

sozialversiche

Social Security (2023)

... for gainfully self-employed artists in Austria

Gainfully self-employed artists fall within the category of the “new self-employed.” If your income from self-employment exceeds a certain threshold amount, you become subject to compulsory insurance with the **Social Insurance Institution for the Self-Employed** (Sozialversicherung der Selbständigen (SVS)). The legal basis for this is the Social Insurance Act for Commerce and Trade (Gewerbliches Sozialversicherungsgesetz (GSVG)).

Artists can apply to be granted an allowance for their social insurance contributions from the **Artists’ Social Insurance Fund** – Künstler-Sozialversicherungsfonds (KSVF) (for the most important questions and answers relating to this, please click [here](#)).

► **Social Insurance Institution for the Self-Employed (SVS)**

The SVS (Social Insurance Institution for the Self-Employed/Sozialversicherung der Selbständigen), is the responsible agency (before 2020 it was the SVA – Sozialversicherungsanstalt der gewerblichen Wirtschaft).

The income threshold amount for compulsory insurance with the SVS in 2023 is EUR 6,010.92 per year (income from self-employment). The same amount is considered the lower limit that must be reached to qualify for the KSVF – however, it is defined differently there: for revenue (!) from artistic (!) activities – but, as before, various special and exemption rules exist.

! Tip for insured persons with a small income: [apply to be exempt from cost](#)

contributions for medical examinations and prescription charges!

► **Compulsory insurance and income threshold**

If your annual income from self-employment (whether artistic or not) is above the insurance threshold, you are subject to compulsory insurance with the SVS. Please note: This applies whether or not you already have another kind of social insurance coverage. This means that multiple insurances are possible (e.g. if there is parallel employment).

2023 insurance threshold: EUR 6,010.92

The insurance threshold is also the minimum assessment basis.

Compulsory insurance includes health insurance, accident insurance, pension insurance, and a self-employment provision.

► **How much does compulsory insurance cost?**

This is the calculation: Assessment basis x contribution rate = contribution

The assessment basis results from the income subject to social insurance contributions according to the income tax assessment notice. During the current year, the SVS charges you provisional contributions. Later, once the income tax assessment notice becomes final, the SVS makes a re-assessment.

2023 contribution rates

- Health insurance: 6.80%
- Pension insurance: 18.5%
- Supplementary pension provision for the self-employed (“Selbstständigenvorsorge”): 1.53%
- Accident insurance: EUR 10.97 per month

Cost example for 2023: Minimum contributions

With a minimum assessment basis of EUR 6,010.92 (equivalent to EUR 500,91 per

month), the minimum contributions are as follows:

- Health insurance: EUR 34.06 per month (= EUR 102.18 quarterly)
- Pension insurance: EUR 92.57 per month (= EUR 278,01 quarterly)
- Supplementary pension provision for the self-employed: EUR 7.66 per month (= EUR 22.98 quarterly)
- Accident insurance: EUR 10.97 per month (= EUR 32,91 quarterly)

=> total of EUR 145.36 per month (= EUR 436.10 quarterly)

With a subsidy from the KSVE, the remaining expenses for social insurance are noticeably lower.

Is it possible to pay less than the minimum contribution?

If you have multiple insurance coverage due to simultaneous self-employment and other gainful employment, the minimum assessment basis of the Social Insurance Institution for the Self-Employed is disregarded. In this case, lower contributions are possible.

Is there a maximum contribution?

The maximum monthly assessment basis for self-employed persons is EUR 6,825.00 (2023 value). Accordingly, the maximum monthly compulsory insurance contribution amounts to EUR 1,842.13. Accordingly, the maximum monthly compulsory insurance contribution amounts to EUR 1,842.13.

