



# GUIDE FOR DISABLED IMMIGRANTS



Hilma, the Support Centre for Disabled Immigrants  
Finnish Disability Forum

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## **GUIDE FOR DISABLED IMMIGRANTS**

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## 1 FOREWORD

In this Guide for Disabled Immigrants you can find information on services for people with disabilities, social security, studying and working life in Finland – all things which have an effect on the daily life of the disabled immigrant living here.

Disability need not be an obstacle to studying, working, making friends, enjoying hobbies or establishing a family. In this guide you can find out about the services intended to help the disabled person live life as fully as possible.

The guide is intended as a source of help and information for people who may find it difficult to get hold of information in other ways, for instance because of language problems.

## 2 SERVICES AND RIGHTS OF PEOPLE WITH DISABILITIES

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

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 people with disabilities according to need.

Municipality residents may have a subjective right to certain services.

A subjective right means that the municipality is obliged to organise a service if a resident fulfils the requirements for that service.

In that case the municipality cannot cite inadequate financial resources for the organisation of the service. However, the municipality may organise some discretionary services at its discretion.

The **Act on Special Care of the Mentally Handicapped** stipulates what special care of the mentally handicapped should be provided, including for example special housing services. Often the mentally handicapped person receives some of the services they need on the basis of the Act on Services and Assistance for the Disabled and some on the basis of the Act on Special Care of the Mentally Handicapped.

The purpose of special care is to support and help the mentally handicapped person to deal with everyday activities.

Practical services and forms of financial assistance are stipulated.

The **Act on Equality** forbids discrimination at work or in educational institutions on grounds of e.g. disability or ethnic origin.



The **Act on the Status and Rights of Patients** relates to healthcare and specifies that no-one can be treated without his or her own consent. If the patient is dissatisfied with the treatment, they can submit an admonition or complaint to the institution in question. Healthcare institutions have a patient ombudsman who will help the patient to draw up the admonition.

The **Act on the Status and Rights of Social Welfare Clients** relates to the social services. It specifies that the social services customer must be well-treated and their needs and interests considered.

If a customer is dissatisfied with the social services, they can contact the local authority officer for social affairs, who can help them for example to draw up 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 some his or her own language and culture.

**Services for people with disabilities** are intended to help disabled people to live independently and to participate in society activities on an equal level with other people.

In Finland the domicile is responsible for organising services for people with disabilities. The domicile is the municipality in which the person resides permanently.

The municipal disability service advises disabled people and their family members on matters relating to the services provided.

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

### 3 PLANNING SERVICES AND REHABILITATION

A disabled person and the social administration of their domicile together draw up a **service plan** in which it is decided what services are necessary.

The disabled person's relatives can also take part in drawing up the plan, and also other local authority officials if necessary.

In the plan a 'person responsible' is named, whose task is to make sure that the plan is followed.

To be accepted for rehabilitation a **rehabilitation plan** is necessary, specifying what sort of rehabilitation is required.

This plan is drawn up by the disabled person and his or her carers.

An immigrant is entitled to an **integration plan** if:

- he or she is unemployed and seeking work or
- he or she receives social assistance.
- the need for a plan is apparent in the initial review

The initial review is carried out at the beginning of immigration for unemployed job-seekers, those receiving social assistance and the immigrants who request it.

The initial review and integration plan are not carried out for all immigrants.

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



## 4 AUTHORITIES AND OTHER BODIES

### 4.1 Kela, the Social Insurance Institution of Finland

The Social Insurance Institution (Kela) provides various forms of financial assistance for people residing in Finland.

Typically Kela covers basic security in a situation where other income is low.

Kela benefits are usually payable to people who are covered by the Finnish social security system. This usually includes all permanent residents.

Kela is responsible for example for the rehabilitation of people 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 he or she can receive the benefit.

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

Those 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.

The Kela card is free of charge.

Pensioners receive a national pensioner card from Kela.

The card may entitle 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.

### 4.2 Social Services

Municipalities arrange social services for their residents.

These services include services for disabled and elderly people, 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.

### 4.3 Mental Health Services

Help in dealing with life's crisis situations is available from the Mental Health Services. There are many difficult experiences that can make life feel a burden, for example the experience of torture, the loss of a loved one or one's family, or some other cause.

