

# INTERNATIONAL STUDENT'S GUIDE TO HEALTH CARE SERVICES



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## 1. INSURANCE

**Insurance is strongly recommended for all students coming outside Finland.**

If you are a non-EU/EEA national, health insurance is obligatory when you are applying for your student residence permit (studies lasting more than 3 months). Without insurance, a residence permit cannot be granted. If your studies take less than two years, you will need a private insurance, which covers health care expenses up to 100,000 euros. If your studies take more than two years, you will need a private insurance which covers medical expenses up to 30,000 euros.

Check carefully the coverage of the insurance agreement and conditions on which benefits are available at your own health insurance office before arriving in Finland.

More information

- [www.migri.fi/studying\\_in\\_finland](http://www.migri.fi/studying_in_finland)
- <https://migri.fi/en/faq-students>
- <https://migri.fi/en/faq-students#insurance>

## 2. MEDICAL TREATMENT WHEN MOVING TO FINLAND

There are two parallel health care systems in Finland:

- ☒ the public sector health care (municipal health care) which the municipalities finance, and
- ☒ the private sector health care.

For students enrolled at universities of applied sciences health care is usually provided through public student health care and public municipal healthcare providers. Note that even when your student status enables you to use student healthcare services, this does not replace the need for valid insurance.

The details of your eligibility for health services in Finland (i.e. the right to treatment and the costs) depends upon your nationality and/or your residence status in Finland. **Your country of origin and your residence status and municipality of residence determine your rights and costs.**

If you need urgent medical attention, you have access to medical treatment under the Finnish national legislation, regardless of your nationality.

- <https://www.kela.fi/web/en/from-other-countries-to-finland-quick-guide>

## 3. STUDENTS COMING FROM EU/EEA AREA

All EU students are advised to obtain [European Health Service Card](#) from their home country and always carry it with them. Students carrying this card are entitled to treatment at the same price as Finns in case of sudden illness or accident. You should obtain the requested card already in your home country!

- <https://www.kela.fi/web/en/from-other-countries-to-finland-students-and-researchers>

#### 4. STUDENTS COMING FROM OUTSIDE THE EU/EEA AREA

If you are a citizen of a country with which Finland does not have any social security agreements (or other equivalent arrangements) the health care provider has the right to charge you the full cost of the treatment.

International students studying in Finland for at least two years will have right to a registered municipality of residence and are entitled to public municipal health care (decision is made by the Local Register Office).

Below are links to the website of [Kela](https://www.kela.fi) (the Social Insurance Institution of Finland) for detailed information on your coverage under the Finnish social security system.

- <https://www.kela.fi/web/en/from-finland-to-another-country-social-security-agreements>
- <https://www.kela.fi/web/en/from-other-countries-to-finland>

#### 5. PUBLIC HEALTH CARE SERVICES

Public health care centres provide physician, dental, laboratory and radiographic services. Services in public health care are not always entirely free of charge, since various types of administrative fees etc. may apply. If you have a **municipality of residence** in Finland, you are entitled to receive the public health care services at the same price as Finns.

For more information, please see: <https://www.infofinland.fi/en/living-in-finland/health/health-services-in-finland>

Health centers of Joensuu are divided by areas. Your area health center depends on where you live. For example, if you're staying at the city centre during your foreign exchange period, you should go to Siilainen. If you don't know where to go, you can ask help from your tutor or study counsellor.

- <https://www.infofinland.fi/en/joensuu/life-in-joensuu/health-in-joensuu>
- <https://www.siunsote.fi/> (in Finnish, use Chrome to translate)

#### 6. STUDENT HEALTH CARE SERVICES AT KARELIA UAS

If you

- are studying towards a degree and have the municipality of residence or
- are in exchange in Karelia UAS for longer than 2 months (and less than 2 years) You are entitled to receive Karelia UAS' student health care services free of charge.

Services provided are physical examination, vaccinations, starting contraception and advising students going abroad for studies or training.

