

Health and rehabilitation

Reimbursements and allowances
in case of illness

Rehabilitation and disability benefits



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Health and rehabilitation

In this brochure, we explain what kind of financial support Kela gives when you are ill or need rehabilitation. We also explain disability benefits and occupational health care.

Kela pays part of the cost of medicines prescribed by a doctor, for example. You can also be reimbursed for the costs of visiting a private doctor or dentist. Kela also supports your income during illness.

Kela provides access to rehabilitation and supports your income during the rehabilitation period, too. Kela also reimburses employers and companies for their occupational health care costs. Kela grants support on the basis of applications only, so all benefits must be applied for from Kela. You can apply on the internet at

 www.kela.fi/asiointi
(in Finnish) or

 www.fpa.fi/etjanst
(in Swedish),
or fill in an application form.

The requirements you must meet to qualify for benefits from Kela are laid down in law. The circumstances of applicants and their need for support can vary a great deal.

Consequently, the amount of assistance provided varies, too. This brochure explains the main issues in 2017 concerning the benefits available when you are ill or need rehabilitation. It does not include all the details of the different types of benefits.

The exact amounts of benefits and income limits can be found in a separate supplement to this brochure, which you can print from

 www.kela.fi/sickness
or request from a Kela office.

If you get ill

If you get ill and need a doctor's care, you can go to a local health care centre or to a private doctor.

Kela pays, amongst other things, part of the following costs caused by illness:

- medicines which are prescribed for you by a doctor, i.e. with a prescription, and which are reimbursable
- private doctors' and dentists' bills
- cost of travel to receive medical care, undergo an examination or participate in rehabilitation

Kela does not pay for public health care costs – the care received at a health care centre or hospital.

Kela also pays for loss of income during illness and during the period a sick child is cared for. If you are working, you can also use the occupational health care arranged by your employer.

Insurance companies also sell private health insurance to help if you get ill.

Who can get benefits from Kela?

In order to get compensation from Kela, you must be covered by Finland's social security system. In most cases, everyone who lives permanently in Finland is covered by the social security system. Under specific circumstances, it is also possible to be covered if one has come to Finland for purposes of employment. Check with Kela if you are unsure of your coverage.



For more information about social security coverage, call 020 634 0200

Kela card

If you have a Kela card, you can often get a reimbursement for treatment costs right away when you visit a private medical clinic. This way you do not have to claim reimbursement separately. Kela gives a Kela Card to everyone who belongs to Finland's social security system. There is no charge for the card, and it is posted to your home address.



You can also order a Kela Card by calling 020 634 2650

European Health Insurance Card

If you travel in other European countries, it's a good idea to have the European Health Insurance Card with you.

To request a European Health Insurance Card online, go to



www.kela.fi/asiointi
(Finnish) or



www.fpa.fi/etjanst
(Swedish),



or call 020 634 2650

There is no charge for the card, and it is posted to your home address.

If you suddenly get ill in another country, show your card and personal ID at the place of treatment. The card is valid in EU and EEA member countries as well as in Switzerland. Before you travel to another country, it's a good idea to find out what you should do if you suddenly get ill there. If you haven't got a card with you, you can claim reimbursement later from Kela. Insurance companies also sell travel insurance that pays for medical care costs.

Reimbursements for medicine expenses

Kela may reimburse you for the cost of medicines bought from a pharmacy that have been prescribed by a doctor or nurse to treat an illness. You qualify for a reimbursement after meeting the initial deductible, which is EUR 50 per calendar year.

Reimbursement is not available for all medicines.

Usually, the reimbursement is provided to you directly at the pharmacy. The pharmacy will confirm your entitlement to reimbursement by consulting Kela electronically. Both pharmacies and Kela have access to up-to-date information about the amount which you have paid towards meeting the initial deductible. Once you have met the deductible, the pharmacy deducts the part paid by Kela from the price of the medicine and you pay the rest.

The basic reimbursement for medicines is 40% of the reference/sale price.

