

Kela<sup>®</sup>



# Coming to Finland

Kela benefits briefly and in  
plain language | 2025–2026



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## Useful terms and phrases

English	Finnish   Swedish
Permanent move	Vakinainen muutto   Stadigvarande flyttning
Temporary move	Tilapäinen muutto   Tillfällig flyttning
Employee	Työntekijä   Arbetstagare
Employer	Työnantaja   Arbetsgivare
Family member	Perheenjäsen   Familjemedlem
Student	Opiskelija   Studerande
Notification of move	Muuttoilmoitus   Flyttanmälan
Kela card	Kela-kortti   FPA-kort
Social security agreement	Sosiaaliturvasopimus   Överenskommelse om social trygghet
Calculator	Laskuri   Räknare

# Kela benefits after you move to Finland

Kela pays benefits in many different life situations. In this benefit guide, we tell you what conditions you have to meet to get Kela benefits after you move to Finland.

You can find information on how to tell Kela about your move and how to apply for Kela benefits at the end of this benefit guide.

Are you moving to another country? Read more about how it will affect your Kela benefits at [www.kela.fi/leaving-finland](http://www.kela.fi/leaving-finland).

This benefit guide describes the situation in 2025–2026.



## More information online and by phone

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

Kela's website also has more information about things you should know about moving to Finland  
[www.kela.fi/coming-to-finland](http://www.kela.fi/coming-to-finland)



If you have questions, please call our customer service number  
**020 634 0200**

## What benefits can you get from Kela?

Kela can pay benefits in many different life situations. You can get benefits if you cannot work for instance because you have small children, you are ill or you study.

The benefits Kela can pay are defined in Finnish law.

Benefits paid by Kela include for instance

- national pension, guarantee pension and other benefits for pensioners
- general housing allowance
- reimbursements for medicine costs
- other benefits in case of illness
- unemployment benefits
- financial aid for students
- benefits for families.

## Kela card

Kela issues a Kela card to everyone who has the right to get reimbursements for medicine costs or other illness-related benefits.

If you have a Kela card and you go to a private medical clinic for treatment, you can often get reimbursement for the costs of your treatment right away by showing your Kela card at the clinic.

This way you do not have to apply for reimbursement afterwards.

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

## Who can get Kela benefits?

You can usually get benefits from Kela in the following situations:

- You live in Finland permanently.
- You work in Finland and you earn at least about EUR 800 per month in salary or wages.

An exception to this is if you live in Finland but you work in another EU country.

In that case, you can usually not get benefits from Kela.

## What does it mean to live permanently in a country?

You live in Finland permanently if your main residence and home is here.

You must also stay in Finland for at least 6 months of the year.

When you move to Finland, Kela will check if your move can be considered permanent.

Your overall situation is considered, and it is affected by, for example, the following factors:

- You have lived in Finland before.
- The duration of your employment contract if you come to Finland to work.
- Your partner or some other close relative lives in Finland permanently.

If you move to Finland temporarily, you do not usually have the right to Kela benefits.

For example, asylum seekers do not have the right to Kela benefits.

## Which country did you move from?

Your right to Kela benefits is affected by the country you left to move to Finland.

Kela benefits are affected by whether this country is a member country of the European Union (EU) or of the European Economic Area (EEA), Switzerland, the United Kingdom or a country that has signed a social security agreement with Finland.

The EU countries are:

- Finland
- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- the Netherlands
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden.

The EEA countries are

- the countries in the European Union
- Iceland
- Liechtenstein
- Norway.

Finland has signed social security agreements with the following countries

- Australia
- Canada (and Quebec)
- Chile
- China
- India
- Israel
- Japan
- the Nordic countries
- South Korea
- the United States.

# When you move to Finland

The conditions you have to meet to get Kela benefits are different depending on if you move to Finland as

- a worker or a self-employed person
- a posted worker
- an accompanying family member
- a student
- a pensioner.

If you have a municipality of residence (kotikunta) in Finland, you can use public healthcare services.

Your local municipal health centre is usually the first place you should go for treatment.

If you do not have a municipality of residence, ask Kela to check if you have the right to use public healthcare services.