Tikkarinne campus ([location on the map](#)), Tikkarinne 9, 80200 Joensuu, D building

**Open Mon - Fri from 8.00 to 16.00**

Reception without appointment Mon - Fri from 8.00 to 9.00. Only by appointment at other times!  
Telephone hours Mon - Fri from 9.30 to 10.

Online booking for nurses (only in Finnish) <https://eweb.pohjoiskarjala.net/webajanvaraus/app>

- [Steps to book an appointment with Karelia Nurses](#)

Student Health Nurse  
**Marimaju Smolander-Pulkkinen**  
tel. 013 330 5899  
marimaju.smolander-  
pulkkinen@siunsote.fi

Student Health Nurse  
**Eerika Jormanainen**  
tel. 013 330 5983  
eerika.jormanainen@siunsote.fi

- [Self Care Guide](#)

When the nurses are not available, contact your [Health Centre](#) in case of acute illness (based on your address) or the [North Karelia Central Hospital Emergency room](#).

### When you get ill

- You can be on sick leave from your studies/practical training for up to three days with your own announcement.
- **If you need a sick leave certificate** for your work place, you can obtain one from the school health nurse **only during the morning reception at 8-9 am**. At other times, you can obtain one from [the nurse's reception of your own health care centre or from the hospital emergency clinic](#).
- **If your state of health or your symptoms require a doctor's appointment**, make an appointment at [your own health care centre or at hospital emergency clinic](#).
- If the school health nurse is not available, urgent care is provided at [your own health care centre or at hospital emergency clinic](#).
- If you are worried about the healthiness of your study environment (e.g. problems with indoor air), make an appointment ("huoli terveydestä") with the school health nurse of your field of study.

More in Pakki <https://student.karelia.fi/en/forstudents/Pages/healthcare.aspx>

## 7. THE MUNICIPALITY OF RESIDENCE

When you move to Finland from abroad, you must always visit a Local Register Office in person in order to be registered.

A Finnish municipality of residence is registered for a foreigner who has moved to Finland if he or she plans on staying permanently and if he or she has a residence permit for at least one year. The registration takes place at the local register office. Students will receive more information about this at the beginning of studies or by contacting the Student Services.

If you are residing in Finland temporarily, for example to work or study for no longer than one year, in most cases you are not entitled to register a municipality of residence in Finland.

If you are studying in Finland and your studies will take at least two years you are eligible for permanent residence. Local Register Office (maistraatti in Finnish) makes the decision.

**If you have a municipality of residence (kotikunta in Finnish) in Finland, in most cases you are entitled to use the services provided by the municipality**, including public health care services. However, you must also have an insurance policy that covers health care expenses (residence permit).

Keep your municipality document (given by Maistraatti) with you always (e.g. as a photo in your phone). When you see the Karelia UAS nurse for the first time, the original document with you.

If you need medical care and you do not have a municipality of residence, contact a private medical center. If you are not sure if you have a municipality of residence, visit the [Local Register Office](#).

Torikatu 36, JOENSUU, Monday - Friday 09:00 - 16:15, tel. 02955 39511

- [www.infopankki.fi/en/moving-to-finland/registering-as-a-resident/municipality-of-residence-in-finland](http://www.infopankki.fi/en/moving-to-finland/registering-as-a-resident/municipality-of-residence-in-finland)
- <https://dvv.fi/en/joensuu-en>

## 8. PRIVATE HEALTH CARE SERVICES

Private sector services are more expensive, although special services are more extensive, and access is usually faster than in the public health care sector. If you need medical care and you are not a permanent resident and do not have a municipality of residence in Finland, please contact a private medical center.

Those who wish to use the services of a private doctor shall first pay the doctor for the treatment. Later, students with the European Health Insurance card or equivalent documents (citizens of the Nordic/EU/EEA countries or Quebec) can go to Kela (The Social Insurance Institution of Finland) where they will be compensated for part of the medical fee. Alternatively, students can claim for the compensation from their own health insurance companies.

