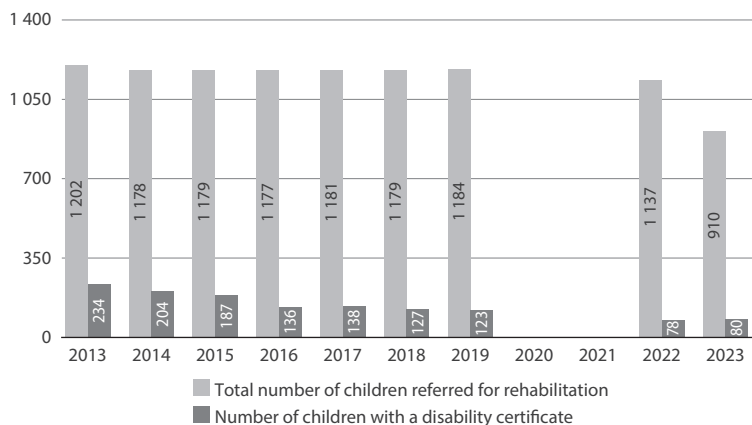
4. Ustawa z 20 grudnia 1990 r. o ubezpieczeniu społecznym rolników, Dz. U. 2024 poz. 90.

**Figure 2. Farmers' children referred for therapeutic rehabilitation in the years 2013–2023**

Source: KRUS Headquarters.

In-patient rehabilitation for children is free of charge and lasts 21 days. The Fund covers the total cost of arranging the stay at the facility and transporting the children. Regional Branches of KRUS are responsible for arranging the transportation. Priority in referral for rehabilitation is given to children with a disability certificate. Children referred for rehabilitation provided by KRUS are covered by accident insurance through agreements that have been concluded by the Farmers' Social Insurance Fund Contribution Fund for several years. The basis for referring a child for rehabilitation is a referral request form provided as an annex to the Regulation issued by the Minister of Agriculture and Rural Development of 19 December, 2022<sup>5</sup>. The form is filled in by a primary care doctor or a specialist doctor, with accompanying approval from a physician from the regional medical certification office of KRUS. The child's capacity for self-care is, however, mandatory. The request must be accompanied by information regarding the child's health and the required consents, including provisions for first aid during transportation. Annually, the Fund procures safety materials for each person who undergoes in-patient care, such as T-shirts, caps, and bags with reflective elements.

5. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi z 19 grudnia 2022 r. w sprawie rehabilitacji leczniczej i turnusów regeneracyjnych, Dz. U. 2022 poz. 2757.

**Figure 3. Children holding disability certificates referred for in-patient rehabilitation in the years 2013–2023**

Source: KRUS Headquarters.

During their in-patient rehabilitation, children are provided with full board, accommodation, and round-the-clock medical care, including internal medicine and specialist doctors (specialising in balneology and physical medicine, allergology, pulmonology, orthopaedics), and an individual rehabilitation programme. Children are looked after by qualified medical staff<sup>6</sup>. Each child is examined three times during the period of in-patient rehabilitation: (1) upon arrival at the Farmers' Rehabilitation Centre, when an individual rehabilitation programme adapted to the patient's state of health and type of diseases is established during the examination, (2) throughout the period of in-patient care, when health checks are conducted to monitor the patient's condition and the body's response to the prescribed procedures, and (3) at the end of the period of in-patient care, when an examination is carried out to assess the effectiveness of the rehabilitation.

The rehabilitation programme consists of 48 procedures, with an average of three procedures per day. These include individual and group kinesiotherapy, breathing exercises, pool exercises, massages, hydrotherapy, electrotherapy, phototherapy, laser therapy, mineral baths, cryotherapy, and other modalities. Procedures are typically administered in the morning, with the remainder of the day dedicated to activities that implement the health programme. These activities include didactic games, themed competitions, outdoor games, meetings with representatives of the Voluntary Fire Brigade and police, discussions with hygienists, dentists, and nutritionists, and

6. Kasa Rolniczego Ubezpieczenia Społecznego, [www.gov.pl/krus](http://www.gov.pl/krus), access 10.05.2024.

excursions to a rope park, etc. Additionally, participants engage in farm safety training sessions conducted by the Fund employees.

