



Portability of welfare benefits in selected places

IN09/17-18

1. Introduction

1.1 In Hong Kong, the Government has made portability arrangements¹ for local elderly people who would like to reside in Guangdong or Fujian to continue to receive elderly benefits under the Comprehensive Social Security Assistance ("CSSA") Scheme and the Old Age Allowance ("OAA") under the Social Security Allowance ("SSA") Scheme.² While this policy of portability is intended to provide greater flexibility to the recipients of elderly benefits in their choice of place of residency, response appears to be rather lukewarm, with the number of Portable CSSA cases falling by a total of 58% within a decade to only 1 399 in 2017, representing less than 1% of the overall caseload for old age under CSSA. For those elderly recipients who withdrew from the Portable CSSA Scheme, about half of them cited "medical treatment" as the reason for their subsequent return to Hong Kong for residency.³ While the then Chief Executive announced in October 2011 that the Government would conduct "a comprehensive study on the portability of various welfare benefits" including services provided by hospitals and clinics, study findings have not yet been released to the public.⁴

1.2 At the request of Hon LEUNG Che-cheung, the Research Office has conducted a research study on the portability of selected welfare benefits for the elderly and the disabled in selected places.⁵ Australia and Sweden are

¹ Portability refers to the continued provision of welfare benefits to recipients despite their long-term absence from Hong Kong.

² The portability arrangement under the CSSA and SSA Schemes has been in place since April 1997 and October 2013 respectively.

³ Between April 2012 and December 2016, a total of 400 recipients of elderly benefits withdrew from Portable CSSA Scheme and returned to Hong Kong. About 41% of them cited "medical treatment" as the reasons for their withdrawal from the Scheme, followed by "family members in Guangdong or Fujian could not take care of them" (21%) and "unable to adjust to life in Guangdong or Fujian" (10%). See Labour and Welfare Bureau (2017).

⁴ See GovHK (2011b).

⁵ The request was made under a pilot scheme of a new initiative to strengthen research support to individual Members in the Sixth Legislative Council.

selected for further study because they have made portability arrangements for more than 50 years. This study excludes those welfare benefits based on contributory social insurance system, as there is no such benefit in Hong Kong.⁶ Wherever information available, this note also touches upon portability of health benefits, given the concerns of local elderly population. This information note begins with a review of the key development of portability of welfare benefits in Hong Kong, along with an overview of global practice. It then discusses the salient features of welfare portability in Australia and Sweden, with five summary tables given in the [Appendix](#).

2. Recent developments in portability of welfare benefits in Hong Kong

2.1 In Hong Kong, the **CSSA Scheme** provides a safety net to those who cannot financially support themselves. More specifically for elderly benefits, they are provided to eligible elderly people (a) aged 60 or above; (b) having resided in Hong Kong for at least one year; and (c) passing the means tests on income and asset limits. For a singleton elderly,⁷ the monthly standard rate under CSSA was HK\$3,485 in 2017, but the total monthly payment could be up to HK\$10,000, after taking into account relevant "supplements" and "special grants".⁸ For disability benefits, similar eligibility requirements apply, except the age threshold. The disabled could receive monthly standard rate at either HK\$4,215 or HK\$5,930, depending on the level of disability. CSSA recipients could not be absent from Hong Kong for more than a total of 180 days in a year (**Table 1** in the [Appendix](#)).

2.2 Under the **SSA Scheme**, non-means-tested OAA are paid to elderly people (a) aged 70 or above; and (b) having resided in Hong Kong for at least seven years. Monthly OAA stood at HK\$1,345 in 2017.⁹ For those severely

⁶ Unlike Hong Kong, employers in Australia are required to make monthly contribution to the employees' social insurance account, equivalent to 9.5% of monthly earnings of employees. Voluntary contributions by employees are encouraged through tax incentives. In Sweden, employers need to make social security contribution equivalent to some 20% of their employees' wages, while employees need to contribute 7% of their monthly earnings. On top of these contributory benefits which are mostly portable, there are also non-contributory welfare benefits for the elderly and the disabled which are deemed to be more relevant in the context of Hong Kong.

⁷ For presentation convenience, a singleton household is used as an illustrative example wherever applicable in this note.

⁸ On top of the basic standard rate, supplements (e.g. community living supplement) and grants (e.g. telephone charges, special diet allowance) are provided to meet the specific needs of recipients.

