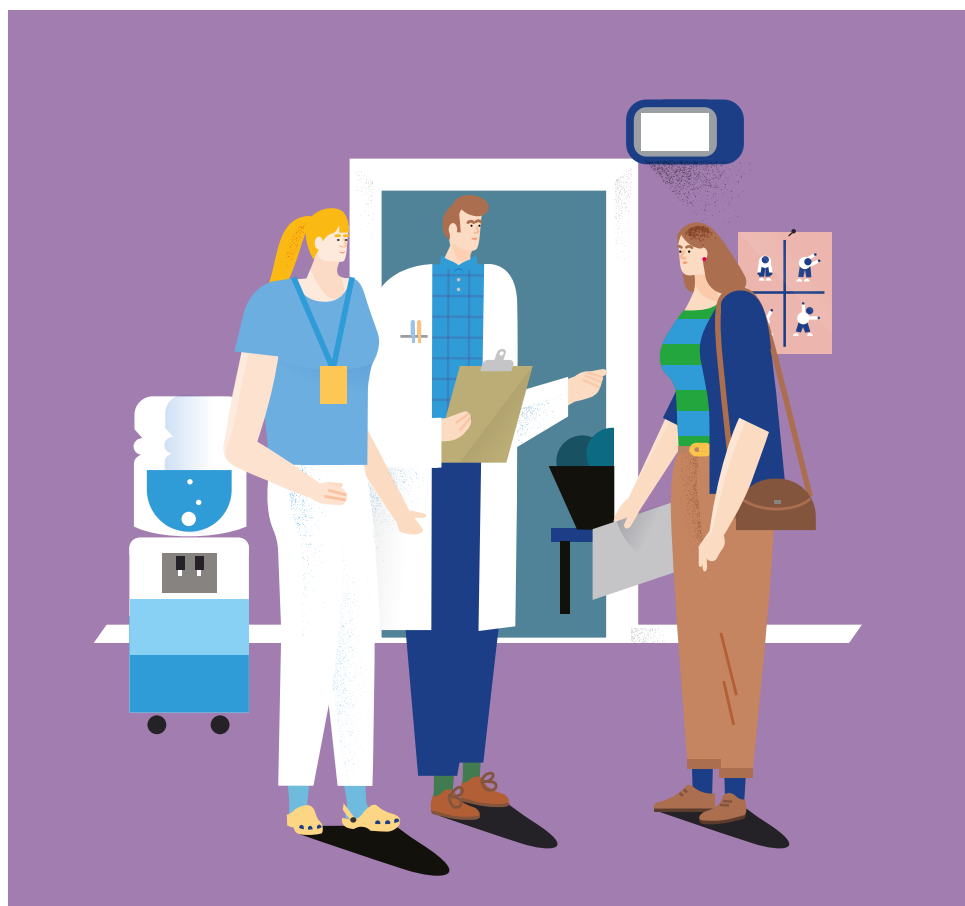


Health and rehabilitation

Reimbursements and allowances in case of illness
Rehabilitation and disability benefits

BRIEFLY AND IN PLAIN LANGUAGE



Contents

If you get ill	2
Kela card	2
European Health Insurance Card	2
Reimbursements for medicine expenses	3
Reimbursements for private medical care	5
Reimbursements for private dental care	6
Reimbursements for travel costs	6
Sickness allowance	8
Partial sickness allowance	9
Sick leave, rehabilitation or pension?	10
Occupational health services arranged by the employer	10
If a child gets ill	11
Support for rehabilitation	12
Rehabilitation allowance	13
Disability benefits	14
Application and payment	15
Kela at your service	16

Health and rehabilitation 2019

In this brochure, we explain what kind of financial support Kela gives when you are ill or need rehabilitation. We also explain disability benefits and occupational health care.

The brochure describes the situation in 2019. It does not, however, include all the details on the different types of benefits that are available.

You can check the exact benefit amounts on the Internet:



www.kela.fi/sickness

You have to apply for benefits paid by Kela. You can apply for benefits online at



**www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)**

You can also fill in an application form that you can get from any Kela office or from Kela's website.



www.kela.fi/forms

The requirements you must meet to qualify for benefits from Kela are laid down in law.

When Kela makes a decision about a benefit, each applicant's circumstances are considered individually.

The circumstances of applicants and their need for support can vary a great deal.

For this reason, not everyone receives the same amount of benefit.

If you get ill

If you get ill and need a doctor's care, you can go to a local health care centre or to a private doctor.

