

The Agricultural Social Insurance Fund during the COVID-19 pandemic

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Abstract

The COVID-19 pandemic compelled numerous individuals, companies and state institutions to reassess their surroundings and embrace a new reality. The situation also had its impact on the Agricultural Social Insurance Fund (KRUS, Fund), which, in line with its vision, aims to become an innovative institution based on societal trust¹.

The main objective of this study is to present the changes within the KRUS and how the institution adapted to the needs of farmers during the COVID-19 pandemic.

It addresses changes in the organisation's functioning, improvements in service accessibility for farmers, and the introduction of new COVID-19-related benefits, along with statistical analysis².

Key terms: COVID-19, hospitalisation, benefits, sickness allowance, care allowance.

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1. Kasa Rolniczego Ubezpieczenia Rolniczego, *Misja, Wizja i Polityki KRUS*, <https://www.krus.gov.pl/krus/misja-wizja-i-polityka-krus/>, access 25.03.2022.
 2. Kasa Rolniczego Ubezpieczenia Rolniczego, *KRUS w liczbach*, <https://www.krus.gov.pl/krus/krus-w-liczbach/dane-statystyczne-dotyczace-covid-19/>, access 25.03.2022.

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Introduction

The COVID-19 pandemic was caused by the SARS-CoV-2 coronavirus. It started on 17 November 2019, in the city of Wuhan in central China³. In Poland, the first SARS-CoV-2 infection was recorded on 4 March 2020⁴. From that time on, all our lives began to change along with recommendations and restrictions from the Ministry of Health and the Chief Sanitary Inspectorate.

This paper delineates the transformations unfolding within the KRUS during the COVID-19 pandemic, particularly the institution's alignment with recommendations from the Ministry of Health and the Chief Sanitary Inspectorate, and with the handling of new COVID-19-related benefits devised in response to farmers' expectations. The research question of the publication mirrors the paper's title: Was the Agricultural Social Insurance Fund properly and adequately adjusted to the challenges posed by the COVID-19 pandemic?

Terms

The basic terminology associated with the paper's subject matter follows in the table below.

Table 1. Terms

TERM	DEFINITION
COVID-19, coronavirus, SARS-CoV-2	"Coronavirus disease, atypical pneumonia caused by SARS-CoV-2 coronavirus of zoonotic origin" ⁵ .
Agricultural Social Insurance Fund	A state institution handling farmers' social insurance. It was established under the Act on Farmers' Social Insurance of 20 December 1990 (Journal of Laws of 2024, item 90) ⁶ .

3. South China Morning Post, *China's first confirmed COVID-19 case traced back to November 17*, <https://www.scmp.com/news/china/society/article/3074991/coronavirus-chinas-first-confirmed-covid-19-case-traced-back>, access 25.04.2020.

4. Serwis Rzeczypospolitej Polskiej, *Pierwszy przypadek koronawirusa w Polsce*, <https://www.gov.pl/web/zdrowie/pierwszy-przypadek-koronawirusa-w-polsce>, access 25.04.2022.

5. Encyklopedia PWN, *COVID-19 – definicja*, <https://encyklopedia.pwn.pl/haslo/6859914>, access 24.04.2022.

6. Ustawa z 20 grudnia 1990 r. o ubezpieczeniu społecznym rolników, <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU19910070024>, access 3.06.2024.

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TERM	DEFINITION
Chief Sanitary Inspectorate	"Under the State Sanitary Inspection Act of 14 March 1985 (Journal of Laws of 2021, item 195, Journal of Laws of 2022, item 655, 1700), [the Chief Sanitary Inspectorate] reports to the minister competent for health matters. The Inspection is headed by the Chief Sanitary Inspector, a central administrative body. The Chief Sanitary Inspector pursues their tasks with support from the Chief Sanitary Inspectorate being a central administrative body. The latter's organisation is delineated by a statute governed by an ordinance of a minister competent for health matters. The Chief Sanitary Inspector guides the overall direction of State Sanitary Inspection bodies and oversees and coordinates their activities. Additionally, the Inspector administers information exchange systems in compliance with the Ordinance of the Minister of Health on information exchange systems concerning the tasks of the State Sanitary Inspection of 17 October 2014 (Journal of Laws of 2014, item 1474) ⁷ ."
Benefits	"An obligation to perform or transfer something to someone else; also: an object performed or transferred under such obligations" ⁸ .
Quarantine	"(...) forced seclusion (isolation), authorised by pertinent legislation, of individuals, as well as animals, plants, and at times, goods, originating from regions afflicted with communicable diseases and deemed potentially hazardous to the surroundings" ⁹ .
Epidemiological supervision	Monitoring persons who are infected or suspected of being infected, while allowing them freedom of movement, conducting sanitary-epidemiological tests on such persons to identify biological pathogens or confirm diagnoses of communicable diseases, as well as collecting, analysing, and interpreting data regarding the circumstances and effects of infections (individual supervision), plus implementing continuous, systematic data collection, analysis, and interpretation of information on morbidity or other public health phenomena, to prevent and combat infections or communicable diseases (general supervision) ¹⁰ .
Hospitalisation	"Placing of a patient in hospital for treatment or diagnostic tests, including the duration of the hospital stay" ¹¹ .