⁹ In Hong Kong, social security recipients are entitled to benefits under either the CSSA Scheme or the SSA Scheme, but not both.

disabled, they are entitled to the non-means-tested Disability Allowance if they have resided in Hong Kong for at least seven years, regardless of age. Monthly Disability Allowance was either HK\$1,720 or HK\$3,440 in 2017, depending on the level of disability. SSA recipients could not be absent from the city for more than a total of 305 days each year.

2.3 In the late 1990s, the Government introduced the portability feature for elderly benefits, conceivably for the following reasons. **First**, as many elderly people came from the Mainland at a younger age, they may choose to reside in the Mainland for retirement.¹⁰ **Secondly**, in view of the generally lower cost of living in the Mainland, portable benefits may enable the elderly to improve their quality of life with the same amount of benefits received in Hong Kong.¹¹ **Thirdly**, there may be cost savings in government expenditure if the elderly recipients live in the Mainland, as they would not be eligible for certain CSSA supplements and grants as well as certain services-in-kind like housing and health services. According to a dedicated study released in 1998, the Portable CSSA Scheme "evidently can reduce the administrative and financial responsibility of the government"¹² and relieve the fiscal pressure amidst the ageing trend in society.¹³

2.4 At present, only elderly benefits under both CSSA and SSA Schemes are portable in two provinces of the Mainland (i.e. Guangdong and Fujian),¹⁴ while benefits for the disabled are still not portable. Here are the major policy developments on portability of elderly benefits:

- (a) **Portable CSSA Scheme:** Introduced since April 1997, the Scheme allows the recipients of elderly benefits to reside in Guangdong and receive the same monthly standard rate and annual long-term supplement under CSSA, but not other supplements and grants which are based on local needs of the recipients in Hong Kong. Recipients of Portable CSSA are subject to additional requirements like (i) having resided in Hong Kong for at least seven years; and (ii) having received CSSA in Hong Kong for at least one year. However, they are not required to stay in

¹⁰ During the 1960s-1980s, some 40%-50% of Hong Kong people were born in the Mainland. These people might seek to reunite with their family members in the Mainland at their old age.

¹¹ See Hong Kong Red Cross (1998).

¹² The review was conducted by the University of Hong Kong in 1998. See Hong Kong Red Cross (1998).

¹³ The number of CSSA old age cases surged by 48% during 1992-1997, while the corresponding government expenditure on CSSA quadrupled from HK\$2.4 billion to HK\$9.4 billion.

¹⁴ The portability arrangement of OAA to Fujian, known as the Fujian Scheme, will be implemented as from 1 April 2018.

Hong Kong when receiving benefits.¹⁵ Geographical coverage of the Scheme was extended to Fujian in August 2005.

At present, the Social Welfare Department appointed a non-governmental organization (i.e. the International Social Service Hong Kong Branch) to help implement the Scheme. Its duties include conducting annual home visits in the two provinces to monitor the conditions of the recipients and ascertain their continued eligibility for the benefits; and

- (b) **Guangdong and Fujian Schemes:** Under the SSA Scheme, the **Guangdong Scheme** ("GDS") was launched in October 2013, providing the same amount of OAA to the elderly residing in Guangdong. While elderly people aged 70 or above are not required to go through means test for OAA under GDS (same as local recipients), elderly people aged 65-69 passing the means test are also entitled to OAA under GDS. As from 1 April 2018, the above arrangements under GDS will be extended to Fujian under the **Fujian Scheme** ("FJS") (**Figure 1**).

Figure 1 – Portability of selected welfare benefits in Hong Kong

	Hong Kong	The Mainland			Other places
		Guangdong	Fujian	Other provinces	
CSSA: old age cases	✓	✓	✓	✗	✗
SSA: Old Age Allowance	✓	✓	✓ [@]	✗	✗
SSA: Disability Allowance	✓	✗	✗	✗	✗
Public health services	✓	✗	✗	✗	✗

