

Kela®



Sickness and disability

Briefly and in plain language | 2026



Table of contents

If you become ill	3
Reimbursements for medicine costs.....	6
Reimbursements for private medical care and dental care	10
Reimbursements for travel costs	14
Sickness allowance	16
Disability pension	20
Occupational healthcare	22
If your child becomes ill.....	24
Disability allowances	26
Application and payment	28
Kela at your service	31

Useful terms and phrases

English	Finnish Swedish
Reimbursements for medicine costs	Lääkekorvaukset Läkemedelsersättningar
Medical care	Sairaankoito Sjukvård
Dental care	Hammashoito Tandvård
Private, public	Yksityinen, julkinen Privat, offentlig
Occupational healthcare	Työterveyshuolto Företagshälsovård
Sickness allowance	Sairauspäiväraha Sjukdagpenning
Disability pension	Työkyvyttömyyseläke Sjukpension, invalidipension
Disability allowance	Vammaistuki Handikappbidrag

If you become ill

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

There is a separate benefit guide about rehabilitation.

This benefit guide explains how Kela can cover part of the costs of an illness and help you financially when you are sick.

The guide also tells you about occupational health services and disability benefits.

At the end of the benefit guide, you can find information on how to apply for disability benefits.

This benefit guide describes the situation in 2026.



More information online and by phone

Visit Kela's website for more information about Kela benefits in English
www.kela.fi/english

More information about the benefits you can get during illness is available on Kela's website
www.kela.fi/sickness



If you have any questions, please call our customer service number
020 634 2650

What costs can Kela help you with?

Kela reimburses you, for example, for part of the following costs:

- costs of prescription medicines that are reimbursable
- costs of appointments with a doctor at a private clinic
- costs of appointments with a private dentist
- costs of trips to a place where you get medical care or rehabilitation.

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

Kela does not reimburse you for public healthcare costs. This means the costs of medical care you get at a health centre or hospital.

Kela card

If you have a Kela card and you go to a private medical clinic for treatment, you can often get reimbursement right away at the clinic. This means that you do not have to apply for reimbursement separately.

Kela gives a Kela card to everyone who qualifies for reimbursements for medicine costs or other illness-related benefits from Kela.

The card does not cost anything, and Kela sends it 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 does not cost anything, and Kela sends it to your home address.

If you suddenly become ill in another European country, show your European Health Insurance Card and personal ID at the place of treatment.

This way you will get the treatment at the same price as the local residents.

The European Health Insurance Card is valid in all EU and EEA member countries as well as in Switzerland and the United Kingdom.

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 on Kela's website:

www.kela.fi/medical-care-falling-ill-abroad-or-moving-abroad

If you do not have your European Health Insurance Card with you when you have to get treatment, you can apply for reimbursement later from Kela.

You can also get travel insurance from an insurance company. Travel insurance helps with the costs of your medical treatment if you have to see a doctor at a private clinic abroad.

How to order the cards

You can order a Kela card or a European Health Insurance Card in the OmaKela e-service at www.kela.fi/e-services (available in Finnish, Swedish and Sámi) or by calling Kela's customer service at [020 634 2650](tel:0206342650).

Reimbursements for medicine costs

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 substituting a medicine with a cheaper alternative

A reference price (viitehinta) has been set for some medicines.

The retail price (myyntihinta) of some medicines can be higher than the reference price.

Retail price means the price you pay when you buy the medicine.

Kela will always reimburse you based on the reference price of the medicine even if its retail price is higher.

The pharmacy can sell you a cheaper medicine of the same kind if you want to.

However, this is only possible if the person who prescribed the medicine has not forbidden it.

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

Example

A medicine prescribed by a doctor costs EUR 30.

The medicine's reference price is EUR 10.

You are reimbursed 40% of the reference price of EUR 10.

This means that the reimbursement is EUR 4.

You pay the rest yourself.

This means that you will pay EUR 26 for the medicine.