Continued on the next page.

7. Główny Inspektorat Sanitarny, <https://www.gov.pl/web/gis/podstawowe-informacje>, access 24.04.2022.
8. Słownik języka polskiego PWN, Świadczenie – definicja, <https://sjp.pwn.pl/slovníki/świadczenie.html>, access 24.04.2022.
9. Encyklopedia PWN, *Kwarantanna – definicja*, <https://encyklopedia.pwn.pl/haslo/kwarantanna;3929582.html>, access 24.04.2022.
10. Ustawa z 5 grudnia 2008 roku o zapobieganiu oraz zwalczaniu zakażeń i chorób zakaźnych u ludzi, <https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=wdu20082341570>, access 24.04.2022.
11. Encyklopedia PWN, *Hospitalizacja – definicja*, <https://encyklopedia.pwn.pl/haslo/hospitalizacja;3912828.html>, access 24.04.2022.

Table 1. Terms (cont.)

TERM	DEFINITION
Care allowance	A monetary entitlement for insured farmers and their household members (in scenarios such as the closing of a child's nursery/kindergarten/school or another educational institution or the unavailability of a nanny or a day caregiver who provided care in person, due to COVID-19). This benefit is applicable in the case of: – a child up to 8 years old, – a child with severe or moderate disabilities certificate up to 18 years old, or – a child with a disability certificate or a certificate demonstrating a need for special education ¹² .
Sickness allowance	A monetary entitlement for an insured person (such as a farmer, their spouse, or household member) who, due to illness, is unable to work continuously for a minimum of 30 days, yet not exceeding 180 days. Should the insured person remain unable to work after the initial 180-day period, and provided that the work capacity is likely to be restored through further treatment and rehabilitation, the allowance period extends for the duration required for recovery, not exceeding an additional 360 days ¹³ .
Pandemic	"Name of a particularly extensive epidemic spanning across countries and even continents" ¹⁴ .
Home isolation	"The isolation of a communicable disease sufferer, which does not require hospitalisation strictly for medical reasons, within their home or place of residence. This measure aims to mitigate the transmission of notably hazardous and highly contagious diseases" ¹⁵ .

Source: The author's own analysis.

Institutional Adaptation

The modification of the Agricultural Social Insurance Fund's operations, and thus an option to adjust the institution to the novel circumstances arising during the COVID-19 pandemic, were made feasible through amendments to prevailing legislation and the implementation of effective organisational measures.

12. Kasa Rolniczego Ubezpieczenia Rolniczego, *Zasilek opiekuńczy KRUS*, <https://www.krus.gov.pl/artykul/zasilek-opiekunczy-dla-ubezpieczonego-w-krus-z-tytulu-sprawowania-opieki-nad-dzieckiem-w-okresie-1-2/>, access 24.04.2022.
13. Kasa Rolniczego Ubezpieczenia Rolniczego, *Zasilek chorobowy KRUS*, <https://www.krus.gov.pl/zadania-krus/swiadczenia/swiadczenia-z-ubezpieczenia-wypadkowego-chorobowego-i-macierzynskiego/zasilek-chorobowy/>, access 24.04.2022.
14. Encyklopedia PWN, *Pandemia – definicja*, <https://encyklopedia.pwn.pl/encyklopedia/pandemia.html>, access 24.04.2022.
15. Ustawa z 5 grudnia 2008 r. o zapobieganiu oraz zwalczaniu zakażeń i chorób zakaźnych u ludzi, Dz. U. 2020 poz. 284, 322, 374, 567, 875, 1493.

The Act Amending the Act on Special Measures with respect to Preventing, Managing and Combating of COVID-19, Other Communicable Diseases and Associated Crisis Situations, and Amending Certain Other Acts, of 31 March 2020, enabled the provision of financial aid from the state budget to the agricultural sector, in the form of eligibility for care allowance.