Reference price and changing a medicine to one that is cheaper

Some medicines belong to the reference price system. A reference price group and reference price have been set for these medicines. The selling price of the medicine may be higher than the reference price. Kela pays reimbursement on basis of the reference price. There are medicines that can be changed for an alternative in the same reference price group.

When a doctor prescribes a medicine for you, you can change it at the pharmacy for a cheaper medicine that is of the same kind. The pharmacist is not allowed to change the medicine if the person prescribing the medicine forbids this.

If a medicine does not have a reference price, you will be reimbursed on the basis of the sale price.

Example

The medicine prescribed by a doctor costs EUR 30. The medicine belongs to a reference price group where the reference price is EUR 10. Kela reimburses 40% of the reference price – in other words, EUR 4, and the compensation is EUR 4. If you prefer not to switch to a cheaper medicine, you will pay EUR 26. If you change your medicine to a cheaper one of the same kind – for example, to a medicine that costs EUR 10 – you pay only EUR 6.00.

Special rate of reimbursement

For some medicines you can get reimbursement at a rate which is higher than the basic rate. You can get it for medicines prescribed for the treatment of certain difficult and chronic illnesses. You can apply for the right to a special rate of reimbursement from Kela with medical certificate B.

You can also get reimbursements for some clinical nutrients. A person who is allergic to milk or has other problems absorbing nutrients can get reimbursement for clinical nutrients. You can apply for the right to a reimbursement for clinical nutrients from Kela with medical certificate B.

High medical costs

If you have to buy lots of medicines, you can get an additional reimbursement for your medicine costs. You get an additional reimbursement if you pay more than EUR 605.13 in one year (as of 2017) for reimbursable medicines. When your medicine costs exceed this sum, Kela will send you a notice about the additional reimbursement. From that time on until the end of the year, you will receive an additional reimbursement directly at the pharmacy.

The additional reimbursement means that you only pay EUR 2.50 for medicine even when it is more expensive. You can also claim the additional reimbursement from Kela later. You can keep track of your annual medicine expenses at

 www.kela.fi/asiointi
(Finnish) or

 www.fpa.fi/etjanst
(Swedish)

Prescriptions for purchase of medication abroad

If you plan to buy a medication in another EU or EEA member country or in Switzerland, you can ask your doctor for a special prescription which you can use abroad.

You can claim reimbursement for a medicine you bought in another country later on from Kela. The reimbursement is conditional on whether the medicine in question has been accepted for reimbursement in Finland.

Reimbursements for private medical care

If you visit a doctor at a private clinic, Kela pays part of the private doctor's fees and of the treatment and examination charges. When you show your Kela card, you can often get the reimbursement directly from the clinic.



For more information
call 020 634 2650

If you seek treatment in another EU/EEA country or in Switzerland you get a reimbursement at the rate that would be applicable for comparable private medical treatment in Finland.

The Contact Point for Cross-Border Healthcare provides information on how to access healthcare services abroad.



www.kela.fi/web/en/contact-point

Kela confirms the rates of reimbursement for doctor's fees as well as for medical examinations and therapies.

Example

Matti goes to a private medical specialist and pays EUR 80 in fees for a 20-minute consultation. Kela's confirmed reimbursement rate for the visit is EUR 13.50. Kela pays a reimbursement of EUR 13.50 in this case, while Matti pays the rest out of pocket: $80 - 13.50 = \text{EUR } 66.50$.

Kela also pays part of the examinations and treatments prescribed by a private doctor, which are, for example, physiotherapy and laboratory tests. The rates of reimbursement for medical examinations and therapies are confirmed by Kela.

Kela does not pay compensation if you get a medical certificate from a private doctor to obtain a driver's licence or pension, or you are trying to get accepted by a school. It's a good idea to first see what kind of compensation you can get for your medical certificates from Kela.



**For more information
call 020 634 2650**

Reimbursements for private dental care

If you go to a private dentist's clinic, Kela pays a reimbursement for oral and dental treatment.

No reimbursement is provided for a visit to a municipal dental care provider. Kela does not normally pay costs connected with dentures.