Kela pays, amongst other things, part of the following costs:

- medicines which are prescribed for you by a doctor, i.e. with a prescription, and which are reimbursable
- private doctors' and dentists' bills
- cost of travel to receive medical care, undergo an examination or participate in rehabilitation.

Kela does not pay for public health care costs – the care received at a health centre or hospital.

Kela also pays for loss of income during illness and during the period a sick child is cared for.

If you are working, you can also use the occupational health care arranged by your employer.

Insurance companies also sell private health insurance to help if you get ill.

Kela card

If you have a Kela card, you can often get a reimbursement for treatment costs right away when you visit a private medical clinic.

This way you do not have to claim reimbursement separately.

Kela gives a Kela card to everyone who belongs to Finland's social security system.

There is no charge for the card, and it is posted to your home address.



**You can also order
a Kela card by calling
020 634 2650**

European Health Insurance Card

If you travel in other European countries, it's a good idea to have the European Health Insurance Card with you.

To request a European Health Insurance Card, go to



**www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)**



or call 020 634 2650

There is no charge for the card, and it is posted to your home address.

If you suddenly get ill in another country, show your card and personal ID at the place of treatment.

The card is valid in EU and EEA member countries as well as in Switzerland. Before you travel to another country, it's a good idea to find out what you should do if you suddenly get ill there.

More information is available at



[www.kela.fi/
sairaanaulkomaila](http://www.kela.fi/sairaanaulkomaila)
(in Finnish) or
[www.kela.fi/sjukvard-
utomlands](http://www.kela.fi/sjukvard-utomlands) (in Swedish)

If you haven't got a European Health Insurance Card with you, you can claim reimbursement later from Kela.

Insurance companies also sell travel insurance that pays for medical care costs.

Reimbursements for medicine expenses

Kela may reimburse you for the cost of medicines bought from a pharmacy that have been prescribed by a doctor or nurse to treat an illness. You qualify for a reimbursement after meeting the initial deductible, which is EUR 50 per calendar year.

Reimbursement is not available for all medicines.

More information on reimbursable medicines is available at



[www.kela.fi/web/en/
medicinal-products-database](http://www.kela.fi/web/en/medicinal-products-database)

Both pharmacies and Kela have access to up-to-date information about the amount which you have paid towards meeting the initial deductible. Once you have met the deductible, the pharmacy deducts the part paid by Kela from the price of the medicine and you pay the rest.

Reference price and changing a medicine to one that is cheaper

Some medicines belong to the reference price system.

A reference price group and reference price have been set for these medicines.

The selling price of the medicine may be higher than the reference price, but Kela will pay the reimbursement on the basis of the reference price. There are medicines that can be changed for an alternative in the same reference price group.

When a doctor prescribes a medicine for you, you can change it at the pharmacy for a cheaper medicine that is of the same kind.

The pharmacist is not allowed to change the medicine if the person prescribing the medicine forbids this.

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

Example

The medicine prescribed by a doctor costs EUR 30.

The medicine belongs to a reference price group where the reference price is EUR 10.

Kela reimburses 40% of the reference price of EUR 10, and so the reimbursement is EUR 4. You pay the rest, or EUR 26.

However, the pharmacy can also offer a cheaper medicine of the same kind. It only costs EUR 10. If you switch to the cheaper alternative, you get a reimbursement of EUR 4 and only pay EUR 6 yourself.

Special rate of reimbursement

For some medicines you can get reimbursement at a rate which is higher than the basic rate.

You can get it for medicines prescribed for the treatment of certain difficult and chronic illnesses.

You must apply to Kela for the right to a special rate of reimbursement. For that, you need a medical certificate B from a doctor.

You can also get reimbursements for some clinical nutrients.

A person who is allergic to milk or has other problems absorbing nutrients can get reimbursement for clinical nutrients.

You can apply to Kela for the right to reimbursements for clinical nutrients. For that, you need a medical certificate B from a doctor.

High medical costs

If you have to buy lots of medicines, you can get an additional reimbursement for your medicine costs.

You get an additional reimbursement if you pay more than EUR 572 in one year (as of 2019) for reimbursable medicines.

When your medicine costs exceed this sum, Kela will send you a notice about the additional reimbursement.

From that time on until the end of the year, you will receive an additional reimbursement directly at the pharmacy.

The additional reimbursement means that you only pay EUR 2.50 for a medicine even when it is more expensive.

