

# Health and rehabilitation

BRIEFLY AND IN PLAIN LANGUAGE



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## If you get ill

If you get ill or have an injury, you may be able to get financial assistance from Kela. If the illness or injury makes your daily life or work more difficult, you may be able to get rehabilitation for it.

This brochure explains how Kela can cover some of the cost of an illness and help you financially when you are ill. It also describes the rehabilitation services that may be available to you from Kela.

Further, the brochure tells you about occupational health services and disability benefits.

At the end of the brochure, you will find information on how to apply for benefits.

The brochure describes the situation in 2021.

### More information on the internet and by phone



More information on rehabilitation and the benefits available during illness can be found on Kela's regular webpages at

[www.kela.fi/sickness](http://www.kela.fi/sickness)

[www.kela.fi/rehabilitation](http://www.kela.fi/rehabilitation)



If you have questions, call

**020 634 2650**

## What costs can Kela help you with?

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

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

Kela also pays for loss of income during illness or while caring for a sick child.

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

If you are employed, you can use the occupational health care arranged by your employer. Insurance companies also sell private health insurance to help if you get ill.

## 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 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, go to

**[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)**

**[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)**

You can also order it by calling

**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.

More information is available at:

**[www.kela.fi/web/en/medical-treatment-in-international-situations-medical-treatment-abroad](http://www.kela.fi/web/en/medical-treatment-in-international-situations-medical-treatment-abroad)**

If you haven't got a European Health Insurance 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 50 euros per calendar year.

Reimbursement is not available for all medicines.

More information on reimbursable medicines is available at:  
[www.kela.fi/web/en/medicinal-products-database](http://www.kela.fi/web/en/medicinal-products-database)

Both pharmacies and Kela keep track of how much you pay 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. You pay the rest.

## Reference price and changing a medicine to one that is cheaper

Some medicines have a reference price. This means that the price at which the medicine is sold may be higher than the reference price, but Kela will pay the reimbursement on the basis of the reference price.

The pharmacy can switch the medicine for a cheaper alternative, if you wish. The pharmacist is not allowed to switch the medicine if the person who prescribed it 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 30 euros. The reference price is 10 euros. You are reimbursed 40% of the reference price of 10 euros, and so the reimbursement is 4 euros. You pay the rest, or 26 euros.

However, the pharmacy can also offer a cheaper medicine of the same kind. It only costs 10 euros. If you switch to the cheaper alternative, you get a reimbursement of 4 euros and only pay 6 euros yourself.

## 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 must apply to Kela for the right to a special rate of reimbursement. For that, you need a medical certificate B from a doctor.

You can also get reimbursements for some clinical nutrients. For example, someone who is allergic to milk or has other problems absorbing nutrients can get reimbursement for clinical nutrients.

Apply to Kela for the right to reimbursement for clinical nutrients. For that, you need a medical certificate B from a doctor.

## 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 580 euros in one year for medicines. From that time on until the end of the year, you pay only 2.50 euros for each medicine, even when it is more expensive.

You can keep track your annual medicine expenses at [www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish) [www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

## Purchasing medicines abroad

If you plan to buy a medication in another EU/EEA 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 medicine in question must be reimbursable in Finland.



# Reimbursements for private medical and dental care

Kela can pay you a reimbursement for part of the cost of seeing a doctor at a private clinic. You can also get a reimbursement for examinations and treatments ordered by a private doctor, such as lab tests and physical therapy.

Kela does not pay a reimbursement 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.

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

You can get a reimbursement for an oral and dental examination performed by a private dentist every other calendar year.

If your dentist recommends you to have an examination every year, you can get a reimbursement every year.

Kela also pays reimbursement for X-rays and lab tests ordered by a doctor at a private clinic.

Reimbursement is also paid for the fees charged by dental hygienists, if you have a dentist's referral.

Kela does not normally reimburse costs connected with dentures.

The reimbursements do not cover office charges.

The rates of reimbursement for doctor's fees and for medical examinations and therapies are confirmed by Kela. Your reimbursement is based on the confirmed rate of reimbursement, even if you paid more for seeing a doctor.

When you show your Kela card, you can usually get the reimbursement directly from the clinic, but you can also claim it from Kela later.

If you receive treatment in another EU/EEA country or in Switzerland you get a reimbursement at the rate which you would get if you received the same treatment in Finland.

For more information on using health services abroad, see:

[www.kela.fi/contactpoint](http://www.kela.fi/contactpoint)

## How much is the reimbursement for seeing a doctor?

Matti sees a private medical specialist and pays 80 euros in fees for a 20-minute consultation. Kela's confirmed reimbursement rate is 13.50 euros.