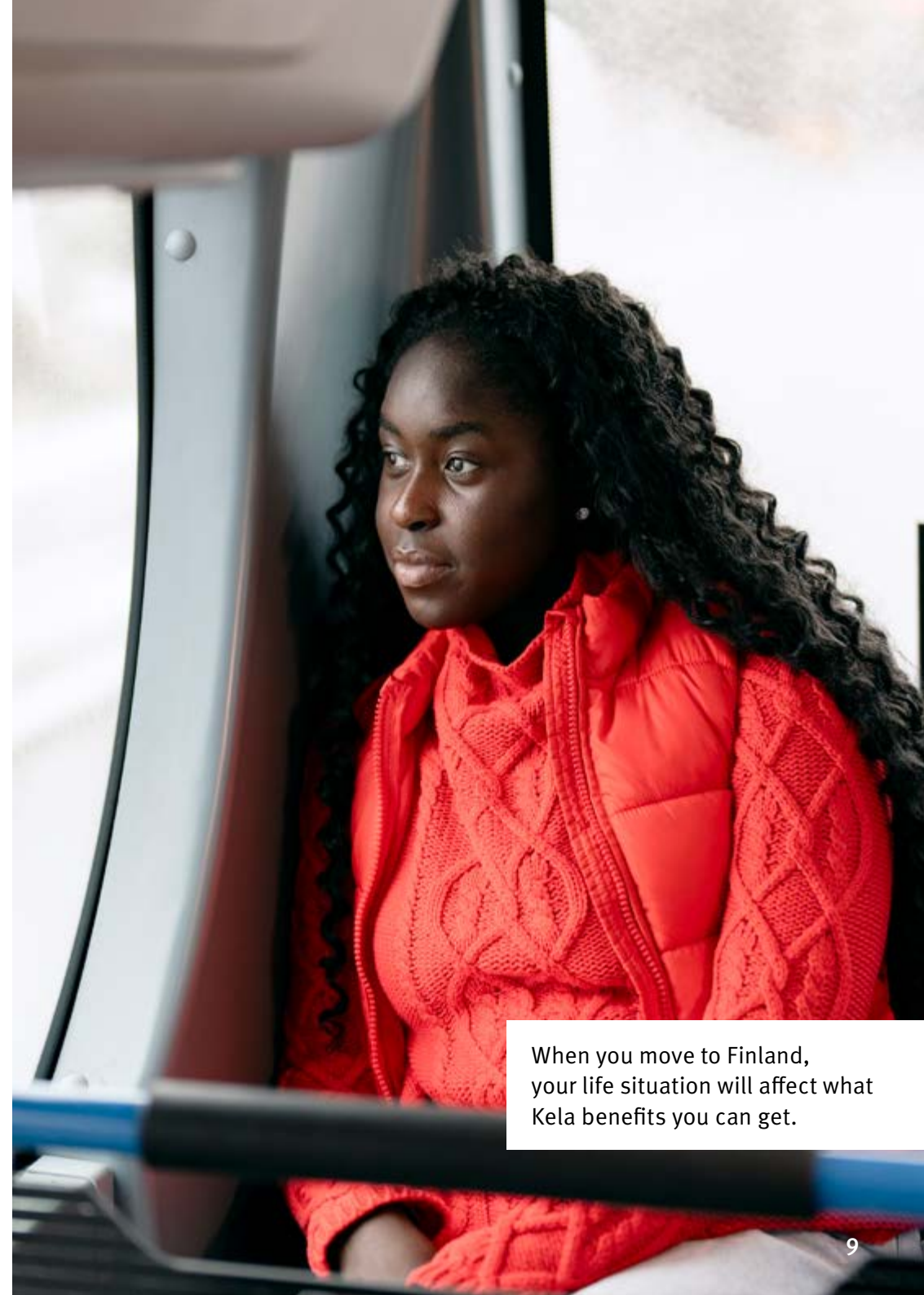
## Benefits for employees and self-employed persons

You can get some benefits from Kela if you work in Finland. Examples of these benefits are sickness allowance and the child benefit.

You have the right to get benefits from Kela in the months when you earn at least about EUR 800 by working.

If you work in Finland for at least 6 months, you may have the right to certain Kela benefits even after you have stopped working.

If you are a worker, you also have the right to occupational health services. Ask your employer for more information.



When you move to Finland, your life situation will affect what Kela benefits you can get.

## **Posted workers**

Posted workers are persons that a foreign employer has sent to work in Finland.

If you come to Finland as a posted worker from another EU or EEA country or from Switzerland or the United Kingdom, you are covered by the social security system of the country you came from. In such case, you do not have the right to Kela benefits. You need a certificate A1 from the country you were sent from.

If you come as a posted worker from a country that has signed a social security agreement with Finland, ask Kela to check if you can get Kela benefits. The agreements Finland has signed with different countries differ from each other.

## **Kela benefits if you do not work in Finland**

### **Family members**

If you move to Finland as the family member of an employee or a student, you will usually have to live in Finland permanently to qualify for Kela benefits.