Kela reimburses a part of the fees charged by doctors practicing privately. The rates of reimbursement for dental examinations and treatments are confirmed by Kela.

Kela also pays reimbursements for the treatments and examinations prescribed by a private dentist. Reimbursement is also paid for the fees charged by a dental hygienist. There are often office costs on a private dentist's bill which Kela does not pay.

When you show your Kela card, you can often get compensation already from the clinic. You can claim reimbursement from Kela afterwards in the case that you pay the full price out of your own pocket.

Reimbursements for travel costs

You can claim reimbursement from for costs arising from travel to a health centre, private doctor, hospital or rehabilitation provider.

Kela does not provide a reimbursement for travel to the pharmacy to get medicines.

Kela usually pays reimbursements for the cheapest way of travelling to the nearest treatment provider. Generally this means travelling by train or bus. If you need to use your car, the reimbursement rate is EUR 0.20 per kilometre.

Costs incurred by a family member or other accompanying person are reimbursed as well if their participation in the treatment is necessary.

Reimbursement for the cost of overnight accommodation

If you have to stay overnight, you can get an accommodation allowance from Kela. The maximum allowance is EUR 20.18 per night.

Copayment

There is a copayment of EUR 25 for each one-way trip. The reimbursement is calculated on the basis of the price after the copayment is deducted. You should claim reimbursement also for costs that do not exceed the copayment, because they count towards your annual deductible. If your travel costs exceed EUR 300 per year, Kela will pay all further travel costs.

Transport by taxi

If you must use a taxi, you should have a statement from the treatment centre explaining why it is necessary to use a taxi.

How to book a taxi and the amount of the copayment

Always book a taxi by calling a special dispatch number for your hospital district. This way you will be reimbursed right away by the driver and will only have to pay a EUR 25 copayment.

With any other taxi, you will be charged a EUR 50 copayment, and you will have to claim reimbursement from Kela after the fact. Also, this larger copayment does not count towards your annual deductible.

You can keep track of your annual travel expenses at www.kela.fi/asiointi (in Finnish) or www.fpa.fi/etjanst (in Swedish).



www.kela.fi/web/en/travel-costs



For more information
call 020 634 2650

Sickness allowance

Kela pays sickness allowance during periods of illness. Sickness allowance is normally paid after you have been ill for 10 days. If you are a business owner or self-employed, you can get sickness allowance earlier. If you are paid a salary during your sick leave, Kela reimburses your employer.

Who gets sickness allowance?

You can get sickness allowance if you are aged 16–67 and you cannot work because of an illness.

How much can you get?

The amount of sickness allowance depends on your income. Sickness allowance is usually calculated on the basis of your taxable income. It is normally paid for 6 days a week.

You can estimate the amount of your sickness allowance by using a calculator on Kela's website at



www.kela.fi/laskurit
(in Finnish and in Swedish)



For more information
call 020 634 2650

The sickness allowance due to an unemployed person may also be calculated from the amount of unemployment benefits.

Students qualifying for a study grant can apply for sickness allowance for a period of illness.

Example

If your earnings are EUR 2,500 per month, your sickness allowance is about EUR 70 per day – or about EUR 1,750 per month. For those who earn less, the daily allowance is smaller; for those who earn more, it is bigger.

File your application within 2 months of the onset of work incapacity.

How long is sickness allowance paid?

Sickness allowance is paid for about a year at maximum. Already before this, we look into whether rehabilitation would be of help in treating your illness.

Sickness allowance for 90 working days

If you are employed, Kela will ask you to provide a statement from your occupational health doctor about your capacity for work and your chances of being able to return to work. You will be asked for the statement by the time you have received sickness allowance for 90 working days.

Sickness allowance extension

If you have received sickness allowance for the maximum period (i.e., about a year) and have returned to work, but you are prevented from working on medical grounds, Kela will pay you sickness allowance for another 50 days. To qualify for this, you must remain employed for 30 days or about a month without interruption.

If your work disability continues, we look into whether you can get a disability pension.