However, the pharmacy can also offer a cheaper medicine of the same kind.

It only costs EUR 10.

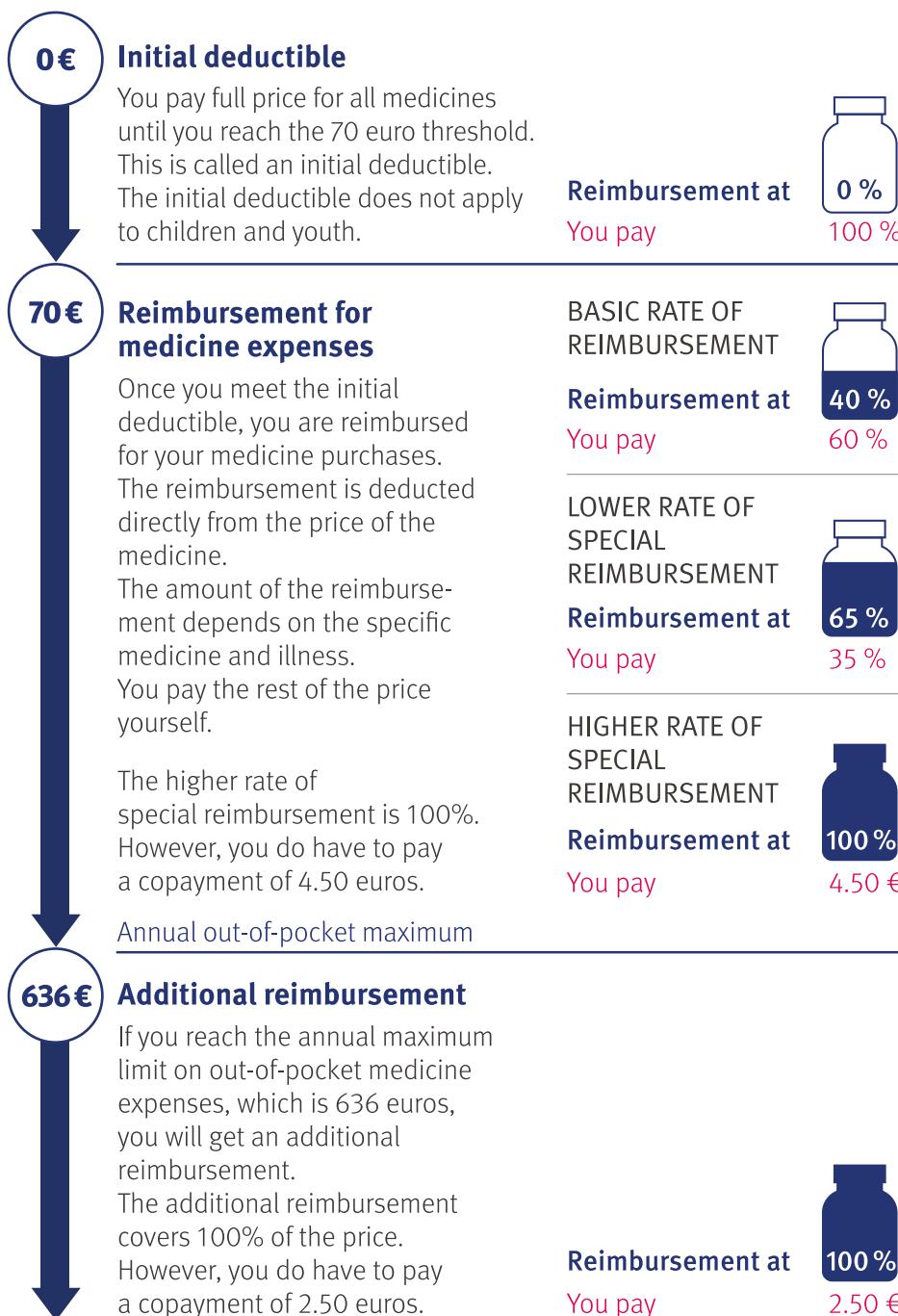
If you switch to the cheaper medicine, you get a reimbursement of EUR 4 and only pay EUR 6 yourself.

