



Moving to or from Finland

Briefly and in plain language | 2025



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Useful terms and phrases

English	Finnish Swedish
Permanent move	Vakinainen muutto Stadigvarande flyttning
Temporary move	Tilapäinen muutto Tillfällig flyttning
Employee	Työntekijä Arbetstagare
Employer	Työnantaja Arbetsgivare
Family member	Perheenjäsen Familjemedlem
Student	Opiskelija Studerande
Notification of move	Muuttoilmoitus Flyttanmälan
Kela card	Kela-kortti FPA-kort
Social security agreement	Sosiaaliturvasopimus Överenskommelse om social trygghet
Calculator	Laskuri Räknare

Kela benefits in international situations

Kela pays benefits in many different life situations. In this brochure, we tell you what the conditions are for Kela benefits when you move to Finland.

The brochure also tells you what happens to the Kela benefits when you move away from Finland.

Information about how to notify Kela of the move and how to apply for benefits from Kela is provided at the end of the brochure.

The brochure describes the situation in 2025.



More information on the internet and by phone

Information in English about Kela benefits is available at:
www.kela.fi/english

More information about international situations is available on Kela's website at:
www.kela.fi/coming-to-finland
www.kela.fi/leaving-finland



If you have questions, please call our customer service number
020 634 0200

What benefits can you get from Kela?

Kela can pay benefits in many different life situations. You can get benefits if you cannot work for instance because you have small children, you are ill or you study. The benefits provided by Kela are defined in the Finnish legislation.

Benefits paid by Kela include for instance

- national pension, guarantee pension and other benefits for pensioners
- general housing allowance
- reimbursements for prescription medicines
- other benefits in case of illness
- unemployment benefits
- financial aid for students
- benefits for families with children.

If you have the right to reimbursements for medicine expenses and other benefits in case of illness, you will get a Kela card.

Who can get Kela benefits?

You can usually get benefits from Kela if you are permanently resident in Finland or if you work in Finland and earn at least about 800 euros per month.

An exception to this is if you live in Finland but you work in another EU country. In that case, you can usually not get benefits from Kela.

What is permanent residence?

You are permanently resident in Finland if your main home and residence are here and you spend at least half of your time here.

When you move to Finland, Kela determines if your move is considered permanent.

Your overall situation is considered, and this is affected by, for instance, the following factors:

- You have lived in Finland before.
- You have a work agreement for work in Finland.
- You are married or in another type of close family relationship with a person who lives in Finland permanently.

If you move to Finland temporarily, you do not usually have the right to Kela benefits. For example, asylum seekers do not have the right to Kela benefits.

When you move to another country, your right to Kela benefits is usually decided on the basis of how long you plan to stay in another country. The reason for your move and the country to which you move are also relevant.

If you move away from Finland permanently, you usually no longer have the right to Kela benefits. A move is usually regarded as permanent if it should last over 6 months. However, in almost all European countries this time period can be longer.

From which country or to which country are you moving?

The right to benefits is affected by the country from which you move to Finland or to which country you move from Finland.

Kela benefits are affected by whether this country is a member country of the European Union (EU) or of the European Economic Area (EEA), Switzerland, the United Kingdom or a country that has concluded a social security agreement with Finland.

The EU countries are

- Finland
- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- the Netherlands
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden.

The EEA countries are

- the countries in the European Union
- Iceland
- Liechtenstein
- Norway.

Finland has made social security agreements with the following countries:

- Australia
- Canada (and Quebec)
- Chile
- China
- India
- Israel
- Japan
- the Nordic countries
- South Korea
- the United States.

When you move to Finland

The conditions for the benefits are different depending on whether you move to Finland

- as a worker or a self-employed person
- as a posted worker
- as an accompanying family member
- as a student
- as a pensioner.

As a worker or a self-employed person to Finland

You can get some benefits from Kela if you work in Finland. You have the right to benefits from Kela in the months when you earn at least about 800 euros per month.

If you work in Finland for at least 6 months, you have the right to certain Kela benefits for 3 months after the work has ended.

If you have a place of domicile in Finland, you have the right to the medical care you need within the public healthcare system, usually at the local municipal health centre. If you come to work in Finland and you do not have a place of domicile, you should ask Kela to determine whether you have the right to medical care in the public healthcare system.

If you are a worker, you also have the right to occupational health services. For further information, contact your employer.



Kela usually pays benefits starting from the date you move to Finland.

Employees from a country that has a social security agreement with Finland

Finland has made social security agreements with some countries.

i See page 7 for information on these countries.

If you come from one of these countries, you should check with Kela whether you have the right to Kela benefits.