► *How and when are the insurance contributions to be paid?*

Payment requests are sent out quarterly, with the reassessment and adjustment of final contributions being made at a later date. The SVS sends out “prescribed contribution statements” (“Beitragsvorschreibung”) on a quarterly basis: These requests for payment are sent out in February, May, August and November, and the contributions are due at the end of the respective month. Upon request, a monthly debit of the partial installments is possible; this requires a direct debit authorisation order.

Provisional social insurance contributions

During the current year, the SVS charges provisional insurance contributions. In the first three years of self-employment, the minimum contributions are charged (see above: cost example). From the fourth year onward, the provisional assessment basis (“vorläufige Beitragsgrundlage”) is adjusted to reflect the individual income situation: It is calculated on the basis of your income in the third preceding year, plus the pension and health insurance contributions prescribed at that time.

Final social insurance contributions

The final insurance contributions cannot be calculated before the relevant income tax assessment notice (“Einkommensteuerbescheid”) has become available. Please note: This means that the SVS then calculates the final contributions to health and pension insurance – and there may be claims for back payments! A credit is also possible if the provisional social security contributions were overestimated. There is no re-assessment for the portion known as supplementary pension provision for self-employed persons. Accident insurance is a monthly fixed amount and therefore also remains unchanged. The final assessment basis is hence established retrospectively. It results from the income actually earned (basically “income minus expenses”, specifically “sum total of all income” according to the income tax assessment notice) plus any compulsory insurance contributions from self-employment prescribed in the relevant contribution year.

! Tip: flexible adjustment of provisional assessment basis

If the provisional contributions appear noticeably too high or too low in view of your current or expected income, you may apply to have the provisional assessment basis adjusted (form to be completed). By increasing your provisional assessment basis, you can avoid high back payments later on. The assessment basis may not be reduced below the minimum assessment basis (exception: multiple insurance coverage).

! Tip: in case of payment difficulties, arrange a payment extension or payment in installments

If you are in a financially tight situation and cannot pay your (total) contributions to the SVS on time, you are strongly advised to contact the SVS. If necessary, the

SVS can offer a deferral (i.e. a payment extension) or payment by installments. In the absence of such an agreement, the SVS charges default interest at a current rate of 4.63%.

► **Registration for insurance: Insurance declaration**

The registration for social security is done by submitting an “insurance declaration“ ([online form](#), German only). The form also contains an extensive list of questions about your self-employment. These questions are intended to clarify whether you are actually self-employed (and not in “fake” self-employment).

The registration form asks whether or not your income is likely to be above the insurance threshold. If so, this “income threshold declaration” (“Überschreitungserklärung”) immediately leads to full insurance coverage (pension and health insurance, accident insurance, supplementary pension provision for self-employed persons). This insurance coverage does not subsequently cease, even if your income is not above the insurance threshold after all.

► **Voluntary self-insurance: “Opting in”**

If your income is likely to be below the insurance threshold, you have the option to take out voluntary health and accident insurance – called “opting in.” The insurance begins the day the application reaches the SVS. However, pension insurance is not possible in this case, therefore you will not be entitled to an allowance from the KSVF either. If your income is above the insurance threshold after all, the SVS will invoice the pension insurance contributions retroactively. An allowance from the KSVF can then also be applied for later (up to four calendar years retroactively).

The assessment basis for health insurance contributions is the minimum assessment basis:

- **Health insurance:** EUR 34.06 per month (= EUR 102,18 quarterly)
- **Accident insurance:** EUR 10.97 per month (= EUR 32.91 quarterly)

⇒ total of EUR 45.03 per month (= EUR 135.09 quarterly)

► ***What happens if I have not registered with the Social Insurance Institution for the Self-Employed (SVS) but my income then exceeds the insurance threshold?***

In this case, the Social Insurance Institution for the Self-Employed will retrospectively establish compulsory insurance “ex officio”, and the corresponding contributions will subsequently be prescribed. What are the consequences? If you do not notify the Social Insurance Institution for the Self-Employed that your income has exceeded the insurance threshold on your own initiative within eight weeks of your income tax assessment notice being issued, you will have to pay a surcharge of 9.3% in addition to the insurance contributions incurred.

