



Guide for immigrants with disabilities and long-term illnesses

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Original text Yodit Melaku

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Layout and graphics Tuomas Karppinen

Hilma – The Support Centre for Immigrants with Disabilities
Finnish Disability Forum
www.tukikeskushilma.fi

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FOREWORD

Hilma – the Support Centre for Immigrants with Disabilities helps immigrant persons with a disability or a long-term illness who live in Finland. Support Centre Hilma's aim is to support the integration into Finnish society and to inform about the rights that she or he has.

When persons with disabilities are aware of their rights, they can ensure that the rights are fulfilled.

It is our wish that this guide will help you in this matter.

In 2006 the United Nations adopted the Convention on the Rights of Persons with Disabilities and it came into force in 2008. The aim of the Convention is to give persons with disabilities the same rights as everyone else. Finland signed the Convention in 2007. When this guide was being written in November 2015, Finland had not yet ratified the Convention. This means that the Convention was not yet completely in force in Finland.



**PART
I**

1

RESIDENCE PERMIT

If a foreign citizen wants to stay in Finland for a long time, she or he needs to have a residence permit. Only citizens of Nordic and European Union countries, Switzerland and Liechtenstein do not need a residence permit. They can study, work and have a business in Finland without a separate permit. They must, however, register their stay in Finland if they live here for a long time.

A foreign citizen usually has to apply for a residence permit already before coming to Finland. The permit is applied for in the country of departure, which is the country where the person is moving away from.

The residence permit is applied for at the Finnish representative office in the country of departure (for example the Finnish embassy or consulate). The Finnish Immigration Service decides whether a foreign citizen is granted a first Finnish residence permit.

In order to get a Finnish residence permit, a foreign citizen needs to have solid reasons for moving to Finland. Such reasons are for example working, studying, family relations or remigration, running a business in Finland or having Finnish ancestry. Finnish ancestry means that the person her- or himself is Finnish,

If a foreign citizen wants to apply for a residence permit, she or he must prove that she or he can provide for her- or himself economically.

or that she or he has one Finnish parent or two Finnish grandparents.

If a foreign citizen wants to apply for a residence permit, she or he must prove that she or he can provide for her- or himself economically. She or he also generally needs to pay a fee for the permit.

It is also possible to get a residence permit based on international protection. That means that a foreign citizen seeks asylum or protection in Finland. She or he can only seek asylum once she or he is already in Finland. The Finnish Immigration Service decides whether or not a foreign citizen will be granted asylum and thus a residence permit.

If a foreign citizen plans to stay in Finland for less than three months, a residence permit is generally not required. A visa, however, may be required. Sometimes a residence permit is required even for a short stay in the country. A foreign citizen can check with the Finnish representative office whether she or he needs a residence permit or a visa.

Also a person with a disability or long-term illness can get a Finnish residence permit. Disability alone, however, is not a sufficient reason to get the residence permit.

More information about residence permits and requirements:
Finnish Immigration Service,
www.migri.fi

More information about visas to Finland:
The Finnish Ministry of Foreign Affairs,
www.formin.fi

Advice and legal counselling regarding asylum seeking:
Refugee Advice Centre,
www.pakolaisneuvonta.fi

2

REGISTRATION OF A FOREIGN CITIZEN

If a Nordic citizen stays more than six months in Finland, she or he needs to register her or his stay at the Local Register Office (maistraatti) in the municipality of residence. If a citizen from an EU country, Switzerland or Liechtenstein stays more than three months in Finland, she or he needs to register the stay at the local police department. For a successful registration, the person needs to prove that she or he can pay for personal expenses, as well as those of the family, while living in Finland.

Finnish law requires that a foreign citizen is registered at the Finnish Population Information System (väestötietojärjestelmä) if she or he stays more than one year in Finland. Name, date of birth, nationality, address and family relations are information to be reported. This info is needed when holding elections or for statistics, as well as for taxation, healthcare and administration of justice.

The registration is done at the Local Register Office in the applicant's home municipality. When a person moves to Finland permanently, and is registered

at the Local Register Office, her or his municipality of residence (kotikunta) is registered too. She or he gets also a Finnish social security number. The Local Register Office makes an individual assessment for each case regarding whether the move can be considered permanent or not.

Even if a foreign citizen lives in Finland for a short period only, she or he may get a social security number, for example if it is needed for work purposes. However, she or he will not have a registered municipality of residence in Finland. Thus, she or he may not have right to the same services as a person who lives permanently in Finland.

A person with a disability or a long-term illness usually cannot get disability and healthcare services if she or he does not have a registered home municipality in Finland.

More information about registration:

Local Registration Office:

www.maistraatti.fi

The Police: www.poliisi.fi

A person with a disability or a long-term illness usually cannot get disability and healthcare services if she or he does not have a registered home municipality in Finland.

3

SOCIAL SECURITY

When a person moves to Finland permanently, usually she or he automatically gets the right to Finnish social security and can get benefits from Kela. In order to get Finnish social security, she or he needs to make an application to Kela. Kela decides if she or he can be regarded as living permanently in Finland.

Examples of permanent residence:

- **Returnees.** If a person has been granted a residence permit based on Finnish origins for one year or more, she or he usually has the right to social security immediately.
- **Working in Finland for at least four months.** A person can be granted the right to Finnish social security if she or he has a work contract for at least four months. She or he will not have access to social security after a four month period if she or he is working as an au pair, as a trainee. The same applies in case of working less than 18 hours per week.
- **Marriage or other family relation with a person who lives permanently in Finland.** The following are considered family members: spouse, cohabitant partner and registered partner, own children under 18 years of age and adopted children. Also spouse's children living in the same household are considered family members.

If a person needs a residence permit in Finland, then the permit must have been

granted for one year or more in order for the person to be included in the social welfare system.

If a foreign citizen moves temporary in Finland, she or he has no right to Finnish social security from Kela.

For example, students are considered living in Finland only temporarily if the studies are the only reason for the move. If there are other reasons too, she or he may get the right to Finnish social security.

If the person receives benefits or has social security from another country, she or he has no right to the Finnish social security. If a foreign citizen moves temporarily to Finland from a European Union country, Norway, Iceland, Switzerland or Liechtenstein, she or he has the right to necessary health care services with the European Health Insurance Card.

If a foreign citizen is seeking asylum in Finland, she or he is not covered by Finnish social security during the application process. However, she or he has right to necessary social services and healthcare. Children seeking asylum have the same rights as Finnish children. Reception centers provide services for asylum seekers.

If a foreign citizen receives a residence permit based on international protection, then she or he will be covered by social security in case she or he has a residence permit for at least one year.

If a foreign citizen receives a residence permit in Finland based on temporary

If a foreign citizen moves temporary in Finland, she or he has no right to Finnish social security from Kela.

protection, she or he does not have the right to Finnish social security. Quota refugees will get access to Finnish social security as soon as they arrive in Finland.

If the person originally moved to Finland temporarily, but decides to stay longer, then she or he may be later on be covered by Finnish social security.

More information about applying for and getting Finnish social security:
Kela, www.kela.fi/muutto-suomeen

4

FIRST STEPS OF INTEGRATION

When a foreign citizen moves to Finland permanently, she or he may apply for services that support the integration into Finnish society.

Foreign citizens with a disability, as well as her or his family members, have equal right to integration services as any other person.

Services during the initial phase are:

- basic information about Finland and the municipality of residence
- advice and guidance
- initial assessment
- integration plan
- integration education

The initial assessment is done either at the Employment and Economic Development Office (TE-toimisto) or at the municipality social services. If the person wants to work in Finland, then she or he will do the initial assessment with the Employment and Economic Development Office.

The initial assessment is a discussion with the authorities. The authorities will ask about the person's situation and gather information about what kind of services she or he needs. The assessment can

Foreign citizens with a disability, as well as her or his family members, have equal right to integration services as any other person.

include for example language skills testing and professional skills mapping. The public employment and business services or the municipality evaluates if the person needs an individual integration plan or not. Everybody does not need an integration plan.

The integration plan includes integration education and other issues which support the person's integration. The integration education can be for example Finnish or Swedish language courses or practical training. The right to an integration plan lasts for three years.

If the person has a disability or a long-term illness, and thus and cannot fully take a part in the integration services, then the integration plan period may be longer. However, the integration plan cannot be extended with more than two years.

More information about the integration services:

The Employment and Economic Development Office (TE-toimisto) and the home municipality



FINNISH CITIZENSHIP

Finnish citizenship may be granted to a foreign citizen who meets all these requirements:

- The person's identity has been clarified (the Finnish authorities know with certainty who the person is)
- The person is of legal age (she or he is over 18 years old)
- The person has lived long enough in Finland
- The person has not committed crimes
- The person has paid all bills and loans on time
- The person can prove his or her livelihood and incomes
- The person has sufficient language skills (Finnish, Swedish or Finnish or Finnish-Swedish sign language)

The citizenship application form and its annexes are available at the local police department. The Finnish immigration service makes the decision about the application.

The citizenship application form should not be sent if all the requirements are not met, or if any of the annexes are missing. Attached to the application must also be proof of language skills.

Citizenship can be applied for online or by filing out an application on paper. In 2015, the electronic application cost 350 euros and the paper version cost 440 euros.

More information about applying for citizenship:

The Finnish Immigration Service,
www.migri.fi



ALIEN'S PASSPORT AND REFUGEE TRAVEL DOCUMENT

An alien's passport and refugee travel document can replace a passport in certain circumstances, but they are not valid identity cards.

The Finnish authorities may grant an alien's passport or a refugee travel document to a foreign citizen holding a residence permit, but who for some reason cannot obtain a passport from their country of origin.

If a foreign citizen with an alien's passport or a refugee travel document wants to travel abroad, returning to Finland is possible if her or his travel documents and residence permit are valid.

The alien's passport or refugee travel document is applied for at the local police station. The Finnish Immigration Service will decide on the application.

If the authorities cannot verify who the foreign citizen is, it will be marked in the alien's passport or in the refugee travel document. In Finland, opening a bank account and managing other things can be difficult with an unverified identity.

An alien's passport and refugee travel document can replace a passport in certain circumstances, but they are not valid identity cards.

More information about alien's passport and refugee travel document:

The Finnish Immigration Service,
www.migri.fi
The Police, www.poliisi.fi

More information about problems with unverified identity:

Non-Discrimination Ombudsman,
www.syrjinta.fi



SOCIAL AND HEALTH CARE SERVICES

The Act on Reception of Persons Seeking International Protection (746/2011) states that the asylum seeker is entitled to necessary social services and healthcare. The trained staff at the reception center assesses which services are necessary for each person.

