

# Reimbursements for medicines and visiting a pharmacy

1.1.2022

## Summary of the guide on the safe use of medicines

### Where can I buy medicines?

In Finland, you get medicines only from a pharmacy. At the pharmacy, you can get prescription medicines that a doctor has prescribed to you.

You can also buy over-the-counter medicines and care supplies from a pharmacy.

Pharmacies can advise you on how to take medicines and how to use care supplies.

Another person can get your medicines from a pharmacy for you.

Acting on behalf of another person is possible if one brings to a pharmacy the other person's patient instructions on paper or his or her Kela card.

Doctors give patient instructions during doctor's appointments.

The instructions for over-the-counter medicines are in their packages.

A prescription medicine has a sticker on it with the doctor's instructions for taking the medicine.

### Do I have to pay all the medicines myself?

In Finland, you do not usually have to pay the whole price of medicines prescribed by a doctor.

Kela pays a reimbursement for the medicines that a doctor has prescribed to you.

You usually get the Kela reimbursement directly at the pharmacy.

All medicines are not reimbursed by Kela.

There are two reimbursement rates for medicines: basic and special.

There is also an initial deductible, which is the proportion you pay yourself every year.

The initial deductible is EUR 50.

Children under the age of 19 do not have to pay the initial deductible.

If you use a lot of reimbursable medicines, the sum of initial deductibles may exceed the limit for annual expenses on medicines.

The limit is about EUR 600.

It is the maximum amount that you pay for medicines in one year.

After that, you will pay only EUR 2.50 for any reimbursable medicine for the rest of the year.

You can ask for more information about reimbursements at a pharmacy.

Always take your Kela card or the patient instructions on paper with you when you visit a pharmacy.

## How often can you get reimbursable medicines from a pharmacy?

You can get medicines from a pharmacy for a maximum of three months at a time. It means 90 days of medication.

A pharmacist will use the dosage instructions to calculate how many packages of the medicine Kela will reimburse at a time. You will not get more reimbursed medicine from a pharmacy until you have almost finished using the medicinal product you bought the previous time.

## What does generic substitution mean?

The pharmacy has the obligation to tell you if it has a similar medicine made by a different manufacturer that is cheaper.

If you want, you can get this medicine from the pharmacy. It is more affordable to you. If you do not want to swap the medicine, you have to pay the price difference for the more expensive product.

A doctor may also forbid the substitution. You will then get a reimbursement for the whole price.

Generic substitution is safe. Similar medicines by different manufacturers contain the same amount of the same active substance.

## What is My Kanta?

My Kanta is a web service for citizens. In My Kanta, you can see in Finnish and Swedish what information has been recorded about you and your medicines in health care.

You can log into the service on the Kanta services website and at [kanta.fi](https://kanta.fi).

Read more:  
[Guide on the safe use of medicines](#)



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