

Kela[®]



Sickness and disability

Briefly and in plain language | 2025



Contents

If you become ill	3
Reimbursements for medicine expenses	6
Reimbursements for private medical and dental care	10
Reimbursements for travel costs	12
Sickness allowance	14
Disability pension	17
Occupational health care	18
If your child becomes ill	20
Disability benefits	22
Application and payment	24
Kela at your service	27

If you become ill

If you become ill or are diagnosed with a disability, you may be able to get financial assistance from Kela. If the illness or disability makes it difficult for you to work or manage in daily life, you may be able to get rehabilitation from Kela. **There is a separate brochure about rehabilitation.**

This brochure explains how Kela can cover some of the costs of an illness and help you financially when you are ill. Further, the brochure tells you about occupational health services and disability benefits. At the end of the brochure, you will find information on how to apply for benefits.

The brochure describes the situation in 2025.

Useful terms and phrases

English	Finnish Swedish
Reimbursements for medicine expenses	Lääkekorvaukset Läkemedelsersättningar
Medical care	Sairaanhoito Sjukvård
Dental care	Hammashoito Tandvård
Private, public	Yksityinen, julkinen Privat, offentlig
Occupational healthcare	Työterveyshuolto Företagshälsovård
Sickness allowance	Sairauspäiväraha Sjukdagpenning
Disability pension	Työkyvyttömyyseläke Sjukpension, invalidpension
Disability allowance	Vammaistuki Handikappbidrag



More information on the internet and by phone

Read more about Kela benefits in English at www.kela.fi/english

More information about the benefits available during illness can be found at www.kela.fi/sickness



If you have any questions, please call Kela's customer service number **020 634 2650**

What costs can Kela help you with?

Kela reimburses part of the following costs, among others:

- costs of medicines which are prescribed for you by a doctor or nurse and are reimbursable
- costs of appointments with a private doctor
- costs of appointments with a private dentist
- costs of travel to receive medical care or participate in rehabilitation.

Kela also pays for loss of income during illness or while caring for a sick child.

Kela does not pay for public healthcare costs, that is to say, costs of care received at a health centre or hospital.

If you are employed, you can use the occupational healthcare arranged by your employer.

Additionally, insurance companies sell private health insurance in case you become 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 anyone who can get reimbursements for medicine expenses or other illness-related benefits from Kela.

The card is free of charge, and Kela sends it to your home address.

European Health Insurance Card

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

The card is free of charge, and Kela sends it to your home address.

If you suddenly become ill in another country, show your card and personal ID at the place of treatment. The European Health Insurance Card is valid in all EU and EEA member countries as well as in Switzerland and the United Kingdom. Before you travel to another country, it is a good idea to find out what you should do if you suddenly become ill there.

More information is available at www.kela.fi/medical-treatment-in-international-situations

If you do not have a European Health Insurance Card with you, you can apply for reimbursement later from Kela.

Insurance companies also sell travel insurance that covers other medical care costs.

Ordering the cards

You can order a Kela card or European Health Insurance Card in the OmaKela e-service at www.kela.fi/e-services (OmaKela is available in Finnish, Swedish and the Sámi languages) or by calling Kela's customer service number **020 634 2650**.

Reimbursements for medicine expenses

Kela may reimburse you for the cost of medicines that have been prescribed by a doctor or nurse to treat an illness.

Reference price and substituting a medicine with a cheaper alternative

A reference price has been set for some medicines. The price at which a medicine is sold may be higher than the reference price. However, the amount of the reimbursement will be based on the reference price.