► ***End of compulsory insurance***

If the insurance limit is not expected to be exceeded in a calendar year, you can **cancel your compulsory insurance** with the SVS at any time by **revoking the income threshold declaration** (form; informal declaration is also possible). The revocation will take effect at the end of the month. This will end your insurance coverage — after the expiry of a 6-week period subsequent insurance coverage!

A retroactive cancellation of the insurance is not possible.

If the income forecast changes, a return to compulsory insurance — for the entire calendar year — is possible at any time.

Important: Revoking the income threshold declaration is not to be confused with the declaration of suspension (“Ruhendmeldung”)! In the case of the declaration of suspension, the self-employed activity must be completely discontinued in the corresponding period, e.g. while receiving unemployment benefits, family time bonus!

By the way, to reactivate the insurance after a declaration of suspension, an income threshold declaration is necessary. The compulsory insurance then starts again on the day the SVS receives the declaration.

Important: Artists, especially those receiving the KSVF subsidy, should carefully consider the implications of deregistering / switching to “opting in.” If you have questions or are unclear, a [social security consultation](#) (link) can help.

See also: “[What happens if I have registered for compulsory insurance with the SVS but do not exceed the insurance limit?](#)“

If you **stop working as a self-employed person**, your compulsory insurance ends with the last day of the calendar month in which you stopped working as a self-employed person.

Important: This must be reported to the SVS in the same month (form)! Otherwise, the insurance can only be terminated at the end of the month in which the SVS was notified of the cessation of the activity.

Attention: If you stop working as a self-employed person, you will not be covered by any subsequent insurance!

► *Termination of the "Opting in" insurance*

Terminating the “Opting in” insurance is possible at any time. The registration becomes effective at the end of the month. This ends the insurance coverage!

If the premiums are still unpaid three months after their due date, the “Opting in” insurance ends at the end of the third calendar month. The payment claim remains valid.

Attention: Benefits that were drawn after the insurance was terminated will be reclaimed.

If the insurance limit is ultimately exceeded if you chose “opting in,” the pension insurance contributions for the calendar year will be (retroactively) prescribed. This means that there is a switch to compulsory insurance. In this case, there is no contribution surcharge.

► ***What happens if I have not registered with the Social Insurance Institution for the Self-Employed (SVS) but my income then exceeds the insurance threshold?***

In this case, the SVS will retrospectively establish compulsory insurance “ex officio,” and the corresponding contributions will subsequently be prescribed.

What are the consequences? If you do not notify the SVS that your income has exceeded the insurance threshold on your own initiative within eight weeks of your income tax assessment notice being issued, you will have to pay a surcharge of 9.3%, in addition to the insurance contributions incurred.

! Tip: Avoid contribution surcharge

It is advisable to register for compulsory insurance as soon as it is clear that the insurance limit will be exceeded — at the latest before the income tax assessment becomes legally binding. This is an easy way to avoid a contribution surcharge.

► ***What happens if I have registered for compulsory insurance but do not exceed the insurance limit?***

Don't worry, nothing happens! The insurance coverage remains valid even if the insurance limit is not reached, as long as there is no revocation ([see above](#)).

Important: Falling below the insurance limit is *not* a reason for a notification of suspension! In the case of a notification of suspension, the activity must be — temporarily — completely suspended (no implementation of projects, no income, no expenses), for example while receiving unemployment benefits.

If the insurance limit is not reached, deregistering from compulsory insurance is possible at any time by **revoking the declaration of excess** ([see above](#)). However, it should be considered, especially if you receive the [KSVF subsidy](#).

It is advisable to seek [social insurance advice](#).