You can get reimbursement from Kela for prescription medicines.

The pharmacy deducts the reimbursement from the price of the medicine when you buy it.



How much of the price of a medicine is reimbursed?



Medicine cost credit for low-income customers

Kela can grant a credit for medicine costs (lääkeluotto, medicine cost credit) to people who have a low income.

The medicine cost credit is a loan.

You can use it to pay for the maximum annual limit on out-of-pocket medicine costs (vuosiomavastuu, annual out-of-pocket maximum).

You can get the medicine cost credit if you have to pay the whole annual out-of-pocket maximum in one go or within one calendar month.

If you have a child under the age of 18, you can get medicine cost credit for their medicines as well.

You have to pay the loan back to Kela within 12 months.

Buying medicines while you are 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.

Some countries accept Finnish e-prescriptions (sähköinen resepti) as well.

Check if the country you are travelling to accepts Finnish e-prescriptions before you go there.

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 online

Reimbursement is not available for all medicines.

More information on reimbursable medicines is available on Kela's website

www.kela.fi/medicinal-products-database

You can keep track of your annual medicine costs in the OmaKela e-service at

www.kela.fi/e-services (available in Finnish, Swedish and Sámi)

Reimbursements for private medical care and dental care

Reimbursements for private medical care

If you are ill and see a doctor at a private clinic, Kela can reimburse you for part of the costs of your appointment. Kela can also reimburse you for part of the costs of treatments and examinations ordered by a gynaecologist (fertility treatments only), a psychiatrist, a dentist, a specialist dentist or an oral and maxillofacial surgeon. You can also be reimbursed for examinations by a psychologist, if a doctor has given you a referral for the examinations.

Kela does not pay reimbursement if you see a doctor at a private clinic to get a medical certificate for a driver's licence or pension or because you need it to apply to a school.