Children are supervised by qualified educational staff employed by the KRUS Farmers' Rehabilitation Centres, i.e. counsellors and a head counsellor. As recommended, approximately fifteen young patients are under the supervision of one counsellor.

## Characteristics of the Agricultural Social Insurance Fund Farmers' Rehabilitation Centres

### *“Kresowiak” KRUS Farmers' Rehabilitation Centre in Horyniec-Zdrój*

The centre is situated in the north-eastern part of the Podkarpackie Voivodeship, near the border with Ukraine.

Horyniec-Zdrój is a health resort surrounded by the picturesque hills and forests of the Southern Roztocze. It boasts some of Poland's largest deposits of low-type mud with exceptional therapeutic properties, along with springs low mineralized sulphide content and sulphurous waters. Specializing in orthopaedics, rheumatology, and neurology, the centre provides rehabilitation for patients with musculoskeletal disorders. Additionally, the KRUS Rehabilitation Centre in Horyniec-Zdrój hosts farmers' children for rehabilitation during the summer break.

This programme is meant for children with posture defects and musculoskeletal disorders. Patients are cared for by qualified medical staff comprising specialist doctors, physiotherapists, and nurses. The Centre's treatment facilities have modern rehabilitation equipment.

### *KRUS Farmers' Rehabilitation Centre in Iwonicz-Zdrój*

The Centre is located in the Podkarpackie Voivodeship. It is one of Poland's oldest health resorts. The resort park is nestled amidst a picturesque fir and beech forest, offering captivating natural walking and hiking trails. The KRUS Rehabilitation Centre in Iwonicz-Zdrój was the inaugural rehabilitation facility established by the Agricultural Social Insurance Fund. As a state-of-the-art high-end establishment, the centre specializes in rehabilitation for musculoskeletal disorders, including orthopaedics, rheumatology, neurology, and respiratory conditions. Highly qualified and experienced medical professionals, including doctors with various specialisations, nurses, and physiotherapists, provide round-the-clock medical care.



A full range of treatments is available, for patients to select procedures tailored to their specific needs and abilities. A modern catering department, staffed by experienced personnel, provides meals with the option to personalise diets based on a doctor's recommendations. During the summer holidays, the Farmers' Rehabilitation Centre in Iwonicz-Zdrój also hosts farmers' children, providing in-patient rehabilitation focusing on respiratory system disorders.

### *KRUS Farmers' Rehabilitation Centre in Jedlec*

The centre is situated in a wooded area, far from industrial centres, in the lowlands of the Wielkopolskie Voivodeship. It offers specialized services for treating a range of conditions including musculoskeletal diseases, rheumatic diseases, postural defects, nervous system disorders, and other comorbidities.

Additionally, since 2021, the centre has been providing rehabilitation services for COVID-19 survivors. During the summer holidays, the centre hosts farmers' children who suffer from musculoskeletal disorders for special in-patient rehabilitation. Furthermore, since 2016, the centre has been holding a therapeutic programme called "Back School". In addition to its statutory activities, the Centre operates a post-hospital rehabilitation unit funded by the National Health Fund. The KRUS Farmers' Rehabilitation Centre in Jedlec employs a team of highly-skilled medical professionals, including doctors, nurses, and physiotherapists.

### *"NIWA" KRUS Farmers' Rehabilitation Centre in Kołobrzeg*

The centre is situated in the Zachodniopomorskie Voivodeship, in Kołobrzeg, Poland's largest seaside health resort. It is surrounded by greenery, approximately 300 metres from the sandy beach along the coastal park strip, making it an ideal destination for those seeking relaxation and tranquillity. At the KRUS "NIWA" Rehabilitation Centre, year-round therapeutic, rehabilitation and recreational activities are conducted which mainly address locomotor, circulatory, and respiratory system diseases. The centre also provides treatment for comorbidities such as diabetes and thyroid diseases. "NIWA" is designed to accommodate guests with reduced mobility and offers round-the-clock medical care. It boasts a modern and well-equipped treatment facility, enabling a wide range of rehabilitation procedures to be provided.

In addition to its statutory activities, the Centre cooperates with the German Health Insurance Fund DGUV and engages in commercial activities.

