

Kela[®]



Contact Point for
Cross-Border
Health Care

Statistical information on cross-border health care in Finland in 2025

June 1 2026

Table of contents

1. Medical costs incurred in EU countries* and their reimbursements to customers
2. Top 5 countries: medical costs and their reimbursements when seeking treatment independently
3. Prior authorisation provided in Finland for treatment in EU countries and information on the costs
4. Amounts Kela has invoiced from EU countries for treatment provided in Finland on the basis of prior authorisation (€)
5. State reimbursement of treatment costs to wellbeing service counties and the Finnish Student Health Service
6. Reimbursement of medical costs between Finland and EU countries
7. Number of (valid) European Health Insurance Cards (EHIC)
8. Further information: Contact Point for Cross-Border Healthcare

*In these statistics, the term refers to the EU and EEA countries, Switzerland, the United Kingdom and Northern Ireland.

Background information and instructions for reading 1/3

- Kela reimburses treatment provided in another EU or EEA country, Switzerland, the United Kingdom and Northern Ireland. In these statistics the term “EU countries” is used for these countries.
- KELA does not reimburse costs for treatment provided outside the EU countries.
- **Medically necessary treatment**
 - the need for treatment has occurred during a stay abroad and the treatment cannot wait until the customer returns to their home country.
 - a certificate of entitlement to treatment, e.g. a European Health Insurance Card, is presented in connection with the treatment
- **Seeking treatment**
 - **Seeking treatment independently**
 - the customer has travelled abroad with the purpose of receiving treatment and does not have a prior authorisation pursuant to the EU regulation
 - **Seeking treatment with prior authorisation**
 - the customer has travelled abroad with the purpose of receiving treatment and has received a prior authorisation from Kela pursuant to the EU regulation

Background information and instructions for reading 2/3

- Seeking treatment independently: the method for reimbursing the costs of treatment abroad changed at the beginning of 2023. Kela pays reimbursements for costs incurred in EU countries up to the amount that equivalent treatment would have cost in the customer's own wellbeing services county in Finland.
 - Due to the change in the reimbursement method, the statistics for the period before and after 2023 are not fully comparable.
 - Statistics for previous years are available on the [SlideShare account](#) of the Contact Point for Cross-Border Healthcare
- Kela does not keep statistics of the numbers of people. The number of resolutions means the number of decisions given to customers, which may include several procedures, examinations, treatments, medicines or trips.
- The statistics are compiled according to the resolution date. Depending on the reimbursement, reimbursement must be sought within half a year or one year of paying the costs. Therefore, the treatment relating to the statistics may have been given the year before when a resolution was issued.
- The statistics only present the cases where customers have applied for reimbursement for care provided.

Background information and instructions for reading 3/3

- For more information, see the following websites:
 - Necessary treatment: [If you fall ill or move abroad \(kela.fi\)](#)
 - Seeking treatment independently abroad and with prior authorisation / seeking treatment in Finland:
 - [Seeking treatment abroad or in Finland \(kela.fi\)](#)
 - [I want to go abroad for treatment \(eu-healthcare.fi\)](#)
 - [I want to seek treatment in Finland \(eu-healthcare.fi\)](#)
 - State reimbursement: [State reimbursement for public healthcare \(kela.fi, in Finnish\)](#)
 - Using health services abroad: [Health services abroad \(eu-healthcare.fi\)](#)
 - Information on wellbeing services counties: [Wellbeing services counties \(stm.fi\)](#)

1. Medical costs incurred in EU countries and their reimbursements to customers

	Number of resolutions	Costs € (paid by customers)	Reimbursements € (paid by Kela)
In 2025			
Seeking treatment independently	2,654	1,445,490	670,760
Specialist visits	220	247,490	98,570
Physiotherapy	5	1,060	630
Dental care	1,258	428,090	105,690
Surgery	171	602,740	416,660
Medicines	467	57,140	12,190
Travel	418	60,230	810
Psychiatry	11	2,630	2,270
Emergency care	8	13,820	10,590
Pregnancy and childbirth	5	10,970	10,460
General practitioner visits	70	11,280	7,860
Other	21	10,040	5,030
In 2025			
Necessary treatment	5,915	7,359,790	5,014,030

- The costs mentioned in the table have been incurred from either
 - [medically necessary treatment](#) or
 - [seeking treatment independently](#).
- The category “Other” refers to treatment related to seeking treatment independently, which does not fall under any of the other categories mentioned.
- The costs are the price charged to the customer abroad for which they have applied to Kela for reimbursement.
- Medicine expenses are reimbursed in the same manner as medicines purchased in Finland.
- Travel costs are reimbursed in the same way as if the customer had travelled to the health care unit closest to their home address where they would have received the necessary treatment.