Posted workers

Posted workers are persons that a foreign employer has sent to work in Finland.

You move to Finland from an EU or EEA country, Switzerland or the United Kingdom

If you come to Finland as a posted worker from these countries, you have social security coverage in your country of origin.

You move to Finland from a country that has a social security agreement with Finland

If you come as a posted worker from one of these countries, you should check with Kela whether you have the right to benefits. The agreements with different countries differ from each other.

Other persons than workers

Family members

When you move to Finland as the family member of a worker or a student, you must usually live in Finland permanently to have the right to Kela benefits.

Family members of posted workers cannot usually get Kela benefits.

Students

If you move to Finland from some other country than an EU country only to study, the estimated duration of the studies must be at least 2 years in order for you to get the right to Kela benefits. However, you may not have the right to all Kela benefits, such as student financial aid, housing allowance and maternity grant.

Students from the EU countries do not usually have the right to Kela benefits.

You may have the right to Kela benefits, if you also work in Finland in addition to studying. Usually you cannot get financial aid for students from Finland, however.

Pensioners

When you move to Finland as a pensioner, you should live in Finland permanently to have the right to Kela benefits.

When can you get Kela benefits?

Kela usually pays benefits starting from the date you move to Finland.

However, some benefits are paid only to those who have lived in Finland for a certain period before benefits can be given. These benefits are, for example,

- Kela's pensions
- disability allowance for persons who are over 16 years old.

In granting some types of benefits, the periods of residence or employment in another EU or EEA country, Switzerland or the United Kingdom are taken into account.