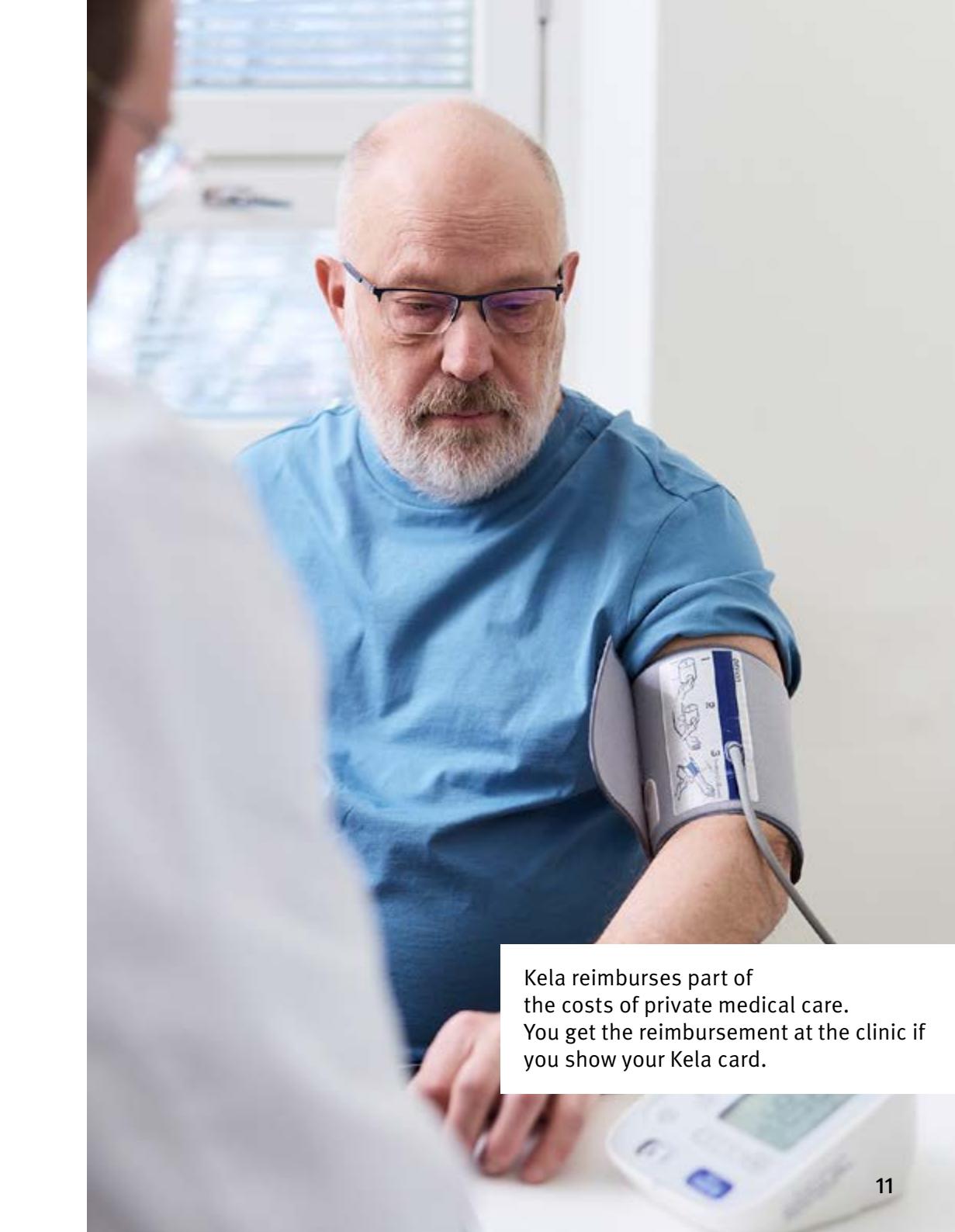
Reimbursements for private dental care

Kela pays reimbursement for oral and dental treatment you get at a private dental clinic. You can get reimbursement for an examination performed by a dentist at a private clinic every other calendar year. If your dentist recommends you to have an examination every year, you can get reimbursement once per year.

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

In addition, Kela can reimburse you for part of the costs of treatment provided by a dental hygienist.

Kela will not usually reimburse you for costs related to dentures.



Kela reimburses part of the costs of private medical care. You get the reimbursement at the clinic if you show your Kela card.

You can get reimbursement immediately

If you show your Kela card at the private clinic, you can usually get the reimbursement immediately. You can also apply for reimbursement from Kela later.

Kela pays reimbursements up to a predetermined maximum amount.

The reimbursements do not cover any service fees.

Are you going abroad to get treatment?

If you decide to get medical treatment in another EU or EEA country, in Switzerland or the United Kingdom, you can either apply to Kela for prior authorisation before you get the treatment or get the treatment without prior authorisation.

If you pay for the treatment yourself, you can apply for reimbursement for part of the costs from Kela.

More information on using health services abroad:

www.kela.fi/seeking-treatment-abroad-or-in-finland

How much is the reimbursement for doctor's appointments?

Kela's reimbursement for an appointment with a doctor at a private clinic is EUR 8.

The reimbursement for an appointment with a psychiatrist is EUR 50–60.

The amount reimbursed depends on how long the appointment is.

The reimbursement for an appointment with a gynaecologist is EUR 70.

Kela pays a smaller reimbursement for remote appointments.

If you see a private medical specialist and the appointment costs EUR 100, Kela will reimburse EUR 8. You pay the remaining EUR 92 yourself.

If you see a private psychiatrist and a 45-minute consultation costs EUR 200, Kela will reimburse EUR 50. You pay the remaining EUR 150 yourself.