Municipality arrange mental health services for their residents. Help is available from e.g. health centres, psychiatric outpatient clinics and welfare clinics. Schools, other educational institutions and occupational health services also arrange mental health services.

### 4.4 Ombudsman for People with Disabilities

Some cities have an **Ombudsman for People with Disabilities**. His or her job is to protect the basic rights of people with disabilities and to advise on matters involving disabled people.

An Ombudsman for People with Disabilities operates for example in Helsinki, Espoo and Tampere.

### 4.5 Patient Ombudsman

Each health care unit has a patient ombudsman. His or her job is to advise patients on matters involving patient rights.

If the patient is dissatisfied with the treatment, the patient ombudsman helps them to draw up an admonition or complaint.

### 4.6 Ombudsman for Minorities

The Ombudsman for Minorities is an authority who promotes the equality of ethnic minorities and foreigners in Finland.

You can contact the Ombudsman for Minorities if you have experienced or observed ethnic discrimination.

Further information is available at [www.vahemmistovaltuutettu.fi](http://www.vahemmistovaltuutettu.fi)



## 4.7 Organisations

Advice, help and support is available from disability organisations and multicultural organisations.

Disability organisations promote equality for people with disabilities.

The organisations provide

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

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

Further information is available from the organisations.

## 4.8 Insurance companies

Many Finns take out insurance policies to protect themselves against unexpected misfortunes. Insurance policies are sold by insurance companies.

Insurance companies sell for example home and travel insurance, as well as insurance policies to cover cases of accident or death.

The insurance companies specify who can be insured, and at what cost.

Further information is available from insurance companies.

## 5 APPLYING FOR SERVICES

### 5.1 Applications and decisions

To receive services, you must apply for them. When you apply for a service of any sort at Kela or the municipality, it should be done in writing. Most often the service is applied for on a form, to which you might have to attach for example a medical certificate.

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

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

### 5.2 Appealing against a decision

If you are dissatisfied with the authority's decision, you can usually try to appeal against it. When the decision arrives, there will be information with it to say whether the decision can be appealed against, and if so, how the appeal is to be made, to whom, and how quickly you must act.

It is generally best to appeal as soon as you receive the decision.

If you need help in making an appeal, you can seek advice from the municipal Officer for Social Affairs.

His or her job is to inform customers of their rights and to advise customers in cases of dispute.

You cannot appeal against healthcare treatment decisions.

You can, however, register an admonition or complaint if you are dissatisfied with the healthcare services.

Advice is available from the patient ombudsman.





### 5.3 Authorities' obligation of secrecy

Authorities are under an obligation of secrecy. This means that the authority official may not discuss matters relating to a customer 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: the authority official may not discuss matters relating to a customer even with members of his or her family unless permitted by the customer himself or herself.

## 6 FINANCIAL ASSISTANCE

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

### 6.1 Disability allowance for adults

Disability allowance is intended mainly for people of working age who do not receive a pension. The granting of this allowance depends on the applicant's age, the length of residence in Finland and the point in time at which they became disabled.

Disability allowance may be granted permanently or for a fixed length of time. The amount of allowance granted also varies according to the severity of the disability. Disability allowance is applied for at Kela. Medical certificate C or B must be attached to the application. Disability allowance is tax-exempt.

### 6.2 Disability allowance for under 16-year-olds

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

Disability allowance for under 16-year-olds is tax-exempt. The amount varies according to the severity of the disability. The allowance is applied for at Kela, medical certificate C must be attached to the application.

### 6.3 Help with housing costs

People with low income living in rented housing or as owner occupiers can receive a **general housing allowance**.

The housing allowance generally covers part of the housing costs, i.e. rent, heating and water charges.

The amount of allowance depends on the income of the resident.



The **housing allowance for pensioners** is available to low-income pensioners residing in Finland.

Both forms of housing allowance are applied for at Kela.

#### 6.4 Rehabilitation allowance

Rehabilitation allowance is intended to help the disabled person to cope with everyday life and improve his or her functioning abilities. If you need rehabilitation because of disability or illness, you can apply for rehabilitation allowance. Rehabilitation allowance is available to people aged 16-67 and resident in Finland 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 organiser of the rehabilitation must be attached to the application.