A persons seeking for asylum receives healthcare services in the reception center. Asylum seekers can be also cared for in public health centers if necessary. In urgent cases, asylum seekers are treated hospitals. Asylum seeking children are cared for on the same basis as Finnish residents.

Tortured asylum seekers can get help at the Centre for Torture Survivors in Helsinki and the Centre for Rehabilitation of Torture Survivors in Oulu.

Reception centers can arrange interpreters and translators for asylum seekers. These services are free of charge if the matter is related to the authorities.

The Finnish Refugee Advice Centre offers advice regarding legal matters to asylum seekers and refugees.

The Finnish Refugee Advice Centre provides legal advice for asylum seekers and refugees, www.pakolaisneuvonta.fi.

Asylum seeking children are cared for on the same basis as Finnish residents.

Summary

- **A person with disability** who moved to Finland has the same rights and obligations as any other person.
- **If a foreign citizen** decides to stay in Finland for a long period, she or he will need a residence permit. (Aliens Act 301/2004).
- **Citizens from** Nordic and EU countries, Switzerland and Liechtenstein do not need a residence permit in Finland. Nordic citizens staying more than six months in Finland need to register their stay at the Local Register Office. If an EU-citizen or a citizen from Switzerland or Liechtenstein stays more than three months in Finland, she or he needs to register the stay at the police department of her or his municipality of residence.
- **If a foreign citizen** stays more than one year in Finland, she or he must report personal and family information to the Finnish Population Information System Office in the municipality of residence.
- **When moving** permanently to Finland, one must be registered at the municipality of residence in order to receive social and healthcare services. (Municipality Act 201/1994).
- **When a person** moves permanently to Finland, she or he is usually covered by the Finnish social security system. Kela will decide if she or he can be considered to be permanently living in Finland. If the person is not covered by the Finnish social security, she or he cannot receive social security benefits. (Social Security Legislation 1573/1993).
- **The Employment** and Economic Development Office (TE-toimisto) and the municipalities are responsible for the integration services. The objective of the integration services is that the person can manage everyday life in the new home county. Integration services include the initial assessment, integration plan and integration education. (Act on the Promotion of Integration 1386/2010).
- **Finnish citizenship** can be granted to a foreign citizen who meets all these requirements:
 - The person's identity has been clarified (the Finnish authorities know with certainty who the person is)
 - The person is of legal age (she or he is over 18 years old)
 - The person has lived long enough in Finland
 - The person has not committed crimes
 - The person has paid all bills and loans on time
 - The person can prove his or her livelihood and incomes
 - The person has sufficient language skills (Finnish, Swedish or Finnish or Finnish-Swedish sign language)
- **Finnish authorities** can grant an alien's passport or a refugee travel document to a foreign citizen holding a residence permit in case she or he is unable to obtain a passport from the country of origin.



**PART
II**

1

GENERAL INFORMATION ABOUT SERVICES AND RIGHTS OF PERSONS WITH DISABILITIES

Services for persons with disabilities are regulated in Finland by different laws which stipulate how the services are to be organized and who is eligible for them.

- Constitution of Finland (731/1999)
- Administrative Procedure Act (434/2003)
- The Non-Discrimination Act (1325/2014)
- The Social Welfare Act (1301/2014)
- The Disability Services Act (380/1987)
- The Regulation on Services and Assistance based on disabilities (759/1987)
- The Law on Intellectual Disabilities (519/1977)
- The Social Welfare Clients Act (812/2000)
- Act on the Status and Rights of Patients (785/1992)
- Act on the Promotion of Immigrant Integration (1386/2010)
- Rehabilitation Benefits and Rehabilitation Compensation Act (566/2005)
- Disability Benefits Act (570/2007)

Residents of municipality may have a subjective right to certain services. A subjective right means that the municipality is responsible for organizing a service if a person fulfils the requirements for that service.

The Act on Services and Assistance for the Disabled stipulates what sort of services the municipal social administration must provide for residents. The leading principle of the law is that the municipality must provide services for persons with disabilities according to their need.

Residents of municipality may have a subjective right to certain services. A subjective right means that the municipality is responsible for organizing a service if a person fulfils the requirements for that service.

In that case the municipality cannot argue that the service will not be provided due to low financial resources. However, some services are discretionary. This means that the municipality has the right to decide whether or not the services are provided.

The Law on Intellectual Disabilities determines what kind of special care persons with an intellectually disability should be provided with, including for example special housing services. Often a person with an intellectual disability receives some of the services based on The Disability Services Act and others on The Law on Intellectual Disabilities. The purpose of the special care is to support and help persons with intellectual disabilities in everyday life and to determine needs such as financial support.

The Non-Discrimination Act prohibits discrimination based on for example disability or ethnic origin at work or in educational institutions. All persons are equal regardless of their age, sex, religion, mother tongue or sexual orientation. The Non-Discrimination Act must be followed for example when selecting new employees or students. Everybody is equal also when providing social security and health care services.

The Non-Discrimination Act also requires that persons with disabilities have the right to reasonable adjustments. Such adjustments for example may be a wheelchair ramp or a menu at the restaurant written in Braille. If reasonable adjustments are not offered, it can be considered a case of discrimination.

Finland has now a Non-Discrimination Ombudsman (formerly the Ombudsman for Minorities) and a National Non-Discrimination and Equality Tribunal. See more in chapter 3.7.

More information about the Non-Discrimination Act:

The Non-Discrimination Ombudsman's Office, www.syrjinta.fi

The Social Welfare Act came into force on April 1, 2015. This act determines what social care services the municipality of residence should take care of. Also, local residents have the right to get advice and guidance on issues related to social care. The municipality must provide guidance especially to children and young persons, as well as persons in need of special support.

Examples of services stipulated in the Social Welfare Act:

- support for everyday life
- housing support services
- financial support
- prevention of social exclusion
- promotion of inclusion
- services to deal with needs due to illness, disability or old age

The Non-Discrimination Act also requires that persons with disabilities have the right to reasonable adjustments.

The municipality can decide on the extent of the services provided under the Social Welfare Act.

The client has the right to receive good-quality social care and treatment without discrimination. The client must be treated in a way that respects her or his human dignity, as well as convictions and privacy.

The best interest of the client shall be the guiding principle when arranging social services. Factors such as well-being and independency of the client are taken into account when assessing her or his best interest. The effect on the client's family life also needs to be considered.

Support must be given at the right time. In addition to that, the support must be the right kind and of sufficient extent. The individual needs of the client have to be taken into account and her or his right to self-determination must be respected.

The Social Welfare Clients Act concerns clients' right to good-quality and confidential social welfare services.

The Social Welfare Clients Act stipulates that:

- The client has the right to a good-quality social welfare.
- The client shall not be subject to discrimination in social services.
- The client and the social worker together plan and agree how the service, care or rehabilitation is carried out.
- The social welfare staff members clarify what kind of rights and obligations the client has, and how they affect her or his life. This must be explained in a manner understandable to the client. When needed, an interpreter must be used.
- Social services will be organized by decision of the authority.
- A written contract is needed between the client and the service provider if

The client and the social worker together plan and agree how the service, care or rehabilitation is carried out.

the service is private.

- The client has the right to obtain any information concerning her- or himself.
- The client must give all the information about her- or himself which might affect the organisation of the social welfare services.
- The client can appeal against the decision of the social welfare authorities

The municipality must appoint a local authority officer for social affairs, a Social Services Ombudsman. The Ombudsman guides and advises clients in questions regarding social services and the Social Welfare Clients Act. The Ombudsman also informs clients about their rights.

The Act on the Status and Rights of Patients relates to healthcare. The act specifies that no-one can be treated without his or her consent. If a patient is dissatisfied with the received treatment, she or he can submit an admonition or complaint to the institution in question. Healthcare institutions should have a Patient Ombudsman who will help with drawing up the admonition.

The Act on the Status and Rights of Social Welfare Clients relates to municipal social services. The act specifies that the client must be treated well and that their needs and interests must be considered. If a client is dissatisfied with the social services they can contact the local Social Services Ombudsman who can help them with drawing up, for example, an admonition.

The objective of the **Act on the Integration of Immigrants and**

Reception of Asylum Seekers is to promote integration, equality and freedom of choice for immigrants. Integration refers to an immigrant being able to participate in working life and society in Finland while maintaining her or his own language and culture.

Disability services are intended to help persons with disabilities to live independently and to participate in societal activities on an equal level with other persons.

In Finland the local municipality is responsible for organizing services for persons with disabilities. The municipal disability service officers advise persons with disabilities and their family members on matters relating to the services provided.

Financial assistance for persons with disabilities is available from Kela, the Social Insurance Institution.

Disability services are intended to help persons with disabilities to live independently and to participate in societal activities on an equal level with other persons.

2

SERVICE AND REHABILITATION PLANS

Several written plans will be made with the authorities. For example:

- disability service plan
- rehabilitation plan
- immigrant's integration plan

The person with a disability and the social services officer in the home municipality together draw up a **disability service plan** for the client. The plan contains information about what services are needed.

The disabled person's relatives can also take part in drawing up the plan, and also other local officials if necessary. A social services officer will be named responsible for the plan. Her or his task is then to make sure that the plan is being carried out correctly.

More information about the service plan:

Handbook on disability services, www.thl.fi/fi/web/vammaispalvelujenkasikirja/palvelujenjarjestamisprosessi/palvelusuunnitelma

A rehabilitation plan is required in order to receive rehabilitation services. The plan specifies what sort of rehabilitation is required. This plan is drawn up in collaboration between with the person in question, her or his closed ones, and the authorities.

An immigrant has the right to an integration plan when one of the

The person with a disability and the social services officer in the home municipality together draw up a disability service plan for the client. The plan contains information about what services are needed.

following conditions is met:

- she or he is unemployed and seeking work
- she or he receives income support
- the need for a plan is apparent in the initial review

The initial review is carried out at the beginning of the immigration process for unemployed job-seekers, those receiving social assistance and those who request it. However, the initial review and integration plan are not carried out for those who are considered not to need it. The integration plan is made for three years after a person has arrived to Finland. An extension up to two years may be granted for the integration plan if there is a special reason.

The purpose of the integration plan is to help the person integrate into the Finnish society. The plan may involve for example Finnish or Swedish language courses, rehabilitation and vocational guidance.