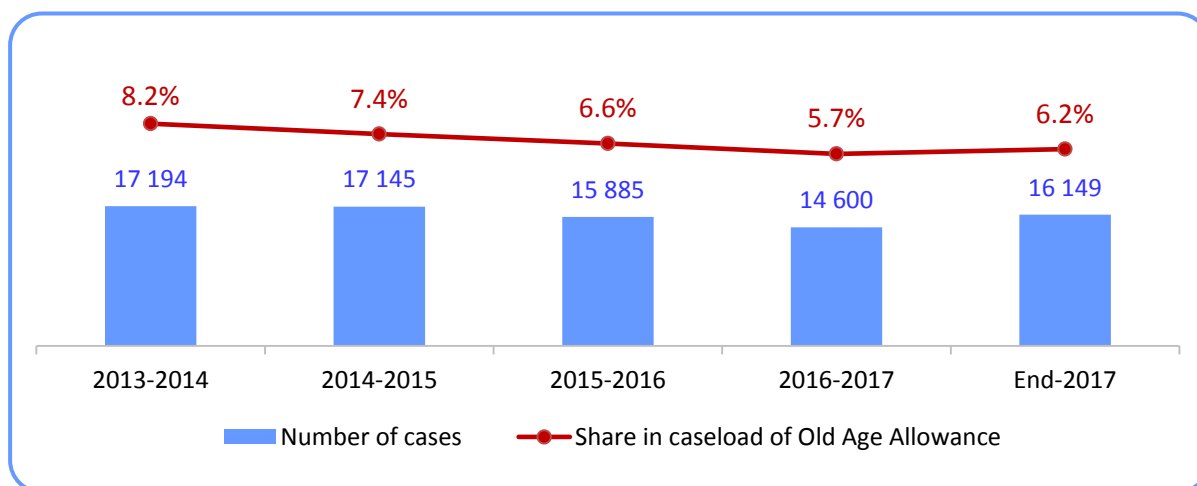
Note: (@) The Fujian Scheme will be launched on 1 April 2018.

2.5 Notwithstanding implementation of portability arrangements for two decades, it has attracted limited interest from the local elderly population. For instance, the number of portable CSSA recipients had fallen by a total of 58% from the peak of 3 308 in March 2007 to just 1 399 in December 2017, accounting for less than 1% of the old age caseload of CSSA. Likewise, the

¹⁵ For elderly recipients of portable benefits, they are not required to meet the aforementioned minimum stay period in Hong Kong each year under both CSSA and SSA schemes.

number of recipients under GDS has exhibited a continued downtrend since its introduction in 2013, falling by 6% to 16 149 at end-2017 and taking up only 6% of old age caseload under SSA (**Figure 2**).

Figure 2 – Number of cases under Guangdong Scheme



Data source: Social Welfare Department.

2.6 By and large, the lacklustre response to the portability of elderly benefits in Guangdong and Fujian can be attributable to the following factors. **First**, fewer local elderly people chose to reside in Guangdong and Fujian within the Mainland, as manifested in the decline in its proportion from 91% to 81% during 2007-2011. As such, there are concerns that the geographical coverage of the portability schemes seems to be too restrictive.¹⁶ **Secondly**, as the Portable CSSA payments do not include selected supplements and special grants for some basic necessities, the take-home cash for Portable CSSA could be up to 30% less than the respective CSSA payment for an elderly person residing in Hong Kong (excluding those reimbursement items with special needs).¹⁷ This tends to undermine the attractiveness of Portable CSSA. **Thirdly**, for elderly recipients under all portable schemes, they are required to surrender their residential units. They may not wish to do so in

¹⁶ According to a thematic household survey on retirement planning conducted in 2012, 4.0% of future retirees in Hong Kong had an intention to retire in the Mainland, while 3.2% preferred overseas places. See Census and Statistics Department (2013).

¹⁷ For a singleton applicant, the monthly payment under Portable CCSA was HK\$3,485, compared with the corresponding payment of HK\$5,020 for a local recipient in Hong Kong (including HK\$330 for community living supplement, HK\$110 for telephone charges, HK\$1,095 for special diet allowance). See Social Welfare Department (2018a).

the event they subsequently decide to move back to Hong Kong.¹⁸ **Fourthly**, as monthly payments under Portable CSSA, GDS and FJS can only be credited to the recipients' bank account in Hong Kong, the recipients have to incur high cost to remit the cash to the Mainland.¹⁹ **Finally**, as Hong Kong people are not entitled to concessionary public health services in the Mainland, medical cost across the boundary could be hefty. As the elderly tend to consult doctors rather often, they may prefer to live in close proximity to subsidized medical facilities in Hong Kong instead.