You can also claim the additional reimbursement from Kela later.

You can keep track of your annual medicine expenses at



www.kela.fi/asiointi
(in Finnish)
www.fpa.fi/etjanst
(in Swedish)

Prescriptions for purchase of medication abroad

If you plan to buy a medication in another EU/EEA country or in Switzerland, you can ask your doctor for a special prescription which you can use abroad.

You can claim reimbursement for a medicine you bought in another country later on from Kela. The reimbursement is conditional on whether the medicine in question has been accepted for reimbursement in Finland.

Reimbursements for private medical care

If you visit a doctor at a private clinic, Kela pays part of the private doctor's fees and of the treatment and examination charges. When you show your Kela card, you can often get the reimbursement directly from the clinic.



For more information
call 020 634 2650

If you seek treatment in another EU/EEA country or in Switzerland you get a reimbursement at the same rate that would be applicable for comparable treatment in Finland.

For more information on using health services abroad, see:



www.kela.fi/contactpoint

Kela confirms the rates of reimbursement for doctor's fees and for medical examinations and therapies.

They can be found online at:



www.kela.fi/taksat

Example

Matti sees a private medical specialist and pays EUR 80 in fees for a 20-minute consultation.

Kela's confirmed reimbursement rate is EUR 13.50.

Kela pays a reimbursement of EUR 13.50, while Matti pays the rest out of pocket: $80 - 13.50 = \text{EUR } 66.50$.

Kela pays part of the cost of examinations and treatments prescribed by a doctor in private practice, including physiotherapy and laboratory tests.

The rates of reimbursement for medical examinations and therapies are confirmed by Kela.

Kela does not pay compensation if you get a medical certificate from a private doctor to obtain a driver's licence or pension, or you are trying to get accepted by a school. It's a good idea to first see what kind of compensation you can get for your medical certificates from Kela.

 **For more information**
call 020 634 2550

Reimbursements for private dental care

If you go to a private dentist's clinic, Kela pays a reimbursement for oral and dental treatment.

No reimbursement is provided for a visit to a municipal dental care provider. Kela does not normally pay costs connected with dentures. Kela reimburses a part of the fees charged by doctors practising privately.

The rates of reimbursement for medical examinations and therapies are confirmed by Kela.

Kela also pays reimbursements for the treatments and examinations prescribed by a private dentist.

Reimbursement is also paid for the fees charged by a dental hygienist. There are often office costs on a private dentist's bill which Kela does not pay.

When you show your Kela card, you can often get the reimbursement directly from the clinic. If you have paid full price, you can claim reimbursement from Kela afterwards.

Reimbursements for travel costs

You can claim reimbursement from Kela for the costs of travelling to a public or private healthcare provider to receive care in connection with an illness, pregnancy or childbirth. Kela does not pay reimbursements for trips made to a rehabilitation provider if the rehabilitation is based on a decision given by Kela or a public healthcare provider. The reimbursement is usually based on the cheapest way of travelling to the nearest treatment provider.

If it is necessary to have a family member or some other person accompany you, you can also claim reimbursement for their travel costs. Kela does not provide a reimbursement for travel to the pharmacy to get medicines.

Reimbursement for the cost of overnight accommodation

You can get an accommodation allowance if you have to stay overnight at your rehabilitation location for example because you do not have suitable transport options.

The maximum allowance is EUR 20.18 per night.

Copayment

There is a copayment of EUR 25 for each one-way trip. This is the amount you have to pay yourself. Any costs above the copayment are reimbursed by Kela.

You should claim reimbursement also for trips that cost less than EUR 25 and that you have paid yourself. This is because such costs count towards your annual out-of-pocket maximum on travel costs.

After you reach the annual maximum (EUR 300), any travel costs you have during the rest of the year are paid by Kela.

Using a taxi

If you need a taxi for health reasons or because of challenging travel arrangements, you can get a reimbursement for 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).

Call the regional dispatch number to book a taxi.

That way you will be reimbursed right away by the driver.

There is a copayment of EUR 25 for each one-way trip. This is the amount you have to pay yourself.

Also fares that are less than EUR 25 count towards your annual out-of-pocket maximum.

If you use another taxi dispatch service, you will have to pay the driver the full fare.

More information on using a taxi is available at



[www.kela.fi/web/en/
transport-by-taxi](http://www.kela.fi/web/en/transport-by-taxi)

You can keep track of your annual travel expenses at:



www.kela.fi/asiointi
(in Finnish)
www.fpa.fi/etjanst
(in Swedish)

Sickness allowance

During a period of illness, Kela can pay you a sickness allowance. Sickness allowance is normally paid after you have been ill for 10 days.