#### 6.5 Special food and clothing costs

A person with a disability may apply for reimbursement if he or she 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.

#### 6.6 Social assistance and social loans

The welfare office grants social assistance if the individual or family is not otherwise able to make ends meet.

Social assistance is only available in cases where other income or benefits are low.

Social assistance is a last resort form of income security.

The amount of social assistance depends on other income.

However, disability allowance does not affect the amount of assistance.

Municipalities may also arrange social loans for residents of limited means who would find it difficult to get credit from elsewhere. The recipient of the loan repays it to the municipality.

A social loan may be applied for at the municipal welfare office.

#### 6.7 Integration allowance

During the integration plan period the immigrant is entitled to integration allowance.

Integration allowance is equivalent to the labour market subsidy or social assistance.

Integration allowance is applied for at Kela or the municipal welfare office.

#### 6.8 Disability tax deduction

Your disability may make you eligible for a **disability tax deduction**. The deduction amount depends on the degree of illness or disability. If the disability is slight, the amount of tax deduction 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, you must notify the tax authorities.

Further information is available from the tax office.



## 7 PENSIONS

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

There are several different pensions. Elderly people 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 as you earn. An elderly person who has not had earnings can receive the **national pension**.

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

### 7.1 Guarantee pension

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

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

### 7.2 Rehabilitation subsidy

Rehabilitation subsidy is available for a fixed length of time if the applicant's ability to work is temporarily impaired. The subsidy is granted for the period of treatment and rehabilitation until the subsidy recipient is able to return to work. The subsidy is applied for at Kela or an authorised pension provider.

### 7.3 Disability pension

If disability or illness permanently prevents a person from working, he or she may be eligible for disability pension.

However, a person under the age of 20 cannot receive disability pension until the possibilities for rehabilitation have been explored.

Disability pension is applied for at Kela or an authorised pension provider.

### 7.4 Pensioners' care allowance

A pensioner may receive care allowance to cover the costs of care or other services. The care allowance can also help a person with disability or illness to manage in their own home better.

Care allowance is applied for at Kela. It is tax-exempt.

### 7.5 Pensioners' child supplement

A pensioner with children under 16 may be entitled to child supplement. The child supplement is applied for at Kela. It is tax-exempt.



## 8 HOUSING

In Finland the goal is for disabled people to be able to lead lives that are as independent as possible.

Disabled people can live in their own homes or in assisted living 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 make living easier.

### 8.1 Modifying your home and installing useful equipment

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

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

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

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

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

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

### 8.2 Assisted living

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

For instance, a disabled person may live in his or her own home and receive the required services and support there.

The home may also be in an assisted living building where other people requiring living assistance also live.

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

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



## 9 MOBILITY

### 9.1 Transportation services

Municipalities arrange transportation services for severely disabled residents if their disability makes travel by public transport very difficult. The services can be used for work, study and leisure trips. The number of trips one person can take is limited by law. Travel costs to the user are in general the same as for public transport.

Transportation services are applied for through the social worker of the domicile disability services.

### 9.2 Mobility aids

The municipality may lend or give you various mobility aids if you need them due to illness or disability. Mobility aids include wheelchairs, walking sticks and wheeled walking frames.

### 9.3 Reduced fares on public transport

Different groups of people 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.

**Trains.** VR, the State Railway service, gives pensioners and students a 50% discount on train tickets. Further information on the discounts is available from the VR ticket office. If you are entitled to use a personal escort, the escort can travel free.

**Buses.** Matkahuolto, which is responsible for bus services, gives pensioners a 30% discount on one-way bus journeys of at least 80 km in length. Students are given a 50% discount. Further information on the discounts is available from Matkahuolto.

**Flights.** Some airlines such as Finnair give discounts on airfares to pensioners and people with disabilities.

A personal escort may also receive a discount on his or her ticket.

The discounts apply to domestic flights.

Some airlines will provide a member of staff to help you at the airport. This service is free. Further information on discounts and services is available from airlines.

### 9.4 Your own car

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

This assistance provided by the municipality is discretionary, i.e. 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 licence. Assistance may be applied for at the domicile 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 car purchase price. Reimbursement may be applied for at the domicile welfare office.

