



Kela<sup>®</sup>

# Health-related benefits and disability allowances

Briefly and in plain language | 2024

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## Useful terms and phrases

### English

### Finnish | Swedish

Reimbursements for medicine expenses	Lääkekorvaukset   Läkemedelsersättningar
Medical care	Sairaanhoito   Sjukvård
Dental care	Hammashoito   Tandvård
Private, public	Yksityinen, julkinen   Privat, offentlig
Occupational health care	Työterveyshuolto   Företagshälsovård
Sickness allowance	Sairauspäiväraha   Sjukdagpenning
Disability pension	Työkyvyttömyyseläke   Sjukpension, invalidpension
Disability allowance	Vammaistuki   Handikappbidrag

## If you become ill

If you become ill or are diagnosed with a disability, you may be able to get financial assistance from Kela. If the illness or disability makes your daily life or work more difficult, you may be able to get rehabilitation.

**There is a separate brochure about Kela's rehabilitation services.**

This brochure explains how Kela can cover some of the costs of an illness and help you financially when you are ill.

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 2024.



### More information on the internet and by phone

Visit Kela's website for more information about Kela benefits:

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

More information on the benefits available during illness can be found at the following addresses:

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



If you have questions, please call our customer service number:

**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 (prescription medicines) and are reimbursable
- costs for visiting a private doctor
- costs for visiting a private dentist
- cost of travel to receive medical care from a healthcare provider, to undergo a medical examination or to 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 healthcare costs, that is to say, costs of care received at a health centre or hospital.

If you are employed, you can use the occupational health care arranged by your employer.

Additionally, insurance companies sell private health insurance in case you become 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 anyone who has the right to reimbursement for medicine expenses and to other illness related benefits.

The card is free of charge, and it is posted to your home address.

## European Health Insurance Card

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

The card is free of charge, and it is posted to your home address.

If you suddenly become ill in another country, show your card and personal ID at the place of treatment. The European Health Insurance Card is valid in all EU and EEA member countries as well as in Switzerland, Great Britain and Northern Ireland.

Before you travel to another country, it is a good idea to find out what you should do if you suddenly become ill there.

More information is available at:

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

If you do not have a European Health Insurance Card with you, you can apply for reimbursement later from Kela. Insurance companies also sell travel insurance that covers medical care costs.

## Ordering the cards

You can order a Kela card or European Health Insurance Card online at

[www.kela.fi/e-services](http://www.kela.fi/e-services)

or call our customer service number

**020 634 2650**

# Reimbursements for medicine expenses

Kela may reimburse you for the cost of medicines that have been prescribed by a doctor or nurse to treat an illness.

## Reference price and switching a medicine to a cheaper alternative

A reference price has been set for some medicines. The price at which a medicine is sold may be higher than the reference price. However, the amount of the reimbursement will be based on the reference price.

The pharmacy can switch the medicine for a cheaper alternative, if you wish. The pharmacy is not allowed to switch the medicine if the person who prescribed the medicine has forbidden it.

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 get reimbursed 40 percent of the reference price, that is to say, 40 percent of 10 euros. The reimbursement is 4 euros. You pay the rest yourself. This means that you will pay 26 euros.

However, the pharmacy also offers 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.



## How much of the price of the medicine is reimbursed?

### 0€ Initial deductible

You pay full price for all medicines until you reach the 50 euro threshold. This is called an initial deductible. The initial deductible does not apply to children and youth.

Reimbursement at

You pay



0 %

100 %

### 50€ Reimbursement for medicine expenses

Once you meet the initial deductible, you are reimbursed for your medicine purchases. The reimbursement is deducted directly from the price of the medicine. The amount of the reimbursement depends on the specific medicine and illness. You pay the rest of the price yourself.

The higher rate of special reimbursement is 100%. However, you do have to pay a copayment of EUR 4.50.

Medicine cap

BASIC RATE OF REIMBURSEMENT

Reimbursement at

You pay



40 %

60 %

LOWER RATE OF SPECIAL REIMBURSEMENT

Reimbursement at

You pay



65 %

35 %

HIGHER RATE OF SPECIAL REIMBURSEMENT

Reimbursement at

You pay



100 %

4.50 €

### 627€ Additional reimbursement

If you reach the annual maximum limit on out-of-pocket medicine expenses, which is 627 euros, you will get an additional reimbursement.

The additional reimbursement covers 100% of the price. However, you do have to pay a copayment of EUR 2.50.

Reimbursement at

You pay



100 %

2.50 €

## Purchasing medicines abroad

If you plan to buy a medicine in another EU or EEA country you can ask your doctor in Finland for a special prescription that you can use abroad.

If you buy medicines in Estonia, Croatia, Poland, Portugal or Spain, you can use a normal Finnish electronic prescription.