The client will make the integration plan at the Employment and Economic Development Office or at the social service office together with an officer.

3

AUTHORITIES AND OTHER BODIES

3.1 Kela – The Social Insurance Institution of Finland

The Social Insurance Institution Kela provides various forms of financial assistance for persons residing in Finland. Typically, Kela covers basic security in a situation where other income is low. However, not all Kela benefits depend on the level of income. For example, child benefits are paid to all families regardless of income.

Kela benefits are usually payable to persons who are covered by the Finnish social security system. As a rule, this includes all permanent residents.

Kela is responsible for example for the rehabilitation of persons with disabilities, for paying various benefits and for the basic security of the unemployed.

Some Kela benefits have a residency period requirement. In other words, a person must be resident in Finland for a certain period before she or he can receive the benefit.

The Kela health insurance usually covers all permanent residents in Finland. Those

Some Kela benefits have a residency period requirement. In other words, a person must be resident in Finland for a certain period before she or he can receive the benefit.

who are covered by the Finnish health insurance system receive a Kela card. The card entitles the holder to a Kela reimbursement at pharmacies and private health clinics. The card holder only pays the excess (omavastuu). The Kela card is free of charge.

Pensioners receive a national pensioner card from Kela. The card entitles the holder to a pensioner discount on public transport tickets etc. The card is sent automatically when a full national pension is granted to an applicant. The national pensioner card is free of charge.

Kela benefits are applied for via the online e-services or by filling out a paper application. The e-service Internet address is www.kela.fi/asiointi. Not all Kela benefits can be applied for electronically.

Kela also organizes rehabilitation. The rehabilitation service for persons of working age is aimed at improving and supporting the ability to work. Rehabilitation can help persons of working age to enter the labour market or to return to it. Medical rehabilitation for persons with severe disabilities aims to support the persons to live as fully and independently as possible.

Kela also offers **rehabilitation** courses for specific disability or illness groups. The aim of these courses is to support persons with a disability or illness and their families. Receiving rehabilitation services does not necessarily require a long period of having lived in Finland. However, the person has to be covered by the Finnish social security system.

More information about services and benefits from Kela: www.kela.fi

Mental health care gives support in dealing with crisis situations

3.2 Social services office

Municipalities arrange social services for their residents. These services include services for disabled and elderly persons, day care for children and financial aid. Municipal social workers help residents in difficult life situations and also give advice and guidance on various matters.

3.3 Mental health services

Mental health care gives support in dealing with crisis situations. There are many difficult experiences that are difficult to accept, for example the experience of torture, the loss of a loved one, or experiences of armed conflict. Municipalities arrange mental health services for their residents. Help is available for example at health care centres, psychiatric outpatient clinics and child health centers. Schools, other educational institutions and occupational health services also arrange mental health services. See also chapter 11.4.

3.4 Ombudsman for Persons with Disabilities

Some cities have an Ombudsman for Persons with Disabilities. The task of the Ombudsman is to protect the basic rights of persons with disabilities and to advise on matters involving persons with disabilities.

Helsinki, Espoo and Tampere have Ombudsmen for Persons with Disabilities.

3.5 Patient Ombudsman

Each health care unit has a Patient Ombudsman. Her or his job is to advise patients on matters involving patient rights. If the patient is dissatisfied with the received treatment then the Patient Ombudsman can help to draw up an admonition or complaint.

3.6 Social Services Ombudsman

Each municipality has a Social Services Ombudsman. Two municipalities may also share one ombudsman. The Social Services Ombudsman gives advice and information about social care client rights. If a social care client is not satisfied with the services, she or he may ask the Social Services Ombudsman for assistance. The Ombudsman can act as a mediator between the parties. The Social Services Ombudsman does not make decisions and does not grant benefits.

3.7 Non-Discrimination Ombudsman

The Non-Discrimination Ombudsman is an authority who promotes for example the equality of ethnic minorities and foreigners in Finland. The Non-Discrimination Ombudsman is also the national rapporteur on human trafficking. The Ombudsman can be contacted if a person has experienced or observed discrimination for example based on age, ethnic origin, nationality, religion, health condition, disability or sexual orientation.

The Non-Discrimination Ombudsman is an authority who promotes for example the equality of ethnic minorities and foreigners in Finland.

Discrimination cases are investigated by the National Non-Discrimination and Equality Tribunal. If someone is being discriminated against, the matter can be reported to the tribunal. This can be done by the Ombudsman or by the person in question. The matter can also be reported by a community, if the person gives permission to it.

More information about the Non-Discrimination Ombudsman:
www.syrjinta.fi
www.yhdenvertaisuus.fi

3.8 Ombudsman for Children

The Ombudsman for Children supervises the fulfilment of children's rights. The Ombudsman cooperates with other workers in the same field. The Ombudsman does not solve the issues of an individual child or family and cannot change the decisions of the authorities.

More information about the Ombudsman for Children:
www.lapsiasia.fi

3.9 Organisations and associations

Advice, help and support is available from disability and multicultural organisations and associations. Disability organisations promote equality for persons with disabilities.

Disability organisations provide for example:

- disability-related guidance and counselling
- leisure and recreational activities
- peer support

Multicultural organisations organise for example sports and culture activities and promote multiculturalism and integration into Finland.

A list of different organisations is available at the end of this guide. However, the list is not exclusive.

3.10 Insurance companies

Many Finnish persons take out insurances for protection in case of unexpected misfortunes. Insurances are sold by insurance companies. Insurance companies sell for example home and travel insurance, as well as insurances to cover cases of accident or death. The insurance companies specify who can be insured and at what cost. A tenant must usually take a home insurance if the owner is a private person. If a tenant receives income support then home insurance can usually be included in the income support statement.

More information about insurances:
www.vakuutusneuvonta.fi
or by phone 09 6850 120

Disability organisations provide for example: disability-related guidance and counselling, leisure and recreational activities and peer support

4

APPLYING FOR SERVICES

4.1 Applications and decisions

In order to receive services, they have to be applied for. When applying for a service of any sort at Kela or the municipality, it should be done in writing. Most often the service is applied for through a form, to which the applicant might have to attach for example a medical certificate.

The authorities are obliged to advise on how to apply for their services.

The authorities will respond in writing, giving their official decision on the application and the grounds for the decision.

4.2 Appealing a decision

If the applicant is dissatisfied with the decision of the authorities, it can usually be appealed. The decision comes with information on how the appealing can be made.

In addition to that, the decision explains how, from whom and within what time frame the appeal should be made. As a rule, the appeal should be made as soon as the decision is delivered. The appealing time is limited, often 14 or 30 days from the time that the client is informed about the decision.

If an applicant needs help in making an appeal, she or he can seek advice from the municipal Social Services Ombudsman. The job of the

In order to receive services, they have to be applied for. When applying for a service of any sort at Kela or the municipality, it should be done in writing

Ombudsman is to inform clients of their rights and to advise them in cases of dispute.

An applicant cannot appeal against healthcare treatment decisions. She or he can, however, register an admonition or complaint in case of dissatisfaction with the healthcare services. The Patient Ombudsman can give guidance and information about this.

4.3 Authorities' non-disclosure obligation

Authorities are under an obligation of secrecy. This means that the authority official may not discuss matters relating to a client with outsiders.

The authority official may, however, discuss the matter with other authority officials if their collaboration is permitted by law.

The obligation of secrecy also extends to the family. Authority officials may not discuss matters relating to a client even with members of her or his family unless permitted by the client.

5

FINANCIAL ASSISTANCE

Persons with disabilities can apply for various forms of assistance to help cover costs caused by their disability or illness.

For example, the following benefits can be applied for at Kela:

- disability allowance
- rehabilitation allowance
- sickness allowance
- housing allowance
- labour market support

The following benefits are applied for at the local social services:

- income support (until 31.12.2016)
- support with food and clothing costs
- social loans

5.1 Disability allowance

Disability allowance for persons aged 16 years or over.

Disability allowance for persons aged 16 years or over is intended mainly for disabled persons of working age who do not receive a pension. Disability allowance is usually paid only to a person who has lived in Finland for at least 3 years.

Disability allowance is divided into three categories according to the size of the granted benefit:

- basic disability allowance (92.94 euros in 2016)
- increased disability allowance (216.87 euros in 2016)
- the highest disability allowance (420.51 euros in 2016)

The disability allowance can be permanent or temporary.

The amount of allowance granted varies according to the severity of the disability and what kind of help, guidance or monitoring the applicant needs. Also any special costs might affect the amount of the benefit. Basic disability allowance can be received even if the injury does not generate extra costs.

Disability allowance is applied for at Kela. Medical certificate C must be attached to the application. It is advisable to make the application well ahead of the person's 16th birthday.

Disability allowance is tax-exempt.

More information about disability allowances:

www.kela.fi/vammaistuet

Pensioners' care allowance.

Pensioner's care allowance is to support persons with disabilities or illnesses to cope better at home. Disability allowance for persons aged 16 years or over cannot be granted, if a person receives a pension. Instead, a pensioner can be granted care allowance for the payment of the costs of a treatment or different services.

The amount of the care allowance is affected by what kind of help, guidance or monitoring the applicant needs.

Pensioner's care allowance is divided into three categories according to the size of the granted benefit:

- basic care allowance (62.25 euros in 2016)
- increased care allowance (154.96 euros in 2016)
- the highest care allowance (327.67 euros in 2016)

Disability allowance is usually paid only to a person who has lived in Finland for at least 3 years.

Basic care allowance and the highest care allowance cannot be obtained only based on the costs caused by disability or illness. The care allowance is applied for at Kela and it is tax-exempt.

More information about pensioners' care allowance:
www.kela.fi/elaketta-saavan-hoitotuki

Disability allowance for under 16-year-olds.

The parents of a child with a disability or a long-term illness can apply for disability allowance for under 16-year-olds. The allowance is intended to help cover costs caused by child care and rehabilitation.

Disability allowance for under 16-year-olds can be obtained even if the applicant has not lived in Finland for a long time.

Disability allowance for persons under 16 years of age is tax-exempt. The amount of the benefit is affected by the severity of the disability.

The allowance is applied for at Kela. A medical certificate C or other similar medical certificate needs to be attached.

5.2 Rehabilitation allowance

Rehabilitation allowance is intended to help the person with a disability to cope with everyday life and improve her or his functioning abilities.

If a person needs rehabilitation because

of disability or illness, she or he can apply for rehabilitation allowance. Rehabilitation allowance is available to persons aged 16-67 if the rehabilitation causes loss of earnings from their job.