If you see a private gynaecologist and the appointment costs 145 euros, Kela will reimburse EUR 70. You pay the remaining EUR 75 yourself.

Cheaper doctor's appointments for persons aged 65 or over

Kela holds a freedom of choice pilot from 1 September 2025 to 31 December 2027. This means that persons aged 65 or over can see a private general practitioner for a lower price during that time.

In 2026, the fee you have to pay per appointment is EUR 30.20 or less.

If the doctor orders examinations or tests for you, you will pay half (50%) of their price yourself. However, this only applies to certain general examinations and tests.

Ask your doctor for more information about them.

You can choose the right general practitioner for you. Check that the private medical clinic you have chosen is participating in the pilot when you book an appointment. You can do that on Kela's website www.kela.fi/freedom-of-choice-pilot.



Reimbursements for travel costs

You can get reimbursement from Kela for the costs of trips to and from a public or private healthcare provider if you go there to get treatment because of an illness, pregnancy or childbirth.

Kela will pay reimbursement for travel costs to a private healthcare provider if you can get reimbursement from Kela for the treatment you get there or if you have a payment voucher (maksusitoumus) or service voucher (palveluseteli) issued by a wellbeing services county.

Kela will usually pay reimbursement based on the cheapest way of travelling to and from the closest 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 a family member or another person has to accompany you, you can also apply to get reimbursement for their travel costs.

Kela will not reimburse you for separate trips to a pharmacy to get medicines.

Kela taxis

If you need to ride in a taxi for health reasons or because you do not have other suitable transport options, you can get 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 Kela 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.

Dispatch numbers:

www.kela.fi/transport-by-taxi

Keep track of your travel costs:

www.kela.fi/e-services

Trip copayment

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

The maximum annual limit on out-of-pocket travel costs (vuosiomavastuu, matkakatto) is EUR 300 a year. If you pay more than that for your trips in a calendar year, Kela will reimburse you for all of your travel costs during the rest of the year.

If you use a Kela taxi, you do not need to apply for reimbursement yourself. As long as you order your taxi by calling one of the regional dispatch numbers for your area, all copayments you pay for taxi trips will count towards your maximum annual limit on out-of-pocket travel costs. If you travel by some other means of transport than a taxi, you should apply for reimbursement from Kela for all trips. That way, Kela will be able to count them towards your maximum annual limit on out-of-pocket travel costs.

Reimbursement for the cost of overnight accommodation

You can get accommodation allowance (yöpymisraha) if you have to stay overnight in the city or town where you get treatment or rehabilitation for example because you do not have suitable transport options. The maximum allowance is EUR 20.18 per night.

Sickness allowance

During a period of illness,
Kela can pay you a sickness allowance (sairauspäiväraha).
You can get sickness allowance if you are aged 18–67
and you cannot work because of your illness.

Sickness allowance is normally paid after you have been ill for 10 days.
The period of 10 days is called a waiting period (omavastuuaika).
If you are self-employed,
you can get YEL allowance or Mela sickness allowance during the waiting period.

You can get sickness allowance even if you are unemployed or a student.

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

If you become unable to work because of an illness,
apply for sickness allowance within the next 2 months.

How much can you get?

How much sickness allowance you can get is calculated on the basis of your annual income.
Annual income means your income during a period of 12 months.

For example, if a doctor says that
you are unfit for work starting from May 2026,
Kela will calculate your sickness allowance based on the income you had between 1 April 2025 and 31 March 2026.

The sickness allowance will always be less than your annual income.
You can use our calculator to check how much sickness allowance you could get:
www.kela.fi/calculators (available in Finnish and Swedish)



Kela pays sickness allowance for about a year at most.
Its amount is calculated based on your income.

For how long does Kela pay sickness allowance?

Kela pays sickness allowance for about a year at most. During that time, Kela will check if rehabilitation could help you recover from your illness.

If you are employed, Kela will ask you for a statement from your occupational health doctor.