► ***What services are available for (expectant) parents?***

Weekly allowance (“Wochengeld”)

Persons insured with the SVS who give birth to a child are entitled to a weekly allowance or company assistance. (Company assistance is a person who takes over professional activities during the period of parental leave; thus, it is not a significant option for artists). The weekly allowance is available from eight weeks before the calculated date of birth, for the day of delivery and eight weeks thereafter. In the case of multiple, premature or cesarean births, the entitlement is extended to twelve weeks after the birth. The daily weekly allowance is 61.25 euros (value 2023).

There is no weekly allowance for adopted or foster children.

Childcare benefits (“Kinderbetreuungsgeld”)

In regards to childcare benefits, there is a choice between several flat-rate variants and an income-based model. Parents can take turns, alternating a maximum of two times. This means that a total of three care blocks are possible, each of which must last for at least 61 continuous days. It is important to note the additional earnings limits! In the case of the flat-rate variants, the additional earnings limit is EUR 16,200 in the relevant calendar year (or more in individual cases where the previous year’s income was accordingly high). In the case of income-based childcare benefits, a maximum of EUR 7,600 per calendar year may be earned additionally (2023 value, for reference periods up to 2021: EUR 7,300).

If you do not receive childcare allowance for the entire year, but your annual self-employment income exceeds the additional earnings limit, you must submit an “accrual” of income (by months during and outside the period in which you receive childcare benefits) in good time and without being asked to do so. In this case, we strongly advise seeking advice from the SVS.

Note for births in 2021: Due to the Covid-19 crisis, the income-based childcare benefits are exceptionally based on the tax assessment for 2019 instead of 2020 for births from January 1st to December 31st, 2021, if this results in a higher daily rate.

Compensation for childcare benefit repayment claims

In recent years, self-employed persons repeatedly had to repay childcare benefits they had received, even though they had not exceeded the applicable additional

earnings limit. They had only failed to provide the social security agency with a monthly accrual of their income within the applicable time limit. A new legal provision of 2019 extends the time limit for births between 1 January 2012 and 28 February 2017 until 31 December 2025.

Important: If it has already been established that the limit was exceeded and the parents have been informed that a delineation of income proof can be submitted, this must be done within two months. For final repayment claims relating to births between 1 January 2012 and 28 February 2017, which resulted solely from missing the deadline for income accrual, the individuals concerned may apply to the Young Families Fund (form to be completed) for compensation.

Family time bonus (“Familienzeitbonus”)

If both parents devote themselves exclusively to the family after the birth (within a time frame of 91 days), and if the second parent also interrupts their employment for a period of 28 to 31 days, the second parent can apply for the “family time bonus” as financial support. In principle, an adopted or foster child is also entitled to the family time bonus, but the 91-day period also starts from birth.

The family time bonus amounts to 23.91 euros per day (value 2023), and recipients are covered by health and pension insurance during this time.

The application for the family time bonus (form) and the interruption notification (“Unterbrechungserklärung”) (informal) are not possible retroactively! Artists who receive or have ever received a subsidy from the Artists’ Social Insurance Fund (KSVF) are required by the SVS to submit a notification of suspension to the KSVF. All other artists can report the interruption of their work directly to the SVS.

Important: The KSVF accepts notifications of suspension and sends them to the SVS. The SVS will take the interruption of activity into account on the date requested for the family time bonus, but the exemption from compulsory insurance will not take effect until the end of the calendar month. Retroactive declaration of suspension is not possible. (See also: Information material KSVF: Suspension of compulsory insurance).

Example: birth of child on 4 September, 2023, interruption of artistic activity from 6 September, 2023, notification of suspension to KSVF on 8 September, 2023: The family time bonus can be received from 8 September, 2023 to 7 October, 2023. The suspension (of compulsory insurance) takes effect on 30 September, 2023, the

exception from GSVG insurance starts on 1 October, 2023 and ends on 7 October, 2023.

If the exception from compulsory insurance covers exactly one entire calendar month (e.g. 1. to 31.10.), this month is non-contributory. If the exception from compulsory insurance does not cover an entire calendar month, this has no effect on contributions.