You can apply for reimbursement for a medicine you bought in another country later on from Kela. In order for you to get the reimbursement, the medicine in question needs to be reimbursable in Finland.

## More information is available online

Reimbursement is not available for all medicines.

More information on reimbursable medicines is available at:

[www.kela.fi/medicinal-products-database](http://www.kela.fi/medicinal-products-database)

You can keep track of your annual medicine expenses at:

[www.kela.fi/e-service](http://www.kela.fi/e-service)

# Reimbursements for private medical and dental care

## Reimbursements for private medical care

If you are ill, Kela can pay you a reimbursement for part of the cost of visiting a doctor at a private clinic.

Kela also provides reimbursements for examinations and treatments ordered by a psychiatrist, an oral and maxillofacial surgeon or a dentist. Reimbursements are also available for examinations by a psychologist.

Kela does not pay a reimbursement if you get a medical certificate from a private doctor in order to obtain a driver's licence or pension or because you need it to apply to a school.

## Reimbursements for private dental care

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 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 once a year.

Kela also pays reimbursement for X-rays and lab tests ordered by a dentist at a private clinic. If you have a private dentist's referral, reimbursement is also paid for treatment provided by a dental hygienist.

Kela does not normally reimburse costs connected with dentures.

## You can get the reimbursement immediately

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

Kela pays reimbursements up to a predetermined maximum amount, a so called reimbursement tariff. The reimbursements do not cover any administrative fees.

## Medical treatment abroad

If you choose to seek treatment in another EU or EEA country or in Switzerland, Great Britain or Northern Ireland, you can either apply to Kela for prior authorisation for the treatment abroad or seek treatment without prior authorisation. If you pay for the treatment yourself, you can claim reimbursement from Kela for the costs. For more information on using health services abroad, see:

[www.kela.fi/contact-point](http://www.kela.fi/contact-point)

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

Kela pays 30 euros for a visit to a private doctor. The reimbursement for an appointment with a psychiatrist is 30–40 euros. The amount reimbursed depends on the duration of the appointment.

If you see a private medical specialist and the appointment costs 100 euros, Kela will reimburse 30 euros. You pay the remaining 70 euros yourself.

If you have an appointment with a private psychiatrist and a 20 minute consultation costs 150 euros, Kela will reimburse you 33 euros. You pay the remaining 117 euros yourself.

# Reimbursement 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 will pay reimbursement for travel costs to a private healthcare provider if the treatment provided there qualifies for reimbursement from Kela or if you have a payment voucher or service voucher issued by a wellbeing services county.

The reimbursement is usually based on the cheapest way of travelling to the nearest healthcare provider.

Kela pays reimbursements for trips made to a rehabilitation provider if the rehabilitation is based on a decision issued by Kela or a public healthcare 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 a pharmacy to get medicines.

## Using a taxi

If you need a taxi for health reasons or because of a lack of suitable transport options, you can get a reimbursement for your 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, Todistus matkakorvausta varten).

Each region has two service dispatch numbers that you can call if you want to order a taxi.

You can choose which number to order the taxi from. If you order a taxi by calling a dispatch number, you will be reimbursed right away during the trip. If you book a taxi in some other way, Kela will not reimburse you for the trip.

Taxi dispatch numbers:

[www.kela.fi/how-to-book-a-taxi](http://www.kela.fi/how-to-book-a-taxi)

Keep track of your travel expenses:

[www.kela.fi/e-services](http://www.kela.fi/e-services)

## 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.

The annual out-of-pocket maximum for travel expenses is 300 euros a year. If you pay more than that for your travels in a calendar year, any travel costs you have during the rest of the year will be paid by Kela.

If you travel by taxi, you do not need to apply for reimbursement for trips that cost less than 25 euros.

The trips count towards your annual maximum limit on out-of-pocket travel costs if you order the taxi from a regional dispatch number. If you travel by something other than a taxi, you should apply for reimbursement even for trips that cost you less than 25 euros. That way, Kela will count them towards your annual maximum limit on out-of-pocket costs.

## 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.

# Sickness allowance

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

Sickness allowance is normally paid after you have been ill for 10 days.

If you are self-employed, you can get sickness allowance earlier.

Sickness allowance is also available to unemployed persons and students who are paid a study grant.

If you are paid a salary during your sick leave, Kela pays the sickness allowance to your employer.

If you become unable to work because of an illness, you should apply for a sickness allowance within the next two months.

## How much can you get?

The amount of the sickness allowance is calculated on the basis of your annual income.

Annual income means the income you earn during a period of 12 months.

For example, if a doctor determines that you are unfit for work starting from May 2024, Kela will calculate your sickness allowance based on your income between 1 April 2023 and 31 March 2024.