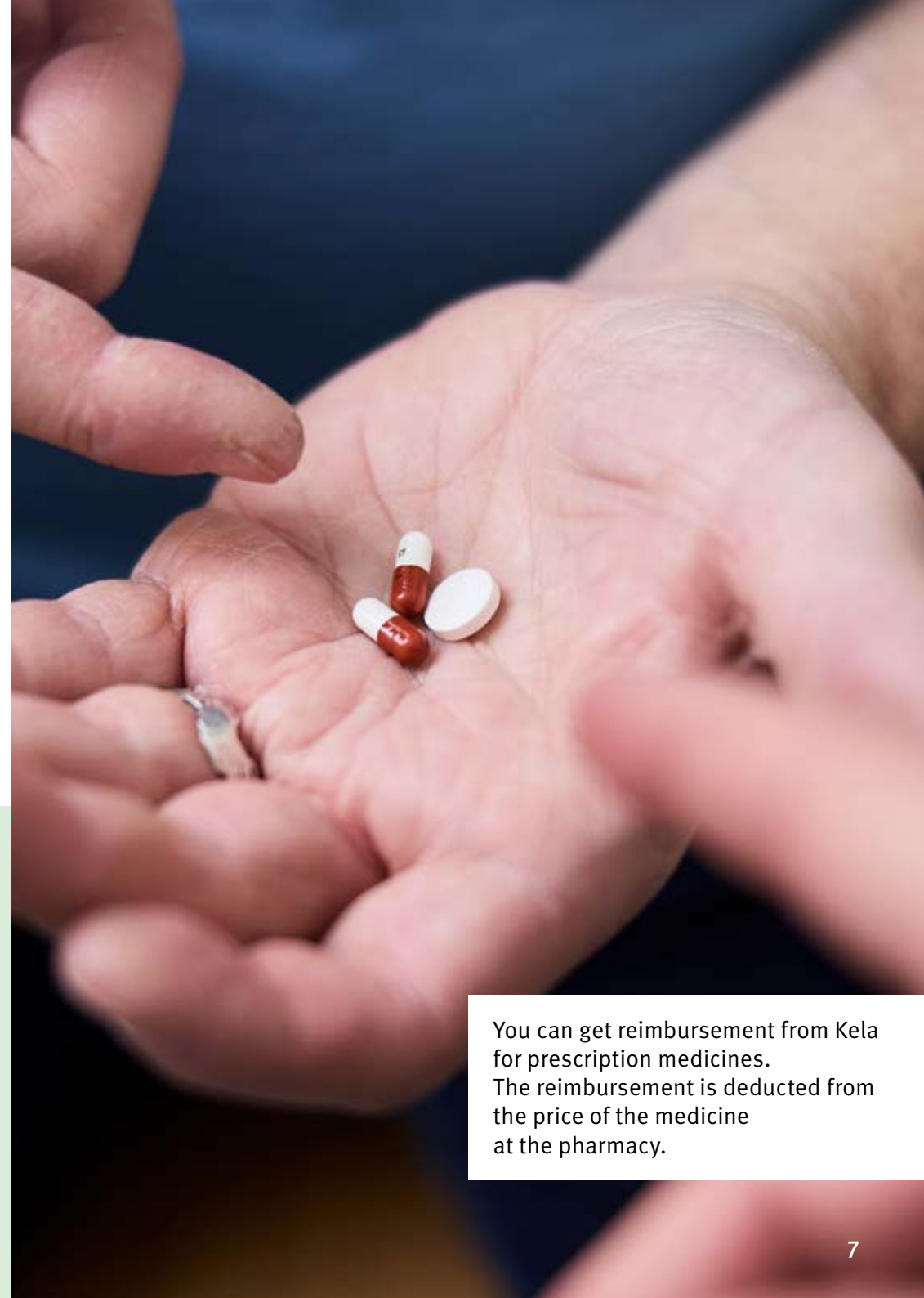
If you wish, the pharmacy can substitute a medicine with an equivalent but less expensive product. The pharmacy is not allowed to substitute the medicine if the person who prescribed the medicine has forbidden it.

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

Example

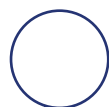
The medicine prescribed by a doctor costs 30 euros.
The reference price is 10 euros.
You get reimbursed 40 per cent of the reference price of 10 euros.
The reimbursement is 4 euros.
You pay the rest yourself.
This means that you will pay 26 euros.

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



You can get reimbursement from Kela for prescription medicines. The reimbursement is deducted from the price of the medicine at the pharmacy.

How much of the price of the medicine is reimbursed?



Initial deductible

You pay full price for all medicines until you reach the 70 euro threshold. This is called an initial deductible. The initial deductible does not apply to children and youth.

Reimbursement at



100 %

You pay



70€ Reimbursement for medicine expenses

Once you meet the initial deductible, you are reimbursed for your medicine purchases. The reimbursement is deducted directly from the price of the medicine.

The amount of the reimbursement depends on the specific medicine and illness.

You pay the rest of the price yourself.

The higher rate of special reimbursement is 100%. However, you do have to pay a copayment of 4.50 euros.

Annual out-of-pocket maximum

BASIC RATE OF REIMBURSEMENT



40 %

Reimbursement at

You pay

60 %

LOWER RATE OF SPECIAL REIMBURSEMENT



65 %

Reimbursement at

You pay

35 %

HIGHER RATE OF SPECIAL REIMBURSEMENT



100 %

Reimbursement at

You pay

4.50 €



633€ Additional reimbursement

If you reach the annual maximum limit on out-of-pocket medicine expenses, which is 633 euros, you will get an additional reimbursement.