2. Top 5 countries: medical costs and their reimbursements when seeking treatment independently

In 2025		
Country	Costs € (paid by customers)	Reimbursements € (paid by Kela to customers)
Estonia	806,330	454,320
Spain	173,250	66,500
Austria	123,440	13,630
Germany	82,780	54,620
Lithuania	33,580	17,160

- These are the approved costs of independently sought treatment reimbursed by Kela in 2025 and the reimbursements paid by Kela to customers.
- The majority of the reimbursements were reimbursements for dental care provided in Estonia. More detailed information on the treatment is not available.
- For more [information, see the Kela website: Seeking treatment abroad or in Finland](#)

3. Prior authorisation provided in Finland (by Kela) for treatment in EU countries and information on the costs

Year	Resolutions	Granted	Denied	Not processed	Amount paid by wellbeing services counties for treatment covered by the prior authorisation €
2025	346	177	148	21	1,153,200
2024	416	196	209	11	1,096,000
2023	304	170	120	14	556,306

- The cost of treatment with prior authorisation varies widely, depending on the type of treatment provided. The cost of a single treatment can vary between €100 and €100,000.
- Prior authorisations have mainly been granted for the treatment of cancer, musculoskeletal disorders and pregnancy and childbirth. Most prior authorisations have been granted for treatment in Estonia.
- In terms of statistics on payments by the wellbeing services counties, the year refers to the year when public health care has paid Kela the costs of treatment covered by the prior authorisation. The patient living in Finland has received the treatment abroad earlier, possibly the preceding year.
- For more [information, see the Kela website: Seeking treatment abroad or in Finland](#)

4. Costs of treatment provided in Finland on the basis of prior authorisation pursuant to the EU Regulation

Year	Amounts Kela has invoiced from other EU countries €
2025	168,000
2024	217,000
2023	322,200

- Another EU country may grant a patient prior authorisation for treatment to be provided in Finland.
- If a customer has prior authorisation, they pay the client fee for treatment in Finnish public health care. Public health care invoices the actual treatment costs to Kela. Kela pays the costs and invoices them to the state that granted the prior authorisation.
- There is no information on the numbers of patients that have come to Finland with prior authorisation.
- For more [information, see the Kela website: Seeking treatment abroad or in Finland](#)

5. State reimbursement of treatment costs to wellbeing service counties and the Finnish Student Health Service

Year	Number of applications	Reimbursements (millions) €
2025	28,701	30.4
2024	27,511	31.3
2023	26,707	25.8

- The purpose of state reimbursement is to compensate:
 - treatment costs to a wellbeing services county when treatment has been given to persons
 - who do not have a municipality of residence in Finland
 - who have a municipality of residence in Finland but whose healthcare costs are the responsibility of another EU country.
 - treatment costs to the Finnish Student Health Service when it has provided treatment to a university student whose medical costs are the responsibility of another EU country.
- Kela pays the state reimbursement four times a year on the basis of applications.
- For more information, see the Kela website [State reimbursement](#)

6. Reimbursement of medical costs between Finland and EU countries

Year	Number of invoices sent by Finland	Reimbursements received (million) €	Invoices received in Finland	Paid reimbursements (million) €
2025	13,825	9.15	55,550	21.34
2024	12,656	8.22	65,984	21.62
2023	13,029	8.5	47,763	26.2

- The table shows the costs that Kela has invoiced from other EU countries and other EU countries have invoiced from Kela for medical treatment provided to patients.
- Reimbursements for treatment costs are paid directly between the states. Patients have only paid the local client fee for the treatment.
- In 2022, Finland switched to the Electronic Exchange of Social Security Information (EESSI) for the reimbursement of medical costs between states. This meant an increase in the number of incoming invoices, but not in euros, which means that the total costs of a single invoice have been lower than before.

7. Number of (valid) European Health Insurance Cards (EHIC)

Year	Number of European Health Insurance Cards
2025	2,370,254
2024	2,321,983
2023	2,254,622
2022	2,178,837
2021	2,116,295



- Kela issues a European Health Insurance Card to people who have health insurance in Finland or whose treatment costs are the responsibility of Finland.
- The card is applied for from Kela, and it is valid for two years at a time. If the justifications for issuing the card are met, a new card is mailed automatically when it has been ordered once.
- With the card, a patient can receive necessary treatment in EU countries during a temporary stay, for example, when travelling. For the patient, the treatment costs the amount of the local client fee.
- For more [information, see the Kela website: European Health Insurance Card](#)

8. Contact Point for Cross-Border Healthcare in Finland

- The [Contact Point for Cross-Border Healthcare](#) provides advice on using health services in Finland and abroad. Each EU country has a contact point. In Finland, the contact point is located within Kela.
- The contact point provides services online and by e-mail:
 - [EU-terveydenhoito.fi](#)
 - [EU-hälsovård.fi](#)
 - [EU-healthcare.fi](#)
 - [EU-dearvvašvuodadikšun.fi](#)
 - [EU-terveydenhoito.fi \(Finnish sign language\)](#)
 - [EU-hälsovård.fi \(Finland-Swedish sign language\)](#)
 - E-mail: yhteyspiste(at)kela.fi
- Our social media channels:
 - [Facebook: https://www.facebook.com/rajayhteyspiste/](https://www.facebook.com/rajayhteyspiste/)