Care allowance was available to persons covered by accident, sickness, and maternity insurance and/or pension insurance if they assumed personal care responsibilities for a child due to the closing of nurseries, children's clubs, kindergartens, schools, or similar institutions the child attended, or if a nanny or day care provider was unable to offer care due to COVID-19.

Care allowance was available to persons who became eligible due to having to personally provide care for a child:

- aged up to 8 years old,
- holding a severe or moderate disability certificate up to the age of 18,
- holding a disability certificate or a special education need certificate.

“A child is defined as the insured person's biological children, their spouse's children, adopted children, and children under their care and maintenance (e.g., within an informal foster family arrangement). The entitlement to childcare allowance was shared equally between the child's mother and father (or legal guardian)”. However, the allowance was disbursed exclusively to the parent who applied for it for a specific period. Whatever the number of children requiring care, only one care allowance was provided¹⁶. The allowance amounted to 1/30 of the basic pension, the value of which:

- was PLN 972.40, i.e., PLN 32.41 per each day of care (as of 1 March 2020);
- was PLN 1,013.63, i.e., PLN 33.79 per each day of care (as of 1 March 2021);
- was PLN 1,084.58, i.e., PLN 36.16 per each day of care (as of 1 March 2022).

Pursuant to the Act on Special Measures with respect to Preventing, Managing and Combating of COVID-19, Other Communicable Diseases and Associated Crisis Situations, of 2 March 2020 (Journal of Laws of 2020, item 340), it was resolved that certificates issued by KRUS whose validity expire during an epidemic emergency or a state of epidemics are automatically renewed. The certificates remain valid for a further three months from the date of expiry. Farmers holding certificates issued by the KRUS, with expiry dates falling within the state of pandemic, are eligible for an automatic extension of their validity period. This extension pertains specifically to the following: family pension, agricultural disability pension, certificates demonstrating

16. Kasa Rolniczego Ubezpieczenia Rolniczego, *Zasilek opiekuńczy KRUS*, <https://www.krus.gov.pl/artykul/zasilek-opiekunczy-dla-ubezpieczonego-w-krus-z-tytulu-sprawowania-opieki-nad-dzieckiem-w-okresie-1-2/>, access 24.04.2022.

total inability to work, supplementary benefits for individuals unable to live independently, and nursing allowance. The entitlement to these benefits expired during the period of epidemic emergency or state of epidemics, or within 30 days following their revocation. The extension is automatic and no application is required.

Yet another Act Amending Certain Acts Regarding Protective Measures Pertaining to the Spread of SARS-CoV-2 of 14 May 2020 (Journal of Laws of 2020, items 875, 1086, 2255, 2320; Journal of Laws of 2021, items 159, 981, 1192, Journal of Laws of 2022, item 1301), by means of Article 46 (45), amended Article 31 of the Act on Special Measures with respect to Preventing, Managing and Combating of COVID-19, Other Communicable Diseases and Associated Crisis Situations, of 2 March 2020 (consolidated text: Journal of Laws of 2024, item 340). The amendment enabled "(...) the Agricultural Social Insurance Fund to provide farmers and their household members covered by farmers' social insurance with entitlement to quarantine, epidemiological supervision or hospitalisation allowance due to COVID-19, referred to as quarantine allowance. This allowance applies for periods of mandatory quarantine, epidemiological supervision or hospitalisation due to COVID-19, which occurred no earlier than on 18 April 2020"¹⁷. The amounts of the quarantine, epidemiological supervision or hospitalisation allowance due to COVID-19 were as follows: PLN 1,300 until 31 December 2020; PLN 1,400 from 1 January 2021 until 31 December 2021; PLN 1,505 from 1 January 2022, until 31 December 2022; PLN 1,745 from 1 January 2023 onward. The allowance amount is correlated with the minimum remuneration announced in the Ordinance of the Council of Ministers on the Minimum Remuneration and Minimum Hourly Rate for a given calendar year, and constitutes 50% of that remuneration.

As most COVID-19 cases involved home isolation and treatment rather than hospitalisation, following an ordinance from the Ministry of Agriculture and Rural Development¹⁸, the KRUS introduced a one-day sickness allowance for COVID-19, available for up to 14 days. As of 1 January 2022, the daily rate for this sickness allowance was PLN 30.00.