Kela pays a reimbursement of 13.50 euros, and Matti pays the rest out of pocket (80 – 13.50 = 66.50 euros).

# Reimbursements for travel costs

You can claim reimbursement from Kela for the costs of travelling to a public or private healthcare provider to receive care in connection with an illness, pregnancy or childbirth.

Kela does not pay reimbursements for trips made to a rehabilitation provider if the rehabilitation is based on a decision given by Kela or a public healthcare provider. The reimbursement is usually based on the cheapest way of travelling to the nearest treatment provider.

If it is necessary to have a family member or some other person accompany you, you can also claim reimbursement for their travel costs.

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

## Reimbursement for the cost of overnight accommodation

You can get an accommodation allowance if you have to stay overnight at your treatment or rehabilitation location for example because you do not have suitable transport options. The maximum allowance is 20.18 euros per night.

## Copayment

There is a copayment of 25 euros for each one-way trip. This is the amount you have to pay yourself. If your trip costs more, Kela reimburses you for the part above 25 euros.

You should also claim reimbursement for trips that cost you less than 25 euros, because they count towards your annual maximum limit on out-of-pocket travel costs.

After you reach the annual maximum (300 euros), any travel costs you have during the rest of the year are paid by Kela.

## Using a taxi

If you need a taxi for health reasons or because of challenging travel arrangements, you can get a reimbursement for travel costs. If you use a taxi for health reasons, you must have a certificate from the treatment provider showing that you have the right to use a taxi (form SV 67).

Call the regional dispatch number to book a taxi. That way you will be reimbursed right away by the driver. If you book a taxi in some other way, Kela will not reimburse you for the trip.

The dispatch numbers can be found online at [www.kela.fi/web/en/how-to-book-a-taxi](http://www.kela.fi/web/en/how-to-book-a-taxi)

There is a copayment of 25 euros for each one-way trip for which you use a taxi. This is the amount you have to pay yourself. If your trip costs more, Kela reimburses you for the part above 25 euros. Also fares that are less than 25 euros count towards your annual out-of-pocket maximum.

More information on using a taxi is available at: [www.kela.fi/web/en/transport-by-taxi](http://www.kela.fi/web/en/transport-by-taxi)

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

# Sickness allowance

During a period of illness, Kela can pay you a sickness allowance. You can get sickness allowance if you are between 16 and 67 and you cannot work because of an 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.

## How much can you get?

Your sickness allowance depends on your income over a period of 12 months.

For example, if a doctor finds you unfit for work starting from May 2021, Kela will calculate your sickness allowance based on the income you had between 1 April 2020 and 31 March 2021.

The sickness allowance is usually about 70 percent of your 12-month income.

It is normally paid for 6 days a week. If your employer pays you a salary during your sick leave, Kela will compensate your employer for that.

Also unemployed persons and students who receive study grant payments can get a sickness allowance.

When you become unable to work, you should apply for a sickness allowance within the next two months.

## How long is sickness allowance paid?

Sickness allowance is paid for about a year at maximum. During that time, Kela will consider whether you could be helped by rehabilitation.

If you are employed, Kela will ask you for a statement from your occupational health doctor about your capacity for work and your chances of returning to work. The statement is needed at the latest after you have received sickness allowance for 90 working days.

### **Sickness allowance extension**

Kela can sometimes extend the payment of your sickness allowance.

Normally sickness allowance can be paid for about a year. If you return to work after receiving sickness allowance but find out that your health situation still makes it impossible for you to work, Kela can extend your sickness allowance by 50 days.

To qualify for this, you must remain employed for 30 days or about a month without interruption after you reached the original limit for sickness allowance payments.

If your work disability continues, Kela or your authorised pension provider will look into whether you can get a disability pension.



## Partial sickness allowance

The partial sickness allowance supports returning to work from a sick leave.

You can get a partial sickness allowance if you worked full time before getting ill but go back to work at first on a part-time basis because of the illness. Your working hours must be cut by about a half.

During the time you work part time, Kela will pay you a partial sickness allowance equal to half of the regular sickness allowance.

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 total of 120 working days (5 months).

Apply for a partial sickness allowance within two months of the date from which you wish to receive it.

## Sick leave, rehabilitation or pension?

When you have received sickness allowance for 60 days, Kela will check whether rehabilitation could help improve your ability to work.

If you receive sickness allowance for 150 days – in other words, almost 6 months – you will receive a letter from Kela which tells about different options for supporting your ability to work.

If you feel that you need rehabilitation, talk to your doctor or contact Kela.

## 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 small.

Your right to a disability pension depends on the following:

- the kind of illness or injury you have
- how old you are
- what kind of work you have done
- what your education is.