**Car tax.** Car tax is payable when purchasing a car in Finland. However, a person with a disability may get a car tax refund if the degree of disability is sufficiently great and the car is necessary for mobility. Refund is applied for at Hanko customs of the Southern Customs District.

**Modifications to your car.** It is sometimes necessary to make modifications to the 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 may be applied for at the domicile welfare office.



### **Disabled parking permit.**

A severely disabled person may get a parking permit from the police.

The parking permit entitles the holder to park for example in disabled parking spaces.

There is a charge for the permit.

Further information is available from the police.

### **9.5 Instruction in mobility skills**

Visually impaired people 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.

Instruction in mobility skills is provided by central hospitals, educational institutions for the visually impaired and the municipal social services.

Further information is available from e.g. the Finnish Federation of the Visually Impaired.

## **10 ASSISTANTS**

### **10.1 Personal assistance**

Severely disabled people are entitled to personal assistance at home and outside the home.

Personal assistance is a subjective right.

A subjective right means that the municipality is obliged to organise a service if a resident fulfils the requirements for that service.

In that case the municipality cannot cite inadequate financial resources for the organisation of the service.

Personal assistance is available for example for the following tasks:

- cooking
- cleaning
- garment care
- errands outside the home
- studying or working
- hobbies or leisure time 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 domicile disability services.

Personal assistance service is free of charge.

### **10.2 Guide dogs**

Visually impaired people may receive a trained guide dog to help them get around in unfamiliar environments.

A guide dog is applied for through your local central hospital.

Further information is available from the guide dog training centre of the Finnish Federation of the Visually Impaired.



### 10.3 Assistance dogs

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

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

Further information on assistance dogs is available from the Finnish Association of People with Mobility Disabilities.

## 11 INTERPRETERS

### 11.1 Immigrants

A person whose first language is not Finnish/Swedish is entitled to use an interpreter when dealing with the authorities.

The purpose of the interpretation service is to enable permanent residents to use public services and deal 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 customer's initiative, he or she must pay for the interpreter.

### 11.2 People with severe visual, hearing or speech impairments

People with severe visual, hearing or speech impairments are entitled to an interpreter service. The help of an interpreter is available to assist with studying, working, and carrying out business and leisure activities.

Interpreter service is applied for at the Kela Interpretation Service Centre for People with Disabilities.





## 12 HEALTHCARE

Assistance and reimbursements for healthcare costs are available from Kela and from your domicile.

### 12.1 Medicines

Kela reimburses the costs of some medicines, but not all. Reimbursement is available for medicines prescribed by a doctor.

The reimbursement is usually made at the pharmacy on the presentation of your Kela card. The reimbursement amount varies. Further information is available from Kela.

### 12.2 Health service payment cap

There is a charge for many municipal health services.

However, there is a fixed payment cap, i.e. a maximum amount that an individual person may be charged in any one calendar year. In 2011 the payment cap was 633 euros.

The payment cap applies for example to health centre doctor's fees, hospital outpatient clinic fees and short-stay institutional care. However, the costs for dental treatment, ambulance services and medical certificates are not included in the payment cap.

When a patient reaches the payment cap, outpatient services are free of charge for the remainder of the calendar year. The patient himself or herself must keep track of when the payment cap is reached. Please retain original payment receipts.

## 13 REHABILITATION AND AIDS

A severely disabled person may apply for rehabilitation at Kela, his or her domicile or an insurance company.

Kela arranges medical and discretionary rehabilitation. The purpose of rehabilitation is to help the person with a disability to cope with everyday life and improve his or her functioning abilities.

The domicile health service arranges rehabilitation for severely disabled people as part of their medical treatment immediately after the injury occurs.

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 by an insurance company at the time of the accident.

### 13.1 Adjustment training

Adjustment training courses are arranged for various illnesses and age groups. For example, adjustment training may be attended by a family with a disabled child.

The purpose of the courses is to help the person with a disability and their family members to adjust to the life changes caused by the disability. For example, courses provide information on the disability or illness.