Next to specialised benefits introduced in response to farmers' needs, persons covered by pension insurance under the Act on Farmers' Social Insurance of

17. Kasa Rolniczego Ubezpieczenia Rolniczego, *Zasilek dla ubezpieczonego rolnika i domownika z tytułu objęcia obowiązkową kwarantanną, nadzorem epidemiologicznym lub hospitalizacją w związku z COVID-19*, <https://www.krus.gov.pl/zadania-krus/swiadczenia/zasilek-dla-rolnika-i-domownika-z-tytułu-objęcia-obowiązkowa-kwarantanna-nadzorem-epidemiologicznym-lub-hospitalizacją-w-związku-z-covid-19/>, access 24.04.2020.

18. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi z 20 grudnia 2021 roku, Dz.U. 2021 poz. 2396.

20 December 1990 were exempted from contributions for the second quarter of 2020¹⁹. Simultaneously, the KRUS adhered to the standards and recommendations of the Chief Sanitary Inspectorate to minimize transmission and prevent the spread of COVID-19.

In line with the guidelines, the institution provided the following:

- visors and protective masks for employees;
- protective gloves;
- hand disinfectant for farmers visiting the institution, or for employees;
- plexiglass shields to protect service point staff;
- COVID-19 prevention information posters.

Special document drop boxes were created for farmers so that farmer-staff contact could be minimised. Persons apprehensive about visiting the KRUS had an option to have their matters dealt with through the Electronic Platform of Public Administration Services (ePUAP).

During the COVID-19 period, employees additionally had an option to work remotely under strict conditions.

Statistical data on the benefits disbursed

These statistics illustrate the disbursement of benefits introduced in response to the COVID-19 pandemic. Each benefit is detailed in a separate table. The table has been categorised into mandatory quarantine, epidemiological supervision or hospitalisation allowances due to COVID-19, care allowance disbursed due to COVID-19 and sickness allowance disbursed due to COVID-19. The data span the period from 2Q2020 to the end of 2021. The following details have been included: the number of benefits, the number of eligible persons, the total amount of disbursement in PLN, the number of days for which the benefit was disbursed (for sickness and care allowances).

19. Ustawa z 2 marca 2020 roku o szczególnych rozwiązaniach związanych z zapobieganiem, przeciwdziałaniem i zwalczaniem COVID-19, innych chorób zakaźnych oraz wywołanych nimi sytuacji kryzysowych, Dz. U. 2020 poz. 340.

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Table 2. Mandatory quarantine, epidemiological supervision or hospitalisation allowances due to COVID-19

Period	Mandatory quarantine, epidemiological supervision or hospitalisation allowances due to COVID-19		
	no. of benefits	no. of persons	disbursement (PLN)
2Q2020	925	923	1,202,500.00
3Q2020	3,825	3,807	4,972,500.00
4Q2020	21,228	20,675	27,596,400.00
(2Q and 3Q) 2020	25,978	25,405	33,771,400.00
1Q2021	19,590	19,088	26,209,103.29
2Q2021	27,068	26,627	37,650,672.09
3Q2021	3,599	3,558	5,033,900.49
4Q2021	8,199	8,161	11,477,099.35
2021	58,456	57,434	80,370,775.22
1Q2022	29,662	29,262	43,529,069.67
2Q2022	6,663	6,621	9,930,089.26
3Q2022	300	329	451,605.57
4Q2022	-9	16	-11,929.95
2022	36,616	36,228	53,898,834.55
1Q2023	13	11	21,005.00
2Q2023	13	13	22,205.00
3Q2023	2	1	2,905.00

Source: Agricultural Social Insurance Fund, KRUS w liczbach, <https://www.krus.gov.pl/krus/krus-w-liczbach/dane-statystyczne-dotyczace-covid-19/>, access 25.03.2022.

Table 3. Care allowances disbursed due to COVID-19

Period	Care allowances disbursed due to COVID-19			
	no. of days	no. of benefits	no. of persons	disbursement (PLN)
2Q2020	1,618,541	54,418	35,690	52,456,920.77
3Q2020	3,096,931	69,520	44,218	100,371,843.75
4Q2020	807,265	21,520	16,621	26,162,252.25
(2Q to 4Q) 2020	5,522,737	145,458	96,529	178,991,016.77
1Q2021	800,033	23,500	18,133	25,943,842.69
2Q2021	1,180,765	54,448	41,598	39,755,246.64
3Q2021	73,794	2,622	2,708	2,486,777.39
4Q2021	5,183	173	220	175,159.76

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Period	Care allowances disbursed due to COVID-19			
	no. of days	no. of benefits	no. of persons	disbursement (PLN)
2021	2,059,775	80,743	62,659	68,361,026.48
1Q2022	178,939	9,416	8,692	6,052,617.59
2Q2022	12,309	639	665	419,603.28
3Q2022	-78	14	23	-520.83
4Q2022	-640	-21	-10	-21,379.25
2022	190,530	10,048	9,370	6,450,320.79
1Q2023	213	1	1	7,075.83
2Q2023	0	0	0	0.00
3Q2023	0	0	0	0.00

Source: Agricultural Insurance Fund, KRUS w liczbach, <https://www.krus.gov.pl/krus/krus-w-liczbach/dane-statystyczne-dotyczace-covid-19/>, access 25.03.2022.