Rehabilitation allowance is applied for at Kela. Tax is payable on the allowance. A rehabilitation decision made by the organizer of the rehabilitation must be attached to the application.

Additionally, Kela can offer rehabilitation allowance for applicants under 20 years old. This type of rehabilitation allowance can be obtained without a rehabilitation decision. The allowance is available for youth aged 16 to 19 who need intensified rehabilitation.

More information about rehabilitation allowance:
www.kela.fi/kuntoutusraha

5.3 Sickness allowance

If a person is sick, and that causes loss to earnings, she or he can apply for sickness allowance. Sickness allowance is paid for a maximum of 300 working days.

The first 10 days is a waiting period, for which the allowance will not be paid. If a doctor estimates that the illness will continue for more than 10 working days and that the person cannot work, sickness allowance can be granted.

A person aged 16 to 67 can obtain sickness allowance if she or he has been

Disability allowance for under 16-year-olds can be obtained even if the applicant has not lived in Finland for a long time.

employed before falling ill. Pensioners usually cannot obtain sickness allowance.

Sickness allowance is applied for at Kela. The application must include a medical certificate. Normally, the medical certificate A will be sufficient. If the inability to work lasts more than 60 working days, the medical certificate B is needed.

More information about sickness allowances:
www.kela.fi/sairastaminen

5.4 Special food and clothing costs

A person with a disability may apply for reimbursement if she or he must follow a special diet due to illness or disability.

Reimbursement for clothing costs is also available if normal clothing or footwear is unsuitable due to disability or illness.

Reimbursement is applied for at the municipal welfare office. This allowance is subject to discretion, which means that the municipality does not have to grant the reimbursement if there is no budget for it.

5.5 Housing allowance

General housing allowance. Persons with low income who live permanently in Finland can apply for housing allowance. General housing allowance is available both for rented and privately owned housing.

The housing allowance can be a maximum of 80% of the housing expenses. Housing allowance is usually granted for one year. This allowance is tax-exempt.

A person or a family whose income is not enough for necessary and everyday expenses can apply for income support.

Factors that affect the amount of housing allowance:

- how many adults and children live in the apartment
- which municipality the apartment is in
- how large income the residents have

When calculating the size of the general housing allowance, a 300 euro income deduction is in place. This means that each individual income is regarded as 300 euros less than it actually is.

Housing allowance is applied for at Kela.

Housing allowance for pensioners.

Housing allowance for pensioners can be granted to a person who lives permanently in Finland and who is a pensioner over 16 years of age.

Housing allowance for pensioners is applied for from Kela and it is tax-exempt.

More information about general and pensioners' housing allowance:
www.kela.fi/asumistuki

5.6 Income support

A person or a family whose income is not enough for necessary and everyday expenses can apply for income support. Income support can be granted only if other income or benefits are low and if the expenses are higher than the income.

Income support is applied for at the municipal social service office. It can

be applied for online or by filling out a paper application. The application must include information about income and expenses. Such are for example bank statements, bills and receipts for payment of the rent. A list of the compulsory attachments is attached to the application.

More information about income support:
<http://stm.fi/toimeentulotuki>

5.7 Labour market support

An unemployed job seeker can apply for labour market support or unemployment daily allowance from Kela.

Unemployment daily allowance could be either earnings-related allowance or basic daily allowance. Allowance can be granted only if the person is registered as a job-seeker at the Employment and Economic Development Office. It is possible to sign up as a jobseeker at the office, over the Internet or by phone.

Previously, immigrants had the right to an integration allowance. Currently the allowance is called labour market support and it is the same size as the previous integration allowance. In the year 2015 it was 32.80 euros per day.

Labour market support is applied from Kela through e-services over the Internet or by filling out a paper form.

In addition to the labour market support, income support can be received if needed. See also chapter 5.6.

More information about labour market support:
www.kela.fi/tyomarkkinatuki

5.8 Social loans

Municipalities may arrange social loans for their residents.

Social loans are loans which are granted to residents with low income and to who cannot get a normal loan from a bank. The social loan shall be paid back to the municipality. Social loans are applied for at the municipal social service office. Not all municipalities offer social loans. If a municipality grants a social loan, it might charge a reasonable interest rate.

More information about social loans is given by the local social service office.

5.9 Disability tax reduction

Persons with disabilities can be granted disability tax reduction. The reduction amount depends on the degree of disability or illness. If the disability or illness is mild, the tax reduction amount is also small.

When applying for the disability tax deduction, a medical certificate indicating the permanent degree of disability must be attached to the application.

After the initial application the tax deduction is made automatically by the tax authorities. If the degree of disability changes, one must notify the tax authorities.

More information about disability tax reduction:
Tax office, www.vero.fi

Persons with disabilities can be granted disability tax reduction.

6

PENSIONS

Pensions are payable to those unable to work because of old age or incapacity to work.

There are several different kinds of pensions.

Elderly persons residing in Finland can get the **old-age pension**. This may include an **earnings-related pension** if the person has been in working life for a sufficiently long period of time. An earnings-related pension accumulates according to the earnings.

An elderly person who has not had earnings can receive the national pension.

There are some restrictions on receiving pension. Sometimes pension eligibility is affected by the length of the applicant's residence in Finland.

6.1 Rehabilitation subsidy

Rehabilitation subsidy is a temporary disability pension. Rehabilitation subsidy can be applied for a limited time period if a person's working ability is temporarily weakened. Subsidy may be granted

If a person is permanently blind or physically disabled to the point of immobility, she or he has a right to disability pension even if she or he actually is working.

for a period during treatment and rehabilitation until the person is able to return to work. The subsidy is applied for at Kela or at the Employment and Economic Development Office.

6.2 Disability pension

If a person cannot work due to a disability or illness, she or he can be granted a disability pension. However, persons under 20 years of age cannot get disability pension until it is clarified whether she or he is able to work. If a person is permanently blind or physically disabled to the point of immobility, she or he has a right to disability pension even if she or he actually is working.

Usually disability pension covers the loss of income for a person who cannot work and thus has no income. However, the disability pension is not intended to reimburse for the disadvantage caused by disability or illness. If a person cannot work due to an illness, she or he must first seek sickness allowance. If the illness continues for a long time, disability pension can be applied for.

Disability pension can be obtained, if the person:

- is 16-64 years old
- lives or has lived in Finland for at least 3 years
- receives a pension and other benefits under the income limit
- is permanently blind or physically disabled to the point of immobility or
- cannot do the kind of work that ensures reasonable income due to an illness or disability

Disability pension is applied for at Kela or at a pension insurance company. The application must include a current medical certificate, usually certificate B.

More information about disability pension:

www.kela.fi/tyokyky-heikentynyt_tyokyvyyttomyyselake

6.3 Old-age pension

Persons older than 65 years can apply for old-age pension from Kela. In order to receive the old-age pension, the person must have been living in Finland for at least three years.

6.4 Guarantee pension

Guarantee pension is a minimum pension which is paid to pensioners with low income. The guarantee pension ensures that a pensioner receives at least a certain amount of pension. In 2015 the guaranteed amount was 746.57 euros per month.

The guarantee pension can be obtained if all the pensions combined are less than a certain amount before taxation. In 2015 that limit was 739.81 euros per month. If a person gets a smaller pension than that, then she or he will receive the guarantee pension.

Guarantee pension is available to those who have resided in Finland for a minimum of 3 years after the age of 16.

It is also required that the applicant receives disability pension or another type of pension under the National Pensions Act. Only then is she or he entitled to the guarantee pension.

Immigrants have the right to get guarantee pension, even if she or he does not receive any other pensions if:

- the person is 65 year old or
- the person is 16 years old or older and unable to work

Guarantee pension is a minimum pension which is paid to pensioners with low income

The guarantee pension is applied for at Kela. The amount of guarantee pension depends on the applicant's other pensions.

More information about the guarantee pension:

www.kela.fi/takuuelake

6.5 Child increase for pensioners

A pensioner who has children under 16 years old can get a child increase. Child increase is applied for at Kela, and it is not taxed.

More information about child increase:

www.kela.fi/lapsikorotus

7

HOUSING

The Finnish authorities try to support persons with disabilities so that they are able to lead lives that are as independent as possible.

Persons with disabilities can live in their own homes or in assisted housing buildings.

Sometimes the home must be modified or equipped with special equipment to make independent life possible.

Financial help is available for modifications and special equipment that may make living easier.

7.1 Assistive devices for the home

Persons with severe disabilities can get financial assistance towards necessary equipment such as, for example, alarm systems for those with impaired hearing or chair lifts for the physically impaired.

The aim of the assistance is to help the person with a disability to live as independently as possible in their own home.

7.2 Home modifications

Often various changes and modifications have to be made to the home to make it suitable for a person with a severe disability to live in.

Assistance with these costs is available if they are necessary to enable a person with disability or illness to live at home.

An assisted living building resident has all the usual rights and responsibilities of a resident.

Reimbursement is available for such modifications such as widening doors, changing lighting or constructing ramps for wheelchairs.

Reimbursement and financial assistance should be applied for at the municipal services for persons with disabilities.

7.3 Assisted housing

If a person with a disability needs a lot of help to manage everyday chores, assisted living can be a good solution.

For instance, the person may live in her or his own apartment and receive the required services and support there. The home may also be in an assisted living building where other persons requiring assistance also live.

At an assisted living building the resident can get help for example during mealtimes, with maintaining personal hygiene and with healthcare.

An assisted living building resident has all the usual rights and responsibilities of a resident.



MOBILITY

8.1 Transportation services

If using public transportation is very difficult because of a disability, the person has the right to transportation services. She or he is also entitled to have an escort if it is needed. Transportation services are provided by the municipality. Transportation services are based on the Disability Services Act and on the Regulation Services and Assistance Based on Disabilities.

A person with a severe disability can use transportation services for work and study trips as much as needed. In addition to that, a person receives at least 18 one-way trips for leisure activities per month. Leisure trips can be related for example to running errands, recreation or taking part on social activities.

The client usually pays an amount equal to a public transport single ticket for each trip. Transportation services are applied for at the municipal disability services.

However, transportation services under the Disability Services Act cannot be used for trips which are related to the rehabilitation or health care organized by Kela. For example, trips to the hospital or to see a doctor are paid by Kela. More

The client usually pays an amount equal to a public transport single ticket for each trip.

information about the trips that Kela is responsible for can be given by a doctor or by Kela.