If you are a business owner or self-employed, you can get sickness allowance earlier.

If you are paid a salary during your sick leave, Kela reimburses your employer.

Who gets sickness allowance?

You can get sickness allowance if you are aged 16–67 and you cannot work because of an illness.

How much can you get?

The amount of sickness allowance depends on your income.

The allowance is usually calculated on the basis of your taxable income. It is normally paid for 6 days a week.

You can estimate the amount of your sickness allowance by using a calculator on Kela's website at



www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)



For more information
call 020 634 2650

The sickness allowance due to an unemployed person may also be calculated from the amount of unemployment benefits.

Also students who receive study grant payments can apply for sickness allowance.

Example

If your earnings are EUR 2,500 per month, your sickness allowance is about EUR 70 per day – or about EUR 1,750 per month.

For those who earn less, the daily allowance is smaller; for those who earn more, it is bigger.

File your application within 2 months of the onset of work incapacity.

How long is sickness allowance paid?

Sickness allowance is paid for about a year at maximum.

Already before this, we look into whether rehabilitation would be of help in treating your illness.

Sickness allowance for 90 working days

If you are employed, Kela will ask you to provide a statement from your occupational health doctor about your capacity for work and your chances of being able to return to work.

You will be asked for the statement by the time you have received sickness allowance for 90 working days.

Sickness allowance extension

Kela can sometimes grant an extension to the payment of sickness allowance. This could be the case if you have received sickness allowance payments for the maximum period (about a year) and have returned to work, but find out that your health situation still makes it impossible for you to work. Kela can extend your sickness allowance by 50 days. To qualify for this, you must remain employed for 30 days or about a month without interruption.

If your work disability continues we look into whether you can get a disability pension.

Partial sickness allowance

The partial sickness allowance supports returning to work from a sick leave.

It is available to persons who worked full time before getting ill, but go back to work at first on a part-time basis because of their illness.

The working hours must be cut to about a half of what they were before. A partial sickness allowance equal to half of the regular sickness allowance is paid for the time by which the working hours are reduced.

You can start part-time work at the earliest once you have been ill for 10 days. Partial sickness allowance can be paid for a total of 120 working days (5 months).

The application period for the partial sickness allowance is 2 months.

Sick leave, rehabilitation or pension?

If illness lasts a long time, it is time to think what could be done in the future.

When you have received sickness allowance for 60 weekdays, Kela will check whether rehabilitation may be of help to you with your illness.

If you have received sickness allowance for 150 weekdays – in other words, almost 6 months – you will receive a letter from Kela which tells about different rehabilitation options.

You can also contact your doctor, occupational health physician or Kela if you feel that you need rehabilitation.

Disability pension

Sickness allowance is normally paid for a maximum of 300 days.

If you remain unfit for work because of an illness or injury and cannot get sickness allowance any more, you can apply for a disability pension. 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 receive from your pension provider is not adequate.

Your right to a disability pension depends on the following:

- the kind of illness or injury you have
- how old you are
- what kind of work you have done
- what your education is.

If you are unable to return to work and do not get a pension, register with the Employment and Economic Development Office as an unemployed jobseeker. Do so at the latest on the next day following 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 to your fund for an earnings-related unemployment allowance.

Occupational health services arranged by the employer

Employers must provide access to preventive 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 objective is to maintain the employee's capacity for work.

You can get further details about occupational health services from your own employer.

Employers can apply to Kela for reimbursement of occupational health service costs.

Occupational health care for entrepreneurs and other self-employed persons

Business owners and self-employed persons too can arrange occupational health services for themselves.

This is voluntary, however.

Business owners who have employees have an obligation to organise occupational health services for their staff. They can apply to Kela for reimbursement for their occupational health service costs.

Further information is available online at:



www.kela.fi/tyoterveyshuolto



**For more information
call 020 634 2550**

If a child gets ill

If a child gets ill and needs a doctor's care, you can take the child to a health centre or to a private doctor.

Kela provides partial compensation for the child's treatment, travel to the doctor and medicines in the same way as with an adult.

When a child who is under 10 years old gets ill, you can get temporary child-care leave to look after him/her. Temporary care leave may last a maximum of 4 working days. Your employer is not required to pay you during a temporary child care leave.