2.7 On top of portable cash benefits, the Government has also launched a few pilot schemes to assist local elderly people in living in Guangdong. They include ***Pilot Residential Care Services Scheme in Guangdong*** launched in June 2014, providing subsidized places in two residential care homes for the elderly located in Guangdong but operated by two non-governmental organizations in Hong Kong. As at end-October 2016, a total of 132 elderly people had participated in the Scheme. Moreover, the ***Pilot Scheme for using the Elderly Health Care Voucher ("EHCV") at The University of Hong Kong – Shenzhen Hospital ("HKU-SZ Hospital")*** was launched in October 2015, allowing eligible elderly persons to use EHCV to pay for designated outpatient services at the HKU-SZ Hospital. The pilot scheme could help those residing in the Mainland seek necessary medical services in Shenzhen. As at end-October 2016, 1 060 elderly people had used EHCV at the HKU-SZ Hospital.

3. Global practice of welfare portability

3.1 Globally, the issue of portability of welfare benefits originated from the need to offer protection to people working abroad amidst globalization, rather than relieving the fiscal pressure by encouraging the elderly to retire in places with lower living costs. According to the United Nations, 258 million people or 3.4% of global population lived outside their home countries in 2017, compared with the respective figures of 75 million or 2.3% in 1965. Increased international labour mobility gives rise to the need for protection of migrants

¹⁸ The applicants of Portable CSSA, GDS and FJS may apply for keeping their original public housing units for a maximum of three months. During this three-month grace period, they can return to Hong Kong and continue to live in their original units. They may also apply for a "Letter of Assurance" from Hong Kong Housing Authority/Hong Kong Housing Society so that a suitable public housing unit will be allocated to them without having to apply afresh when they choose to return and settle in Hong Kong later.

¹⁹ Reportedly, the remittance cost could be up to HK\$240 for each remittance transaction. According to the Government, cross-border autopay or remittance arrangement are not feasible in view of complicated procedures and different law and regulations of the Mainland.

in the following two major areas, namely (a) their contribution to the social insurance system in the places they have worked; and (b) non-contributory welfare entitlements in the home places such as elderly pension and healthcare benefits. As discussed earlier, this note focuses on the latter.

3.2 Usually, the home country of migrants enters into bilateral or multilateral agreements with the host countries where they move to and take up residency.²⁰ In **Europe**, almost all major countries have entered into such social security agreements amongst themselves by now.²¹ In 2004, the European Union ("EU") laid down extensive legal provisions in its regulations, ensuring that social security entitlements are portable within all its member states.²² No EU citizens should suffer any loss in terms of social security entitlements (both contributory and non-contributory) arising from movement within the EU.

3.3 In **North America**, Canada is rather generous in terms of welfare portability, allowing eligible Canadian living overseas to have full access to its non-contributory universal old age and healthcare benefits.²³ This contrasts against a more stringent approach taken in the United States ("US"), as the US citizens living overseas for 30 consecutive days or more will not be entitled to non-contributory benefits.²⁴ In **Asia**, most of the places (e.g. Singapore, Japan and Mainland) do not allow portability of non-contributory benefits.²⁵

3.4 More specifically on the system design of portability of non-contributory welfare benefits, most governments focused on three salient features, as discussed below:

²⁰ Under the agreement, migrants could accrue (i.e. totalize) their "contribution" that they had made in both countries when they applied for social security benefits. This helped avoid financial losses and transfer the vested social security rights, irrespective of nationality and country of residency.

²¹ In addition to bilateral agreements, some regional groupings of European countries concluded multilateral arrangements, including (a) 12 member countries of the European Community; (b) 21 countries of the Council of Europe; (c) five Nordic States; and (d) four German-speaking countries. The countries of Eastern Europe also had a network of bilateral social security agreements. See Butcher and Erdos (1988).

²² For example, the EU has put in place its Regulation No. 883/2004 in April 2004 on the coordination of social security systems of different member states of the EU.

²³ The Canadian healthcare system provides emergency services abroad, reimbursing costs up to the amount what the same treatment would have cost in the home province. See World Bank (2009a).

²⁴ The US citizens can receive their contributory social security payments outside the US. However, the non-contributory benefits (known as Supplemental Security Income), which make payments to the elderly and disabled with low income, are not portable.

