



Kela's medicine cost credit for high medicine costs

Do you have to pay a lot of money for medicine in a short period of time? Kela's medicine cost credit can help, so you can buy medicines when you need them. You will pay back the credit in smaller instalments over a year.

Medicine cost credit is an interest-free loan granted by Kela. You can use medicine cost credit to pay for your own or your child's prescription medicines. You can get the credit if the medicines you need to buy are so expensive that you reach the maximum annual limit on out-of-pocket medicine costs with one purchase or in one month.

You can get medicine cost credit if you pay EUR 636.12 or more for prescription medicines in one calendar month (in 2026). After you have reached the annual maximum, you only need to pay EUR 2.50 per medicine for the rest of the year.

How to qualify for medicine cost credit

You have to spend a lot of money on medicine in one month

- ✔ **You get medicine cost credit**
You reach the maximum annual limit on out-of-pocket medicine costs within one calendar month



You have to buy medicines at random intervals through the year

- ✘ **You do not get medicine cost credit**
You do not reach the maximum annual limit on out-of-pocket medicine costs within one calendar month



The highest amount of medicine cost credit is the same as the maximum annual limit on out-of-pocket medicine costs (EUR 636.12 in 2026).

Income limit for medicine cost credit

You can get medicine cost credit if

- you reach the maximum annual limit on out-of-pocket medicine costs with one purchase or in one month.
- Your earned income and Kela benefits come to a maximum total of EUR 1,800 per month (gross income, meaning income before tax)
 - The income limit is increased by EUR 100 for each dependent child (up to 5 children).
- you do not have the right to social assistance. You can check if you have the right to social assistance at laskurit.kela.fi/toimeentulotuen-maaran-laskuri (in Finnish).

Previous medicine purchases

If you have already bought prescription medication reimbursed by Kela and paid out-of-pocket costs for it during the year, you can get medicine cost credit to cover the rest of the maximum annual limit on out-of-pocket medicine costs for that year. However, you cannot get medicine cost credit if you have already paid more than EUR 70 in out-of-pocket costs for your prescription medication during the year.

Checklist

- Remember to apply for medicine cost credit in OmaKela or at a Kela service point before you buy the medicines (2 months earlier at the most).
- You can apply for the credit to pay for the costs of up to 10 different prescription medicines.
- Once the credit has been paid into your account, you can buy the medicines from a pharmacy.
- Pay back the medicine cost credit over the following 12 months.

More information: kela.fi/credit-for-medicine-costs.