More information about transportation services:

Handbook on disability services,
www.thl.fi/vammaispalvelujen-kasikirja

8.2 Using your own car

Financial assistance may be applied for driving lessons and for purchasing or modifying a car.

This assistance provided by the municipality is discretionary, which means that a person with a disability does not have a subjective right to it.

Driving school. A person with a disability may receive financial assistance from the municipality to acquire a driving license. Assistance may be applied for at the municipal welfare office.

Car purchase. A person with a disability may receive reimbursement if purchasing a car is necessary due to illness or disability. The reimbursement amount is approximately one half of the purchase price. Reimbursement may be applied for at the municipal social services office.

Disabled people's parking permit. A special parking permit is available for persons with a severe disability or for someone driving such a person. The cost of this parking permit was 26 euros in 2015. The permit entitles the holder to park in spaces reserved for the disabled, as well as in public parking spaces free of charge. Note that some private parking spaces are not free with this parking permit.

The parking permit can be applied for at a service point of Ajovarma or

If a car is necessary for mobility and the degree of the disability is sufficient, then a person with a disability is eligible for a car tax refund.

online through Trafi's client service. The permit will be mailed home. A doctor's certificate is needed when applying for the permit. This review will be done on separate medical certificate form.

The disabled person's parking permit is valid for a maximum of ten years. If the injury is temporary, then the parking permit is valid as long as the disability lasts.

More information about disabled people's parking permit:

www.trafi.fi

www.ajovarma.fi/lupapalvelut

Car tax refund. Car owners pay car tax in Finland. If a car is necessary for mobility and the degree of the disability is sufficient, then a person with a disability is eligible for a car tax refund. The impairment caused by visual or physical disability must be at least 80 percent. The car must be used for the needs of the disabled person her- or himself.

Also persons with other kinds of disabilities than the above mentioned can receive a car tax refund. In this case the car must be necessary for working or studies. The refund is applied for at the customs in Hanko.

More information about car tax refund:

Customs, www.tulli.fi/fi/yksityisille/autoverotus/veronpalautus_invalideille

Exemption from the vehicle tax.

Exemption can be granted to a person who:

- has a disabled person's parking permit
- transports a person with a disability or
- has been granted the car tax refund

Exemption from the vehicle tax can be applied for at the same time as applying for a disabled person's parking permit at Ajovarma. However, at Ajovarma one cannot apply only for the exemption from the vehicle tax (it can be done only in connection to the parking permit application). During 2016 it will become possible to apply for the exemption also through Trafi's online services.

If a person already holds a disabled person's parking permit, the exemption must be applied for from Trafi. The exemption can be applied for either by mail or online at www.suomi.fi.

More information about vehicle tax:

Trafi, www.trafi.fi/tieliikenne/verotus/ajoneuvovero

Modifications to one's car. It is sometimes necessary to make modifications to a car because of illness or disability. An example of such modification would be the fitting of a wheelchair hoist. Reimbursement for the cost of modifications can be applied for at the municipal social services office. Sometimes insurance companies reimburse the cost of car modifications.

8.3 Reduced fares on public transport

Different groups of persons can get reduced fares on public transport. For example, students and pensioners can get discounts on train, bus and air fares.

Further information on discounts is

available from the municipal public transport services.

Flights. Some airlines provide more flexible conditions for persons with disabilities. For example, the travel dates might be more flexible. Also the disabled person's escort may receive these benefits.

On Finnair domestic flights, it is usually possible for a disabled person and her or his escort to buy a senior citizen ticket. It has more flexible terms than a normal ticket. These benefits only apply to domestic flights. More information can be acquired from the airline.

Trains. VR, the State Railways Service, offers discount on tickets to pensioners and students. The escort of a visually or physically impaired person is not charged for their train ticket. Guide dogs can also travel for free in case the person does not have an escort.

More information about train ticket discounts: www.vr.fi

Buses. Matkahuolto offers discounts on tickets for pensioners and students. A disabled person's escort pays normal fare for a ticket.

More information about Matkahuolto discounts: www.matkahuolto.fi

Municipal public transportation. The municipal public transportation often offer discounts for persons with

The escort of a visually or physically impaired person is not charged for their train ticket.

disabilities. The size of the discount varies. More information can be acquired from the municipality.

8.4 Instructions in mobility skills

Visually impaired persons may receive instruction in mobility skills.

The aim is for the visually impaired person to learn to move around safely and independently in the environments relevant to them.

Guidance in mobility skills are provided by:

- central hospitals
- the Finnish Federation of the Visually Impaired
- Finlands Svenska Synskadade rf
- schools for visually impaired

More information about guidance in mobility skills:

The Finnish Federation of the Visually Impaired, www.nkl.fi

Information on this can also be given by a rehabilitation counsellor for the visually impaired or by the municipal disability services office.

8.5 Mobility assistive devices

It is possible to borrow or get various assistive devices from the home municipality. Necessary devices might be for example a wheelchair, walking sticks or a walker. See also chapter 12.3.

9

ASSISTANCE

9.1 Personal assistance

Persons with severe disabilities are entitled to personal assistance at home and outside the home. Access to personal assistance services is not dependant on the diagnosis, but on the need for assistance.

Personal assistance is a subjective right. That means that the municipality is obliged to provide this service if a resident fulfils the requirements. In that case the municipality cannot argue that there is not enough budget for the service.

Personal assistance is available for example for the following tasks:

- cooking
- cleaning
- laundry
- shopping and running errands
- studying or working
- hobbies or leisure activities
- other participation in society

The assistant's job is not to do the disabled person's work for them, but to help the person in the matters where their disability or illness is a hindrance.

Personal assistance is applied for at the municipal disability services. Personal

Access to personal assistance services is not dependant on the diagnosis, but on the need for assistance.

For example, the dog can press the light switch, pull the wheelchair in the snow and fetch, lift and carry things.

assistance services are free of charge for the user.

More information about personal assistance:
www.assistentti.info

9.2 Assistance dog

A physically impaired person may receive a trained assistance dog to help them in daily functions.

For example, the dog can press the light switch, pull the wheelchair in the snow and fetch, lift and carry things.

More information about assistance dogs:
www.invalidiliitto.fi
www.avustajakoira.fi

10

INTERPRETATION SERVICES

10.1 Immigrants

The aim of the interpretation services is that all permanent residents in Finland are able to use public services and communicate with the authorities. A person whose first language is not Finnish or Swedish is entitled to use an interpreter when dealing with the authorities.

If the request for a meeting comes from an authority, the authority shall arrange for an interpreter to be present if necessary.

If the matter is being discussed on the client's initiative, she or he might have to pay for the interpreter. However, the authorities have the obligation to provide interpretation if the matter regards basic livelihood and income.

Interpreters have professional confidentiality. This means that she or he cannot talk about client's matters with anyone. If the client does not trust the interpreter, she or he must inform the authority immediately.

10.2 Persons with severe visual, hearing or speech impairment

Persons with severe visual, hearing or speech impairments are entitled to use interpreter services. An interpreter can assist with studying, working, running errands and leisure activities.

In 2015 a person with hearing and

vision disability had the right to use interpretation services for a minimum of 360 hours per year.

Interpreter services are applied for at the Kela Interpretation Service Centre for Persons with Disabilities.

More information about interpreter services for persons with disabilities:

www.kela.fi/vammaisten-tulkkauspalvelut

Interpreters have professional confidentiality. This means that she or he cannot talk about client's matters with anyone.

11

HEALTHCARE

11.1 Basic info about healthcare in Finland

In Finland, health care can be either public or private. Public health care is less expensive, because it is paid for by common resources.

If a person has a registered municipality of residence in Finland, then she or he is entitled to public health care services. In public health care only a client's fee smaller than the real cost for the treatment is charged. Even persons without a registered municipality of residence have the right to emergency medical treatment, but the client may be charged for it.

Private health care services can also be used in Finland. The payments may be reimbursed if a person is insured. If a person is not insured in Finland, then the right to reimbursement depends on from which country the person has arrived to Finland and in which situation the medical care has been given.

Health centers are responsible for basic health care in Finland. Health center appointments are booked by phone. A nurse answers the call and estimates the situation. If needed a doctor's appointment is booked. Some municipal health centers have call-back service, which means that the caller's phone number is automatically saved and a nurse calls back later.

An interpreter free of charge is provided when needed at a doctor's appointment.

The need for an interpreter must be stated when booking the appointment. If a person has a Kela card, it shall be brought to the appointment.

If it is necessary, a health center doctor makes a referral to a specialist doctor. Specialists are experts in a specific disability, injury or illness.

More information about health care is given at health centers and Kela:
www.kela.fi

11.2 Medication

Reimbursement for medicine costs can be received from Kela if a person is covered by Finnish sickness insurance. Reimbursement is available for medication, creams and clinical nutrition prescribed by a doctor. The reimbursement is usually available already at the pharmacy when presenting the Kela card. The size of the reimbursement varies.

The client will always pay part of the costs of the medicines. Starting from 2016, reimbursement can be received if the cost of the medication exceeds a so called initial deductible. The initial deductible is 45 euros per calendar year. The initial deductible does not apply to children and young persons. It comes into effect when a person reaches the age of 19 years.

Medications have a payment cap, which is a maximum amount that the client will need to pay. If the client exceeds the payment cap, she or he will pay only 1.50

The need for an interpreter must be stated when booking the appointment.

euros per medicine and purchase for the rest of the year. In 2015 the payment cap was 612.62 euros. When a person's total medication expenses amount to that sum since the beginning of the year, then she or he will be charged only 1.50 euros per purchased medication.

Kela receives information directly from the pharmacies and monitors when the payment cap has been reached.

More information about medication reimbursement: www.kela.fi/laakkeet

11.3 Healthcare fees payment cap

There is a charge for many municipal health services. A person's ability to pay affects the amount charged. Some of the services are completely free of charge. There is a fixed payment cap, which is a maximum amount that an individual person may be charged in one calendar year. In 2015 the payment cap was 679 euros.

The payment cap includes:

- outpatient health center services
- physiotherapy
- treatment series
- hospital polyclinic
- day surgery
- short-term institutional health and social care
- night and day-time care
- rehabilitation

Expenses of children under 18 years are included in the custodian's payment cap.

Services not included to the payment cap:

- dental care
- ambulance transports
- medical certificates
- laboratory tests and examinations such as x-ray made by private doctor's referral

Different life experiences may sometimes strain mental health. Migration can be such an experience.

