

PRACTICAL GUIDE

SOCIAL ALLOWANCE FOR CLINICAL RISK DURING PREGNANCY

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

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The information contained in this practical guide does not waive the consultation of the law.

A –What is it?

The Social Allowance for Clinical Risk During Pregnancy is a **cash benefit** paid to **pregnant working women** during the period deemed necessary by a medical professional, in **situations where there is a risk to their own health or to the health of the unborn child** (high-risk pregnancy), intended to compensate for the loss of work income, provided that the woman concerned does not receive the Allowance for Clinical Risk During Pregnancy.

This period of clinical risk leave **is not** deducted from the period of initial parental leave to which the woman is still entitled.

Note: Questions regarding leaves or absences must be clarified by the Authority for Working Conditions (*Autoridade para as Condições do Trabalho* - ACT) and not by Social Security.

The entitlement to parental allowances depends on taking the leaves or absences provided for in the Labour Code.

B – For whom is it intended?

This Allowance is intended for **pregnant women** who:

- are registered with Social Security and covered by either the mandatory social protection scheme or the voluntary social insurance scheme, and
- do not fulfil the entitlement conditions for the Allowance for Clinical Risk During Pregnancy.

C – What are the entitlement conditions?

You are entitled to the Social Allowance for Clinical Risk During Pregnancy if you **fulfil all of the following conditions**:

- reside in Portugal or be treated as a resident;
- be working;
- have a medical statement confirming the clinical risk during pregnancy, specifying the period deemed necessary to prevent the risk;
- neither you nor your household, on the date of the application, have **movable assets** (such as bank deposits, shares, bonds, postal savings certificates, participation securities and units of participation in collective investment institutions) that exceed the value of **€128.911,20** [240 times the Social Support Index (*Indexante dos Apoios Sociais* - IAS) value, which in 2026 is €537,13];

For more information, please consult the *Guia Prático – Condição de Recursos* (Practical Guide - Means Testing).

- have a gross monthly income (before deductions) not exceeding €429,70 (80% of the IAS value) per person in the household;
- your **contributory situation is regularised** on the date you become entitled to the Allowance, if you are self-employed or covered by the voluntary social insurance scheme.
- you apply for the Allowance within the established time limit, i.e., within 6 months from the first day on which you stopped working.

C1. How to calculate the household income

The household income is calculated in **3 steps**.

Step 1. Add the **gross monthly income (before deductions)** of all the members of the household;

Step 2. Sum the **weighting value** assigned to each member of the household;

Step 3. Divide the **result of Step 1** by the **result of Step 2** to determine the monthly reference income of the household.

Example: Let us consider a family composed by a father, mother, grandmother and 2 minor children, where the mother has applied for the Social Allowance for Clinical Risk during Pregnancy.

Step 1. Add the monthly income of the household:

Household	Gross monthly income (before deductions)
Mother (person who submits the request)	---
Father (adult)	€1.500,00
Grandmother (adult)	---
Minor child	---
Minor child	---
Total amount	€1.500,00

In this case, only the father has an income and therefore the total amount of the monthly household income to be considered is the amount of **€1.500,00** earned by the father.

Step 2. Add the weighting value assigned to each person:

As a general rule, the following weighting values are applied:

Household	Weighting value
Person who submits the request	1
Each adult person (over 18 years old)	0,7
Each minor person (under 18 years old)	0,5

Based on the above-mentioned weighting values, we calculate the weighting value assigned to each household member as follows:

Household	Weighting calculation
Mother (person who submits the request)	1
Father and grandmother (2 adults)	$2 \times 0,7 = 1,4$
Minor children (2 minor persons)	$2 \times 0,5 = 1$
Total amount	$1 + 1,4 + 1 = 3,4$

In this case, since the **mother is the applicant** her weighting value is **1**, as the **father and grandmother are adults** their weighting value is **0,7 x 2 persons** and, since the **2 children are minors** their weighting value is **0,5 x 2 persons**; the result is a **total weighting value of 3,4**.

Step 3. Divide the result of Step 1 by the result of Step 2 to determine the monthly reference income of the household:

The monthly income of the household (€1.500,00) divided by the total weighting (3,4) results in a **monthly household reference income of €441,18 (€1.500,00 / 3,4)**.