Worth noting: The family time bonus is often referred to as “dad month,” and application forms also refer to “father.” Basically, it is about the second parent (in the sense of the regulations in the General Civil Code, with a corresponding reference in the Family Time Bonus Act). In cases of doubt, the parent who submitted the application first has the priority right to the family time bonus; otherwise, the parent who does not predominantly care for the child during the entitlement period.

Other benefits for (expectant) parents

Child allowance (“Kinderzuschuss”), family allowance (“Familienbeihilfe”), increased family allowance (“Erhöhte Familienbeihilfe”), child deduction (“Kinderabsetzbetrag”), sole earner deduction (“Alleinverdiener_innenabsetzbetrag”) are further examples – here only as a suggestion for further research. New additions as of 2019 are the family bonus (“Familienbonus” and the additional child allowance (“Kindermehrbetrag”) – potentially, because low-income parents will see nothing of them.

► *Who is exempted from cost contributions for medical examinations and prescription charges, and how do I apply?*

Those with a low income who have health insurance with the SVS can apply (German only) to be exempt from paying cost contributions for medical examinations and from prescription charges. The monthly income limits are set as follows: EUR 1,110.26 max. (2023 value) for singles, or EUR 1,751.56 max. (2023 value) as household income for couples. These income limits are increased by EUR 171,31 (2023 values) for each child (for whom alimony is obligatory and provided their net monthly income is below EUR 408.36). For certain illnesses which experience has shown to incur special expenses (e.g. increased need for medication), 15% higher income limits apply. Since self-employed persons cannot

provide final information on their current income while the calendar year is still underway, the SVS assesses the income situation based on the information on current income provided and taking into account the most recent income tax assessment notices available. The annual amount relevant for the assessment is divided by 14. An exemption is granted for a maximum of one year, after which a new application is required. The application (German only) is to be made to the competent regional SVS office.

► ***What kind of support is available in case of long-term sickness?***

For so-called sole self-employed persons and self-employed persons with less than 25 employees, financial support is available in case of long-term sickness – but only from the 43rd day of sickness onwards. Starting from 1 July 2018, the following applies: For periods of sickness lasting longer than six weeks, support is paid retroactively from the 4th day of your incapacity for work. Please note: A doctor's sick note is required! Following the sixth week of your incapacity for work, the SVS pays a daily cash benefit of EUR 33.98 (2023 value). The entitlement is valid for the duration of the incapacity for work, but is restricted to a maximum of 20 weeks for one and the same sickness.

► ***Voluntary supplemental insurance: sick pay (“Krankengeld”) for self-employed persons***

Generally, if you want to receive sick pay from the fourth day of sickness onwards, you must take out supplemental insurance – before the age of 60. For this supplemental insurance, costs of 2.5% of the assessment basis for health insurance are incurred, and in any case not less than EUR 30.77 per month. Sick pay is then paid – after a waiting period of at least six months after taking out the supplementary insurance – in the amount of 60% of the daily assessment basis, and at least EUR 10.02 per day (2023 value). Please note: A doctor's sick note is required! The SVS must be notified of your incapacity for work within seven days, after which a current medical certificate is required every 14 days. The entitlement is valid for the duration of the incapacity for work, but is restricted to a maximum of 26 weeks for one and the same sickness.

► ***Voluntary supplementary insurance: Unemployment benefits for self-employed persons***

Anyone registering for compulsory insurance for the first time must decide for or against unemployment insurance within six months. Please note: This decision is binding for eight years. You can choose between three contribution levels. This decision too is binding for eight years! The contribution, depending on the option chosen, is either 3% of one quarter of the maximum assessment basis, or 6% of half or three quarters of the maximum assessment basis.

How much does it cost in concrete terms? The monthly unemployment insurance contributions, depending on the option chosen, amount to either EUR 51.19, EUR 204.75 or EUR 307.13 (2023 values).

The daily unemployment benefit* is hence EUR 27.28 or EUR 44.34 or EUR 61.12 (2023 values).