Table 4. Care allowances disbursed due to COVID-19 (U07)

Period	Care allowances disbursed due to COVID-19 (U07)			
	no. of days	no. of benefits	no. of persons	disbursement (PLN)
2Q2020	870	72	82	13,569.00
3Q2020	1,120	157	144	17,612.00
4Q2020	28,485	2,795	2,842	426,970.00
(2Q to 4Q) 2020	30,475	3,024	3,068	458,151.00
1Q2021	44,144	4,444	4,387	652,132.00
2Q2021	98,634	10,072	9,995	1,454,306.00
3Q2021	12,847	1,309	1,335	187,825.00
4Q2021	40,247	4,175	4,159	595,905.00
2021	195,872	20,000	19,876	2,890,168.00
1Q2022	163,029	16,789	16,451	4,767,530.00
2Q2022	38,731	4,374	3,377	1,151,385.00
3Q2022	11,698	1,153	1,148	348,627.00
4Q2022	5,658	541	542	169,550.00
2022	219,116	22,857	22,518	6,437,092.00
1Q2023	3,449	332	317	103,290.00
2Q2023	2,830	270	261	84,780.00
3Q2023	11	1	2	325.00

Source: Agricultural Insurance Fund, KRUS w liczbach, <https://www.krus.gov.pl/krus/krus-w-liczbach/dane-statystyczne-dotyczace-covid-19/>, access 25.03.2022.

A detailed analysis of the data in the tables underscores the sense, usefulness, and necessity of the changes made. Moreover, examination of the “number of persons” column for mandatory quarantine, epidemiological supervision and hospitalisation allowances due to COVID-19, and for COVID-19 sickness allowances, shows a major increase in the number of beneficiaries from 2020 to 2022.

Summary

This study's main objective was to present the changes occurring within the KRUS during the COVID-19 pandemic, focusing particularly on the institution's adaptation to the recommendations of the Ministry of Health and the Chief Sanitary Inspectorate, as well as addressing the expectations of farmers through the creation of new COVID-19-related benefits. The research question was if the KRUS properly and adequately coped with the changes brought about by the COVID-19 pandemic. The study outlines the primary changes made to align the institution with the requirements set by the Chief Sanitary Inspectorate. As a result, the Agricultural Social Insurance Fund not only met the required standards, but also effectively implemented measures to prevent COVID-19. The institution successfully rose to the challenge of ensuring professional customer service. A number of solutions were introduced for farmers, including document drop boxes, contact via ePUAP, or in-person visits to the KRUS headquarters with all precautions and guidelines provided by GIS and KRUS management. Additionally, in response to farmers' expectations, the Agricultural Social Insurance Fund granted and paid new benefits such as the allowance for compulsory quarantine, epidemiological supervision or hospitalisation due to COVID-19, care allowance related to COVID-19, and sickness allowance related to COVID-19.

An analysis of the statistics on the benefits disbursed highlights a significant increase in the number of beneficiaries quarter-to-quarter or 2020 to 2021. This clearly shows the relevance, necessity, and sense of enabling farmers to use these benefits.

In summarising the data presented and addressing the research question, it can be unequivocally stated that the Agricultural Social Insurance Fund effectively and comprehensively prepared for the changes brought about by the COVID-19 pandemic. Adaptation to the changes occurred both internally (through various improvements in the functioning of the institution for employees and farmers) and externally (by contributing to legislative changes that created the necessary benefits for farmers during the COVID-19 pandemic).

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Ustawa z 2 marca 2020 roku o szczególnych rozwiązaniach związanych z zapobieganiem, przeciwdziałaniem i zwalczaniem COVID-19, innych chorób zakaźnych oraz wywołanych nimi sytuacji kryzysowych, Dz. U. 2024 poz. 340.

Ustawa z 14 maja 2020 roku o zmianie niektórych ustaw w zakresie działań osłonowych związanych z rozprzestrzenianiem się wirusa SARS-CoV-2, Dz. U. 2020 poz. 875, 1086, 2255, 2320; Dz. U. 2021 poz. 159, 981, 1192; Dz. U. 2022 poz. 1301.

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