²⁵ In August 2015, the Mainland government streamlined the procedures for its citizens who had moved to overseas to claim their contributory pension, enhancing its portability. However, Mainland citizens residing abroad are still not eligible for non-contributory entitlement.

- (a) **Years of residency:** Many home countries require recipients for portable welfare benefits to have a minimum residency duration beforehand, as an implicit indicator of their earlier contribution. However, they may not be required to be working during the residency period. For example, applicants for Canadian portable old age benefits (i.e. claimed outside Canada) must have resided in Canada for at least 20 years in total since the age of 18;²⁶
- (b) **Overseas places covered by portability:** Cross-boundary portability of benefits is often regulated by local legislation, as well as bilateral or multilateral social security agreements. Taking the multilateral agreements of the EU as an example, citizens of 28 member states of the EU can enjoy same rights of portability of social security and benefit entitlements when moving within the EU, but portability of benefits outside Europe is limited; and
- (c) **Levels of overseas welfare payments:** For the United Kingdom ("UK"), while welfare benefits paid to local recipients are usually adjusted for inflation or wage growth, those paid to recipients claimed overseas are frozen at the level when they left the UK.

4. Portability of selected welfare benefits in Australia

4.1 In Australia, while elderly residents²⁷ aged 65.5 or above are entitled to non-contributory old age benefits (i.e. **Age Pension**), the disabled residents aged 16-65.5 can apply for non-contributory disability benefits (i.e. **Disability Support Pension**).²⁸ Local recipients of these two means-tested benefits can also receive the "Pension Supplement" originating from the need to offset the increased tax burden due to the introduction of the Goods and Services Tax in July 2000, and "Energy Supplement" for electricity charge subsidy. Recipients of either type of benefits must have resided in Australia for at least

²⁶ By comparison, local recipients of the Canadian old age benefits are only required to have a minimum residency duration of 10 years since the age of 18.

²⁷ An Australian resident is a person who resides in Australia and has permission to remain permanently.

²⁸ During 2007-2017, the number of elderly people aged 65 or above in Australia has surged by some 40%, from 2.7 million to 3.8 million, along with a rise in its share in overall population from 13% to 15%. As for the disabled population, while it has increased by 8% from 4.0 million to 4.3 million during 2009-2015, its share kept steadily at some 18% of the population.

10 years beforehand. They may receive monthly payments of up to A\$1,774.7 (HK\$10,700), including the basic rate, full amount of Pension Supplement and Energy Supplement (Tables 2 and 3 in the [Appendix](#)).

4.2 On portability of these two benefits, the Australian government first made them portable to New Zealand in 1949 and the UK in 1953, after signing bilateral agreements with these two countries and citing "good international practice" especially in Europe as its reference.²⁹ Moreover, the Australian government considered that portability of welfare benefits with respect to major contingencies in life such as age and severe disability be the rights of the recipients regardless of their place of residency.³⁰ In 1973, Australia enacted its first local portability legislation and subsequently put in place portability of many of its welfare benefits "in acknowledgment of the aspirations of migrant communities" (Tables 4 and 5 in the [Appendix](#)).³¹

4.3 As regards the salient features of portability of the selected Australian welfare benefits, they are summarized below.

- (a) **Years of residency:** Overseas recipients of Age Pension and Disability Support Pension must have resided in Australia for 10 years or above in total before application, same as local recipients;
- (b) **Overseas places covered by portability:** So far, overseas recipients can receive their payments in 31 countries with bilateral agreements with Australia (e.g. Canada, the US, the UK, Japan and South Korea);
- (c) **Level of overseas welfare payments:** For **Disability Support Pension**, both local and overseas recipients receive the same amount of payment. For **Age Pension**, if the overseas recipients have resided in Australia for a minimum 35 years after aged 16, they receive the same amount of benefits paid to local recipients. However, if their residency duration is fewer than 35 years, the proportional portability rule will apply to calculate their Age

²⁹ See Department of Family and Community Services of Australia (2001).

³⁰ In the debate on the payments overseas of the Australian benefit in the House of Representatives in 1972, the Government made it clear that, "if people have earned social service benefits in Australia, it should be no business of the government where those people choose to receive their benefits". See Department of Family and Community Services of Australia (2001) and House of Representatives of Australia (1972).