When the payment cap is exceeded, the client will receive outpatient medical services for a maximum of 17.60 euros per day for short-term institutional care in 2015. The client is responsible for monitoring when the payment cap is reached. Original receipts must be kept.

11.4 Mental healthcare

Mental health is important for a person's wellbeing and ability to function in everyday life. Different life experiences may sometimes strain mental health. Migration can be such an experience.

Municipalities provide mental health services for residents. Help can be sought at health centers, psychiatric polyclinics and child health centers. Also schools, other learning institutions and occupational health care offer mental health services.

One can find a lot of information about mental health online. Information for immigrants can be found for example at: www.mielenterveystalo.fi/aikuiset/itsehoito-ja-oppaat/oppaat/maahanmuuttajat.

The site contains information about mental health and the effects that migration to another country might have on a person's mental wellbeing. The site has information in several languages.

In case of a sudden crisis one can contact the Finnish Association for Mental Health by phone on 010195202. The service is run by volunteers, of which some might speak Finnish only.

SOS Crisis Centre operates in Helsinki and offers short-term counselling in crisis situations. Support is available in Finnish, Swedish and English. One can also ask for an interpreter. The service is free of charge and confidential. The person giving support is not allowed to tell to anyone about a client or what has been discussed.

If a situation poses a danger to a person or others, the local health center or hospital emergency duty can be contacted.

More information about mental health care:

www.mielenterveysseura.fi
www.mielenterveystalo.fi

12

REHABILITATION AND ASSISTIVE DEVICES

Rehabilitation is aimed at maintaining and improving the ability to work and to function in everyday life.

12.1 Demanding medical rehabilitation

Kela provides medical rehabilitation for persons with severe disabilities. The law about medical rehabilitation for persons with severe disabilities changed on 1.1.2016. The name of this rehabilitation service also changed from rehabilitation for persons with severe disabilities (vaikeavammaisen lääkinnällinen kuntoutus) to demanding medical rehabilitation (vaativa lääkinnällinen kuntoutus). The content of the rehabilitation and the grounds for granting the service also partially changed.

Kela can provide demanding medical rehabilitation for persons who are insured in Finland. There is no demand of having to have lived in Finland for a certain time before getting rehabilitation services. In other words, demanding medical rehabilitation services can be granted with even if a person has lived only for short time in Finland.

The applicant's capacity to function is estimated holistically when the need for rehabilitation is identified. For example, it is estimated what kind of support the applicant needs in different aspects of life. These aspects may be psychological, physical or social.

The following criteria apply in order to receive demanding medical rehabilitation:

- less than 65 years of age
- the person is not in public institutional care
- illness or disability and subsequent restrictions
- considerable difficulties in participation due to the restrictions (functions of everyday life, studying or work)
- the rehabilitation is not related directly to medical care
- the rehabilitation objectives are not only related to medical care

Kela also provides occupational rehabilitation for persons with partial working ability and psychotherapy rehabilitation for those who need it to support vocational studies or work. Kela can also arrange work trial, training or work coaching. Kela can also provide assistive devices related to work or study.

The municipal health care provides rehabilitation related to medical care for persons with severe disabilities. The municipality is also responsible for rehabilitation guidance and everyday assistive devices for mobility, communication and for control of everyday surroundings. An example of a device for controlling surroundings is a light switch controlled by speech.

An insurance company may pay for the rehabilitation if the injury occurred in an accident. Payment by an insurance company is available only if the person was insured at the time of the accident.

12.2 Adaptation training courses

Adaptation training courses is a form of rehabilitation. There are different courses available for various illnesses and age groups. For example, a family with a special needs child can partake in adaptation training.

Kela can also arrange work trial, training or work coaching.

The purpose of the training is to help persons with disabilities and their families to adjust to the life changes caused by the disability.

Adaptation training courses are provided by disability organisations, Kela and other providers of rehabilitation services. The participant does not pay for the course. The costs are covered either by Kela, the home municipality or an insurance company.

Reimbursement is available from Kela for travel costs arising from rehabilitation courses. Occasionally the organiser of the rehabilitation can also reimburse the travel costs.

More information about adaptation training courses are given by disability organisations and Kela: www.kela.fi/kuntoutus

12.3 Assistive devices

A person with a disability can receive the assistive devices needed from the health services in her or his municipality of residence.

Basic devices such as wheelchairs and white canes are usually provided by the health center. Expensive devices such as electric wheelchairs, magnifying screens and computer equipment are granted by the central hospital.

Devices are provided free of charge to a person with a disability. Also, there is no charge for their repair or replacement, or for instruction on how to use them.

A visually impaired person can get a guide dog if moving in unfamiliar surroundings is challenging.

Also municipal social care might provide the disabled person with the assistive devices that she or he needs daily. More information about assistive devices is given by the municipal health care services and by disability organisations.

12.4 Guide dog

A visually impaired person can get a guide dog if moving in unfamiliar surroundings is challenging. A person who applies for a guide dog needs to be in good physical condition and must be able to move with a white cane.

Having a guide dog is free of charge. The guide dog school pays for the training of the dog, food and veterinary costs. More information is available at the guide dog school run by the Finnish Federation of the Visually Impaired.

A guide dog is considered to be an assistive device linked with medical rehabilitation. It can be applied for at the vision rehabilitation unit of the local central hospital. A rehabilitation counsellor for the visually impaired can help making the application.

More information about guide dogs:
www.opaskoirakoulu.fi

13

STUDIES

Everyone, including persons with severe disabilities, has a right to study in Finland.

Students with a disability may attend ordinary schools or educational institutions along with other students. They may also attend special schools or special educational institutions. Special support and assistance may be arranged in schools and educational institutions to enable disabled students to study successfully.

13.1 Studying Finnish

Studying Finnish promotes integration into the Finnish society. Various educational institutions and organisations organize Finnish language courses.

A prerequisite for applying for Finnish citizenship is for the applicant to have satisfactory spoken and written skills in Finnish or Swedish. Skills in Finnish or Finnish-Swedish sign language are also sufficient.

More information about studying Finnish:
www.infopankki.fi
www.mol.fi

Finnish courses in the Helsinki metropolitan area, Turku and Tampere:
www.finnishcourses.fi

13.2 Vocational choice

Vocational guidance psychologists can help in finding a suitable profession and area of training.

Together with them a person with a disability can draw up an education or training plan that takes into account the effects of the disability or illness. Vocational guidance psychologists work at the Employment and Economic Development Office.

If a person with disability wants, she or he can take an aptitude test with the vocational guidance psychologist. The results indicate whether she or he is suitable for a certain career. Psychologists also organize visits to workplaces and educational institutions.

More information about choice of vocation is available at the Employment and Economic Development Office, Kela and disability organisations.

13.3 Vocational special education institutions

Young persons and adults who have a disability or a long-term illness, or who have other special needs, may attend vocational special education institutions. These institutions also provide training and rehabilitation for persons with severe disabilities.

More information about vocational special education learning institutions: www.ammattillinerityisopetus.fi

13.4 Personal assistance

A severely disabled student is entitled to a personal assistant to help for example with mobility, meals and taking notes. An assistant is applied for at the municipal social services office.

More information about personal assistance is available at the social services office or online at www.assistentti.info

13.5 School transport subsidy

A student with a disability may receive a school transport subsidy from Kela. The subsidy can be granted only if the student does not receive transport granted by the disability services of the municipality for the same trips.

More information about school transport subsidy is available at Kela and educational institutions.

13.6 Financial assistance for students

There are many types of financial assistance available for studying in Finland, such as student allowance. More information on different ways to finance studies is available from Kela and educational institutions.

Student allowance. The student allowance consists of study grant,

Vocational guidance psychologists can help in finding a suitable profession and area of training.

housing supplement, and government guarantee for a student loan.

A student may be entitled to student allowance if she or he is studying on a full-time basis and for a minimum of two months.

A student receiving other benefits such as pension or rehabilitation allowance is not eligible for student financial aid.

If the student is not a Finnish citizen, she or he might be entitled to student allowance if:

- she or he lives permanently in Finland
- she or he has also other reasons to live in Finland than studying (for example work, family or remigration)

Student allowance is applied for at Kela.

More information about student financial assistance and how to apply is given by Kela and educational institutions.

Housing supplement. A student may receive reimbursement towards housing costs during her or his studies. Housing supplement is available to students living in rented accommodation. Housing supplement is applied for at Kela.

Student loan. The Finnish state guarantees a student loan which the student repays after completing her or his studies. Interest rates, repayments and other loan conditions are agreed on with the bank. The state guarantee for a student loan is applied for at Kela.

Adult education subsidy. An adult student may be entitled to adult education subsidy if she or he:

- has been in working life for at least 8 years
- takes educational leave from work

A person may also finance her or his studies by applying for awards and scholarships.

- does not receive other financial support for studying
- has been working at least one year at the same working place.

The studies can be in the same or a different field than the adult student has a history in. The adult education subsidy is applied for at the Education Fund (Koulutusrahasto). An adult student can also finance her or his studies with a loan guaranteed by the state. The guarantee is applied for at Kela.

Assistance from Kela for students with partial working capacity. Kela provides assistance for the vocational rehabilitation of persons with partial working capacity. The assistance may be in the form of tests or work trials to help select a career.

Kela reimburses the costs of rehabilitative training and pays the student rehabilitation allowance.

The assistance is applied for at Kela. Kela monitors the progress of the studies, so the student must send Kela records demonstrating her or his study achievements.

Insurance or pension assistance for students. An insurance or pension scheme may reimburse some of the costs of studying. For example, if a person has to train for a new career because of a traffic accident or occupational disease, an insurance company may reimburse the costs involved.

Further information is available at employment pension insurance companies and at the Insurance

Rehabilitation Association
(Vakuutuskuntoutus VKK).

Awards and scholarships.

A person may also finance her or his studies by applying for awards and scholarships. Further information is available at disability organisations and at the educational institution.

Examples of organisations that grant awards and scholarships especially for students with disabilities:

- Spouses of Professors at the University of Helsinki (Helsingin yliopiston professorien puoliset ry)
- Cultural Service for the Visually Impaired (Näkövammaisten Kulttuuripalvelu)
- The Finnish CP Association (Suomen CP-liitto ry)
- Finnish Foundation for Persons with Visual Impairment (Suomen Näkövammaissäätiö)
- Support for Education and Employment for Persons with Disability (Suomen vammaiskoulutuksen tukiyhdistys ry)
- Foundation of children and youth with disabilities (Vammaisten lasten ja nuorten tukisäätiö VAMLAS)

14

WORK

Everyone has a right to work and livelihood. In Finland many persons with disabilities participate in working life. Employers may receive financial assistance and compensation if special arrangements are needed at the workplace in order to employ a person with a disability.

