

Are you 65 or older? – You get easier access to a general practitioner

Persons aged 65 or over can see a private general practitioner and only pay up to the price of the local user fee charged by public healthcare providers for each appointment. This opportunity is provided as part of a pilot study on freedom of choice in healthcare, which runs from 1 September 2025 to 31 December 2027.

During the pilot study,	The pilot study does not cover
✓ you can book an appointment with a private general practitioner if you fall ill	✗ appointments with a specialist
✓ you get faster access to treatment	✗ health checks for example for age-related reasons or to get a medical certificate for your driver's licence
✓ you can choose the right doctor for you	✗ services provided by a nurse.
✓ you know how much you have to pay in advance	
✓ you pay less for certain examinations and tests.	

What kind of doctor can you book an appointment with?

You can see a private general practitioner who is participating in the pilot study. General practitioners treat people of all ages and a wide range of conditions. They will help you with problems such as back pain, trouble sleeping or high blood pressure.

How do you book an appointment?

- Check which clinics are participating in the pilot study by visiting our website at www.kela.fi/freedom-of-choice-pilot.
- Book your appointment directly on the clinic's website. The appointment can also be a remote video or phone appointment.
- If you book your appointment by phone, tell the the receptionist that you are booking an appointment that is included in the pilot study.

You can book the following number of appointments at the lower price during the pilot study:

- up to 2 appointments in 2025
- up to 3 appointments in 2026
- up to 3 appointments in 2027.

Keep track of your appointments

Keep track of how many appointments you have used and how many you have left each year to avoid unexpected costs.

You can also see this information in the OmaKela e-service, but it will be updated with a delay.

Year	Notes	
2025	1	
	2	
2026	1	
	2	
	3	
2027	1	
	2	
	3	

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How much do the appointments, examinations and tests cost?

You will pay

- up to the price of the local user fee charged by public healthcare providers (EUR 28.20 in 2025) for each appointment with a general practitioner
- half of the maximum cost of the examinations and tests included in the pilot study
- half of the laboratory fee charged for laboratory tests (EUR 15).

Prices of medical services for persons aged 65 or over (pilot study on freedom of choice in healthcare)

Appointment with a private general practitioner (Up to 3 appointments per year*)



- 1 You will pay the price of the local user fee charged by public healthcare providers

EUR 28,20

- 2 No administrative or service fees will be charged.

EUR 0

Examinations and tests (Only some are included in the pilot study)



- 1 Maximum prices have been set for the examinations and tests. You pay half of the maximum price of each examination and test

50%

- 2 In addition, you will pay half (50%) of the EUR 30 laboratory fee, i.e.

EUR 15

*Up to 2 appointments in 2025

**Examinations and tests included in the pilot study and their maximum prices.
You will pay half of the maximum price.**

	Maximum price (EUR) as of September 1, 2025	You pay (EUR)
Chest X-ray (thoracic X-ray)	97	48,50
Electrocardiogram (ECG)	47	23,50
Laboratory tests*		
B-PVK+T, basic blood count and blood platelets	6	3
S-Na, sodium	4	2
S-K, potassium	4	2
fS-Krea, creatinine	4	2
S-CRP, C-reactive protein	6	3
S-ALAT, alanine aminotransferase	4	2
P-AFOS, alkaline phosphatase	4	2
S-Bil, bilirubin	4	2
fP-Gluk, glukos	4	2
B-HbA1c, haemoglobin A1C	12	6
fS-Kol, cholesterol	4	2
fS-Kol-LDL, LDL cholesterol	4	2
fS-Kol-HDL, cholesterol	4	2
fS-Trigly, triglycerides	4	2
S-TSH, thyrotropin	12	6
S-T4-V, free thyroxine	12	6
U-AlbKre, ratio of albumin and creatinine	14	7
U-KemSeul, chemical screening (urine)	8	4
U-BaktVi, urine culture test (bacteria)	12	6
S-PSA, prostate-specific antigen	12	6

*) In addition, you will pay half (50%) of the EUR 30 laboratory fee, i.e. EUR 15.