The additional reimbursement covers 100% of the price.

However, you do have to pay a copayment of 2.50 euros.

Reimbursement at



100 %

You pay

2.50 €

Buying medicines abroad

If you plan to buy a medicine in another EU or EEA country, you can ask your doctor in Finland for a special prescription that you can use abroad.

You can use a normal Finnish electronic prescription if you buy medicines from the following countries:

- Estonia
- Croatia
- Czech Republic
- Poland
- Portugal
- Spain.

You can apply for reimbursement for a medicine you bought in another country later on from Kela. In order for you to get the reimbursement, the medicine in question needs to be reimbursable in Finland.

More information is available online

Reimbursement is not available for all medicines. More information on reimbursable medicines is available at www.kela.fi/medicinal-products-database

You can keep track of your annual medicine expenses in the OmaKela e-service at www.kela.fi/e-services (OmaKela is available in Finnish, Swedish and the Sámi languages).

Reimbursements for private medical and dental care

Reimbursements for private medical care

If you are ill, Kela can pay you a reimbursement for part of the cost of seeing a doctor at a private clinic. Kela also provides reimbursements for examinations and treatments ordered by a psychiatrist, a dentist, a specialist dentist or an oral and maxillofacial surgeon. You can also be reimbursed for examinations by a psychologist, if a doctor has given you a referral for the examinations.

Kela does not pay a reimbursement if you get a medical certificate from a private doctor in order to obtain a driver's licence or pension or because you need it to apply to a school.

Reimbursements for private dental care

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

You can get a reimbursement for an examination performed by a private dentist every other calendar year. If your dentist recommends you to have an examination every year, you can get a reimbursement once per year.

Kela also pays reimbursement for X-rays and laboratory tests ordered by a dentist at a private clinic.

If you have a private dentist's referral, reimbursement is also paid for treatment provided by a dental hygienist.

Kela does not normally reimburse costs connected with dentures.

You can get the reimbursement immediately

When you show your Kela card, you can usually get the reimbursement immediately at the clinic. You can also claim the reimbursement from Kela later.

Kela pays reimbursements up to a predetermined maximum amount, a so called reimbursement tariff. The reimbursements do not cover any administrative fees or other service fees.

Medical treatment abroad

If you choose to have medical treatment in another EU or EEA country, in Switzerland or the United Kingdom, you can either apply to Kela for prior authorisation for the treatment abroad or seek treatment without prior authorisation. If you pay for the treatment yourself, you can claim reimbursement from Kela for the costs.

For more information on using health services abroad, see: www.kela.fi/contact-point

How much is the reimbursement for doctor's appointments?

Kela pays 30 euros for a visit to a private doctor. The reimbursement for an appointment with a psychiatrist is 30–40 euros. The amount reimbursed depends on the duration of the appointment.

If you see a private medical specialist and the appointment costs 100 euros, Kela will reimburse 30 euros. You pay the remaining 70 euros yourself.

If you have an appointment with a private psychiatrist and a 45 minute consultation costs 200 euros, Kela will reimburse you 37 euros. You pay the remaining 163 euros yourself.

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 will pay reimbursement for travel costs to a private healthcare provider if the treatment provided there qualifies for reimbursement from Kela or if you have a payment voucher or service voucher issued by a wellbeing services county. The reimbursement is usually based on the cheapest way of travelling to the nearest healthcare provider.

Kela pays reimbursements for trips made to a rehabilitation provider if the rehabilitation is based on a decision issued by Kela or a public healthcare 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 separate trips to a pharmacy to get medicines.

Using a taxi

If you need a taxi for health reasons or because of a lack of suitable transport options, you can get a reimbursement for your 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, Todistus matkakorvausta varten).

Each region has two service dispatch numbers that you can call if you want to order a Kela taxi.

You can choose which number to order the taxi from. If you order a taxi by calling a dispatch number, you will be reimbursed right away during the trip. If you book a taxi in some other way, Kela will not reimburse you for the trip.

Taxi dispatch numbers:
www.kela.fi/how-to-book-a-taxi

Keep track of your travel expenses:
www.kela.fi/e-services (available in Finnish, Swedish and Sámi)

Copayment

There is a copayment of 25 euros for each one-way trip. This is the maximum amount you have to pay yourself. If your trip costs more, Kela reimburses you for the part above 25 euros.

