

# Welfare

**Health care and social welfare services**



This module has information about getting health care in Finland, booking an appointment at your health centre, receiving treatment in a hospital, and matters related to social welfare.

**In this module, you will learn about:**

- Health care services
- Health centre
- Emergency health care services
- Maternity clinic
- Dental care
- Pharmacies
- Social security and Social insurance institution
- Integration assistance

Read about this module at  
[mof.fi/sections/welfare/en](https://mof.fi/sections/welfare/en)  
or scan the QR code below



Find this module online at  
[mof.fi/exercises/welfare/en](https://mof.fi/exercises/welfare/en)  
or scan the QR code below



# Health care

The text below is from the lesson page. You can visit the lesson page and read more about the topic from the link at the beginning of this module. Let's read the text together.

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Quota refugees are offered the same municipal health care services as the citizens of Finland. A health examination is organised for all quota refugees and their families upon arrival to their new municipality. It is important to take your prescriptions and medical statements. In Finland, all health care professionals are bound by law to professional confidentiality.

All Finnish municipalities provide health care services for their inhabitants, and usually have their own health centre. As a municipal resident in Finland you have the right to use municipal health care services. If you are ill, book an appointment with a doctor or nurse by visiting or calling the health centre.

Health centres are closed during the evenings and weekends. During these times, acute illnesses are treated at the emergency health care centres. These are usually located in the regional hospitals. In life-threatening situations, you can call the emergency number 112.

The municipalities offer their residents information and services regarding pregnancy. Mothers are encouraged to go to the first medical examination at the municipal health centre before the end of the fourth month of pregnancy. The health and growth of the mother and the foetus are examined in the maternity clinic. Fathers are encouraged to come along to the meetings and attend the prenatal training in the maternity clinic as well as the delivery. Babies are usually delivered in the nearest regional hospital to your municipality.

As a municipal resident you have the right to use the public dental care.

In Finland, a doctor prescribes the medication for illnesses. You will get a doctor's prescription which you take to a pharmacy to purchase your medication. If you have a long-term illness, take your previous prescriptions with you to the doctor's appointment in Finland.

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1. Let's check your understanding of the text. Read the situation examples found below and check what to do in each situation. Note that an answer can be valid for many possibilities.

<b>a</b>	Need for surgery		
<b>b</b>	Stomach ache		
<b>c</b>	Teeth are hurting badly and pain medication does not help	Call 112	<b>s</b>
<b>d</b>	Headache	Buy pain medication from pharmacy without prescription	<b>t</b>
<b>e</b>	Pain continues and pain medication does not help	Call the health centre	<b>u</b>
<b>f</b>	Heart attack	Book a dentist appointment	<b>v</b>
<b>g</b>	Accident	Pay using the internet bank	<b>w</b>
<b>h</b>	Faint or see someone faint	Book an appointment with the maternity clinic	<b>x</b>
<b>i</b>	Pregnancy	Buy the medication from the pharmacy with prescription	<b>y</b>
<b>j</b>	Get a doctor's prescription	Book appointment at the specialised hospital	<b>z</b>
<b>k</b>	Receive the bill containing your own share of the payment for the treatment		

2. When you are at the health centre, you need to do certain steps in proper order; this way you can be sure that things go smoothly for you and for the health centre staff. These steps can be found below, let's try to arrange them.

Go to the health centre	<b>Step 2</b>
When the number is on the screen or when it is called, go to the desk and present your identity card or Kela card	<b>Step ____</b>
Wait until the number on the ticket appears on the screen or the number is called	<b>Step ____</b>
Take identity card or Kela card with you	<b>Step ____</b>
Get a ticket that has a number on it	<b>Step ____</b>
Follow the nurse's directions	<b>Step ____</b>



- If you have doubts about your health, call or visit a health professional and ask.
- When you go to the health centre, always take your Kela card with you.

3. Discuss in groups or with the instructor about the points found on the post-it notes. Summarise the main ideas of each topic.



**Bonus task!**

Let's watch a video about what to do at the health centre. The video can be found at the lesson page [mof.fi/sections/welfare/en](https://mof.fi/sections/welfare/en) or by scanning the QR code.



- Everyone is responsible for their own health and wellbeing. Taking care of the health and wellbeing of your children is a parental responsibility.
- Health professionals are bound to confidentiality; be honest about your health.

# Social security

Let's read the text about social security and answer the questions.

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As a municipal resident you have the right to social security in Finland. This includes different social services and social benefits in different life situations. The Social Insurance Institution of Finland, Kela, provides services to all municipal residents in matters related to social security.

The immigrant has the right to apply for the membership for the Finnish social security system. The application must be filled out at the local Kela office. After approval of the membership the immigrant will receive a personal social security card which enables him or her to apply for and receive social benefits. The benefits include e.g. family, study, unemployment, disability and retirement pension benefits. Kela's benefits are applied for personally and they are always paid to the applicant's personal bank account.

Information on social benefits is available at your local Kela office and at the municipality's social welfare office, as well as on Kela's internet pages. Many municipalities organise information events about municipal services and social benefits for the new immigrants. In order to receive substantial information, it is important that the immigrant attends these events. Organisations working with immigrants, and immigrants who have lived in Finland for a long time, can also assist new immigrants in matters regarding daily life and social services.

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1. Name two types of benefits included in the social security system.  

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2. If you are unemployed, are the unemployment benefits paid to your bank account or to that of your spouse?  