Partial sickness allowance

The partial sickness allowance supports returning to work from a sick leave. It is available to persons who prior to their illness worked full time but after returning to work will work on a part-time basis for the duration of the illness.

The working hours must be cut to about a half (i.e., reduced by 40%–60%). A partial sickness allowance equal to half of the regular sickness allowance is paid for the time by which the working hours are reduced.

You can start part-time work at the earliest once you have been ill for 10 days. Partial sickness allowance can be paid for a maximum of about 5 months (120 working days).

The application period for the partial sickness allowance is 2 months.



**For more information
call 020 634 2650**

Sick leave, rehabilitation or pension?

If illness lasts a long time, it is time to think what could be done in the future. Could rehabilitation be right for you?

When you have received sickness allowance for 60 weekdays, Kela will check, as needed, whether rehabilitation may be of help to you with your illness.

If you have received sickness allowance for 150 weekdays – in other words, almost 6 months – you will receive a letter from Kela which tells about different rehabilitation possibilities.

You can also contact your doctor, occupational health physician or Kela if you feel that you need rehabilitation.

Disability pension

Sickness allowance is normally paid for a maximum of 300 days. If you remain unfit for work because of an illness or injury and cannot get sickness allowance any more, you can apply for a disability pension. It can be paid by your authorised pension provider, by Kela, or by both.

Kela can pay you a disability pension if you have not been employed or if the pension you receive from your pension provider is not adequate. Your eligibility for a disability pension is affected not only by the illness or injury but also by your age, the kind of work you have done, and your vocational qualifications.

If you are unable to return to work and do not get a pension either, register with the Employment and Economic Development Office as an unemployed jobseeker. Do so at the latest on the next day following the end of your sickness allowance. This way you will be paid unemployment allowance while you wait for a decision on your disability pension application. If you are a member of an unemployment fund, you should apply to your fund for an earnings-related unemployment allowance.

Occupational health care

According to the law, employers must arrange preventive occupational health services for all their employees. The health and working capacity of an employee are monitored for example by means of occupational health checkups. The objective is to maintain the employee's capacity for work. Employers can also offer their employees access to non-specialist medical care.

You can get further details about occupational health services from your own employer. Employers can apply to Kela for reimbursement of occupational health service costs.

Occupational health care for entrepreneurs and other self-employed persons

Business owners and self-employed persons too can arrange occupational health services for themselves. This is voluntary, however.

Business owners who have employees have an obligation to organise occupational health services for their staff. They can apply to Kela for reimbursement for their occupational health service costs.



[www.kela.fi/web/en/
occupational-health-care](http://www.kela.fi/web/en/occupational-health-care)

If a child gets ill

If a child gets ill and needs a doctor's care, you can take the child to a health centre or to a private doctor. Kela provides partial compensation for the child's treatment, travel to the doctor and medicines in the same way as with an adult.

When a child who is under 10 years old gets ill, you can get temporary child-care leave to look after him/her. Temporary care leave may last a maximum of 4 working days. Your employer is not required to pay you during a temporary child care leave.

Special care allowance

If you are looking after a sick or disabled child under 16 years of age, you can apply to Kela for a special care allowance.

In order to qualify for the allowance, you must be forced to take time off from work

- because of the hospitalisation or hospitalisation-related home care of your child
- while your child attends school or daycare on a trial basis.

The special care allowance is equal in amount to the sickness allowance. The application must be accompanied by a medical certificate D specifying the reasons why the child is undergoing treatment.

File your application within 4 months of the beginning of treatment.

Support for rehabilitation

The purpose of rehabilitation is to reduce impairments in functioning and work capacity. Kela provides access to rehabilitation and supports your income during the rehabilitation period. Rehabilitation is also arranged by, for example, health centres and hospitals and pension providers as well as Employment and Economic Development Offices (TE offices). Contact a doctor or Kela to find out which rehabilitation providers offer services suitable for you.