- Lääkärikeskus Ite/Pihlajalinna [www.ite.fi/en/frontpage/](http://www.ite.fi/en/frontpage/),
- Terveystalo [www.terveystalo.com/en/](http://www.terveystalo.com/en/),
- Mehiläinen <https://www.mehilainen.fi/toimipisteet/mehilainen-joensuu>
- PK Terveys: <https://pkterveys.fi/en>

## 9. SOCIAL SERVICES

We hope that your stay in Joensuu is happy and filled with great experiences. Sometimes something unfortunate happens and you feel like you need someone to talk to. There are few places you can contact and who speak English. These places are strictly confidential. You can also contact student health care services or your student counsellor or international coordinator if you do not know what to do.

[Study counsellors' contact information](#)

**SOS Crisis Centre** offers short term crisis counselling and guidance in crisis situations for anyone living in Finland. Crisis counselling is made in Finnish, Swedish, English and if necessary through an interpreter in the client's mother tongue. Counselling is cost free and it's possible to make the contact anonymous.

(09) 4135 0510 Mon-Thu 9-12 and 13-15, on Fri 9-12

[www.mielenterveysseura.fi/en/support-and-help/support-and-help-foreigners](http://www.mielenterveysseura.fi/en/support-and-help/support-and-help-foreigners)

## 10. SUDDEN ILLNESS AND EMERGENCIES

### In genuine emergencies call 112.

- It's the emergency number of Finland.
- The number is free of charge and you don't need to use area codes.
- Dial 112 when someone's life, health, property or the environment is in danger or you have cause to think that some of those things are in danger.
- You should also dial 112 if you are witnessing a crime.
- In case you're not sure if the situation is an emergency, you should call just to make sure.
- For example, if you are a victim or witness of a car accident, you should call 112.
- Don't call 112 for fun because it will delay help from the people who really need it.

If you suddenly get sick and you need health services in the evening, during the night or in the weekend, you can call to the telephone service of North Karelia central hospital. You can call there from 7 am. to 11 pm. every day but only when your health center is not open and you need urgent health care. They will guide you to a right place for treatment if necessary and give you information about your illness. If you call during the night, the call will be transferred to emergency room. The number is **013 330 2121**.

### Emergency Dental Services provided by the public health care

Emergency treatment for toothache and accident cases is provided daily 8.00-15.00 at the Siilainen Health Center; appointments are made beginning at 8.00, call 013 330 2411. On weekends and holidays falling during the week appointments only at the Siilainen Health Center. Call 11.00-12.00, 050 301 1592.

### Emergency social services (provided by the public health care)

Call emergency social services via the national emergency center number 112; calls are also directed through other authorities. Emergency social services offers advice and guidance by phone. The service alerts the appropriate agency in the person's municipality, and, if necessary, dispatches someone to the scene to determine the situation. Emergency social services assists, for example, in the following situations: cases of family and other similar violence, child protection matters, mental health problems, substance abuse problems, problems of the elderly, sexual violence, accidents and crises.

### Victim support Finland

If you have been a victim of a crime or crime attempt or witnessed a crime, you can get practical advice and support from Victim Support. Rikunet is a web page where you can discuss about your problem anonymously. The service is free of charge.

Helpline (116 006) and chat services ARE open Mon - Tues (1 pm - 9 pm) and Wed - Fri (5 pm -9 pm). <https://www.riku.fi/en/>

### Acute psychiatric care provided by the public health care

Acute psychiatric care is a part of public health care. You can make an appointment by calling if you need help. There is a nurse on-call f 24/7. Tel.013 330 2132 or 116117

## 11. OTHER MATTERS

You should take your prescriptions with you if you have an illness that requires regular medical treatment. It is also recommended that you bring your medical history, translated into English, with you. If you have any questions, do not hesitate to contact your study counsellor or the Student Services (studentservices@karelia.fi).

## 12. WHEN YOU GET SICK