If you are unable to return to work and do not get a pension, register with the TE 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

Employers must provide access to preventive occupational health services for all of their employees  
The health and working capacity of an employee are monitored for example by means of health checkups.  
The objective is to maintain the employee's capacity for work.

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.



## If your child becomes ill

If your child becomes ill, you can take him/her to the municipal health centre or to a private doctor.

Kela compensates you for part of the fees and treatments that a private doctor prescribes. Along with this, you can get compensation for medicines. Kela does not offer compensation for health centre treatments.

### Temporary care leave

If your child is under 10 and for example catches a cold, you can stay off work to look after your child. This is called a temporary care leave.

It can last a maximum of four days. Most employers pay their workers during a temporary care leave. Kela does not provide any financial assistance during this time.

### 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 your child has been hospitalised
- because your child is in home care related to hospitalisation
- because your child is in rehabilitation
- because your child attends school or daycare on a trial basis.

The special care allowance is equal in amount to the sickness allowance. Your right to it depends on your child's age, illness, where he or she is treated and the stage of the treatment.

The application must be accompanied by a medical certificate D explaining 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 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 TE offices.

Contact a doctor or Kela to find out which rehabilitation providers offer services suitable for you.

Kela provides access to various types of rehabilitation:

- vocational rehabilitation
- rehabilitative psychotherapy
- rehabilitation and adaptation training courses
- intensive medical rehabilitation
- neuropsychological rehabilitation.

Contact Kela to learn more about rehabilitation courses available through Kela.

## Vocational rehabilitation

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

The goal is to help them manage at work or go back to work. Rehabilitation can also help young persons enter the working world.

As part of vocational rehabilitation, assistive devices are provided which can help you manage at work or in your studies.

### **Vocational rehabilitation for young persons**

Vocational rehabilitation for young persons is intended for persons between 16 and 29 who are not employed or in education. It is also intended for persons who have interrupted studies or are at risk of doing so.

Applications for vocational rehabilitation for young persons need not be accompanied by a doctor's statement.

## Rehabilitative psychotherapy

You can apply to Kela for rehabilitative psychotherapy if you have a diagnosed mental health condition which makes it more difficult for you to study or to work.

To qualify for rehabilitative psychotherapy, you must have received at least three months of therapy.

Also required is a psychiatrist's statement describing why you need therapy.

## Rehabilitation and adaptation training courses

Kela can provide access to rehabilitation and adaptation training courses for children, young people and adults who have an illness or disability. During the course you will get information about your diagnosis as well as peer support and help with how to manage in daily life.

## Intensive medical rehabilitation

You can get intensive medical rehabilitation if you have a medical condition or disability which causes significant difficulty in daily activities and you are under 65 years of age. It can be for example occupational or physical therapy.

## Neuropsychological rehabilitation

Persons that have for example an attention deficit hyperactivity disorder (ADHD) or a developmental disorder can get neuropsychological rehabilitation.

## How to get into rehabilitation

You can apply for rehabilitation if your working ability or functioning has declined.

Usually you will also need a statement from a doctor.

In the statement, the doctor describes your illness or injury and recommends a specific rehabilitation option. Intensive medical rehabilitation requires a rehabilitation plan which is drawn up by your primary care provider.

When you have received the doctor's statement, you can apply to Kela for rehabilitation.

## Rehabilitation allowance

The purpose of the rehabilitation allowance is to provide economic security during rehabilitation.

You can get rehabilitation allowance when you attend rehabilitation arranged by Kela, a hospital, a health centre, the social services, or your occupational healthcare provider.

The rehabilitation allowance is calculated the same way as the sickness allowance, i.e. on the basis of your annual income.

You must pay taxes on the rehabilitation allowance.

If you work shorter hours while you are in rehabilitation, you can get a partial rehabilitation allowance.

### **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 a rehabilitation allowance for young persons if you are 16-19 years of age and have a diagnosed illness that makes it more difficult for you to work or study.

# Disability allowances

If you or your child has an illness or injury that lasts a long time and makes your daily life more difficult, you can get a disability allowance.

Your right to the allowance depends on how much the illness or injury impacts your daily life.

Disability allowance can be paid out at three different rates.

## Disability allowance for children

Children under 16 can get a disability allowance if

- they have an injury or long-term illness that has been diagnosed by a doctor
- caring for them is harder and more demanding than caring for a child without an illness or injury
- the illness or injury lasts at least six months.

The disability allowance at the basic rate is 93 euros per month.

The increased rate is about 218 euros per month.

The highest rate is about 423 euros per month.

## Disability allowance for adults

If you are over 16, you can get a disability allowance if

- you have an illness or a disability that has been diagnosed by a doctor
- your ability to manage in daily life and to look after yourself will be reduced for at least a year
- the illness or injury impacts your life negatively or you need help or guidance because of it.