In this example, the mother **is not entitled to the Allowance** because the monthly reference income of the household is €441,18 i.e., it is **higher than €429,70** [80% of the Social Support Index (IAS - *Indexante dos Apoios Sociais*) value, which in 2026 is equal to €537,13]; thus, the mother does not meet one of the conditions required for the entitlement to this Allowance.

C1.1 Which income categories are taken into account?

The income categories taken into account for the calculation of the household income are the following:

- gross annual employment income (before deductions), including holiday pay and Christmas bonus, with the exception of:
 - *income earned by young people working during school holidays;*
 - employment income earned by young working students aged 27 or under, provided that the annual amount does not exceed 14 times the Guaranteed Minimum Monthly Wage, i.e., 14 × the national minimum salary (which in 2025 is €870,00).
- self-employment income (business and professional income);
- capital income (interest from bank deposits, dividends from shares, or income from other financial assets), whereby if any member of the household holds movable assets (bank deposits, shares, postal savings certificates or other financial assets), the capital income corresponds to **1/12 of the higher of the following values**:
 - interest from bank deposits, stock dividends, and income from other financial assets;
 - 5% of the total value of the movable assets on 31 December of the previous year (credits deposited in bank accounts, shares, postal savings certificates, or other financial assets).
- property income, whereby if any member of the household owns real estate, the property income corresponds to 1/12 of the sum of the following amounts:
 - permanent residence [only if the permanent residence asset value is higher than €241.708,50 i.e., 450 times the Social Support Index (IAS) value - €537,13 in 2026]:
 - 5% of the difference between the permanent residence asset value and €241.708,50 (if the difference is positive).
 - remaining properties, excluding the house where you live:
 - The higher value between the value of the rents received and 5% of the total value of the properties shall be considered.

- Pensions (including alimony or payments granted under the Child Maintenance Guarantee Fund);
- social benefits (all benefits, except those related to family expenses, disability and dependency);
- allowances to support rent payments or other regular housing supports from the State.

D - How much will I receive?

D1. How much will I receive?

The daily amount of the Social Allowance for Clinical Risk during Pregnancy corresponds to **€14,32** (80% of 1/30 of the Social Support Index - IAS - value, which in 2026 is equal to €537,13).

D2. How can I receive it?

There are **2 modalities of payment** of this Allowance. The payment can be made

- by bank transfer, or
- by postal order issued by the Portuguese postal services (*CTT*) to your address.

D3. How to register or change the IBAN (International Bank Account Number)

1. Through the Social Security Portal

You can register or change the IBAN:

- through the Social Security Portal, in the menu *Iniciar Sessão* (Log In) > *Perfil* (Profile) > *Conta bancária* (Bank Account) > *Consultar e alterar conta bancária* (Consult and change bank account details).

2. At the Social Security Customer Information Services

To register or change the IBAN, you must complete the form MG 14 - *Requerimento de Registo ou Alteração de IBAN* (Application for IBAN Registration or Change) available on the Social Security Portal in the *Formulários* (Forms) menu, and attach a bank document confirming the IBAN, which must include the name of the person submitting the application or of the person entitled to the **Social Allowance for Clinical Risk During Pregnancy** as the account holder.

Note: The IBAN will be pending validation by Social Security. Once confirmed, a notification will be sent to your inbox in the *Mensagens* (Messages) menu.

Minimum Banking Services (SMB)

If you still do not have a current account, you may open a Minimum Banking Services account at any bank.

The annual cost is less than 1% of the national minimum wage, which in 2026 amounts to €920,00.

For more information on Minimum Banking Services, please consult the *Portal do Cliente Bancário* (Bank Customer Portal).

D4. Unduly Paid Benefits

If you received any unduly amounts from Social Security, you must return them.

The reimbursement of unduly paid amounts can be made in several ways, and you have **30 days** to do so, as from the date you received the notification from Social Security.

Note: You must keep the proof of payment, as it may be requested by Social Security

D4.1 How to reimburse the unduly paid amount

You can make the payment through:

- ATM payment reference;
- bank transfer;
- certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), or postal order, sent to the Social Security District Centre of your place of residence;
- a Treasury of the Social Security Services, bringing with you the notification you received from Social Security:
 - using a debit card;
 - in cash, up to €150,00;
 - by certified cheques, bank cheques, or cheques issued by *IGCP, EPE*.

The payment document is available through the Social Security Portal:

- in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current Position), or
- in the *Iniciar sessão* (Log in) menu > *Posição Atual* (Current Position).