³¹ See Department of Family and Community Services of Australia (2001).

Pension payments.³² This proportional portability rule aims to make it more comparable to the contributory benefit system adopted by the bilateral agreement partners of Australia.

For supplementary payments, all overseas recipients are entitled to basic amount of **Pension Supplement** only, with a discount of 62% compared with that to local recipients mainly because the "key elements" of the supplement (e.g. Goods and Services Tax, utility bills, telephone charges) are paid in local context; and

- (d) **Non-portable health services:** Similar to Hong Kong, Australia does not provide its welfare benefit recipients with any portable health services abroad.

4.4 The system of portability of welfare benefits in Australia appears to be quite well-received. During 2014-2017, the number of overseas recipients of Age Pension has edged up from 87 000 to 89 000, representing 2% increase in three years. As a whole, 3% Australian collected their pensions abroad over the same period.

5. Portability of selected welfare benefits in Sweden

5.1 In Sweden, non-contributory universal benefit for both old age and disability was introduced in 1913. For the elderly aged 65 or above having resided in Sweden for at least three years, they are entitled to the non-contributory elderly benefits, called "**guarantee pension**".³³ Unlike Australia, all applicants for the guarantee pension are subject to the proportional rule regardless of their place of residency. By and large, if an applicant has resided in Sweden for a total of 40 years or above (during the ages of 25-64), he or she may receive a monthly guarantee pension of up to SKr 7,952 (HK\$7,550) subject to the means testing results.³⁴ For the disabled

³² Broadly speaking, payments for Age Pension can be paid overseas at the same rate as paying in Australia for the first 26 weeks. Subsequently, the payments will be given at a proportional rate by the formula: (Number of years an applicant having resided in Australia ÷ 35 years) x pension amount in Australia.

³³ During 2007-2017, the number of elderly people aged 65 or above in Sweden has surged by 25%, from 1.6 million to 2.0 million, along with a rise in its share from 18% to 20%. While the disabled population has maintained at 1.5 million during 2009-2015, its share decreased slightly from 16% to 15%.

³⁴ If an applicant has resided in Sweden fewer than 40 years beforehand, his or her guarantee pension payments will be given at a proportional rate which is calculated on the basis of 40 years of the full guarantee pension.

who cannot work full time for at least one year, they may apply for the monthly **activity compensation** or **sickness compensation**, amounting to SKr 8,152-9,100 (HK\$7,740-8,640) in 2018, coupled with the supplementary disability allowance ranging SKr 1,344-2,576 (HK\$1,280-2,450) depending on the level of disability.

5.2 The Swedish government has made the aforementioned non-contributory benefits portable since 1962. To a certain extent, this portability arrangement could be related to the formation of the European Economic Community in 1957, which made it clear that free people movement as a fundamental freedom in Europe.³⁵ Also contributed were increased calls in the community to respect the social rights of people moving in and out of Sweden in the early 1960s.

5.3 As regards portability of the aforementioned Swedish welfare benefits, the key features are summarized below.

- (a) **Years of residency:** Overseas elderly recipients of the non-contributory guarantee pension must have resided in Sweden for three years or above, same as local recipients. Likewise, same residency requirements apply to both local and overseas recipients of disability benefits;
- (b) **Overseas places covered by portability:** Overseas recipients of (i) guarantee pension for the elderly; and (ii) activity or sickness compensation for the disabled can receive their benefit payments in the European Economic Area ("EEA") as well as Switzerland and Canada, totalling 33 countries in 2017.³⁶ Overseas recipients can receive the Swedish benefits in these 33 host countries, upon annual renewal of "life certificate" submitted to the Swedish Pensions Agency;³⁷

³⁵ The Treaty of Rome, which established the European Economic Community ("EEC"), became effective on 1 January 1958. Article 48 of the Treaty provided for freedom of movement of workers to be secured within the EEC through the abolition of any discrimination based on nationality between workers of the member countries as regards employment, remuneration and other conditions of work and employment. Subsequently, the measures adopted to coordinate social security were introduced under Regulation No. 3 in 1958 and Regulation No. 4 in 1959. See European Commission (2005).

³⁶ Apart from 28 EU member states, membership of EEA also includes Iceland, Liechtenstein and Norway.