14.1 The Employment and Economic Development Office (TE-toimisto)

The Employment and Economic Development Office helps job-seekers to find work. Advisors and vocational guidance psychologists assist applicants in finding suitable jobs and training.

The office also has advisors who are experienced in employment of persons with disability or illness. If special arrangements are needed, like assistive devices or other assistance in order to be able to work, one can discuss the matter with them.

They also arrange Finnish language training for immigrants, as well as employment training. It is training for those who are unemployed or at risk of becoming unemployed. Also persons with limited work capacity can also apply for this training.

The services offered by the Employment and Economic Development Offices are free of charge. Disability organisations also have employment assistance services.

Job seekers should use the public employment services and also actively look for a job themselves.

14.2 Rehabilitative employment

Municipalities arrange rehabilitative employment for residents who have been unemployed for a long time. The municipal social administration and the Employment and Economic Development Office decide together with the resident what kind of rehabilitative employment or training she or he needs.

Rehabilitative employment is arranged in particular for those under the age of 25. The length of the employment period varies from a few months to a year.

Those participating in rehabilitative employment are not paid a proper salary but may receive a small supplement to their unemployment benefit.

The municipality also reimburses commuting costs.

More information about rehabilitative employment is available at the Employment and Economic Development Office and the municipal social services office.

14.3 Assisted employment

Persons with disabilities or limited working capacity can also be employed in assisted work. Assisted work is normal

Job seekers should use the public employment services and also actively look for a job themselves.

work for example in a shop or office. The employee is paid a salary for the work.

A work tutor helps the person to find the job and to manage it. At first the tutor may be present at the workplace to make sure that the employee receives sufficient help and support in work orientation.

More information on assisted employment is available at the municipal disability services, work centers and various disability organisations.

14.4. Suspending one's pension

Kela's full disability pension may be suspended. This means that the pensioner moves to working life for a certain period of time and does not claim her or his pension.

The working experiment can vary between a 3 months and 2 years. During this time the pension entitlement remains intact.

If the work becomes impossible for one reason or another, it is possible to stop working and return to receiving pension.

More information about suspending one's pension is available at Kela or online at www.tyoelakelakipalvelu.fi

15

FAMILY

Everyone has a right to start a family. The Finnish society assists families in many ways.

Families may receive various financial benefits as well as guidance and advice.

15.1 Child care

Parents may take care of their children at home or apply for municipal day care.

The day care placement should be applied for in time, not later than four months before it is needed. If the parents do not know in advance when the day care is needed, the application should be made at least two weeks in advance. The later the day care place is applied for, the more difficult it is to get one close to home.

The municipality charges for the day care placement. The total income of the family affects the size of the payment. A family can also acquire day care services from private provider. Assistance from Kela can be applied for this.

Home care allowance. Home care allowance is available for families taking care of a child less than 3 years of age at home. The allowance amount is affected by the age of the child and the number of siblings. Home care allowance cannot be received if the child is in municipal day care. Some municipalities also pay municipal social assistance, which can be applied for from the municipality of residence.

The day care placement should be applied for in time, not later than four months before it is needed.

Municipal day care. Children under school age have a right to municipal day care. The service can be provided in a day care center or a family child care provider. Day care is applied for at the municipal day care center or at the social services office. The cost of day care depends on the family's total income.

15.2 Home help service

Home help service is help with everyday life. This service can help with such things as child care or shopping. The home help service can be obtained for example due to an illness, maternity leave or a disability. The service can be regular or temporary. The service may be available 24 hrs/day, also during weekends. The service is paid either per visit or monthly.

The size of the fee depends on:

- the nature of the service
- the number of service times
- the family's financial situation
- the size of the family

Home help service can also include support services, for example cooking, laundering and cleaning. Support services can also be given in order to support social interaction.

A fee may be charged for the home help services. The size of the fee is decided by the municipality. The supervisor of the municipal home help services decides who can receive the services.

Nursing services can be also received at home. Home nursing is a medical treatment or rehabilitation given at

home. Home nursing can be obtained if a doctor prescribes it. Those applying for home nursing will need a referral by a doctor. Home nursing is provided by municipal health centres.

15.3 Informal care support

Informal care support can be paid to a person who takes care of a relative with a disability or illness at home.

The allowance is intended to enable the relative with a disability or illness to live at home rather than in an institution.

The size of the payable support is affected by how demanding the care is. If the relative needs round-the-clock care, then the allowance is larger. The amount also varies between municipalities.

Informal care support is applied for at the municipal social services office.

15.4 Advice and support

Child health center. The child health center (neuvola) offers help and advice in issues regarding the development of the child. At the centre, the growth and development of the child is monitored. One can also get vaccinations and support for parenting.

Family health centers (perheneuvola) can be contacted in family-related matters such as divorce, difficulties at school or other difficult family situations. At the family health center, possible worries and fears of the child can be discussed as well as parenting issues.

Informal care support can be paid to a person who takes care of a relative with a disability or illness at home.

In therapy couples and families work together to overcome difficulties such as domestic violence, mental health problems and drug addiction.

More information about the services of child health centers is available at the municipal child and family health centers.

Couple and family therapy. Couples and family therapy is available to help with relationship difficulties.

In therapy couples and families work together to overcome difficulties such as domestic violence, mental health problems and drug addiction. Therapy can also help in case of a loved one falling ill or dying.

Couples and family therapy is free of charge.

More information about couple and family therapy is available at the municipal social services office or at the Family Federation of Finland (Väestöliitto): www.vaestoliitto.fi

Sexual counselling. Sexual counselling offers advice and support on matters relating to sexuality. In counselling, matters like the effect of disability or illness on sexuality, problems in sex life or difficulties in emotional life and relationships can be discussed.

Sexual counselling is suitable for couples and also for those who live alone. Sexual counselling is given at health centers and rehabilitation centers. Counselling is also available by telephone, for example

from the Sexpo Foundation or the Family Federation of Finland.

There are also private sexual counsellors and therapists.

More information about sexual counselling:

Sexpo, www.sexpo.fi
The Family Federation of Finland (Väestöliitto): www.vaestoliitto.fi

15.5 Family work

Preventive family work aims at supporting families and preventing problems within the family. The work can take many forms. It can be needed by families with a special needs child. Family work often aims at supporting the development of the child or children in the family.

Child welfare family work is a supportive measure which provides assistance for families. It aims at ensuring that the best interest of the child is fulfilled. This type of work is done on the initiative of a child welfare social worker. Child welfare family work supports families in coping with everyday life.

Family work is provided by the municipal social services office.

Child welfare family work supports families in coping with everyday life.

16

LEISURE

Financial support for leisure activities and hobbies is available if an illness or disability makes the use of normal services or equipment difficult.

Sports and exercise. Municipalities organise various sport and exercise opportunities for persons with a disability or illness. Members of special groups can for instance get a reduced-price pass to municipal swimming pools. Further information on leisure time activities can be given by the municipal sports office, sports organisations and disability organisations.

Hobby equipment. A person with a disability or illness may receive reimbursement for special equipment or accessories needed for leisure activities or hobbies. The equipment may be applied for at the municipal social services office.

Culture services. Culture refers for example to theatre, music events, art exhibitions and films.

A person with a physical disability should confirm beforehand that the facility is accessible by wheelchair and that there is an accessible toilet and lift if needed. Cinemas and theatres have accessible places reserved for wheelchair users. In some places it is possible to receive guidance in plain language, for example at the Helsinki Ateneum Art Museum.

If a person needs an escort, the escort may receive free entrance to some places, for example museums

Many disability and pensioners' organisations offer their members various holiday trips and rehabilitation.

and concerts. Pensioners can receive discount on ticket fares.

In accessible cultural venues a variety of audience are served well. The Culture for All service offers information about accessible cultural events and services. In accessible cultural event a variety of audience are served well, for example, easy and free movement, seeing and hearing increase accessibility. Culture for All-service offers information about accessible cultural events and services.

In some towns, for example in Helsinki, it is possible to get a culture friend (kulttuurikaveri). The culture friend is a volunteer that accompanies persons with special needs to cultural events.

More information about accessible culture services:

www.kulttuuriakaikille.info

Holidays. Many disability and pensioners' organisations offer their members various holiday trips and rehabilitation. Often the participant has to pay for a part of the costs her- or himself.

More information about holidays is given by disability and pension organisations.

Voluntary support persons. Support persons are volunteers who spend time with persons with special needs. For example, a support person can assist with hobbies or accompany outdoors.

Note that the support person does not have the tasks of a personal assistance (see chapter 9.1). One can apply for a support person at the municipal disability services.

In the fall of 2016, Hilma, the Support Centre for Immigrants with Disabilities, will start providing support person activity for persons with disabilities and immigrants with long-term illnesses.

For more information about getting a support person for an immigrant with a disability or long-term illness, please e-mail info@tukikeskushilma.fi



CONTACT

This list consists of contact information for various organisations, associations and other sources. The contact information may change.

Several of these organisations have local associations, which you can contact through the main organisation.