In the statement, the doctor will evaluate your capacity for work and if you can go back to your job. You need to submit the statement at the latest after you have been paid sickness allowance for 90 working days (Monday to Friday).

Your occupational healthcare provider can also check your situation at a later time.

Sickness allowance extension

Kela can sometimes extend the payment of your sickness allowance.

Normally sickness allowance can be paid for about a year at most.

If you return to work after receiving sickness allowance but discover that your health still makes it impossible for you to work, Kela can extend your sickness allowance by 50 days.

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

If your inability to work continues and you cannot return to work, Kela or your authorised pension provider (työeläkelaitos) will check if you can get a disability pension (työkyvyttömyyseläke).

Partial sickness allowance

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

Partial sickness allowance is half (50%) 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 (50%) 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 rehabilitation.

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

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

Disability pension

As a rule, Kela pays sickness allowance for a maximum of 300 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 (työkyvyttömyyseläke). 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 get from your authorised pension provider is small.

Disability pension can be granted indefinitely or for a fixed period of time.

A fixed-term disability pension is called rehabilitation subsidy (kuntoutustuki).

Your right to a disability pension depends on the following:

- the kind of illness or disability you have
- how old you are
- how likely it is that your capacity for work will improve
- what your education is.

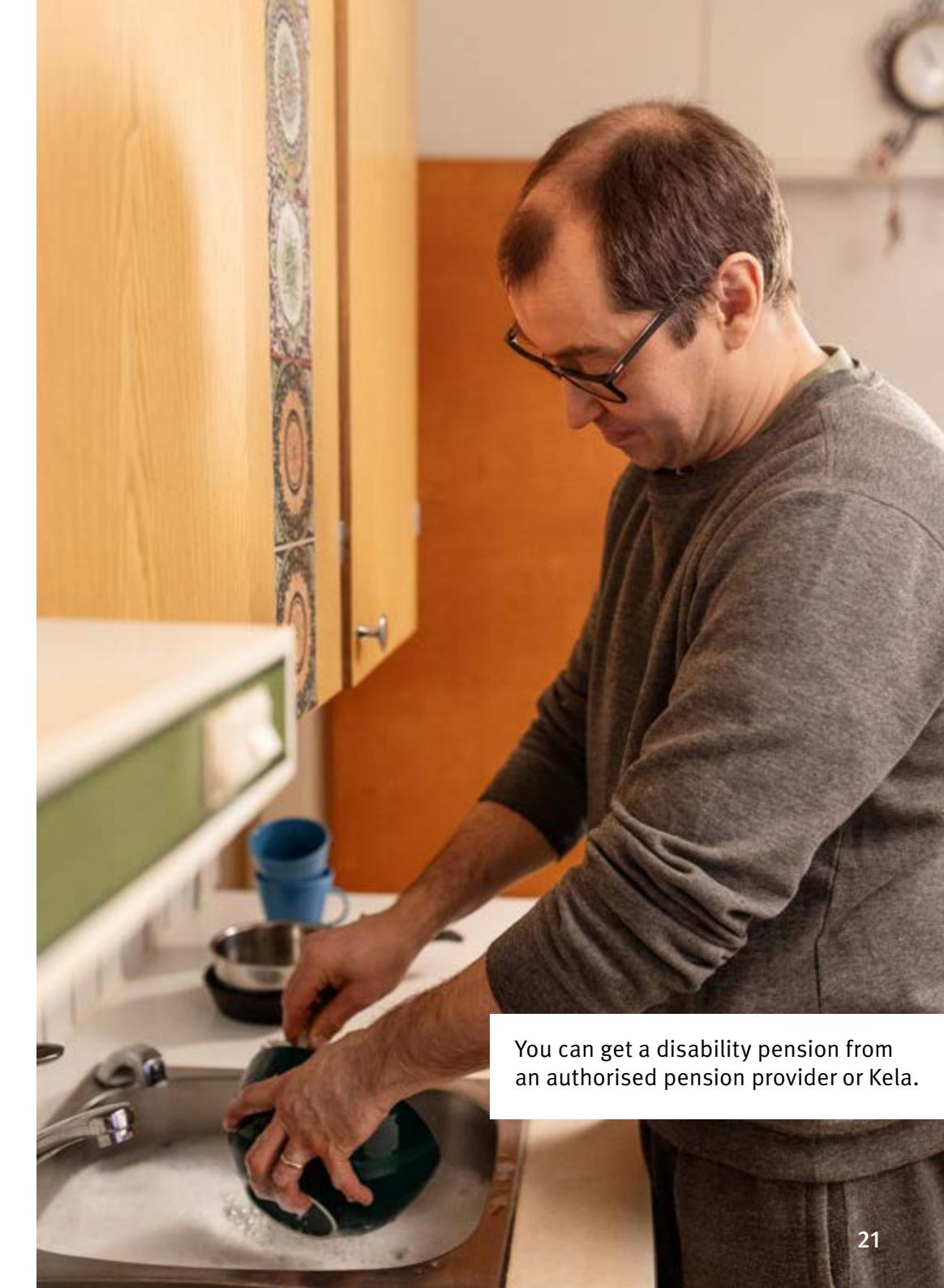
If you cannot return to work and you have not been granted a pension, you must register as an unemployed jobseeker at