³⁷ The Swedish government sends life certificates to overseas recipients of the Swedish welfare benefits every year to certify that the recipients are alive. The life certificates must be attested by the Swedish Embassy, Swedish Consulate or the social security authority of the host countries, and returned to the Swedish government.

- (c) **Level of overseas welfare payments:** For overseas recipients of elderly benefits and disability benefits, they are entitled to the same level of payments as local recipients. However, the supplementary disability allowance which helps recipients to seek assistance to cope with their daily life, work or studies are not portable outside Sweden; and
- (d) **Portability of health services:** Unlike Hong Kong and Australia, overseas recipients of Swedish elderly and disability benefits are entitled to concessionary health services in the EEA and Switzerland, largely because of the EU regulations on portability of social security entitlements. These overseas recipients can make use of public health services by paying the standard patient fee that applies to the local people of the host countries.³⁸ Reciprocally, people from the EEA and Switzerland are granted similar access to local health services in Sweden.

5.4 Against the backdrop of these portability arrangements, the number of overseas recipients of guarantee pension has increased from 97 000 to 127 000 during 2014-2017, representing 31% growth in three years. On the whole, 5% of the Swedish elderly received their guarantee pension abroad over the same period.

6. Concluding remarks

6.1 Only elderly benefits are portable in Hong Kong, but they are limited to Guangdong and Fujian in the Mainland. The number of elderly recipients of such portable benefits has exhibited a noticeable downtrend over the past two decades, partly attributable to a lack of support services across the boundary especially affordable health services.

6.2 In Australia, both non-contributory elderly and disability benefits are portable to 31 countries. While both overseas recipients and local recipients are subject to the same minimum residency period of 10 years beforehand,

³⁸ Under the public health system in Sweden, a patient needs not pay more than a total of SKr 2,200 (HK\$2,150) in a year for medical consultation and medications. Fee exceeding this amount will be free of charge and subsidized by the government. However, overseas recipients of elderly and disability benefits cannot enjoy the same benefits outside Sweden.

proportional rule applies in the payments to overseas recipients of Age Pension if they live in Australia for fewer than 35 years beforehand. There is no healthcare support to benefit recipients outside Australia.

6.3 In Sweden, non-contributory elderly benefits and disability benefits are largely portable to 33 countries around the world, primarily in Europe. By and large, both overseas recipients and local recipients are subject to similar eligibility requirements and proportional rule in payments based on years of residency. Unlike Australia and Hong Kong, the overseas recipients are entitled to public health services of the host countries at the standard patient fee applicable to the local people, on the back of the multilateral commitment of the EU.

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Table 1 – Overview of welfare benefits for the elderly and the disabled in Hong Kong

	Elderly benefits under CSSA		Old Age Allowance under SSA		Disability Allowance under SSA	
Location of recipients	Hong Kong	Guangdong/ Fujian	Hong Kong	Guangdong/ Fujian	Hong Kong	Outside Hong Kong
(a) Portable scheme	-	✓	-	✓	-	-
(b) Year of introduction	April 1971	April 1997	April 1973	October 2013	April 1973	Not applicable
(c) Means test	✓		✕	✓ aged 65-69 ✕ aged 70+	✕	
(d) Eligibility criteria						
- Age	60 or above		70 or above	65 or above	Any	Not applicable
- Hong Kong resident status	✓		✓		✓	
- Minimum time as a Hong Kong resident	1 year	7 years	7 years ⁽¹⁾		7 years ⁽¹⁾	
- Minimum length of residency in Hong Kong			1 year ⁽¹⁾		1 year ⁽¹⁾	
- Place of residency during receipt of payments (Limit of absence in a year)	Hong Kong (180 days)	Guangdong or Fujian (180 days)	Hong Kong (305 days)	Guangdong or Fujian (305 days)	Hong Kong (305 days)	
- Other criteria	Nil	• Have received CSSA for at least 1 year.	Nil		• Certified severely disabled.	
(e) Amount of monthly payment ⁽²⁾	✓ Standard rate ✓ Supplements ✓ Special grants • HK\$3,485- over 10,000	✓ Standard rate ✓ Supplements ⁽³⁾ ✕ Special grants • HK\$3,485- 3,667	Flat rate: HK\$1,345		Flat rate: • Normal DA: HK\$1,720 • Higher DA: HK\$3,440	

Notes: (1) The requirements do not apply to those aged below 18 who apply for Disability Allowance.