D4.2 What to do if I cannot reimburse the full amount in a single payment

You can request to make the payment in monthly instalments, using one of the following methods:

- through the Social Security Portal, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Amounts to be Paid to Social Security) > *Planos Prestacionais* (Instalment Plans), or
- through the Social Security Portal, in the *Pagamentos e dívidas* (Payments and debts) menu > *Dívidas em execução fiscal* (Debts in tax execution) > *Planos Prestacionais* (Instalment Plans).

Note: In this case, the instalment plan is automatically approved.

- by submitting the form MG 7 - *Requerimento - Pagamento de valores devidos à Segurança Social* (Application for Payment of Amounts Owed to Social Security),
 - by post, sent to the Social Security District Centre of your place of residence, or
 - at any Social Security Customer Information Service.

D4.3 What happens if you do not respond or do not reimburse the amount voluntarily?

If you are receiving a social benefit, up to **1/3 of that benefit** will be deducted until the full amount is recovered. You may choose to have a higher amount deducted, if you prefer.

We guarantee that you will receive, at least:

- the amount of the Guaranteed Minimum Monthly Wage, which in 2026 is €920,00 for benefits granted in case of loss or reduction of employment income; if you are receiving a lower benefit amount from Social Security, no deductions will be made, or
- the amount of the Social Support Index (IAS), which in 2026 is €537,13, for all other types of benefits. If you are receiving a lower benefit amount from Social Security, no deductions will be made.

E – Granting period

E1. When does the Social Allowance for Clinical Risk During Pregnancy start to be paid?

This Allowance is paid **as from the 1st day in which you stopped working due to clinical risk**, as confirmed by a medical certificate.

E2. How long will I receive it? (granting period)

The Social Allowance for Clinical Risk During Pregnancy can be received for as long as the doctor considers it necessary to prevent the clinical risk to the health of the pregnant woman or of the unborn child.

Note: These days of leave due to clinical risk during pregnancy are neither taken into account to, nor deducted from, the parental leave period to which you are entitled.

E3. When will the Social Allowance for Clinical Risk During Pregnancy be temporarily suspended?

This Allowance is suspended when:

- The doctor determines that there is no longer a clinical risk to the mother or the child and does not issue a new medical certificate.
- you do not submit, within the established time limit, the authorisation statement for access to banking information of any household member.

Note: If you are receiving social benefits and do not submit, within the established time limit, the required authorisation or banking documents, you will stop receiving the Allowance until you submit those documents.

E4. When does the Social Allowance for Clinical Risk During Pregnancy entitlement end? (cessation)

The entitlement to the **Social Allowance for Clinical Risk During Pregnancy** ends when **at least one of the following circumstances happens**:

- The person concerned no longer meets at least one of the necessary conditions to be entitled to the Allowance;
- For more information, please consult section C - What are the entitlement conditions?
- Fraud occurs;

- The woman is working while receiving the Allowance;
- The woman receiving the Allowance dies (in this case, the Allowance ceases on the following day)

F – How to apply

F1. Where to apply

- Through the Social Security Portal, in the menu *Família* (Family) > *Gravidez* (Pregnancy) > *Subsídio Social por Risco Clínico durante a Gravidez* (Social Allowance for Clinical Risk During Pregnancy);
- At any Social Security Customer Information Service;
- By post, sent to the Social Security District Centre of the place of residence of the woman entitled to the Allowance.

Note: In cases of **clinical risk during pregnancy**, if the medical certificate is issued by a health centre or hospital of the National Health Service, using the appropriate form - *CIT – Certificado de Incapacidade Temporária para o Trabalho* (Certificate of Temporary Incapacity for Work), it is not necessary to apply for the **Social Allowance for Clinical Risk During Pregnancy**, neither through the Social Security Portal nor on paper.

F2. Which forms must be completed?

- Form 5051 – *Requerimento de Subsídio: Risco Clínico durante a gravidez, interrupção da gravidez, riscos específicos* (Application for: Allowance for Clinical Risk During Pregnancy, Allowance for Pregnancy Termination, Allowance for Specific Risks);
- Form MG 8 - *Declaração de Composição e Rendimentos do Agregado Familiar* (Statement of Household Composition and Income);
- Form MG 8/1 - *Folha de Continuação - Declaração de Composição e Rendimentos do Agregado Familiar* – (Continuation Sheet - Statement of Household Composition and Income);
- Form MG 8/2 - *Informações e Instruções de Preenchimento - Declaração de Composição e Rendimentos do Agregado Familiar* – (Information and Completion Instructions - Statement of Household Composition and Income).