Special care allowance

If you are looking after a sick or disabled child under 16 years of age, you can apply to Kela for a special care allowance.

In order to qualify for the allowance, you must be forced to take time off from work

- because of the hospitalisation or hospitalisation-related home care of your child
- while your child attends school or daycare on a trial basis.

The special care allowance is equal in amount to the sickness allowance.

The application must be accompanied by a medical certificate D explaining why the child is undergoing treatment.

File your application within 4 months of the beginning of treatment.

Support for rehabilitation

The purpose of rehabilitation is to reduce impairments in functioning and work capacity.

Kela provides access to rehabilitation and supports your income during the rehabilitation period.

Rehabilitation is also arranged by, for example, health centres and hospitals and pension providers as well as Employment and Economic Development Offices (TE offices).

Contact a doctor or Kela to find out which rehabilitation providers offer services suitable for you.

Kela provides access to various types of rehabilitation:

- vocational rehabilitation
- rehabilitative psychotherapy
- intensive medical rehabilitation
- rehabilitation services provided on a discretionary basis.

Contact Kela to learn more about rehabilitation service providers and the rehabilitation courses available through Kela.

Vocational rehabilitation

Vocational rehabilitation is intended for those of working age whose ability to work or study has weakened or is expected to weaken in the next few years because of illness.

The goal of rehabilitation is to help persons manage with their work or to go back to work.

Rehabilitation can also help a young person enter the working world.

As part of vocational rehabilitation, assistive devices are provided which can help you manage at work or in your studies.

Vocational rehabilitation for young persons

Vocational rehabilitation for young persons is intended for persons between 16 and 29 who are not employed or in education.

It is also intended for persons who have interrupted their studies or are at risk of doing so.

Applications for rehabilitation need not be accompanied by a doctor's statement.

Rehabilitative psychotherapy

You can apply to Kela for rehabilitative psychotherapy if you have a diagnosed mental health condition which makes it more difficult for you to study or to work. To qualify for rehabilitative psychotherapy, you must have received at least three months of appropriate therapy.

Also required is a psychiatrist's statement describing why you need therapy.

Intensive medical rehabilitation

You can get intensive medical rehabilitation if you have a medical condition or disability which causes significant difficulty in coping with daily activities and participation and you are under 65 years of age.

Rehabilitation services on a discretionary basis

You can apply for a rehabilitation or adaptation training course or for a period of individual rehabilitation at a rehabilitation centre.

Other forms of rehabilitation provided on a discretionary basis include neuropsychological rehabilitation, various other rehabilitation services, and assistive devices.

How to get into rehabilitation

You can apply for rehabilitation if you feel that your working ability or functioning has declined. Usually you will also need a statement from a doctor.

When you have received the doctor's statement, you can apply to Kela for rehabilitation.

A decision is made at Kela about whether or not rehabilitation can be granted.

Rehabilitation allowance

The purpose of the rehabilitation allowance is to provide economic security during rehabilitation. It is usually equal in amount to the sickness allowance.

You can get a partial rehabilitation allowance for days in which you both work and attend rehabilitation. The amount of the rehabilitation allowance is linked to your income and it is subject to tax.

To estimate the amount of rehabilitation allowance you can get, go to



www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)

Rehabilitation allowance for young persons

The rehabilitation allowance for young persons is available during studies or other rehabilitation intervention whose purpose is to help the client move into work.

Disability benefits

Kela supports the disabled and the chronically ill to manage their lives independently.

Kela supports the disabled and the chronically ill to manage their lives independently.

A disability allowance for those under 16 years of age can be received by a chronically ill or disabled child. The requirement is that the child has a disability or medical condition causing a higher than normal need for care over a period of six months or more.

Disability allowance for persons aged 16 or over

A disability allowance can be received by a disabled or chronically ill person who is 16 or older and whose physical capacity has weakened for at least a year.

The requirement is that the disability or illness causes a handicap or a need for assistance, guidance or supervision.

The type and amount of disability allowance depend on the seriousness of the disability. The amounts of the disability allowance are

- basic disability allowance
EUR 92.14 / month

- increased disability allowance
EUR 215 / month
- highest disability allowance
EUR 416.91 / month

Care allowance for pensioners

The care allowance for pensioners is intended for pensioners whose physical capacity has weakened because of illness or injury for a period of at least one year.

The amounts of the care allowance are

- basic care allowance
EUR 70.52 / month
- increased care allowance
EUR 153.63 / month
- highest care allowance
EUR 324.85 / month
- disability supplement for veterans
EUR 105.13 / month.