The sickness allowance will always be less than your annual income.

You can estimate the amount of your allowance using one of the calculators on our website.

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

## 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.

Your occupational health care provider can also assess your situation at a later point.

Send all later statements to Kela as well.

## Sickness allowance extension

Kela can sometimes extend the payment of your sickness allowance for a longer period.

Normally sickness allowance can be paid for about a year. If you return to work after having received sickness allowance but find out that your health still makes it impossible for you to work,

Kela can extend your sickness allowance by 50 additional days.

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

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

## Partial sickness allowance

You can get partial sickness allowance if you return to work on a part-time basis after an illness.

The partial sickness allowance is about half of the regular sickness allowance.

You can get partial sickness allowance if you worked full-time before falling ill.

Working full-time means that you work at least 30 hours a week.

When you start working part-time, your working hours must be about half of your previous working hours.

Partial sickness allowance can be paid for a total of 150 working days (about 6 months).

You can get partial sickness allowance retroactively for a maximum of 2 months from the date of the application.

## Sickness allowance, rehabilitation or pension?

If your illness lasts for a long time, you can get support for your rehabilitation.

When you have received sickness allowance for 60, 150 and 230 working days, Kela will check whether rehabilitation could help improve 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 working days.

If you remain unfit for work because of an illness or disability and cannot get sickness allowance anymore, 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 disability 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 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 healthcare

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 goal is to maintain the employee's capacity for work.

You can get further details about the occupational health services available to you from your own employer.

## Occupational health care for entrepreneurs and other self-employed persons

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

Entrepreneurs who have employees have an obligation to organise occupational health services for their employees. 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 the child to the municipal health centre or to a private doctor.

Kela reimburses you for part of the fees charged by a private doctor. Additionally, Kela provides partial reimbursement for medicines. Kela does not reimburse treatments given at a municipal health centre.

## Temporary care leave

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

A temporary care leave can last a maximum of four days. Most employers pay a salary while an employee is on temporary care leave. Kela does not pay any benefits during that 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 for any of the following reasons:

- your child has been hospitalised
- your child is in home care related to hospitalisation
- your child is in rehabilitation
- 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 being treated and the stage of the treatment.

The application must be accompanied by a medical certificate D explaining why you need the special care allowance.

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



# Disability allowances

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

Disability allowance can be paid out at three different rates. Your right to the allowance depends on how much the disability or illness impacts your daily life.

## Disability allowance for children

Children under 16 can get a disability allowance if

- they have a disability 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 a disability or illness
- the disability or illness lasts at least six months.

The disability allowance at the basic rate is about 109 euros per month.

The allowance at the increased rate is about 254 euros per month. The allowance at the highest rate is about 493 euros per month.

## Disability allowance for adults

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

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

The disability allowance at the basic rate is about 109 euros per month.

The allowance at the increased rate is about 254 euros per month. The allowance at the highest rate is about 493 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 a disability or long-term illness that has been diagnosed by a doctor
- your ability to manage in daily life and to look after yourself is reduced for at least a year
- you need assistance or guidance due to the disability or illness.

The care allowance at the basic rate is about 83 euros per month. The allowance at the increased rate is about 182 euros per month. The allowance at the highest rate is about 384 euros per month. The disability supplement for war veterans is about 126 euros per month.

For more information on disability allowances, see

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

## Interpreting services for persons with disabilities

If you have impaired hearing, combined hearing and vision loss or a speech impairment, you can get access to interpreters through Kela to assist you in your daily life.

First you must apply for the right to use the interpreter services. 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 services, see:

[www.kela.fi/interpreter-service-for-the-disabled](http://www.kela.fi/interpreter-service-for-the-disabled)

# Application and payment

You can apply for benefits online:

[www.kela.fi/e-services](http://www.kela.fi/e-services)

**(The OmaKela e-service is only available in Finnish and Swedish.)**

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

The supporting documents can also be sent online.

You can also apply for benefits 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 handle almost all of your Kela-related matters by phone.

As soon as Kela has processed your application, a decision will be sent to your home address.

The amount of the benefit, the criteria for granting it, and the payment date are shown in the decision.

You will receive a decision even if you are not granted a benefit.

Kela will pay the benefits into your bank account.

## Notify Kela of changes

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

Remember to notify Kela of such changes. 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 get a decision that contains an error

If you think that the decision you got 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 before taking any other steps.



## In Kela's e-service you can

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



# Information about Kela in English

Kela's website in English:  
**[www.kela.fi/english](http://www.kela.fi/english)**

## **Kela brochures in English:**

Families with children

General housing allowance

## ■ **Health-related benefits and disability allowances**

Moving to or from Finland

Pensions and retirement

Rehabilitation

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.

Brochures in other languages:

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