

THIRD-COUNTRY NATIONALS ENTERING FINLAND FOR THE PURPOSES OF STUDIES IN AN EDUCATIONAL INSTITUTION IN FINLAND ARE REQUIRED TO HAVE HEALTH INSURANCE UNDER THE ALIENS ACT (301/2004)**1. Introductory note**

The Council of the European Union adopted on 13 December 2004 Directive 2004/114/EC on the conditions of admission of third-country nationals for the purposes of studies, pupil exchange, unremunerated training or voluntary service (later Directive). The Directive includes provisions on the conditions of admission of third-country nationals to the territory of the Member States for a period exceeding three months for the purposes of studies, unremunerated training or voluntary service, and on the procedures for admitting third-country nationals to the territory of the Member States for those purposes. Finland implemented only the parts of the Directive that deal with students (studies and student exchange). The condition requiring health insurance will ensure that third-country nationals entering Finland for the purposes of studies are covered for costs of medical treatment.

2. Scope of application

In Finland, the Directive applies to third-country nationals. Under the Aliens Act, third-country national means any person who is not a citizen of the European Union or a citizen of Norway, Iceland, Liechtenstein or Switzerland.¹

3. Definitions

A temporary residence permit under the Aliens Act (301/2004) may be issued for the purposes of studies in an educational institution in Finland. An educational institution means all institutions after comprehensive school, for example higher education, vocational and adult education institutions. In Finland, all students referred to in the Aliens Act who are third-country nationals (later foreign nationals) are in practice required to have health insurance.

4. Health insurance as a requirement for issuing a temporary residence permit

A foreign national who has been accepted into an educational institution in Finland as a student may be issued with a temporary residence permit for the purposes of studies leading to a degree or vocational qualification or, on reasonable grounds, for the purposes of other studies. Issuing a temporary residence permit requires that the foreign national has valid insurance with a solvent and reliable company or institution covering medical treatment. If the estimated duration of studies is at least two years, it is sufficient for the insurance to cover the costs for medicines.

¹ In the agreements on social security and medical treatment that Finland has concluded with third countries, only the agreement concluded with Quebec applies to providing medical treatment. Under the contractual arrangement between Finland and Quebec on social security and the amendment to it (Treaty Series of the Statute Book of Finland 5-6 and 11/1998; Treaty Series of the Statute Book of Finland 69/1998), students staying temporarily in the territory of the contractual party are entitled to medical treatment benefits under the same conditions as the persons residing in the territory of the contractual party. These students are not required to have health insurance. When these students apply for a residence permit or visit a health centre, they must have a certificate issued by the relevant insurance company in Quebec stating their right to medical treatment benefits (Q/SF 4 certificate) and a certificate of enrolment at an educational institution (un certificate d'inscription en tant qu' étudiant).

5. Content of health insurance

A condition for issuing a residence permit for the purposes of studies is that the foreign national has health insurance in respect of all risks normally covered for Finland's own nationals. Because foreign students do not qualify for the Finnish health insurance system or for municipal health care services, the foreign nationals entering Finland for the purposes of studies are required to have some other comprehensive health insurance. In Finland, such insurance means insurance covering treatment and costs that are covered by municipal health care services and the health insurance system.

In the municipal health care system, this refers mainly to costs incurred for medical examination and treatment at a health centre or hospital. In the health insurance system, this refers to costs eligible for compensation for medical treatment under health insurance.

Issuing a residence permit requires that the applicant has secure means of support. A student may thus be considered to be able to cover such minor costs incurred for health care or medical treatment that his or her health insurance does not cover.

a) Health insurance for third-country nationals studying in Finland for less than two years

A foreign national who enters Finland to study here for less than two years does not usually get a home municipality in Finland, and therefore is not entitled to municipal health care services. Consequently, the student must have private insurance which covers costs of medical treatment up to 100,000 euros (cost level in 2007).

a) Sickness insurance for third-country nationals studying in Finland for at least two years

A foreign national who enters Finland to study here for at least two years usually gets a home municipality in Finland and is therefore entitled to municipal health care services; the student must, however, have private insurance covering, primarily, costs of medicines. In practice these insurances also cover doctor's fees and costs of treatment and examination, which conforms to the practice under the Finnish health insurance system. Private insurances must therefore cover costs of medical treatment for up to 30,000 euros (cost level in 2007).

6. Taking out insurance abroad

A foreign student applying for a residence permit must have insurance, because insurance is a condition for being issued with a residence permit. The authorities cannot issue a permit unless the person filing an application produces evidence that he or she has taken out insurance.

Foreign countries offer a range of insurances, varying in price and content and covering costs of medical treatment in Finland. Prices for insurances that are valid for a year vary from a few hundred euros to over one thousand euros. The insurances available are usually travel insurances.

Some countries cannot necessarily provide insurances covering the costs up to 100,000 euros. Insurances described above are not available at all in some countries. However, international insurance companies offer insurances providing relatively good coverage for a year at a time at a cost of about 1,000 euros. At present, a foreign student cannot acquire private insurance in Finland covering the treatment and costs that in Finland are part of municipal health care services and regarded as costs for medical treatment covered by public health insurance.

Foreign students studying in Finland must take out insurance with a solvent and reliable company regardless of whether they aim to study here less than or at least two years.

7. Period of validity of the insurance

The insurance must be valid for the period the foreign student studies at an educational institution in Finland. The period of validity of the residence permit is bound by that of the insurance, and the authorities cannot issue a residence permit for a period exceeding the period of validity of the insurance.

8. Information on the estimated duration of studies

Information on the estimated duration of studies must be included in or attached to the letter of acceptance that the Finnish educational institutions send to the foreign nationals accepted to study at the institution. This information is necessary for the authorities examining the students' residence permit applications. It is also needed to determine the home municipality of the foreign student.

9. Entry into force of the Act

The Act comes into force on 1 September 2007.

10. Further information

For further information on issues related to the health insurance of foreign students, please contact Finnish missions abroad (<http://formin.finland.fi>), the Directorate of Immigration (www.uvi.fi) or the local police (www.poliisi.fi).

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