

Coronavirus (COVID-19) (/coronavirus)

Guidance and support

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Part of

[Brexit: guidance for individuals \(/guidance/brexit-guidance-for-individuals-and-families\)](#)

Guidance

Healthcare for UK nationals living in Finland

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

From:

[Department of Health and Social Care \(/government/organisations/department-of-health-and-social-care\)](#), [Foreign & Commonwealth Office \(/government/organisations/foreign-commonwealth-office\)](#), and [Foreign, Commonwealth & Development Office \(/government/organisations/foreign-commonwealth-development-office\)](#)

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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 \(https://www.gov.uk/email-signup/?topic=/world/living-in-finland\)](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. \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](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 when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with the Finnish state healthcare system (see 'UK-funded healthcare: getting and using an S1 form in Finland' below)

Healthcare if you live and work in Finland

If you are planning on moving to Finland, see the guidance on [Living in Finland \(https://www.gov.uk/guidance/living-in-finland\)](https://www.gov.uk/guidance/living-in-finland) for more information about visa and residency requirements.

You must show proof of healthcare cover:

- before you can register as a resident
- when you apply for a visa

For details about the healthcare cover required for residency applications, contact local authorities in Finland or the appropriate Finnish embassy or consulate in the UK.

Anyone who is registered as a resident in Finland can register for state healthcare with [Kela \(https://www.kela.fi/web/en/from-other-countries-to-finland-medical-care\)](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 (see 'UK-funded healthcare: getting and using an S1 form in Finland' below).

How to register for healthcare

First, [register for residency \(https://www.gov.uk/guidance/living-in-finland\)](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 \(https://www.kela.fi/web/en/kela-card\)](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 to access healthcare services

[Find your nearest hospital or clinic \(https://www.eu-healthcare.fi/healthcare-in-finland/using-health-services-in-finland/finding-health-care-services-in-finland/\)](https://www.eu-healthcare.fi/healthcare-in-finland/using-health-services-in-finland/finding-health-care-services-in-finland/) on the EU-healthcare.fi website.

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 could pay up to 50 euros per prescription for medicines. For anything over this, you can get a reimbursement from Kela. You can usually do this in the pharmacy.

Your prescription payments are automatically recorded on your Kela card. After you've hit the annual excess of 578 euros, you'll pay 2.50 euros for each prescription.

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

A posted worker, also known as a 'detached worker', is someone employed or self-employed in the UK, but temporarily sent to a European Economic Area (EEA) country.

UK posted workers can access healthcare in Finland using an **E.H.I.C.**, **G.H.I.C.** or S1 form.

HMRC has a [helpline for National Insurance enquiries from non-UK residents \(https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents\)](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: getting and using an S1 form in Finland

There's different guidance if you have an S1 as a 'posted worker' (see 'If your UK employer has sent you to Finland temporarily ('posted workers')' above).

You may be entitled to state healthcare paid for by the UK if you're a resident in Finland and receive a UK State Pension or an exportable benefit. See [Planning your healthcare abroad \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/) on the NHS website for more information about eligibility.

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 \(https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries\)](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries)

[for-non-uk-residents](#)) to find out if you're eligible.

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 \(https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits\)](https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits) or [contact Jobcentre Plus \(https://www.gov.uk/contact-jobcentre-plus\)](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 \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/) or [GHIC \(https://www.gov.uk/global-health-insurance-card\)](https://www.gov.uk/global-health-insurance-card) for travel
- [planned treatments \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/) in other EU countries

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

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

If you're entitled to an S1 form as a dependant of a State Pensioner, your health cover will be cancelled once you begin claiming your UK State Pension.

You will be sent a new S1 form to your registered address from NHS Overseas Healthcare Services. You must register this form to ensure continuation of healthcare cover.

You are responsible for informing NHS Overseas Healthcare Services if you change your address or your circumstances change.

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

How to get an S1 form

If you have a UK State Pension or another qualifying exportable benefit, you must request an application form by phone from NHS Overseas Healthcare Services (see contact details above).

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 \(https://www.kela.fi/web/en/kela-card\)](https://www.kela.fi/web/en/kela-card). This will mean you're entitled to healthcare on the same basis as a Finnish citizen.

If you are experiencing delays registering your S1 with local authorities and require emergency or urgent treatment, contact the Overseas Healthcare Services on 0044 191 218 1999.

Studying in Finland

You should apply for a Student **GHIC** to get medically necessary, state-provided healthcare for the duration of your study period in Finland, whether this is for part or all of your course. This means that you'll get necessary healthcare services on the same basis as a Finnish citizen either for free or at a reduced cost.

If you already hold a valid Student **EHIC** you can use this until the card expires.

[Read more about eligibility and how to apply \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/)

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

Getting treatment in the UK

Because the NHS is a residency-based system, under NHS rules UK nationals who move abroad on a permanent basis may lose their entitlement to free NHS healthcare.

If you are a UK national and move to the EU, you should not expect to be able to use NHS services for free when visiting the UK unless you have an **EHIC**, **PRC** or **S2** to show your healthcare costs are funded by the EU country in which you now live, or another exemption applies.

Some former UK residents do not have to pay for NHS treatment when visiting England. This includes:

- UK war pensioners
- UK government employees
- UK nationals living in the EU on or before 31 December 2020, once they have a registered, UK-issued S1

Read more about using the NHS when you no longer live in the UK (see 'UK nationals who no longer live in the UK' in [Healthcare for visitors to the UK from the EU \(https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk\)](https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk)).

If you return to live in 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 \(https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk\)](https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk).

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Last updated 19 October 2021 [+ show all updates](#)

1. 19 October 2021

Updated 'Healthcare if you live and work in Finland' to include information about how to find your nearest hospital or clinic. Updated 'UK-funded healthcare' to include information for S1 dependants who begin claiming a UK State Pension, and guidance for S1 holders who are experiencing delays in registering their S1. Updated 'Studying in Finland' to include more information on Student GHIC and Student EHIC cards. Updated 'Getting treatment in the UK' to provide additional detail about NHS access when visiting the UK.

2. 10 February 2021

Updated 'posted worker' section as Finland has confirmed posted workers can continue working and accessing state healthcare in Finland, and added detail to 'getting treatment in the UK' section about healthcare when you no longer live in the UK.

3. 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.

4. 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.

5. 23 September 2019

First published.

Related content

- [Healthcare for UK nationals living in Estonia \(/guidance/healthcare-in-estonia\)](/guidance/healthcare-in-estonia)
- [Healthcare for UK nationals living in the Czech Republic \(/guidance/healthcare-in-the-czech-republic\)](/guidance/healthcare-in-the-czech-republic)
- [Healthcare for UK nationals living in Croatia \(/guidance/healthcare-in-croatia\)](/guidance/healthcare-in-croatia)
- [Healthcare for UK nationals living in Sweden \(/guidance/healthcare-in-sweden\)](/guidance/healthcare-in-sweden)
- [Healthcare for UK nationals living in the Netherlands \(/guidance/healthcare-in-the-netherlands\)](/guidance/healthcare-in-the-netherlands)
- [Finland travel advice \(/foreign-travel-advice/finland\)](/foreign-travel-advice/finland)

Detailed guidance

- [Living in Finland \(/guidance/living-in-finland\)](/guidance/living-in-finland)
- [Travel to Finland for work \(/guidance/travel-to-finland-for-work\)](/guidance/travel-to-finland-for-work)

Collection

- [Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland \(/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland\)](/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland)

Brexit

[Check what you need to do \(/brexit\)](/brexit)

Explore the topic

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- [Health and social care \(/health-and-social-care\)](/health-and-social-care)
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