www.tyomarkkinatori.fi/en.

Do so at the latest on the day before 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 for earnings-related unemployment allowance (ansiopäiväraha) from your fund.

More information about disability pension and rehabilitation subsidy is available in the Pensions and retirement benefit guide.



You can get a disability pension from an authorised pension provider or Kela.

Occupational healthcare

Employers must provide access to 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 and to prevent illnesses.

Ask your employer for more information about the occupational health services available to you.

Occupational healthcare for self-employed persons

Self-employed persons can arrange occupational health services for themselves. However, it is voluntary.

Self-employed persons who have employees must provide occupational health services for their employees.

They can apply to Kela for reimbursement for their occupational health service costs.



The goal of occupational healthcare is to maintain the employee's capacity for work and to prevent illnesses.

If your child becomes ill

If your child becomes ill, you can take them to a public health centre or to a doctor at a private clinic.

Kela reimburses you for part of the costs of appointments with a doctor at a private clinic.

Kela also reimburses you for part of the costs of prescription medicines.

Kela does not reimburse treatments given at a public health centre.

Temporary care leave

If your child is under 10 and for example catches a cold, you can stay home from work to look after them. This is called a temporary care leave (tilapäinen hoitovapaa).

Temporary care leave can last a maximum of 4 days.

Ask your employer if they will pay you a salary while you are on temporary care leave.

Kela does not pay any benefits during a temporary care leave.

Special care allowance

If you are looking after a sick or disabled child under 16, you can apply for special care allowance (erityishoitoraha) from Kela.

You qualify for the allowance if you have 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 day care on a trial basis.

The special care allowance is calculated on the basis of your annual income. Your right to special care allowance depends on your child's age, illness, where they are being treated and the stage of the treatment.

You must submit a medical certificate D from a doctor (D-todistus) with your application.

If you have participated in the child's rehabilitation, you do not have to submit a medical certificate D. It is enough to submit proof of your participation.

Ask the rehabilitation service provider to issue you proof of participation (osallistumistodistus).

You also need to submit a document showing that you do not get any wages or salary during the rehabilitation. You can get this from your employer.

Submit your application for special care allowance within 4 months of the beginning of the treatment.

Disability allowances

If you have or your child has a disability or illness that lasts for a long time and makes daily life difficult, you may be able to get disability allowance (vammaistuki).

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

Disability allowance for children

Children under 16 can get 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 6 months.

Disability allowance paid at the basic rate is about EUR 110 per month.