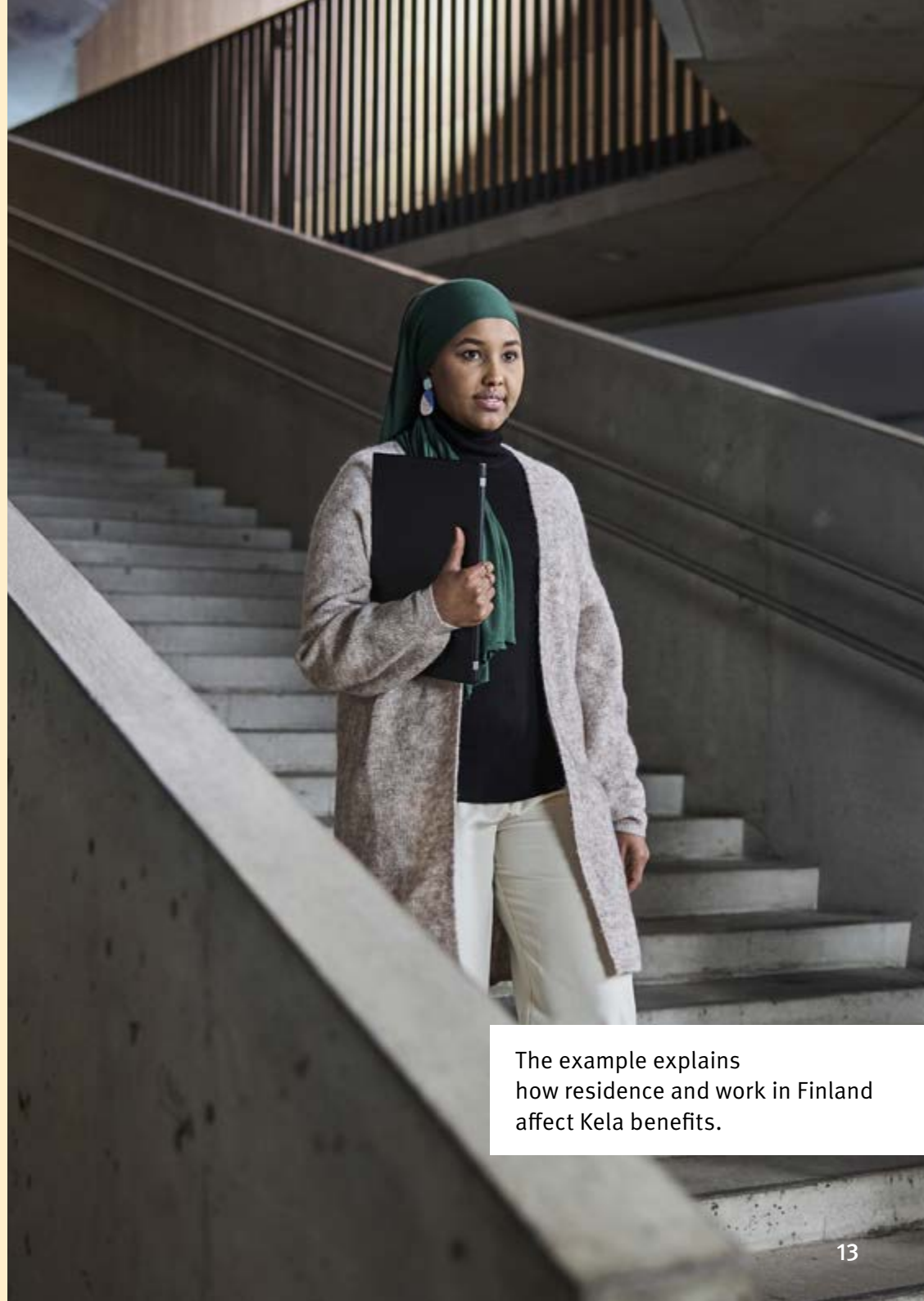


Example: To Finland to work

Rachel from the United States works in Finland for a Finnish company. Initially she intended to live in Finland for less than 6 months, which means that she does not have the right to Kela benefits on the basis of living here.

However, on the basis of her work Rachel has the right to certain Kela benefits immediately after she starts working, if the conditions are met. Such benefits include reimbursements for medical expenses and sickness allowance.

Later Rachel's employment is made permanent. A temporary stay in Finland turns into permanent residence. After this, Rachel also has the right to the benefits that are only paid to persons who are resident in Finland. Such benefits include for instance housing allowance and maternity grant.



The example explains how residence and work in Finland affect Kela benefits.

When you move from Finland

When you move from Finland, inform Kela about the move if you get benefits from Kela.

You should also notify Kela of changes in your situation happening outside Finland.

They may concern, for example,

- starting or stopping studies
- starting or stopping work
- change in family relations, such as divorce or moving in together with your spouse.

Temporary or permanent move?

Your right to Kela benefits is usually decided on the basis of how long you plan to stay in another country. The reason for your move and the country to which you move are also relevant.

If you move away from Finland permanently, you usually no longer have the right to Kela benefits. A move is regarded as permanent if it should last over 6 months.

In this case, your right to Kela benefits usually ends immediately when you move away from Finland. The 6-month time limit is in some cases not strictly followed, if you move temporarily from Finland to an EU or EEA country, Switzerland or the United Kingdom.

For example students and posted workers may also have the right to Kela benefits even if they stay in another country for over 6 months.

If you move to another country, find out if you can get benefits from your new country of residence.

Part of the year in another country

If you regularly live outside Finland for more than half the year, you usually do not have the right to Kela benefits. This time limit can be waived, if you live part of the year in an EU or EEA country, Switzerland or the United Kingdom.



When you move abroad, the duration of the stay abroad affects your right to Kela benefits.

Working abroad

Working in an EU or EEA country, Switzerland or the United Kingdom

If you start working in these countries, even a short employment period means that you no longer have the right to Kela benefits.

However, you have the right to benefits in the country where you are working, regardless of the country where you live.

Cross-border workers

A cross-border worker is a person who returns daily or at least once a week to his or her permanent country of residence.

If you work as a cross-border worker in another EU or EEA country, you have the right to benefits in the country of employment, regardless of which country you live in.

Posted workers

Posted workers are persons that Finnish employers have sent to work in other countries.

Moving to another EU or EEA country, Switzerland or the United Kingdom

If you are sent as a posted worker to these countries, you usually have the right to Kela benefits.

Your employer must apply for a certificate A1 for you from the Finnish Centre for Pensions (Eläketurvakeskus). With the certificate, you can show in the other country that your employer pays social security contributions to Finland.

Moving to a social security agreement country

If you are posted to a country that Finland has a social security agreement with, you usually still have the right to benefits from Kela. In this case, a posting can even last for more than 6 months.

Your employer must apply for a certificate of posting for you. The certificate is available from the Finnish Centre for Pensions (Eläketurvakeskus). Based on this, Kela determines if you can still get benefits.

Moving to some other country

If your employer sends you to work in some other country than the EU and EEA countries, Switzerland, the United Kingdom and countries that have a social security agreement with Finland, you can still get Kela benefits.

If the posting will last longer than 6 months, you must together with your employer notify Kela of the work abroad. The notification must be filed at the latest when you return to Finland.

Other persons than workers

Family members

If you accompany your family member abroad and you plan to stay abroad for 6 months at maximum, you usually have the right to Kela benefits.

If you move as a family member of, for instance, a posted worker, student, civil servant or person doing development aid work, you can get benefits from Kela even if you live abroad for over 6 months.

You must notify Kela of the stay abroad.
Also notify Kela if you live and work in an EU country.
This may affect your right to Kela benefits.