The disability allowance at the basic rate is 93 euros per month.

The increased rate is about 218 euros per month.

The highest rate is about 423 euros per month.

## Care allowance for pensioners

If you receive a pension, you can get a care allowance if

- you are retired full-time
- you have an illness or a disability that has been diagnosed by a doctor
- your ability to manage in daily life and to look after yourself will be reduced for at least a year
- you need assistance or guidance due to illness or disability.

The care allowance at the basic rate is about 71 euros per month.

The increased rate is about 156 euros per month.

The highest rate is about 329 euros per month.

The disability supplement for war veterans is about 108 euros per month.

For more information on disability allowances, see

[www.kela.fi/web/en/disability](http://www.kela.fi/web/en/disability)

## Interpreter service for the disabled

If you have impaired hearing, hearing and vision loss or a speech defect, Kela can get you interpreter assistance in your daily life.

First you must apply for the right to use the interpreter service. Then, you can contact Kela to book an interpreter, who can help you in your studies, your job or your hobbies.

For more information on the interpreter service, see

[www.kela.fi/interpretation](http://www.kela.fi/interpretation)

# Application and payment

You can apply for most benefits online at:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

See the application form for a list of the documents you need to send with the application.

The documents can also be sent online.

You can also apply by filling in an application form that you can get from any Kela office or from Kela's website:

[www.kela.fi/forms](http://www.kela.fi/forms)

If you apply for a Kela benefit on an application form, you should send the application to Kela by post.

Kela's address is

**Kela**

**PL 10**

**00056 KELA**

You can also handle almost all of your benefit matters with Kela by phone.

As soon as Kela has processed your application, you will receive a decision.

The amount of the allowance,

the criteria based on which it is granted,

and the payment date are shown in the decision.

You will get a decision even if you have not been granted the allowance.

Kela will pay the benefits into your bank account.



## Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can concern for instance housing, income, work or family circumstances.

Remember to report such changes to Kela. You can report the changes online, by phone or by visiting any Kela office.

It is up to you to make sure that Kela has the correct information. That way you will be paid the right amount of benefit.

## If you receive a decision that contains an error

If you think that the decision you received from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first.



### In Kela's e-service you can

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

# Kela at your service

## On the internet

Visit Kela's website for more information:  
[www.kela.fi/english](http://www.kela.fi/english)

Online assistance:

[www.kela.fi/kysy-kelasta](http://www.kela.fi/kysy-kelasta)

The site is in Finnish and Swedish, but you can ask questions in English and get a reply in English.

You can use calculators to calculate the amounts of the benefits:

[www.kela.fi/laskurit](http://www.kela.fi/laskurit) (in Finnish)

[www.fpa.fi/berakningar](http://www.fpa.fi/berakningar) (in Swedish)

## Kela's e-service:

[www.kela.fi/asiointi](http://www.kela.fi/asiointi) (in Finnish)

[www.fpa.fi/etjanst](http://www.fpa.fi/etjanst) (in Swedish)

You must sign in to the e-service. You need online banking codes or a mobile certificate.

## By contacting a Kela office

Addresses and opening hours of the Kela offices are available at  
[www.kela.fi/offices](http://www.kela.fi/offices)

## Do you need an interpreter?

If you do not speak Finnish, Swedish or English, you can ask for interpreter assistance:

[www.kela.fi/interpretation](http://www.kela.fi/interpretation)

Services in the Sámi languages:

[www.kela.fi/saame](http://www.kela.fi/saame)

## By phone

Open workdays from 9am to 3pm

Housing benefits..... 020 634 2550

Pensions..... 020 634 2650

**Rehabilitation and disability** ..... **020 634 2650**

International situations (workdays from 10 am to 3 pm) ..... 020 634 0200

Students and conscripts..... 020 634 2550

Overpayment recovery.....020 634 4940

**Sickness and cards** ..... **020 634 2650**

Social assistance ..... 020 634 2550

Unemployment ..... 020 634 2550

Families ..... 020 634 2550

## Book an appointment

You can book an appointment by calling our customer service number, or online:

[www.kela.fi/appointments](http://www.kela.fi/appointments)

The booking of appointments online will be reorganised.

After the reorganisation, you will have to sign in in order to book an appointment.

To sign in, you need online banking codes or a mobile certificate.



## **Kela website in English:**

[www.kela.fi/english](http://www.kela.fi/english)

## Kela brochures in English:

Pensions and retirement

Families with children

Moving to or from Finland

Students and conscripts

### ■ **Health and rehabilitation**

Social assistance

Unemployment

General housing allowance

The brochures are available at Kela offices.

Brochures in other languages:

**[www.kela.fi/other-languages](http://www.kela.fi/other-languages)**