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Guidance

Healthcare for UK nationals living in Finland

How to get state healthcare if you live, work or study in Finland.

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From:

Department of Health and Social Care (<https://www.gov.uk/government/organisations/department-of-health-and-social-care>), Foreign & Commonwealth Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-office>), and Foreign, Commonwealth & Development Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>)

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Stay up to date

This guidance will be updated if anything changes to how you get state healthcare in Finland.

Sign up for email alerts. (<https://www.gov.uk/email-signup/?topic=/world/living-in-finland>)

This information is about living in Finland. There's different guidance about visiting Finland. (<https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare>)

If you're registered as a resident in Finland you can access state healthcare. You have to pay for state healthcare.

UK nationals usually access the Finnish healthcare system in one of these ways:

- registering as a resident and getting a 'Kela' card
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with the Finnish state healthcare system

Healthcare if you live and work in Finland

Anyone who is registered as a resident in Finland can register for state healthcare with Kela (<https://www.kela.fi/web/en/from-other-countries-to-finland-medical-care>).

This is the same if you're employed, self-employed or not working.

You'll need to pay for healthcare services and treatment.

Your dependants will have the same access to healthcare.

You may be entitled to a Finnish EHIC for travel, including visits to the UK.

You may also have the right to apply for a UK S1 if you start drawing a UK State Pension.

How to register

First, register for residency (<https://www.gov.uk/guidance/living-in-finland>). You need to fill in an online form and then book an appointment at the Digital and Population Data Services Agency.

Register online for a Kela card (<https://www.kela.fi/web/en/kela-card>).

When you've got your residency and have an address in Finland, you need to register your residency with your local municipality.

Your municipality will automatically assign you a GP that's closest to your address.

Show your Kela card when you visit a doctor, receive medical care or buy medicine.

How much you'll pay

You'll need to pay for any services or treatment you receive.

GP appointments cost around 20 euros.

The cost of dentist appointments varies and is around 10 to 15 euros. There are separate charges for dental procedures such as fillings and x-rays.

Hospital fees are as follows:

- inpatient care: 23 to 50 euros a day

- outpatient care: 42 euros
- day surgery: 137 euros

You need to pay the first 50 euros towards your medicines each year. For anything over this, you can ask for reimbursement from Kela. You can usually do this in the pharmacy.

If your UK employer has sent you to Finland temporarily ('posted workers')

A posted worker (<https://www.gov.uk/working-abroad/posted-workers>) is an employee of a UK company temporarily sent to another European Economic Area (EEA) country.

UK posted workers can access healthcare in Finland using a UK-issued EHIC or an S1 form if Finland opts in to posted worker arrangements as a part of the agreement with the EU. Finland needs to confirm this by the end of January 2021.

If Finland does not opt in to posted worker arrangements, you may need to do one or more of the following:

- join a local healthcare scheme
- cover the cost of your healthcare with private health insurance

HMRC has a helpline for National Insurance enquiries from non-UK residents (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>). This can answer questions about posted worker status and explain which documents you will need to get healthcare while posted.

UK-funded healthcare: using an S1 form in Finland

There's different guidance if you have an S1 as a posted worker.

You may be entitled to state healthcare paid for by the UK if you're a Finnish resident (<https://www.gov.uk/guidance/living-in-finland>) and receive a UK State Pension.

You may also be entitled to an S1 form if you're a frontier worker (someone who works in one state and lives in another). You must contact HMRC National Insurance enquiries (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>) to find out if you're eligible.

If you've been living in Finland since before 1 January 2021, you may also be entitled to an S1 if you receive some other 'exportable benefits'.

Not all UK benefits that can be claimed while abroad entitle you to UK-funded healthcare. Read more about claiming benefits if you move abroad (<https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits>) or contact Jobcentre Plus (<https://www.gov.uk/contact-jobcentre-plus>) to ask about a benefit.

Once you have an S1 form, you must register it on the Finnish system.

This will mean you and your dependants will be entitled to healthcare in Finland on the same basis as a Finnish citizen.

You'll also get:

- a UK-issued **EHIC** (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) for travel
- planned treatments (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/>) in other EU countries

If you moved to the EU before 1 January 2021, you'll have access to the NHS in England when you're visiting.

Dependants and family members may be classified differently in Finland than the UK.

Check with the local authorities when you register your S1 form.

How to get an S1 form

If you have a UK State Pension, you must request an application form by phone from NHS Overseas Healthcare Services.

NHS Overseas Healthcare Services
Telephone: +44 (0)191 218 1999
Monday to Friday, 8am to 6pm
Saturday, 9am to 3pm

How to use an S1 form in Finland

You must register your S1 form with Kela.

Once registered, you'll be given a Kela card (<https://www.kela.fi/web/en/kela-card>). This will mean you're entitled to healthcare on the same basis as a Finnish citizen.

Studying in Finland

You can use an **EHIC** or **GHIC** (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) to get medically necessary healthcare until the end of your study period.

If you're going to study in Finland for more than a year, you should apply for a Kela card (<https://www.kela.fi/web/en/kela-card>). This gives you the same access to state healthcare as a Finnish national.

Moving back to the UK

If you return to the UK you'll be able to use the NHS like any other UK resident.

Read more about using the NHS when you return to live in the UK (<https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk>).

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1. 31 December 2020

Updated sections on living and working in Finland, using an S1 form in Finland, posted workers and studying in Finland. Changes reflect healthcare arrangements for people moving to Finland under the new rules of the UK's deal with the EU.

2. 9 November 2020

Updated 2 sections: 'Healthcare if you're using an S1 form in Finland' and 'Healthcare if you're studying in Finland'. Students and people with a registered S1 in Finland can now apply for a new UK European Health Insurance Card (EHIC) that will remain valid from 1 January 2021.

3. 23 September 2019

First published.

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Check how the new rules affect you (<https://www.gov.uk/transition>)

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- Healthcare for UK nationals living in Latvia (<https://www.gov.uk/guidance/healthcare-in-latvia>)
- Finland travel advice (<https://www.gov.uk/foreign-travel-advice/finland>)

Detailed guidance

- Living in Finland (<https://www.gov.uk/guidance/living-in-finland>)

Collection

- Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland (<https://www.gov.uk/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland>)

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