Students and researchers

You have the right to Kela benefits even if you study in another country for more than 6 months.

If you complete the whole degree abroad, you must apply for student financial aid for studies abroad.

If you are an exchange student abroad, you must file a notification of changes regarding student financial aid.

If you do not get study grant from Kela, you should notify Kela about the studies abroad.

If you work a lot alongside your studies, you do not necessarily have the right to Kela benefits. This is the case especially if you are staying in an EU country. Remember to inform Kela about the work you do in another EU country. Also find out about the social security rules of the country you will work in.

Pension payments to other countries

If you get a pension and you move abroad permanently, Kela will stop the payment of your pension starting from the beginning of the month following your move.

If you move to a country that has a social security agreement with Finland, the payment of the pension may continue. However, guarantee pensions are not paid to countries that have a social security agreement with Finland.

Kela does not pay national pensions to other EU and EEA countries, Switzerland and the United Kingdom as of 1 February 2025. The reason for this change is that the law has changed. The change does not concern survivors' pensions and earnings-related pensions. Earnings-related pensions are paid by authorised pension providers.



For more information on how moving abroad affects the payment of your pension call:
020 634 0200

More information about how earnings-related pensions build up and their payment to other countries:
www.tyoelake.fi/en



Example: To Estonia as a pensioner

Friends Marja and Riitta move to Estonia.
Marja gets a disability pension from Kela.
Riitta gets a spouse's pension from Kela.

The payment of Marja's disability pension is interrupted from the start of the month following the move.
The payment of Riitta's spouse's pension continues.



Example: To Turkey to work

Oskari leaves Finland to work for 5 months in Turkey.
He is accompanied by his family.
Oskari and his family maintain their right to Kela benefits, because their stay abroad will last less than 6 months.
This means that they will be eligible for those Kela benefits that are payable abroad.
Benefits not payable abroad include the general housing allowance and the child home care allowance.

If Oskari's family were to move to Turkey on a permanent basis,
their right to Kela benefits would end effective of their date of moving from Finland.

European Health Insurance Card

You can order a European Health Insurance Card from Kela.
The card is free of charge.
With this card, you can get medical treatment in case of acute illness in any EU or EEA (European Economic Area) country, Switzerland and the United Kingdom for the same cost as local residents.

You can order the card online at
www.kela.fi/e-services

You can also get a card for your children online.

You can also get a card by telephoning
020 634 2650.

If you no longer have the right to Kela benefits,
you can no longer use the European Health Insurance Card.

Notification of move and applying for benefits

Tell Kela about your move

When you move to Finland, file a notification of move with the Digital and Population Data Services Agency:

www.dvv.fi/en/moving

If you need a residence permit, you must apply for it with the Finnish Immigration Service before you move to Finland:

www.migri.fi

If you apply for Kela benefits or a Kela card, you must also notify Kela of your move. You can notify Kela of your move online or on form Y 77e.

Also notify Kela of your move, if you move from Finland and you get a benefit or pension from Kela.

Apply for Kela benefits

Inform Kela about your move and apply for Kela benefits online:

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

See the application for a list of the documents you need to send with the application. The documents can also be sent online.

You can also apply by filling in an application form that you can get from any Kela office or from Kela's website:

www.kela.fi/forms

Kela's address is

Kela
PL 10
00056 KELA

You can also handle almost all your transactions with Kela by phone. Kela provides services in Finnish, Swedish, English and Sámi.

Kela will send you a written decision

If you get or apply for a benefit from Kela, you will receive a decision in the OmaKela e-service. The decision notice will also be sent to your home address if you have not opted out of paper mail. The amount of the benefit, the criteria for granting it, and the payment date are shown in the decision. You will receive a decision even if you have not been granted a benefit.



Additional information

Kela's Centre for International Affairs provides information when you move to or from Finland:

www.kela.fi/centre-for-international-affairs

Information on the use of healthcare services in Finland and abroad is available on the internet and by e-mail:

www.eu-healthcare.fi
yhteyspiste@kela.fi

Further information about Kela benefits in different languages:

www.infofinland.fi

Report changes

If your situation changes, this may affect the benefits you get from Kela. The change can for instance concern housing, income, work or family circumstances.

Remember to notify Kela of such changes. You can notify Kela of the changes in the OmaKela e-service, by phone or by visiting any Kela office.

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.

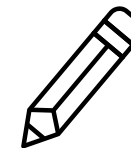
If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first.

Notes





In the OmaKela e-service you can

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

Information about Kela in English

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

Kela brochures in English:

Families

General housing allowance

■ **Moving to or from Finland**

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.
Online versions of Kela's brochures in English:
www.kela.fi/brochures-for-clients