THE BRAIN ASSOCIATION (AIVOLIITTO)

Suvilinnantie 2
20900 Turku
Tel. 02 2138 200
info@aivoliitto.fi
www.aivoliitto.fi

THE BRAIN DAMAGE ASSOCIATION (AIOVAMMALIITTO)

Kumpulantie 1 A, 2nd floor
00520 Helsinki
Tel. 09 8366 580
www.aiovammaliitto.fi

THE FINNISH ASSOCIATION FOR AUTISM AND ASPERGER'S SYNDROME (AUTISMI- JA ASPERGERLIITTO)

Nuijamiestentie 3 B
00440 Helsinki
Tel. 010 315 2800
www.autismiliitto.fi

THE FINNISH EPILEPSY ASSOCIATION (EPILEPSIALIITTO)

Malmin kauppatie 26
00700 Helsinki
Tel. 09 350 8230
epilepsialiitto@epilepsia.fi
www.epilepsia.fi/epilepsialiitto

THE FINNISH MULTICULTURAL SPORTS FEDERATION (SUOMEN MONIKULTTUURINEN LIKUNTALIITTO)

Radiokatu 20, 3rd floor
00240 Helsinki
Tel. 050 5511 197
toimisto@fimu.fi
www.fimu.org

THE FINNISH LEAGUE FOR HUMAN RIGHTS (SUOMEN IHMISOIKEUSLIITTO)

Simonkatu 8A, 6th floor
00100 Helsinki
Tel. 09 4155 2500
info@ihmisoikeusliitto.fi
www.ihmisoikeusliitto.fi

INFO BANK (INFOPANKKI)

Infopankki.fi -toimitus
Hallintokeskus/Viestintä/Neuvonta ja
monikielinen viestintä
PL 1
00099 Helsingin kaupunki
www.infopankki.fi

INKERI CENTRE (INKERIKESKUS)

Torikatu 3, 2nd floor
00700 Helsinki
Tel. 09 753 4464
toimisto@inkerikeskus.fi
www.inkerikeskus.fi

THE FINNISH ASSOCIATION OF PERSONS WITH PHYSICAL DISABILITIES (INVALIDILIITTO)

Mannerheimintie 107 (entrance via
Nauvontie 8)
00280 Helsinki
Tel. 09 613 191
www.invalidiliitto.fi

**THE FINNISH ASSOCIATION
ON INTELLECTUAL AND
DEVELOPMENTAL DISABILITIES
(KEHITYSVAMMALIITTO)**

Viljatie 4 A
00700 Helsinki
Tel. 09 348 090
kvl@kvl.fi
www.kehitysvammaliitto.fi

**INCLUSION FINLAND
(KEHITYSVAMMAISTEN TUKILIITTO)**

Pinninkatu 51
33100 Tampere
Tel. 0207 718 200
kvtl@kvtl.fi
www.kvtl.fi

KEHITYSVAMMATUKI 57

Läntinen Brahenkatu 2, 4th floor
00510 Helsinki
Tel. 0400 345 369
www.kvtuki57.fi

**THE FINNISH FEDERATION OF HARD
OF HEARING (KUULOLIITTO)**

Ilkantie 4
00400 Helsinki
Tel. 09 5803 830
info@kuuloliitto.fi
www.kuuloliitto.fi

**THE FINNISH ASSOCIATION OF THE
DEAF (KUUROJEN LIITTO)**

Ilkantie 4
00400 Helsinki
Tel. 09 580 31
www.kl-deaf.fi

THRESHOLD ASSOCIATION (KYNNYS)

Siltasaarenkatu 4
00530 Helsinki
Tel. 09 6850 110
www.kynnys.fi

**THE MUSCULAR DYSTROPHY
ASSOCIATION (LIHASTAUTILIITTO)**

Läntinen Pitkätie 35
20100 Turku
Tel. 044 736 1030
lihastautiliitto@lihastautiliitto.fi
www.lihastautiliitto.fi

**FINNISH CENTRAL ASSOCIATION
FOR MENTAL HEALTH
(MIELENTERVEYDEN KESKUSLIITTO)**

Malmin kauppatie 26, 4th floor
00700 Helsinki
Tel. 09 5657 730
toimisto@mtkl.fi
www.mtkl.fi

**NETWORK OF MULTICULTURAL
ASSOCIATIONS MONIHელი
(MONIKULTTUURIJÄRJESTÖJEN
YHTEISTYÖVERKOSTO)**

Käenkuja 4
00500 Helsinki
www.moniheli.fi

**THE ALZHEIMER SOCIETY
OF FINLAND
(SUOMEN ALZHEIMERLIITTO)**

Pasilanraito 9 B, 7th floor
00240 Helsinki
Tel. 09 6226 200
toimisto@muistiliitto.fi
www.muistiliitto.fi

**FINNISH NEURO SOCIETY
(NEUROLIITTO)**

Vaihemäentie 10
PL 15
21251 Masku
Tel. 02 4392 111
info@neuroliitto.fi
www.neuroliitto.fi

**FINNISH FEDERATION OF
THE VISUALLY IMPAIRED
(NÄKÖVAMMAISTEN LIITTO)**

Marjaniementie 74
00930 Helsinki
Tel. 09 396 041
www.nkl.fi

**REFUGEE ADVICE CENTRE
(PAKOLAISNEUVONTA)**

Kaisaniemenkatu 4 A, 6th floor
00100 Helsinki
Tel. 075 7575 100
pan@pakolaisneuvonta.fi
www.pakolaisneuvonta.fi

**THE FINNISH CENTRE FOR EASY TO
READ (SELKOKESKUS)**

Viljatie 4 A
00700 Helsinki
Tel. 09 3480 9240
selkokeskus@kvl.fi
www.selkokeskus.fi

**THE FINNISH CP ASSOCIATION
(SUOMEN CP-LIITTO)**

Malmin kauppatie 26
00700 Helsinki
Tel. 09 5407 540
toimisto@cp-liitto.fi
www.cp-liitto.fi

**FINNISH SPORTS ASSOCIATION
FOR PERSONS WITH DISABILITIES
(SUOMEN VAMMAISURHEILU)**

Radiokatu 20, 5th floor
00240 Helsinki
Tel. 044 752 9360
toimisto@vammaisurheilu.fi
www.vammaisurheilu.fi

**THE FINNISH DEAFBLIND
ASSOCIATION
(SUOMEN KUUROSOKEAT)**

Marjaniementie 74
00930 Helsinki
Tel. 040 7780 299 (also sms)
kuurosokeat@kuurosokeat.fi
www.kuurosokeat.fi

**FINNISH REFUGEE COUNCIL
(SUOMEN PAKOLAISAPU)**

Kaikukatu 3, 4th floor
00530 Helsinki
Tel. 09 6962 640
toimisto@pakolaisapu.fi
www.pakolaisapu.fi

**THE FINNISH POLIO ASSOCIATION
(SUOMEN POLIOLIITTO)**

Kumpulantie 1 A, 6th floor
00520 Helsinki
Tel. 09 686 0990
birgitta.oksa@polioliitto.com
www.polioliitto.com

**FINNISH RED CROSS
(SUOMEN PUNAINEN RISTI)**

Tehtaankatu 1 A
00140 Helsinki
Tel. 020 7012 000
info@punainenristi.fi
www.punainenristi.fi

**FINNISH RHEUMATISM ASSOCIATION
(SUOMEN REUMALIITTO)**

Iso Roobertinkatu 20–22 A
00120 Helsinki
Tel. 09 476 155
info@reumaliitto.fi
www.reumaliitto.fi

**THE VAMLAS FOUNDATION
(VAMMAISTEN LASTEN JA NUORTEN
TUKISÄÄTIÖ)**

Mikonkatu 8 A, 9th floor
00100 Helsinki
Tel. 09 6829 530
keskustoimisto@vamlas.fi
www.vamlas.fi

**HILMA – THE SUPPORT CENTRE FOR
DISABLED IMMIGRANTS
(VAMMAISTEN MAAHAN-
MUUTTAJIEN TUKIKEKSUS HILMA)**

Marjaniementie 74, 4th floor
00930 Helsinki
Tel. 050 300 2501, 044 7577 099
info@tukikeskushilma.fi
www.tukikeskushilma.fi

THE FINNISH ASSOCIATION FOR THE WELFARE OF OLDER PERSONS (VANHUSTYÖN KESKUSLIITTO)

Malmin kauppatie 26
00700 Helsinki
Tel. 09 3508 600
info@vtkl.fi
www.vtkl.fi

VIRKA INFO

City Hall, Pohjoisesplanadi 11-13
00099 Helsinki
Tel. 09 310 11 111
www.virka.fi

THE FAMILY FEDERATION OF FINLAND (VÄESTÖLIITTO)

Kalevankatu 16
00101 Helsinki
Tel. 09 228 050
www.vaestoliitto.fi

NON-DISCRIMINATION OMBUDSMAN (YHDENVERTAISUUSVALTUUTETTU)

PL 24
00023 Valtioneuvosto
Tel. 0295 666 817
www.ofm.fi



ONLINE SOURCES

Customs: www.tulli.fi

Finlex, State Legislation Database:
www.finlex.fi

Finnish Federation of the Visually Impaired: www.nkl.fi

Finnish Ministry of Social Affairs and Health: www.stm.fi

Finnish transport safety agency:
www.trafi.fi

Guide dog school:
www.opaskoirakoulu.fi

Info bank: www.infopankki.fi

Matkahuolto (buses):
www.matkahuolto.fi

National Supervisory Authority for Welfare and Health: www.valvira.fi

Personal assistance info:
www.assistentti.info

Public employment and business services: www.mol.fi

Sosiaaliportti: www.sosiaaliportti.fi

The Finnish Association for Mental Health: www.mielenterveysseura.fi

The Finnish Association of Persons with Physical Disabilities:
www.invalidiliitto.fi

The Finnish State Railways (VR):
www.vr.fi

**The Social Insurance Institution of
Finland (Kela):** www.kela.fi

Vocational special education:
www.ammatillinenerityisopetus.fi

the 1990s, the number of people with a mental health problem has increased by 50% (Mental Health Foundation, 2000). The increase in mental health problems is due to a number of factors, including changes in the way people think and feel about mental health problems, changes in the way people live and work, and changes in the way people are treated (Mental Health Foundation, 2000).

One of the main reasons for the increase in mental health problems is the way people think and feel about mental health problems. In the past, mental health problems were often seen as a sign of weakness or a sign of madness. However, in recent years, there has been a shift in the way people think and feel about mental health problems. Mental health problems are now seen as a sign of illness, just like physical health problems. This change in thinking has led to a reduction in the stigma associated with mental health problems and has encouraged more people to seek help.

Another reason for the increase in mental health problems is the way people live and work. In recent years, there has been a lot of stress and pressure in the workplace. People are working longer hours, and there is a lot of competition. This stress and pressure can lead to mental health problems. In addition, there has been a lot of changes in the way people live. People are moving more often, and there is a lot of uncertainty about the future. This uncertainty can also lead to mental health problems.

Finally, another reason for the increase in mental health problems is the way people are treated. In the past, people with mental health problems were often treated with drugs and hospitalization. However, in recent years, there has been a shift in the way people are treated. There is now a focus on providing people with the support and care they need to manage their mental health problems. This change in treatment has led to a reduction in the number of people who are hospitalized and a reduction in the number of people who are taking drugs.

There are a number of things that can be done to reduce the number of people with mental health problems. One of the most important things is to reduce the stigma associated with mental health problems. This can be done by educating people about mental health problems and by encouraging people to seek help. In addition, it is important to provide people with the support and care they need to manage their mental health problems. This can be done by providing people with access to mental health services and by providing people with the support and care they need to manage their mental health problems.

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