**For more information
call 020 634 2650**

Kela provides access to various types of rehabilitation:

- vocational rehabilitation
- rehabilitative psychotherapy
- intensive medical rehabilitation
- rehabilitation services provided on a discretionary basis

To look up rehabilitation courses available through Kela, contact Kela. To search for rehabilitation service providers, contact Kela.

Vocational rehabilitation

Vocational rehabilitation is intended for those of working age whose ability to work or study has weakened or is expected to weaken in the next few years because of illness.

The goal of rehabilitation is to help persons manage with their work or to go back to work after, for example, an illness. Rehabilitation can also help a young person trying to enter the work world. As part of vocational rehabilitation, assistive devices to help you manage at work or in your studies are also provided.

Rehabilitative psychotherapy

If you have been diagnosed with a mental disorder for which you have received appropriate treatment for at least three months but which still interferes with your ability to study or to cope with work demands, you can apply to Kela for rehabilitative psychotherapy. The application must be accompanied by a psychiatrist's statement explaining the need for therapy.

Intensive medical rehabilitation

You can get intensive medical rehabilitation if you have a medical condition or disability which causes significant difficulty in coping with daily activities and participation and you are under 65 years of age.

Rehabilitation services provided on a discretionary basis

You can apply for access to discretionary rehabilitation services provided in the form of rehabilitation and adaptation training courses and as periods of individual rehabilitation arranged in a rehabilitation centre. Other forms of rehabilitation provided on a discretionary basis include neuropsychological rehabilitation, various other rehabilitation services, and assistive devices for use in work.

How to get into rehabilitation

You can apply for rehabilitation if you feel that your working ability or functioning has declined. You will need a medical certificate explaining the need for rehabilitation.

There is information in the medical certificate about the illness or injury you have and what type of rehabilitation the doctor recommends for it. When you have received a medical certificate, you can apply to Kela for rehabilitation. A decision is made at Kela about whether or not rehabilitation can be granted.

Rehabilitation allowance

Rehabilitation allowance safeguards your income during rehabilitation. The rehabilitation allowance is normally calculated the same way as the sickness allowance. You can get a partial rehabilitation allowance for days in which you both work and attend rehabilitation. The amount of the rehabilitation allowance is linked to your income and it is subject to tax.

To estimate the amount of rehabilitation allowance you can get, go to

 www.kela.fi/laskurit
(in Finnish and in Swedish).

Rehabilitation allowance for young persons

The rehabilitation allowance for young persons is available during studies or other rehabilitation intervention whose purpose is to help the client move into work. You can get rehabilitation allowance for young persons if you are between 16 and 19 years of age and your ability to work or study has declined significantly because of an illness or disability.

The rehabilitation allowance for young persons is at least EUR 30.41 per workday as of 2017.

Disability benefits

Kela supports the disabled and the chronically ill to manage their lives independently.

Disability allowance for children

A disability allowance for those under 16 years of age can be received by a chronically ill or disabled child. The requirement is that the child has a disability or medical condition causing a higher than normal need for care over a period of six months or more.

Disability allowance for those 16 and older

A disability allowance can be received by a disabled or chronically ill person who is 16 or older and whose physical capacity has weakened for at least a year. The requirement is that the disability or illness causes a handicap or a need for assistance, guidance or supervision.

The type and amount of disability allowance depend on the seriousness of the disability. The amounts of the disability allowance are

- basic disability allowance
EUR 92.14 / month
- increased disability allowance
EUR 215 / month
- highest disability allowance
EUR 416.91 / month

Care allowance for pensioners

The care allowance for pensioners is intended for pensioners whose physical capacity has weakened because of illness or injury for a period of at least one year.

The amounts of the care allowance are

- basic care allowance
EUR 61.71 / month
- increased care allowance
EUR 153.63 / month
- highest care allowance
EUR 324.85 / month
- disability supplement for veterans:
EUR 105.13.

Interpreter assistance for persons with disabilities

Kela provides access to interpreter and remote assistance for persons with impaired hearing, vision or speech and connects them with suitable interpreters.