(2) The average levels of monthly payments of CSSA and Portable CSSA are for single-person cases.

(3) Portable CSSA recipients are entitled to the standard rate and annual long-term supplement only.

Table 2 – Non-contributory elderly benefits for local recipients in selected places

	Hong Kong		Australia	Sweden
(a) Scheme/measures	Elderly benefits under CSSA	Old Age Allowance	Age Pension	Guarantee Pension
(b) Means test	✓	✗	✓	✓
(c) Eligibility criteria				
- Age	60 or above	70 or above	65.5 or above	65 or above
- Minimum length of residency	1 year	1 year	10 years	3 years
- Place of residency (Limit of absence in a year)	Hong Kong (180 days)	Hong Kong (305 days)	Australia (No limit)	Sweden (No limit)
(d) Entitlements				
- Standard rates	✓	✓	✓	✓*
- Special grants and supplements	✓		✓ (full amount)	
- Estimated levels of monthly payment	HK\$3,485-over 10,000	HK\$1,345	Up to HK\$10,700	Up to HK\$7,550

Note: (*) The standard rate is subject to length of residency in Sweden.

Table 3 – Non-contributory disability benefits for local recipients in selected places

	Hong Kong	Australia	Sweden
(a) Scheme/measures	Disability Allowance under SSA	Disability Support Pension	Disability Benefits
(b) Means test	✗	✓	✓
(c) Eligibility criteria			
- Age	Any	16-65.5	Under 65
- Minimum length of residency	1 year	10 years	No special requirement
- Place of residency (Limit of absence in a year)	Hong Kong (305 days)	Australia (No limit)	Sweden (No limit)
- Other special criteria	<ul style="list-style-type: none"> The status of disability will persist for at least 6 months. 	Nil	<ul style="list-style-type: none"> Have received daily life assistance for 1 year or above.
(d) Entitlements			
- Standard rates	✓	✓	✓
- Special grants and supplements	✓	✓ (full amount)	✓
- Estimated levels of monthly payment	HK\$1,720-3,440	Up to HK\$10,700	HK\$9,020-11,090

Table 4 – Portable non-contributory elderly benefits for overseas recipients in selected places

	Hong Kong		Australia	Sweden
(a) Scheme/measures	Portable CSSA	Old Age Allowance (Guangdong Scheme/ Fujian Scheme)	Age Pension	Guarantee Pension
(b) Portability	✓	✓	✓	✓
(c) Eligibility criteria				
- Age	60 or above	65 or above ⁽¹⁾	65.5 or above	65 or above
- Minimum length of residency in home country	7 years	1 year	10 years	3 years
- Place of residency in host countries (Limit of absence in a year)	Guangdong or Fujian (180 days)	Guangdong or Fujian (305 days)	31 countries (No limit)	EEA, Switzerland and Canada (No limit)
- Other special criteria	• Have received CSSA for at least 1 year.	Nil		
(d) Entitlements				
- Standard rates	✓	✓	✓ ⁽²⁾	✓ ⁽²⁾
- Special grants and supplements	Long-term supplement		✓ (basic amount)	
- Estimated levels of monthly payment	HK\$3,485-3,667	HK\$1,345	Up to HK\$10,000	Up to HK\$7,550

Notes: (1) Applicants aged 65-69 are subject to means-testing, while those aged 70 or above can receive Old Age Allowance without means tests.

(2) The standard rate is subject to length of residency in the home country.

Table 5 – Portable non-contributory disability benefits for overseas recipients in selected places

	Hong Kong	Australia	Sweden
(a) Scheme/measures	Disability Allowance	Disability Support Pension	Disability Benefits
(b) Portability	✖	✓	✓
(c) Eligibility criteria			
- Age	Not applicable	16-65.5	Under 65
- Minimum length of residency in home country		10 years	No special requirement
- Place of residency in host countries (Limit of absence in a year)		31 countries (No limit)	EEA, Switzerland and Canada (No limit)
- Other special criteria		Nil	• Have received daily life assistance for 1 year or above.
(d) Entitlements			
- Standard rates	Not applicable	✓	✓
- Special grants and supplements		✓ (basic amount)	✖
- Estimated levels of monthly payment		Up to HK\$10,000	HK\$7,740-8,640

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