On the pros and cons of voluntary unemployment insurance and the challenges related to the possibility of claiming an entitlement in the first place (How do artists meet the legal definition of unemployment?), we recommend the following brochure published by Kulturrat Österreich „Unselbständig – Selbständig – Erwerbslos“ and the accompanying info sheets (German only). In any case we recommend a personal consultation on the matter. Generally, the following must be observed: To be considered unemployed, you must have no current compulsory insurance coverage. A suspension of the compulsory insurance with the SVS is possible for commercial and artistic activities. For all other self-employed activities, there is no possibility of suspension. You can notify the Artists' Social Insurance Fund (KS VF) of a suspension of your artistic activity, albeit not retroactively.

*if the entitlement is calculated exclusively according to the assessment basis in the voluntary unemployment insurance.

► ***Refunds from health insurance contributions***

As part of the federal government's eco-social tax reform, health insurance contributions for self-employed persons with low and medium incomes are to be refunded.

Self-employed persons are entitled to this credit if they are compulsorily or self-insured (on a reference date) in health insurance under the GSVG and their monthly contribution base does not exceed a certain value. Information on this and the 2023 values (contribution basis and amount of credit) will be published here.

To be noted: The insurance contribution refund is not to be confused with the extraordinary contribution refund as a cost-of-living adjustment 2022.

► **Health Hundred (“Gesundheitshunderter”)**

How about saving 100 euro on your next yoga or climbing course? The SVS supports its clients in health-promoting activities in the areas of exercise, nutrition, stress/burnout, relaxation/bodywork and giving up smoking. The “Health Hundred” is available once per calendar year, upon application, if at least EUR 150 were spent on such activities – either with official partners of the SVS or as part of individual programs. The prerequisite is a medical checkup. The application (form) (German only) must be submitted to the competent regional office.

► **Safety Hundred (“Sicherheitshunderter”)**

First aid, stress management, driving safety: if you have accident insurance with the SVS, you can receive up to 100 euro for selected courses (with SVS cooperation partners) to promote occupational safety (form).

► **Heating costs subsidy: unfortunately discontinued**

Unfortunately, the SVS subsidy for heating costs no longer exists as of this year.

For insured persons in situations that require special consideration, the SVS has a support fund: see next section.

► **Support fund**


The SVS has a support fund for insured persons in situations that require special consideration, such as special expenses or illness. Circumstances surrounding family, income, and finances are taken into account when applying.


The fund is organized by the regional SVS offices, which are able to answer questions about it and accept applications.


! Not to be confused with Covid 19 support!

► **Info and amounts from past years**

Factsheets from past years

 [social security – ig bildende kunst 2021](#)

 [social security – ig bildende kunst 2020](#)

 [social security – ig bildende kunst 2022](#)

The most important addresses at a glance:

SVS – Sozialversicherung für Selbständige – Social Insurance Institution for the Self-Employed

There are regional offices in all federal provinces

Phone: 050 808 808, Web: <https://www.svs.at>

KSVF – Künstler_innensozialversicherungsfonds – Artists' Social Insurance Fund

1010 Vienna, Goethegasse 1 / Stiege 2 / 4. Stock Phone: 01 / 586 71 85, Email:

office@ksvf.at, Web: www.ksvf.at

IG Bildende Kunst: Information and Advice for artists

Information compiled and updated by Jannik Franzen, translated by Sam Osborn.

Thanks to SVS for reviewing the text.

Links

 [fact sheet: Artists' Social Insurance Fund \(KSVF\)](#)

[!\[\]\(34b4f260a8587d2e97eeaee361cc357b_img.jpg\) Sozialversicherung der Selbständigen \(SVS\)](#)

[!\[\]\(3d8c13c92b853674f749aac6fa869926_img.jpg\) Künstler_innen-Sozialversicherungsfonds \(KSVF\)](#)

© ig bildende kunst, all rights reserved.