*“Granit” KRUS Farmers’ Rehabilitation Centre in Szklarska Poręba*

The centre is situated in the Karkonosze powiat of the Dolnośląskie Voivodeship, on the slope of the Jelenia Góra Valley. The town’s climatic conditions are akin to those of Alpine resorts located at an altitude of 2,000 meters above sea level. The Centre employs qualified medical personnel including doctors and physiotherapists, and nursing and auxiliary staff. It offers therapeutic rehabilitation services in orthopaedics, rheumatology and neurology for patients with musculoskeletal disorders. Additionally, since 2021, the centre has been providing rehabilitation services for COVID-19 survivors. During the summer holidays, the KRUS Farmers’ Rehabilitation Centre in Szklarska Poręba also hosts farmers’ children for in-patient rehabilitation for respiratory system disorders.

In addition to its statutory activities, the Centre cooperates with the German Health Insurance Fund DGUV and engages in commercial activities.

*“Sasanka” KRUS Farmers’ Rehabilitation Centre in Świnoujście*

The Centre provides therapeutic rehabilitation services in the area of orthopaedics, rheumatology, and neurology for patients with musculoskeletal disorders. Świnoujście is a coastal town situated on the estuary where the Świna River meets the Baltic Sea, spanning across 44 islands. Of these islands, three are inhabited: Uznam, Karsibór, and Wolin. The KRUS Rehabilitation Centre is located on the island of Uznam. In addition to its statutory obligations, the Centre engages in commercial activities. The Centre employs qualified medical staff comprising specialist doctors, physiotherapists, and nurses. The modern treatment facilities have high-end rehabilitation equipment. During the summer holidays, the KRUS Farmers’ Rehabilitation Centre in Świnoujście hosts children of farmers insured with KRUS, who suffer from respiratory diseases for in-patient rehabilitation. Through its long-standing activities, the KRUS Rehabilitation Centre has developed an array of therapeutic methods, benefitting the health of thousands of farmers. This is because rehabilitation is a way for farmers to reintegrate into farm work following injury, an accident, or illness.

Illustration 1. Location of the Agricultural Social Insurance Fund Farmers' Rehabilitation Centres



Source: KRUS Headquarters.

## Rehabilitation outcome analysis

The analysis of the effectiveness of rehabilitation conducted at the Centres from 2013 to 2023 based on medical records reveals that the majority of rehabilitated patients experience an improvement in overall well-being and physical fitness essential for resuming farm work. Comparable outcomes are observed in rehabilitated children as well.

Table 1. Medical assessment of farmers' therapeutic rehabilitation

	Medical assessment of farmers' therapeutic rehabilitation (%)								
	2015	2016	2017	2018	2019	2020	2021	2022	2023
Improvement	90.3	90.4	91.4	89.4	86.4	78.5	86.6	87.9	89.7
No change	9.5	9.4	8.4	10.4	13.3	21.3	13.1	12.0	10.2
Deterioration	0.2	0.2	0.2	0.2	0.3	0.2	0.3	0.1	0.2

Source: KRUS Headquarters.

Table 2. Medical assessment of children's rehabilitation

	Medical assessment of children's rehabilitation										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Deterioration	0	0	0	0	0	0	0	–	–	1	0
No change	19	12	11	11	8	11	21	–	–	34	16
Improvement	1 176	1 163	1 167	1 165	1 161	1 166	1 160	–	–	1 085	892
Lack of assessment	7	1	1	1	12	2	3	–	–	17	2

Source: KRUS Headquarters.

## Summary

The rehabilitation efforts undertaken by KRUS are primarily aimed at preventing the loss of ability to work on a farm, or facilitating the return to farm work for those who have experienced such loss, through the application of established rehabilitation methods and modern diagnostic and therapeutic techniques administered by skilled professionals.

This activity is viewed by farmers as an obvious function of the Fund, as significant as the provision of cash benefits under farmers' social insurance. Given the extent and success of the completed rehabilitation measures, it is deemed appropriate and reasonable for KRUS to fund them.

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**Ustawa** z 20 grudnia 1990 roku o ubezpieczeniu społecznym rolników, Dz. U. 2024 poz. 90.

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