Volume 8, Issue 3 /2006 - Country Focus:Finland

The Finnish Healthcare System

Author:

Alpo Rajaniemi

Accounting Manager, Hospital District of

South West Finland, correspondent for Hospital

E-mail: Alpo.Rajaniemi@tyks.fi

Healthcare services in Finland are defined by law. Health Services are divided into primary and special care and are provided mainly by the municipalities. The municipalities have set up joint authorities to provide healthcare services. To establish joint authorities, individual municipalities enter into a mutual basic contract. Joint authorities are independent legal public entities governed by municipal legislation.

Municipalities are responsible for arranging specialised hospital care for their residents. To this end, Finland is divided into 20 hospital districts, and, in addition, the semi-autonomous province of Ahvenanmaa forms its own such district. Each municipality belongs to a particular hospital district, each of which contains a central and regional hospital. Of the central hospitals, five are university hospitals that provide specialised levels of treatment. Each hospital district organises and provides specialised hospital care for the population in its area.

Sickness Insurance

Sickness insurance covers the daily sickness benefit and rehabilitation allowance, and reimburses private medical and dental fees, laboratory and treatment costs, pharmaceutical expenses and travel expenses related to treatment. It also covers maternal, paternal and parental allowances, the special maternity allowance and special care allowance.

All regular residents in Finland are entitled to sickness insurance compensation. Residence is considered to be regular when a person's house and home is in Finland and they live primarily in the country. Conversely, if you have been out of the country for over a year, you are regarded as having left the sphere of Finnish sickness insurance coverage. Employees of Finnish firms who work abroad remain, together with their families, within the Finland sickness insurance system.

The Social Insurance Institution (Kela) pays sickness insurance reimbursements. Pharmacies provide reimbursements for prescription medicines if you present your Kela card.

The amount of sickness insurance varies depending on what it is being claimed for. Sickness benefit, rehabilitation allowance, maternal, paternal and parental allowances, the special maternity allowance and special care allowance are assessed according to income.

Hospital Districts

There are five university hospitals (Helsinki, Turku, Tampere, Kuopio and Oulu), each of them constituting the Hospital District with its neighbouring surroundings. The first units were established in 1958 based on the Law for university hospitals. For specialist medical care, each local authority must be a member of a joint municipal authority of a hospital district. Hospital districts provide specialist medical care and examinations for local residents, services not

provided in health centres for practical reasons.

Private Healthcare

Private healthcare acts as a complement to the public healthcare system. Private health services are mainly concentrated in large localities, offering medical and dental services, physiotherapy and occupational healthcare. There are a few private hospitals in the country. Sickness insurance covers a part of private medical and dental expenses and partially reimbursed costs result from tests and treatment prescribed by a physician.

Treatment

© For personal and private use only. Reproduction must be permitted by the copyright holder. Email to copyright@mindbyte.eu.

The situation of clients and patients concerning healthcare is defined by law. Legislation supplements treatment guidelines that ensure appropriate treatment and access to treatment within a reasonable time period. National treatment guidelines have been drawn up concerningmany types of disease, and quality guidelines exist for services dealing with mental health, substance abuse, care for the elderly and school healthcare, etc.

Patients' Rights

Finnish legislation covering the rights of patients is contained in the Act on the Status and Rights of Patients. This applies to every part of the general healthcare system and to healthcare services provided in social welfare institutions.

The Act rules that:

• treatment requires the consent of the patient;

• the patient's agreement must also be obtained as to the forms of treatment;

• patients must, if they so request, be given information on their state of health, the extent of the proposed treatment, any risk factors, and possible alternative forms of treatment;

• patients are entitled to see and correct the information entered in their own patient histories;

• those on a waiting list for treatment must be told the reason for the delay and its estimated duration;

• patients dissatisfied with their treatment are entitled to lodge a complaint with the establishment concerned;

• establishments providing medical treatment must have a patient ombudsman, whose duty is to inform patients of their rights and assist them, if necessary, in submitting a complaint, appeal or claim for indemnity;

• the opinion of young patients must be taken into account if they have reached a stage of development at which they are able to express an opinion. A doctor or other professional person assesses the stage of development;

• and a child's parent or guardian is not entitled to refuse treatment that would avert a health risk or save the life of an underage person.

Services

Finland's municipalities are in charge of the taxbased funding of health services for all their inhabitants. The municipalities may provide services themselves or arrange them in cooperation with neighbouring municipal (joint) authorities. A municipality may also contract services from another municipality or from a private service provider. The composition of services is not defined in precise detail by law, which means that services may differ from one municipality to another. Certain basic services are nevertheless defined by law that have to be available in all municipalities.

The healthcare services also provide privately owned units in supplement to those arranged by the municipalities, thus offering patients an alternative.

Published on : Mon, 24 Jul 2006

© For personal and private use only. Reproduction must be permitted by the copyright holder. Email to copyright@mindbyte.eu.