The annual out-of-pocket maximum for travel expenses is 300 euros a year. If you pay more than that for your travels in a calendar year, any travel costs you have during the rest of the year will be paid by Kela.

If you travel by taxi, you do not need to apply for reimbursement yourself if you have ordered the taxi from the right number. If you order the taxi by calling one of the regional dispatch numbers for your area, Kela will include all copayments you have paid for taxi trips in your annual maximum limit on out-of-pocket travel costs. If you travel by some other means of transport than a taxi, you should apply for reimbursement from Kela for all trips. That way, Kela will count them towards your annual maximum limit on out-of-pocket costs.

Reimbursement for the cost of overnight accommodation

You can get an accommodation allowance if you have to stay overnight at your treatment or rehabilitation location, for example because you do not have suitable transport options. The maximum allowance is 20.18 euros per night.

Sickness allowance

During a period of illness, Kela can pay you a sickness allowance. You can get sickness allowance if you are aged 18–67 and you cannot work because of an illness.

Sickness allowance is normally paid after you have been ill for 10 days. If you are self-employed, you can get YEL allowance or Mela sickness allowance when you first fall ill.

You can get sickness allowance even if you are unemployed or a student.

If you are paid a salary during your sick leave, Kela pays the sickness allowance to your employer.

If you become unable to work because of an illness, you should apply for a sickness allowance within the next two months.

How much can you get?

The amount of the sickness allowance is calculated on the basis of your annual income. Annual income means your income during a period of 12 months.

For example, if a doctor determines that you are unfit for work starting from May 2025, Kela will calculate your sickness allowance based on the income you had between 1 April 2024 and 31 March 2025.

The sickness allowance will always be less than your annual income. You can use a calculator on Kela's website to find out how much sickness allowance you could get: www.kela.fi/calculators (the sickness allowance calculator is only available in Finnish and Swedish)

How long is sickness allowance paid for?

Kela pays sickness allowance for about a year at most. During that time, Kela will consider whether you could be helped by rehabilitation.

If you are employed, Kela will ask you for a statement from your occupational health doctor. In the statement, the doctor will evaluate your capacity for work and how likely it is that you can go back to your job. The statement is needed at the latest after you have received sickness allowance for 90 working days.

Your occupational health care provider can also assess your situation at a later point. Send all later statements to Kela as well.

Sickness allowance extension

Kela can sometimes extend the payment of your sickness allowance.

Normally sickness allowance can be paid for about a year, at most. If you return to work after receiving sickness allowance but discover that your health still makes it impossible for you to work, Kela can extend your sickness allowance by 50 days.

To get this extension, you must remain employed for 30 days (about a month) without interruption after you have reached the original limit for sickness allowance payments.

If your inability to work continues and you cannot return to work, Kela or your authorised pension provider will look into whether you can get a disability pension.

Partial sickness allowance

You can get partial sickness allowance from Kela if you return to work on a part-time basis after an illness. The partial sickness allowance is half of the regular sickness allowance.

You can get partial sickness allowance if you worked full-time before falling ill. Working full-time means that you work at least 30 hours a week. When you start working part-time, your working hours must be about half of your previous working hours.

Partial sickness allowance can be paid for a total of 150 working days (about 6 months).

You can get partial sickness allowance retroactively for a maximum of 2 months from the date of the application.

Sickness allowance, rehabilitation or pension?

If your illness lasts for a long time, you can get support for rehabilitation.

When you have received sickness allowance for 60, 150 and 230 working days, Kela will check whether rehabilitation could help improve your ability to work.

If you feel that you need rehabilitation, talk to your doctor or contact Kela.

Disability pension

As a rule, Kela pays sickness allowance for a maximum of 300 days.

If you remain unfit for work because of an illness or disability and cannot get sickness allowance anymore, 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 small.

Your right to a disability pension depends on the following:

- the kind of illness or disability you have
- how old you are
- how likely it is that your ability to work will improve
- what your education is.

Disability pension can be granted indefinitely or for a fixed period of time.

A fixed-term disability pension is called rehabilitation subsidy.

If you are unable to return to work and you have not been granted a pension, you must register as an unemployed jobseeker at www.tyomarkkinatori.fi/en

Do so at the latest on the 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.

More information about disability pension and rehabilitation subsidy is available in the brochure Pensions and retirement.

Occupational healthcare

Employers must provide access to 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 goal is to maintain the employee's capacity for work and to prevent illnesses.

You can get further details about the occupational health services available to you from your own employer.

Occupational healthcare for self-employed persons

Self-employed persons too can arrange occupational health services for themselves. This is voluntary, however.