### **Students**

If you move to Finland from a country that is not an EU or EEA country, Switzerland or the United Kingdom solely to study in Finland, you can get some Kela benefits, such as sickness allowance and daily allowances for parents. Your studies must last for at least 2 years for you to qualify.

However, you may not have the right to all Kela benefits, such as student financial aid, housing allowance or the maternity grant.

Students who come to Finland from another EU country usually do not have the right to Kela benefits.

You may have the right to Kela benefits if you also work in Finland in addition to studying. But even in that case, you will usually not qualify for student financial aid.

If you come to Finland to complete a higher education degree, you can use the healthcare services provided by the Finnish Student Health Service (FSHS).

### **Pensioners**

If you move to Finland as a pensioner, you must live in Finland permanently to qualify for Kela benefits.

## **When can you get Kela benefits?**

You usually qualify for Kela benefits starting from the day you move to Finland or start working in Finland.

However, Kela pays some benefits only to persons who have lived in Finland for a certain period of time before they are granted the benefit.

Examples of these benefits are

- pensions paid by Kela
- disability allowance for persons who are over 16 years old.

When checking if you can get certain benefits, Kela will take into consideration periods you have lived or worked in another EU or EEA country, Switzerland or the United Kingdom.



### **Example: Rachel moves to Finland for work**

Rachel moves to Finland from the United States to work for a Finnish company. When she arrives, Rachel tells Kela that she will live in Finland only for a few months. Because this is a short, temporary stay, she does not qualify for Kela benefits that are granted on the basis of residency.

However, because Rachel came to Finland to work, she qualifies for certain Kela benefits that are granted based on employment immediately after she starts working. Kela will pay these benefits to her if she meets the other conditions that apply to them. These benefits include, for example, reimbursements for medical expenses and sickness allowance.

Later Rachel's employment is made permanent. Rachel's temporary stay in Finland turns into permanent residence. This means that she now lives in Finland permanently. After this, Rachel also has the right to benefits that are only paid to persons who live in Finland permanently. These benefits include, for example, housing allowance and the maternity grant.



### **Example: Amila moves to Finland to study**

Amila moves to Finland from Sri Lanka. Amila starts a course of study at a university of applied sciences. Amila's studies last for 4 years.

This means that she qualifies for some Kela benefits.

For example, Amila can get sickness allowance. However, Amila does not qualify for student financial aid or housing benefits.

# Notification of move and applying for benefits

## Tell Kela about your move

When you move to Finland, tell the Digital and Population Data Services Agency about it: [dvv.fi/en/foreigner-registration](https://dvv.fi/en/foreigner-registration).

If you need a residence permit, you must apply for it with the Finnish Immigration Service before you move to Finland: [www.migri.fi](https://www.migri.fi).

If you apply for Kela benefits or a Kela card, you must also tell Kela that you have moved to Finland at the same time. You can notify Kela of your move online or on form Y 77e. Send the notification as a supporting document with your application.