F3. What documents are required?

- Bank document confirming the IBAN, which must include the name of the person submitting the application as the account holder, if she wants that the payment is made by bank transfer.
- A valid identification document (e.g. Citizen Card, Identity Card, Birth Certificate, Passport, and Residence Permit);
- A medical certificate indicating the period of incapacity for work, if the certificate is issued by a private doctor or a private healthcare establishment.

Notes:

1. It is not necessary to submit an application when the reason for the incapacity for work is certified by a doctor from the National Health Service (e.g. at the Health Centres) using the form - *Certificado de Incapacidade Temporária para o Trabalho* (Certificate of Temporary Incapacity for Work).
2. Since **1 September 2013**, the form - ***CIT - Certificado de Incapacidade Temporária para o Trabalho*** (Certificate of Temporary Incapacity for Work) can also be used to certify the situations of **Clinical Risk During Pregnancy**.
3. You may be asked to provide additional documents by the Social Security services, in order to confirm that you meet the conditions for the Allowance.

Updated address

You must always keep your address updated.

- If you do not have a Citizen Card, you must update your address:
 - through the Social Security Portal, or
 - by submitting the form MG 2 – *Requerimento de Alteração de Dados* (Application – Change of personal details).
- If you have a Citizen Card, you must update your address:
 - via the internet, by accessing the *Portal do Cidadão* (Citizen's Portal), after making your registration.

Note: This service allows any adult to update his/her address online easily and simultaneously in multiple public entities. Alternatively, this can also be done in person at a Citizen Shop (*Loja do Cidadão*) or at other entities that issue the Citizen Card.

You may be asked to provide additional documents by the Social Security services, in order to confirm that you meet the conditions for the Allowance.

F4. Time limit to apply

Up to 6 months after the 1st day on which you stopped working.

If you submit the application after the time limit of 6 months but are still within the period in which you could receive the Allowance, the period that has elapsed after the 6 months' time limit will be deducted.

G – Can the Social Allowance for Clinical Risk During Pregnancy be cumulated with other benefits?

G1. It can be cumulated with:

- Solidarity Supplement for the Elderly;
- Compensation or pension due to occupational disease or work accident;
- Survivor's Pension;
- Social Integration Income.

G2. It cannot be cumulated with:

- Benefits granted within the scope of the solidarity subsystem, with the exception of the Social Integration Income and the Solidarity Supplement for the Elderly;
- Benefits that compensate the loss of employment income;
- Unemployment Benefits (Unemployment Benefit, Unemployment Social Benefit, Activity Cessation Allowance for Economically Dependent Self-Employed Persons, Activity Cessation Allowance for Business Owners and Members of Statutory Bodies of Legal Entities);

Note: If you receive unemployment benefits, those benefits will be suspended while you are receiving the Social Allowance for Clinical Risk During Pregnancy. You must communicate to the Employment Centre within **5 business days** the start and end of the period during which you are receiving this Allowance, in order to be exempt from fulfilling your duties towards the Employment Centre.

- Employment income;
- Sickness benefit.

H – What are my duties and penalties?

H1. Duties:

- Inform Social Security within **5 business days** of any changes that determine the end of the Social Allowance for Clinical Risk During Pregnancy entitlement, such as:
 - changes to leave periods, unpaid absences or exemptions provided for in the Labour Code, or similar situations;
 - change of the condition of residence in Portugal;
 - change of the Means-Testing;

For more information, please consult section C - What are the entitlement conditions – and the *Guia Prático – Condição de Recursos* (Practical Guide – Means Testing)

- change in the household composition.

Note: If the Social Security services consider that it is necessary to confirm the amounts stated, they may request the applicant or someone of his/her household to submit:

- an authorisation to access banking information, or
- bank documents to confirm the amounts stated.

H2. Penalties:

If the duties are not fulfilled or illegal means are used to obtain the Allowance, the person concerned will be subject to fines.

I - Supporting documentation

I1. Applicable legislation

Ministerial Order no. 480-A/2025/1 of 30 December

Updates the Social Support Index (IAS) value for the year 2026 (€537,13).

Decree-Law no. 139/2025 of 29 December

Updates the value of the guaranteed minimum monthly wage (i.e., the national minimum salary) for 2026, to €920,00.