Adjustment training courses are run by disability organisations, Kela and other providers of rehabilitation services. The costs of the courses are covered either by Kela, the disabled person's domicile, or an insurance company.

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

Further information is available from Kela and from disability organisations.





## 13.2 Aids

A person with a disability can receive the aid equipment needed from his or her domicile health service.

Basic aids such as wheelchairs and white canes are usually provided by the health centre. Expensive aids such as electric wheelchairs, magnifying screens and computer equipment are granted by the central hospital. Aids are provided free of charge to a person with a disability, nor is there any charge for their repair or replacement, or for instruction on how to use them.

Further information is available from the domicile health service.

Information on the aid equipment is also available from disability organisations.

## 14 STUDY

Everyone, including severely disabled people, 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.

### 14.1 Studying Finnish

Studying Finnish promotes integration into the Finnish society.

Various educational institutions and organisations organise Finnish language courses.

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

Further information on studying Finnish is available for example from the Employment and Economic Development Office and from educational institutions.

### 14.2 Career choice

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

Together with them you can draw up an education or training plan that also takes into account the effects your disability or illness may have on your studies.

Vocational guidance psychologists work at the Employment and Economic Development Office.

If you want, you can take an aptitude test with the vocational guidance psychologist.

The results of the test indicate whether you are suitable for a certain career.

Psychologists also organise visits to workplaces and educational institutions.

Further information is available from the Employment and Economic Development Office, Kela and disability organisations.



### 14.3 Vocational special education institutions

Young people and adults who are disabled, chronically ill or who have other special needs may attend vocational special education institutions.

These institutions also provide training and rehabilitation for severely disabled people. These educational institutions are located around Finland.

Further information is available from the National Board of Education and disability organisations.

### 14.4 Assistants

A severely disabled student is entitled to a personal assistant to help e.g. with mobility, meals and taking notes.

An assistant is applied for at the domicile welfare office.

Further information is available from the welfare office.

### 14.5 School transport subsidy

A student with a disability may receive a school transport subsidy from Kela, but only if the student is not provided with disabled service transport for these journeys.

Further information on school transport subsidy is available from Kela and educational institutions.

### 14.6 Financial assistance for studies

There are many types of financial assistance available for studying in Finland, such as student financial aid.

Further information on different ways to finance studies is available from Kela and educational institutions.

**Student financial aid.** Student financial aid consists of study grant, housing supplement, and government guarantee for a student loan. A student may be entitled to student financial aid if he or she is studying on a full-time basis and for a minimum of two months.

If the student receives another form of benefit, such as pension or rehabilitation allowance, he or she is not eligible for student financial aid. Student financial aid is applied for at Kela.

**Housing supplement.** A student may receive reimbursement towards housing costs during his or her studies.

Housing supplement is available to students living in rented accommodation.

Housing supplement is applied for at Kela.

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

**Adult Education Subsidy.** A mature student may be entitled to adult education subsidy if he or she has been in working life for at least 8 years and wishes to study. The area of study may be the same as before or different. Adult education subsidy is applied for at the Education fund.

A mature student can also finance his or her training with the government-guaranteed student loan.

Government guarantee for a student loan is applied for at Kela.



### **Assistance from Kela for students with impaired working capacity.**

Kela provides assistance for the vocational rehabilitation of people with disability or illness. The assistance may be in the form of tests or work experience 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 his or her achievements in study.

### **Insurance or pension assistance for students.**

An insurance or pension scheme may reimburse some of the costs of studying. For example, if you have to train for a new career because of a traffic accident or occupational disease, your insurance company may reimburse the costs involved. Further information is available from your employment pension insurance company and from the Insurance Rehabilitation Association.

**Awards and scholarships.** You may also finance your studies by applying for awards and scholarships.

Further information is available from various disability organisations.

## **15 WORK**

Everyone has a right to work and livelihood. In Finland many disabled people participate in working life.

Employers may receive financial assistance and compensation if special arrangements need to be made at the workplace in order to employ a person with a disability.

### **15.1 Employment and Economic Development Office services**

Employment and Economic Development Offices (EED offices) help you to find work.

The EED office advisors and vocational guidance psychologists assist applicants in finding suitable jobs and training.

The offices also have advisors who are experienced in the employment of people with disability or illness.