Disability allowance paid at the increased rate is about EUR 258 per month.

Disability allowance paid at the highest rate is about EUR 500 per month.

Disability allowance for adults

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

- 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
- the disability or illness impacts your life negatively or you need help or guidance because of it.

Disability allowance paid at the basic rate is about EUR 110 per month.

Disability allowance paid at the increased rate is about EUR 258 per month.

Disability allowance paid at the highest rate is about EUR 500 per month.

Care allowance for pensioners

If you are paid a pension, you can get care allowance (hoitotuki) 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 disability or illness.

Care allowance paid at the basic rate is about EUR 85 per month.

Care allowance paid at the increased rate is about EUR 184 per month.

Care allowance paid at the highest rate is about EUR 390 per month.

The disability supplement for war veterans is about EUR 128 per month.

More information about disability allowances is available on Kela's website www.kela.fi/disability

Interpreter 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.

More information about the interpreter services is available on Kela's website www.kela.fi/interpreter-service-for-the-disabled.

Application and payment

Apply online:

www.kela.fi/e-services (in Finnish, Swedish and Sámi)

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 by filling in an application form that you can get from a service point or from Kela's website:

www.kela.fi/forms

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

Kela's address is

Kela
PL 10
00056 KELA

You can also call us for help with almost all matters related to Kela benefits.

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.

Kela pays the benefits to your bank account.

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 a mistake

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.

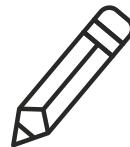
If you have questions, please contact Kela first.



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.

Notes



Kela at your service

Online

Visit Kela's website for
more information:
www.kela.fi/english

You can use calculators to calculate benefit amounts:
www.kela.fi/calculators

Kela's e-service OmaKela
(in Finnish, Swedish or Sámi):
www.kela.fi/e-services

You must log in to OmaKela.
You need online banking credentials
or a mobile ID.

Help with using the e-services

If you have difficulties using the e-services, you can get help: www.kela.fi/digital-support

You can give another person permission to act on your behalf at Kela:

www.kela.fi/on-behalf-of-someone

If you do not speak
Finnish, Swedish or English,
you can get interpreter assistance:
www.kela.fi/interpretation

Services in the Sámi languages:
www.kela.fi/saame

By phone

Monday to Friday from 9.00 to 15.00.
Families, students, unemployment
and housing
020 634 2550

Health and pensions

International situations
Monday to Friday from 10.00 to 15.00.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 10.00 to 15.00.
020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator. You can submit a call request in OmaKela or while waiting in queue during a customer service call. When we call you, the call is free of charge. Read more at www.kela.fi/call-kela

Visit a service point

Check the addresses and opening hours of our service points:
www.kela.fi/visit-kela

Information about Kela

Kela's website in English: www.kela.fi/english

Kela benefit guides in English:

Coming to Finland

Families

General housing allowance

Pensions and retirement

Rehabilitation

■ **Sickness and disability**

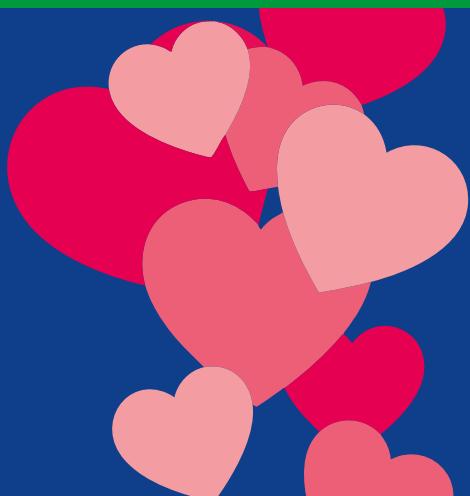
Social assistance

Students and conscripts

Unemployment

The benefit guides are available at service points
and online:

www.kela.fi/brochures-for-clients



Kela's newsletter for customers

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

www.kela.fi/customer-newsletter