Application and payment

You can apply for most benefits via Kela's website at



www.kela.fi/asiointi
(in Finnish) or



www.fpa.fi/etjanst
(in Swedish)

You can also apply by filling in an application form which you can print off Kela's website or pick up at a Kela office.



www.kela.fi/web/en/forms

You can send the application and any additional documents to Kela by post. Go to www.kela.fi/by-mail to look up the address to which to send the application. You can also call Kela's customer service and ask for the address.

- Check the application dates.
- See the application form for a list of the documents you need to send with it.
- Check what sort of medical certificate you need to attach to your application.



For more information
call 020 634 2650

Payment

When Kela has reviewed your application, you get a decision about the allowance sent to your home. The amount of the benefit and the grounds on which it has been granted to you are stated on the decision. You get a decision even if it is negative. Kela will pay the benefits into your bank account.

Social assistance is a form of last-resort financial support

You may be able to get basic social assistance if all your earnings and assets and other social security benefits that you have been granted do not cover your necessary everyday expenses, such as food and housing.
www.kela.fi/social-assistance

Kela at your service

On the internet

Visit Kela's website to get information and to manage your affairs. There are tools to calculate the amounts of benefits. (Please note that this service is available in Finnish and Swedish only.) Kela's website is at **www.kela.fi**.

Kela's online customer service is a safe and secure channel for online contact. Sign in to the online service with your own online banking codes or the mobile certificate on your phone.

Through Kela's online customer service, you can:

- apply for Kela benefits
- submit additional documents
- get information about the handling of your application
- report changes
- stop the payment of benefits.

Kela's online customer service can be found at

-  **www.kela.fi/asiointi**
(Finnish) and
-  **www.fpa.fi/etjanst**
(Swedish)

By telephone

 **020 634 2650**

By contacting a Kela office or citizen service centre

 **Kela's offices are at your service in all matters connected with Kela benefits.**

Address information for the Kela office or citizen service centre nearest to you is available on the internet at

 **www.kela.fi/offices.**

By booking an appointment

You can book an appointment for an office visit or for phone service. It's a good idea to schedule an appointment if there is a major change in your circumstances or you need to discuss a complicated matter.

To book an appointment, go to

 **www.kela.fi/appointments**

or call Kela's customer service.

If you need interpreter assistance, contact Kela or see

 **www.kela.fi/interpretation**

for more information.

Report changes

If you receive a Kela benefit, do remember to inform us quickly if there are changes in your situation. These can be, for example, changes in your housing or family situation or changes in income.

Recovery of overpaid benefits

Kela pays too much in benefits because of incorrect information, it must ask you to pay back the overpayment. For further information, go to

 www.kela.fi/recovery

or call the Overpayment Recovery Centre at **020 634 4940** (9am to 4pm, Monday to Friday).

Appeal procedure

You have the right to appeal any decision which Kela has given to you. Instructions on how to appeal are provided with each benefit decision. If you have questions, you should first contact Kela by phone:

 **020 634 2650**

Social Security Appeal Board

Telephone 0295 163 800

www.somla.fi

You are welcome to contact us!

9am to 3pm, Monday to Friday For information about temporary changes to opening hours, see: www.kela.fi/palvelunumerot

020 634 2550

Conscripts
Families with children
Housing benefits
Social assistance
Students
Unemployment

020 634 2650

Death of a family member
Disability
Kela card, European Health Insurance Card
Pensioners
Rehabilitation
Sickness

Moving to or from Finland 020 634 0200

Kela brochures available in English

Home and Family

Benefits for families with children and housing benefits

Health and Rehabilitation

Reimbursements and allowances in case of illness, rehabilitation and disability benefits

Education

Benefits for students and benefits for conscripts

Unemployment

Support during unemployment

Pensions and retirement

Pension benefits, housing allowance and care allowance

Moving to or away from Finland

How can you get coverage under the Finnish social security system and what happens if you move abroad?

Basic social assistance

Emergency financial assistance

The brochures are available at Kela offices and citizen service centres.

Brochures in other languages at www.kela.fi/muutkielet