If for example you need special arrangements, aids or other assistance in order to be able to work, you should discuss the matter with them.

The EED offices also arrange Finnish language training for immigrants.

The EED offices also arrange employment policy training.

This is training for those who are unemployed or at risk of becoming unemployed.

People with disability or illness can also apply for this training.

The services offered by the EED office are free of charge. Disability organisations also have employment assistance services.

### **15.2 Rehabilitative employment**

Municipalities arrange rehabilitative employment for residents who have been unemployed for a long time. The municipal social administration and the EED office decide together with the resident what kind of rehabilitative employment or training the resident 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 salary proper but may receive a small supplement to their unemployment benefit. The municipality also reimburses commuting costs.

Further information is available from the EED office and the municipal welfare office.

### 15.3 Assisted employment

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

Further information on assisted employment is available from municipal disability services, work centres and various disability organisations.

### 15.4 Suspending 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 draw his or her pension.

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

In addition to a salary, the highest rate of disability allowance from Kela is available for a period of 2 years.

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

Further information is available from Kela.

## 16 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.

### 16.1 Child care

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

**Home care allowance.** Families that take care of the children at home receive a home care allowance if the child is less than 3 years old. The allowance is affected by the age of the child and the number of siblings.

Home care allowance is not available if the child is in municipal day care.

#### **Municipal day care.**

Children under school age have a right to municipal day care.

The day care may take place at a day care centre or with a family child care provider.

Day care is applied for at the municipal day care centre or welfare office.

The payment of day care fees depends on the family income.

### 16.2 Home help service

Municipalities may provide home help services for elderly, disabled and chronically ill people. The purpose of the service is to assist for example in maintaining personal hygiene.

Home help service is applied for at the domicile welfare office.

### 16.3 Caregiver's allowance

Caregiver's allowance is available to a person who takes care of a relative with disability or illness at home.

The allowance is intended to enable the relative with disability or illness to live at home rather than have to go into institutional care.



The amount of allowance 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.

Caregiver's allowance is applied for at the domicile welfare office.

#### 16.4 Advice and support

**Welfare clinics.** The child welfare clinic offers help and advice in matters relating to the child's growth. The clinic monitors the growth and development of the child, administers vaccinations and supports the parents in coping.

Family welfare clinics are available for matters relating to e.g. divorce, difficulties at school or other difficult family situations. At the family welfare clinic you can also discuss the child's worries and fears, as well as raise questions on raising children.

Further information is available from the domicile welfare clinic.

**Couples 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 or alcohol and drug problems. Therapy may also provide support if a loved one falls ill or dies.

Couples and family therapy is free of charge. Further information is available from the domicile social worker.

**Sexual counselling.** Sexual counselling provides advice and support on matters relating to sexuality. In counselling you can discuss for example the effect of disability or illness on sexuality, problems in sex life or difficulties in emotional life and relationships.

Sexual counselling is available at health centres and rehabilitation centres. Counselling is also available by telephone, for example from the Sexpo Foundation or the Family Federation of Finland.

## 17 LEISURE TIME

Financial support for leisure time 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 people with 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 is available from the domicile sports office, sports organisations and disability organisations.

**Leisure activity equipment.** A person with disability or illness may receive reimbursement for special equipment or accessories needed for leisure activities or hobbies. Leisure activity equipment may be applied for at the domicile welfare office.

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

Pensioners may receive discounts on ticket prices. If the person requires a personal escort, the escort receives free admission for example to some museums and concerts. Cinemas and theatres have special wheelchair seats.

A person with mobility disabilities should confirm in advance that the facilities are accessible with a wheelchair.

**Holidays.** Many disability and pensioners' organisations offer their members various holiday trips and rehabilitation. Usually the person with a disability is required to cover a portion of the holiday or rehabilitation costs. Further information is available from the organisations.



## 18 CONTACT INFORMATION

The following list consists of contact details for various organisations, associations and other sources. The contact details of local associations are available from the central associations.