Law no. 7/2016 of 17 March

Provides for a specific increase in the amount of benefits within the scope of social protection, in the events of maternity, paternity and adoption, received by residents of the autonomous regions.

Ministerial Order no. 220/2013 of 4 July

Changes the Certificate of Temporary Incapacity for Work (CIT – *Certificado de Incapacidade Temporária para o Trabalho*) and the obligation for it to be sent electronically to the Social Security services, by the competent services of the National Health Service.

Ministerial Order no. 249/2011 of 22 June

Approves the application forms for the Statement on the household composition and income.

Decree-Law no. 70/2010 of 16 June, amended by Law no. 15/2011 of 3 May

Establishes the Means-Testing rules for the granting of and continued entitlement to benefits from the family protection subsystem and the solidarity subsystem.

Decree-Law no. 91/2009 of 9 April, as amended by Decree-Law no. 70/2010 of 16 June, Decree-Law no. 133/2012 of 27 June, Law no. 120/2015 of 1 September and Decree-Law no. 53/2018 of 2 July.

Establishes the legal framework for social protection in parenthood.

Law no. 53-B/2006 of 29 December

Creates the Social Support Index (*IAS – Indexante dos Apoios Sociais*) and establishes new rules for updating pensions and other social benefits from the Social Security system.

J - Glossary

Household

A household is defined as a group of persons living together in common economy, with the following ties with each other:

- Spouse or *de facto* partner for more than two years;
- Relatives and kin, in straight line and in collateral line, up to the 3rd degree: parents; parents-

in-law; stepfather/stepmother, children, stepchildren, son-in-law/daughter-in-law, grandparents, grandchildren, brothers/sisters, brothers-in-law/sisters-in-law, uncles/aunts, nephews/nieces, great-grandparents, great-grandchildren.

- Minor relatives and kin, in straight line and in collateral line (there is no limit to the degree of kinship).
- restricted adoptees and minors judicially or administratively entrusted to a household member.

Note: the household concept for the Means-Testing is similar to the domestic household concept (people living in the same house and bound by family ties).

However, there are exceptions; the following persons are not considered as household members:

- persons bound by a contractual relationship (e.g. the person is accommodated in the house or has rented part of the house);
- persons working for a household member;
- persons staying in the house for a short time;
- persons living in the household against their will due to physical or psychological coercion.

Qualifying period

It is the minimum period of contributions payment to Social Security required for the entitlement to a benefit.

In the case of the Social Allowance for Clinical Risk During Pregnancy, a woman is only entitled to this Allowance if she has worked and paid contributions for at least 6 months (consecutive or non-consecutive) to Social Security or to another national or foreign social protection system, provided that the contribution periods do not overlap and that the other system also guarantees her an allowance in these situations.

If necessary, the month in which the work interruption occurs is also taken into account for the qualifying period, provided that the woman concerned has worked and paid contributions for at least 1 day during that same month.

The woman concerned cannot have a gap of 6 consecutive months or more without contributions payment. Otherwise, a new period of 6 months with contributions payment begins, as of the month in which the contributions payment is resumed.

Residents:

The following persons are considered residents:

- national citizens whose habitual residence is in Portugal;
- Portuguese citizens living abroad who work for the Portuguese State, as well as their household members);
- Foreign citizens, refugees, or stateless persons (persons without nationality) who have an authorization document to live in Portugal, such as:
 - a valid work visa;

- a valid temporary protection permit;
- other valid residence permits (and the respective renewals, as applicable).

Persons also considered residents (persons treated as residents):

- workers of the Portuguese Public Administration with a public or private legal link, and their household members, provided that they work abroad and receive their full or partial remuneration from the Portuguese State;
- Portuguese citizens covered by the Portuguese Social Security who work in a country that has a Social Security agreement with Portugal, and their household members;
- Foreign citizens covered by an international agreement or Community legislation;
- Refugees and stateless persons (persons without nationality) holding valid temporary protection permits;
- Foreign citizens holding valid residence permits or the respective renewals.

K - Frequently Asked Questions

Do I have to declare the amounts of the Social Allowance for Clinical Risk During Pregnancy received from Social Security for Income Tax (IRS) purposes?

No. Currently, the Social Allowance for Clinical Risk During Pregnancy amounts received from Social Security do not need to be declared for income tax (IRS) purposes.