



Kela's medicine cost credit can help with high medicine costs

Kela grants credit for medicine costs (lääkeluotto) to persons with a small income to help them pay the maximum annual limit on out-of-pocket medicine costs (vuosiomavastuu) for prescription medicines reimbursed by Kela. The parent or guardian of a child under the age of 18 can also get the credit to help them pay for the child's medication.

You can get the credit for medicine costs (lääkeluotto, medicine cost credit) if the medication you need to buy costs so much that you have to pay the full maximum annual limit on out-of-pocket medicine costs (vuosiomavastuu, annual out-of-pocket maximum) in one go or within one calendar month. The annual out-of-pocket maximum is EUR 633.17 in 2025. The medicine cost credit is a loan that you have to pay back to Kela within 12 months. Kela grants the credit as part of a pilot study that begins on 27 October 2025 and runs for 3 years. You can get the medicine cost credit starting from the first day of the pilot study.

Can you get the medicine cost credit?

You may qualify for the medicine cost credit if you meet the following criteria:

- Your income does not exceed EUR 1,800 per month.
 - If you have dependent children, the income limit rises by EUR 100 for each child up until the 5th child and then stays the same.
- You do not have the right to social assistance.
 - Use our online calculator to see if you can get social assistance. If you qualify, Kela can pay you social assistance to cover the costs of prescription medicines.
- You have to pay the full annual out-of-pocket maximum in one go or within one calendar month.

When can you apply for the credit?

You have to apply for the medicine cost credit before you buy the prescription medication you need. The earliest you can apply for the credit is 2 calendar months before the month in which you plan to buy the medication. For example, if you plan to buy the medication in December, you can apply for the medicine cost credit in October.

How much is the credit?

Kela can grant you medicine cost credit up to the full amount of the annual out-of-pocket maximum, which is EUR 633.17 in 2025. If you have already bought prescription medication reimbursed by Kela during the year and paid out-of-pocket costs for them, Kela can grant you the rest of the annual out-of-pocket maximum as medicine cost credit in the same year. Kela will not grant you any medicine cost credit if you have already paid more than EUR 70 in out-of-pocket costs for prescription medication during the year.

How to apply for the credit

Apply for the medicine cost credit in the OmaKela e-service (available in Finnish and Swedish only). If you cannot use OmaKela, you can go to a Kela service point and apply for the credit there.

If you have any questions about how to apply for the medicine cost credit, please call Kela at 020 634 2650.

When will the credit be paid to your bank account?

If Kela grants you the medicine cost credit, it will be paid to your bank account on the last business day of the month before the month in which you plan to buy the medication.

If Kela grants you the credit in the same month in which you plan to buy the medication, the credit will be paid to your bank account within 2 business days of Kela granting you the credit.

How do you repay the credit?

You have to pay back the medicine cost credit to Kela in 12 monthly instalments of the same size. You can also repay the credit faster if you want to. Kela does not charge any interest on the credit or any other costs. You do not have to pay the first instalment immediately in the month after Kela has paid the credit to you. You will have to pay it in the month after that. For example, if Kela pays the credit to you in January, you have to pay the first instalment in March.

After Kela has paid the credit to your bank account, Kela will give you the following information:

- the size of the monthly instalment
- when you have to pay each instalment
- other instructions for payment.

If you have any questions about the repayment of the medicine cost credit, please call Kela at 020 634 4940.

Learn more: kela.fi/credit-for-medicine-costs.