AIVOLIITTO RY  
Suvilinnantie 2  
20900 TURKU  
Tel. 02 2138 200  
[www.aivoliitto.fi](http://www.aivoliitto.fi)

AIOVAMMALIITTO RY  
Nordenskiöldinkatu 18 A  
00250 Helsinki  
Tel. 09 8366 580  
[www.aiovammaliitto.fi](http://www.aiovammaliitto.fi)

AUTISMI- JA ASPERGERLIITTO RY (Finnish Association for Autism and Asperger's Syndrome)  
Kaupintie 16 B  
00440 HELSINKI  
Tel. 09 7742 770  
[www.autismiliitto.fi](http://www.autismiliitto.fi)

EPILEPSIALIITTO (Finnish Epilepsy Association)  
Malmin kauppatie 26  
00700 Helsinki  
Tel. 09 - 350 8230  
[www.epilepsia.fi](http://www.epilepsia.fi)

FINNISH MULTICULTURAL SPORTS  
FEDERATION, FIMU RY  
Kivensilmänkuja 2, 3rd floor  
000920 Helsinki  
Tel. 050 5511 197  
[www.fimu.org](http://www.fimu.org)

IHMISOIKEUSLIITTO (Finnish League for Human Rights)  
Döbelninkatu 2, 8th floor  
00260 HELSINKI  
Tel. 09 4155 2500  
[www.ihmisoikeusliitto.fi](http://www.ihmisoikeusliitto.fi)

INFOPANKKI (Info Bank)  
City of Helsinki Cultural Office  
P.O.Box 4795  
00099 City of Helsinki  
[www.infopankki.fi](http://www.infopankki.fi)

INKERIKESKUS RY  
Hämeentie 103 A  
00550 HELSINKI  
Tel. 09 7534 464  
[www.inkerikeskus.fi](http://www.inkerikeskus.fi)

INVALIDILIITTO RY (Finnish Association of People with Mobility Disabilities)  
Mannerheimintie 107  
00280 HELSINKI  
Tel. 09 613 191  
[www.invalidiliitto.fi](http://www.invalidiliitto.fi)

KEHITYSVAMMALIITTO RY (Finnish Association on Intellectual and Developmental Disabilities)  
Viljatie 4 A  
00700 HELSINKI  
Tel. 09 348 090  
[www.kehitysvammaliitto.fi](http://www.kehitysvammaliitto.fi)

KEHITYSVAMMAISTEN TUKILIITTO RY (Finnish Association for Persons with Intellectual Disabilities)  
Pinninkatu 51  
33100 Tampere  
Tel. 03 2403 111  
[www.kvtl.fi](http://www.kvtl.fi)

KEHITYSVAMMATUKI 57 RY  
Bulevardi 34 a A 4  
00120 HELSINKI  
Tel. 0400 345 369  
[www.kvtuki57.fi](http://www.kvtuki57.fi)

KUULOLIITTO RY (Federation of Hard of Hearing)  
Ilkantie 4  
00400 HELSINKI  
Tel. 09 5803 830  
[www.kuuloliitto.fi](http://www.kuuloliitto.fi)

KUUROJEN LIITTO RY (Finnish Association of the Deaf)  
Ilkantie 4  
00400 HELSINKI  
Text tel. 09 580 31/switchboard  
[www.kl-deaf.fi](http://www.kl-deaf.fi)

KYNNYS RY (Threshold Association)  
Siltasaarenkatu 4, 5th floor  
00530 HELSINKI  
Tel. 09 6850 110  
[www.kynnys.fi](http://www.kynnys.fi)





LIHASTAUTILIITTO RY  
Läntinen Pitkätatu 35  
20100 TURKU  
Tel. 02 273 9700  
www.lihastautiliitto.fi

MIELENTERVEYDEN KESKUSLIITTO (Finnish  
Central Association for Mental Health)  
Ratakatu 9  
00120 HELSINKI  
Tel. 09 5677 730  
www.mtkl.fi

MONIHELI/MONIMOS  
Työpajankatu 2, 2nd floor  
00580 Helsinki  
www.moniheli.fi

MUISTILIITTO RY (Alzheimer Society of Finland)  
Luotsikatu 4 E  
00160 HELSINKI  
Tel. 09 6226 200  
www.muistiliitto.fi