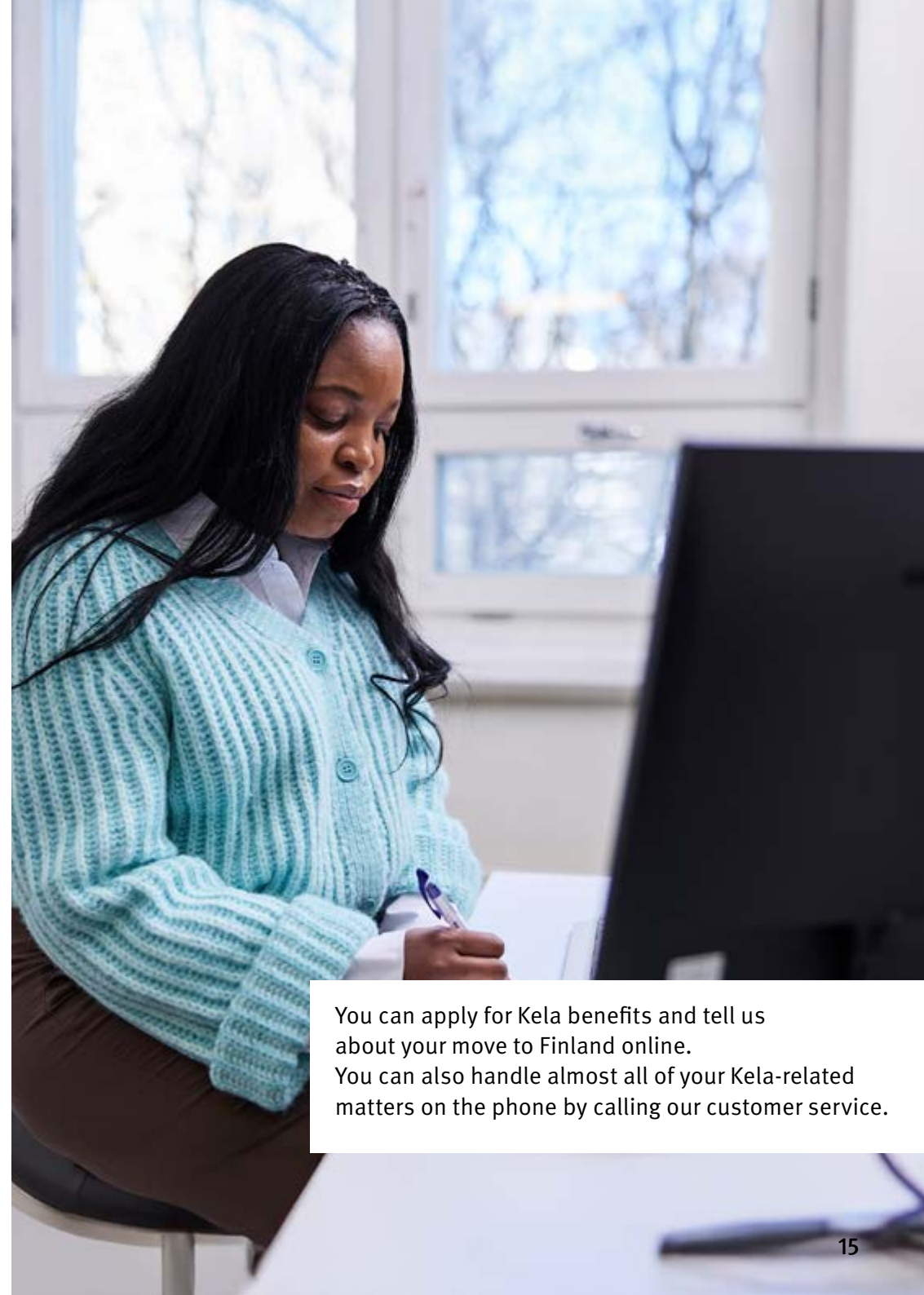
Remember to tell Kela you are moving also if you leave Finland by moving to another country while Kela pays you benefits or a pension.

## Apply for Kela benefits

Inform Kela about your move and apply for Kela benefits online: [www.kela.fi/e-services](https://www.kela.fi/e-services) (in Finnish and Swedish).

Check the application for a list of the supporting documents you need to send with the application. The supporting documents can also be sent online.

You can also apply for benefits and tell Kela about your move by filling out an application form that you can get from any Kela service point or from Kela's website: [www.kela.fi/forms](https://www.kela.fi/forms).



You can apply for Kela benefits and tell us about your move to Finland online. You can also handle almost all of your Kela-related matters on the phone by calling our customer service.



Kela's address is

**Kela**  
**PL 10**  
**00056 KELA**

You can also call us for help with almost all matters related to Kela benefits.  
Kela provides services in Finnish, Swedish, English and Sámi.

### **Kela will send you a written decision**

As soon as Kela has processed your application, you will get a decision notice in the OmaKela e-service or by post to your home address.  
The decision notice will tell you how much benefit you get, the reasons for granting it and when it will be paid to you.  
You will get a decision notice also if Kela rejects your application.



### **More information**

Kela's Centre for International Affairs provides information when you move to or leave Finland:  
**[www.kela.fi/centre-for-international-affairs](http://www.kela.fi/centre-for-international-affairs)**.

The Contact Point for Cross-Border Healthcare provides information on how to use healthcare services in Finland and abroad:  
**[www.eu-healthcare.fi](http://www.eu-healthcare.fi)**  
**[yhteispiste@kela.fi](mailto:yhteispiste@kela.fi)**

More information about Kela benefits in different languages:  
**[www.infofinland.fi](http://www.infofinland.fi)**

## **Report changes**

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

Remember to report such changes to Kela.  
You can do it online in the OmaKela e-service, by phone or by visiting a Kela service point.

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.

You get instructions on how to appeal the decision with every decision notice you get from Kela.

If you have questions, please contact Kela first.



### **In the OmaKela e-service you can**

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



# Information about Kela

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

## **Kela benefit guides in English:**

### ■ **Coming to Finland**

Families

General housing allowance

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The benefit guides are available at service points and online:

[www.kela.fi/brochures-for-clients](http://www.kela.fi/brochures-for-clients)



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By subscribing to our newsletter, you get up-to-date information delivered straight to your inbox.

[www.kela.fi/customer-newsletter](http://www.kela.fi/customer-newsletter)