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3. What does the Kela card enable you to do?  

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4. What do you have to do in order to receive a Kela card?  

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5. Kela's web address is [www.kela.fi](http://www.kela.fi), is it the only source to receive information?  

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6. Social security benefits are meant to support persons in vulnerable life situations. Can you mention some of these situations? When would there be no need for social benefits in your opinion?  

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- Social benefits ensure a minimum standard of living during challenging life situations, and support the person in overcoming these challenging life situations. Social benefits are not to be used throughout all your life.
- If you have questions about social security, visit [kela.fi](http://kela.fi) or your local Kela office.

# Social security benefits

Immigrants receive social security benefits based on the same criteria as Finns.

An unemployed job seeker must actively seek jobs and participate in the activities agreed in the immigrant's integration plan with the Employment Office. In that case, the immigrant receives unemployment benefit.

A person who is not able to work because of a chronological illness, an injury, pregnancy, or some other reason, applies for benefits related to his/her condition. An immigrant who is at least 65 years old and has been living in Finland for a minimum of three years can receive old-age pension.

Finland offers also income support to ensure that people can live a decent life regardless of their life situation. Income support is the last benefit. This means that it is only paid if the person cannot get any other income or benefits, or if the other benefits do not cover the necessary expenses. The amount of income support decreases if the person starts receiving a salary or other benefits granted by Kela.

1. What is an unemployed immigrant expected to do in Finland?

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2. Link the first part of the sentence with the corresponding second part.

<b>a</b>	An unemployed immigrant must	applies for benefits related to his/her condition	<b>w</b>
<b>b</b>	Income support is	if the person starts receiving salary	<b>x</b>
<b>c</b>	A person who is not able to work	actively seeks jobs	<b>y</b>
<b>d</b>	Income support decreases	the last benefit	<b>z</b>

3. Now that you know about welfare in Finland, let's finish the module by looking at the cards below and finding out the role of each card. Discuss with your family or colleagues.



- An immigrant's most important social security benefit during the first years in Finland is the integration assistance.

# Answers

## Health care

1. The answers can be found on the following table.

a	b	c	d	e	f	g	h	i	j	k
z	t	v	t	u	s	s	s	x	y	w

2. The answers can be found on the following table.

Go to the health centre	Step 2
When the number is on the screen or when it is called, go to the desk and present your identity card or Kela card	Step 5
Wait until the number on the ticket appears on the screen or the number is called	Step 4
Take identity card or Kela card with you	Step 1
Get a ticket that has a number on it	Step 3
Follow the nurse's directions	Step 6

3. The answers can vary and can include the following points.

- **Responsibility of the parents regarding the health and wellbeing of their children:**  
In general the parents are responsible for overall health and wellbeing of their children. This includes nutrition, physical and mental health as well as making sure the children receive health care at the right time.
- **Taking care of your own wellbeing:**  
In general, everyone is responsible for taking care of their wellbeing and seeking help when needed. Social relations and an active lifestyle are encouraged, as it will enhance not just the integration but also the wellbeing. Wellbeing can mean physical and mental health, which can be boosted for example with good nutrition, physical exercise, and other ways that enhance your happiness, like meeting with friends and practicing hobbies. Find the ways that make you feel good.
- **Men participating in health care services related to pregnancy:**  
Generally in Finland men participate broadly in the family and actively take care of the children. This includes participating in antenatal health checks and in childbirth. It is important to familiarise yourself with the equality between men and women, and to be open for new practices.
- **Visiting a health centre:**  
When you are sick, book an appointment or visit or call the health centre. When visiting a health centre, remember to carry your identity card or your Kela card with you. It is also recommended to take with you all your personal health documents, if you have any. Follow the instructions given in the health centre. If you do not understand something, ask again from the health personnel. If you are prescribed medicine, visit the pharmacy.
- **Health care services in municipalities:**  
As a municipality resident in Finland, you have right to use the municipality health care services. Health centres are closed during the evenings and weekends. During these times you need to visit emergency health care centres. Familiarize yourself with your local services, know their working hours and whom to contact outside these working hours and during emergencies.



## Social security

1. The benefits include e.g. family, study, unemployment, disability and retirement pension benefits.
2. Benefits are always paid to the applicant's personal bank account.
3. The Kela card enables you to apply for and receive social benefits.
4. In order to receive a Kela card, you have to be a member of the Finnish social security system.
5. Information can also be obtained from the Kela office, however the Kela website is the fastest and most convenient way to find the information you are looking for.
6. Examples include unemployment, sudden illness or studies. Social benefits are always applied personally. Social benefits are not to be used throughout all your life, as they aim to support you in overcoming challenging life situations. When a person starts working, finishes studying or does not have any obstacles to return back to work, such as illness, there is no longer a need for social benefits. Discuss about your own situation with your local social service counsellor or Kela staff.

## Social security benefits

1. An unemployed job seeker must actively seek jobs and participate in the activities agreed in the immigrant's integration plan with the Employment Office.

2. The answers can be found on the following table.

a	b	c	d
y	z	w	x

3. Card "a" is the Kela card; take it with you when you go to the health centre. Card "b" is the European healthcare card; take it with you when you are within Europe and outside Finland. The card "c" is an identity card; take it with you whenever you need to prove your identity. Card "d" is your residence permit; take it with you when you travel outside Finland. Note that your residence permit is not a valid identity document, which is why you need an identity card when you need to prove your identity.