Self-employed persons who have employees have an obligation to organise occupational health services for their employees.

They can apply to Kela for reimbursement for their occupational health service costs.



The goal of occupational healthcare is to maintain the employee's capacity for work and to prevent illnesses.

If your child becomes ill

If your child becomes ill, you can take the child to the municipal health centre or to a private doctor.

Kela reimburses you for part of the costs of appointments with a private doctor.

Additionally, Kela provides partial reimbursement for medicines.

Kela does not reimburse treatments given at a municipal health centre.

Temporary care leave

If your child is under 10 years old and for example catches a cold, you can stay off work to look after them. This is called a temporary care leave.

A temporary care leave can last a maximum of 4 days. Most employers pay a salary while an employee is on temporary care leave. Kela does not pay any benefits during that time.

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 for any of the following reasons:

- your child has been hospitalised
- your child is in home care related to hospitalisation
- your child is in rehabilitation
- your child attends school or daycare on a trial basis.

The special care allowance is calculated on the basis of your annual income. Your right to special care allowance depends on your child's age, illness, where they are being treated and the stage of the treatment.

You must include a medical certificate D from a doctor with your application.

If you have participated in the child's rehabilitation, it is enough to submit proof of your participation instead of the certificate D.

Ask for it from the rehabilitation service provider.

You also need to submit a document showing that you do not receive any wages or salaries during the rehabilitation. You can get this from your employer.

Submit your application for special care allowance within 4 months of the beginning of the treatment.

Disability benefits

If you or your child has a disability or illness that lasts a long time and makes your daily life more difficult, you may be able to get a disability benefit.

Disability benefits can be paid out at three different rates. Your right to the benefit depends on how much the disability or illness impacts your daily life.

Disability allowance for children

Children under 16 can get a disability allowance if

- they have a disability or long-term illness that has been diagnosed by a doctor
- caring for them is harder and more demanding than caring for a child without a disability or illness
- the disability or illness lasts at least 6 months.

The disability allowance at the basic rate is about 110 euros per month. The allowance at the increased rate is about 256 euros per month. The allowance at the highest rate is about 497 euros per month.

Disability allowance for adults

If you are over 16, you can get a disability allowance if

- you have a disability or long-term illness that has been diagnosed by a doctor
- your ability to manage in daily life and to look after yourself is reduced for at least a year
- the disability or illness impacts your life negatively or you need help or guidance because of it.

The disability allowance at the basic rate is about 110 euros per month. The allowance at the increased rate is about 256 euros per month. The allowance at the highest rate is about 497 euros per month.

Care allowance for pensioners

If you receive a pension, you can get a care allowance if

- you are retired full-time
- you have a disability or long-term illness that has been diagnosed by a doctor
- your ability to manage in daily life and to look after yourself is reduced for at least a year
- you need assistance or guidance due to disability or illness.

The care allowance at the basic rate is about 84 euros per month. The allowance at the increased rate is about 183 euros per month. The allowance at the highest rate is about 388 euros per month. The disability supplement for war veterans is about 127 euros per month.

Further information on disability benefits is available at www.kela.fi/disability

Interpreter services for persons with disabilities

If you have impaired hearing, combined hearing and vision loss or a speech impairment, you can get access to interpreters through Kela to assist you in your daily life.

First, you must apply for the right to use the interpreter services. Then, you can contact Kela to book an interpreter, who can help you in your studies, your job or your hobbies.

More information on the interpreter services is available at www.kela.fi/interpreter-service-for-the-disabled

Application and payment

You can apply for benefits in the OmaKela e-service:
www.kela.fi/e-services (in Finnish, Swedish or Sámi)

See the application for a list of the documents you need to send with the application. The supporting documents can be sent in OmaKela.

You can also apply for benefits by filling in an application form that you can get from any Kela service point or from Kela's website:
www.kela.fi/forms

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

Kela's address is:

Kela
PL 10
00056 KELA

You can also handle almost all your benefit matters with Kela by phone.

As soon as Kela has processed your application, you will receive a decision in OmaKela. The decision notice will also be sent to your home address if you have not opted out of receiving paper mail. The decision notice includes information on the amount of the benefit, the criteria for granting it, and the payment date. You will get a decision notice even if you have not been granted a benefit.

Kela will pay the benefits into your bank account.

Report changes

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

Remember to notify Kela of such changes. You can notify Kela of the changes in OmaKela, 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 included with each benefit decision.

If you have questions, please contact Kela first.



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