Interpreter assistance for persons with disabilities

Kela provides access to interpreter and remote assistance for persons with impaired hearing, vision or speech and connects them with suitable interpreters.

The interpreter service is intended for persons who due to their disability need interpreting.

The interpreter helps other people understand what they are saying.

For more information about interpreter assistance for persons with disabilities, go to



[www.kela.fi/web/en/
interpreter-service-for-the-
disabled](http://www.kela.fi/web/en/interpreter-service-for-the-disabled)

Application and payment

You can apply for most benefits at



www.kela.fi/asiointi
(in Finnish)
www.fpa.fi/etjanst
(in Swedish)

See the application form for a list of the documents you need to send with it.

All supporting documents can also be submitted online.

You can also apply by filling in an application form you can print off Kela's website.



www.kela.fi/forms

You can also pick up application forms at Kela's offices.

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

Go to www.kela.fi/by-mail to look up the address to which to send the application.

You can also call Kela's customer service and ask for the address:



Sickness 020 634 2650
Rehabilitation 020 634 2650
Disability benefits
020 634 2650

When Kela has reviewed your application, you get a decision about the allowance sent to your home. The amount of the allowance, the criteria based on which it is granted, and the payment date are shown in the decision.

You will receive a decision even if you have not been granted a benefit.

Kela will pay the benefits into your bank account.

You can apply for a change to a Kela decision.

There are instructions on how to appeal in the enclosure you get from Kela with your decision.

Social assistance is a form of last-resort financial support

You may be able to get basic social assistance if all your earnings and assets and other benefits that you have been granted do not cover your necessary everyday expenses, such as food and housing.



www.kela.fi/social-assistance

Kela at your service

On the internet

Visit Kela's website for more information:



www.kela.fi

You can also get advice online at:



www.kela.fi/kysykelasta

The site is in Finnish, but you can ask questions in English and get a reply in English.

There are online calculators that you can use to check benefit amounts.



www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)

Kela's online customer service is a safe and secure channel to manage your affairs. It can be found at



www.kela.fi/asiointi
(in Finnish),
www.fpa.fi/etjanst
(in Swedish)

Sign in to the online service with your online banking credentials or the mobile ID on your phone.

Through Kela's online customer service, you can:

- apply for coverage under the Finnish social security system

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

By phone



Sickness 020 634 2650
Rehabilitation 020 634 2650
Disability benefits
020 634 2650

Note: Kela's customer service numbers will change at the end of 2019.

Check the numbers on the internet:
www.kela.fi/phone-numbers.

Visit a Kela office

Address information for the Kela office nearest to you is available at



www.kela.fi/offices

Book an appointment

You can book an appointment for an office visit or for phone service.

It's a good idea to book an appointment if there is a big change in your circumstances or you need to discuss a complicated matter.



www.kela.fi/appointments

Do you need an interpreter?

If you need interpreter assistance, contact Kela. More information on the internet:



www.kela.fi/interpretation

Report changes

If you receive a Kela benefit, remember to inform us immediately if there are changes in your circumstances. These can be, for example, changes in your housing or family situation or changes in income.

Recovery of overpaid benefits

If Kela pays you too much in benefits because of incorrect information, it must ask you to pay back the overpayment.



www.kela.fi/overpayment



Overpayment Recovery Centre
020 634 4940

How to appeal

You can apply for a change to a Kela decision. Instructions on how to appeal are provided with each benefit decision.

If you have questions, you should first contact Kela.

Social Security Appeal Board



0295 163 800



www.samu.fi

You are welcome to contact us!

9am to 3pm, Monday to Friday. For information about temporary changes to opening hours, see: www.kela.fi/phone-numbers

020 634 2550

Conscripts
Families with children
Housing benefits
Social assistance
Students
Unemployment

020 634 2650

Death of a family member
Disability
Kela card, European Health Insurance Card
Pensioners
Rehabilitation
Sickness
Moving to or from Finland **020 634 0200**

Note: The customer service numbers will change in 2019, see www.kela.fi/phone-numbers.

Kela brochures available in English

Benefits for families with children

General housing allowance

■ Health and Rehabilitation

Benefits for students and benefits for conscripts

Financial support during unemployment

Pensions and retirement

Moving to or away from Finland

Basic social assistance

The brochures are available at Kela offices and citizen service points.
Brochures in other languages at **www.kela.fi/muutkielet**