NÄKÖVAMMAISTEN KESKUSLIITTO RY  
(Finnish Federation of the Visually Impaired)  
Visiting address: Marjaniementie 74 (Itäkeskus),  
00930 Helsinki  
Tel. 09 396 041  
www.nkl.fi

PAKOLAISNEUVONTA RY  
(Refugee Advice Centre)  
Kaisaniemenkatu 4 A, 6th floor  
00100 HELSINKI  
Tel. 075 7575 100  
www.pakolaisneuvonta.fi

SELKOKESKUS (Plain Language Centre)  
Viljatie 4 A  
00700 Helsinki  
Tel. 09 3480 9240  
www.selkokeskus.fi

SUOMEN CP-LIITTO RY (Finnish CP  
Association)  
Malmin kauppatie 26  
00700 HELSINKI  
Tel. 09 5407 540  
www.cp-liitto.fi

SUOMEN VAMMAISURHEILU JA -LIIKUNTA  
VAU RY  
Radiokatu 20, 5th floor  
00240 Helsinki  
Tel. 09 4257 9824  
www.vammaisurheilu.fi

SUOMEN KUUROSOKEAT RY (Finnish  
Deafblind Association)  
Visiting address:  
Marjaniementie 74, Itäkeskus  
00930 Helsinki  
Tel. 040 7780 299  
www.kuurosokeat.fi

SUOMEN MS-LIITTO RY (Finnish MS Society)  
Central office  
Vaihemäentie 10  
21250 Masku  
Tel. 02 4392 111  
www.ms-liitto.fi

SUOMEN PAKOLAISAPU (Finnish Refugee  
Council)  
Kaikukatu 3  
00530 Helsinki  
Tel. 09 6962 640  
www.pakolaisapu.fi

SUOMEN POLIOLIITTO RY  
Kumpulantie 1A, 6th floor  
00520 HELSINKI  
Tel. 09 686 0990  
www.polioliitto.com

SUOMEN PUNAINEN RISTI, SPR  
(Finnish Red Cross)  
Central office  
Tehtaankatu 1 a  
00140 HELSINKI  
Tel. 020 7012 000  
www.redcross.fi

SUOMEN REUMALIITTO RY (Finnish  
Rheumatism Association)  
Iso Roobertinkatu 20–22 A  
00120 HELSINKI  
Tel. 09 476 155  
www.reumaliitto.fi

SUOMEN VAMMAISTEN LASTEN TUKI RY  
Eteläinen Hesperiankatu 28 C  
00100 HELSINKI  
Tel. 09 446 663



VAMMAISTEN LASTEN JA NUORTEN  
TUKISÄÄTIÖ  
Mikonkatu 8 A, 9th floor  
00100 HELSINKI  
Tel. 09 6829 530  
[www.vamlas.fi](http://www.vamlas.fi)

VANHUSTYÖN KESKUSLIITTO RY (Central  
Union for the Welfare of the Aged)  
Malmin kauppatie 26  
00700 HELSINKI  
Tel. 09 350 8600  
[www.vanhustyonkeskusliitto.fi](http://www.vanhustyonkeskusliitto.fi)

VÄESTÖLIITTO (Family Federation of Finland)  
Kalevankatu 16  
00100 HELSINKI  
Tel. 09 228 050  
[www.vaestoliitto.fi](http://www.vaestoliitto.fi)

VÄHEMMISTÖVALTUUTETUN TOIMISTO  
(Office of the Ombudsman for Minorities)  
Visiting address: Mikonkatu 25, Helsinki  
Customer service number: 071 878 8666  
[www.vahemmistovaltuutettu.fi](http://www.vahemmistovaltuutettu.fi)

## 19 SOURCES

Vocational special education  
[www.ammattilineneneriyisopetus.fi](http://www.ammattilineneneriyisopetus.fi)

Finlex, legislation database  
[www.finlex.fi](http://www.finlex.fi)

Info Bank  
[www.infopankki.fi](http://www.infopankki.fi)

Finnish Association of People with Mobility  
Disabilities  
[www.invalidiliitto.fi](http://www.invalidiliitto.fi)

Kela, the Social Insurance Institution  
[www.kela.fi](http://www.kela.fi)

Finnish Transport Safety Agency  
[www.ake.fi](http://www.ake.fi)

Matkahuolto  
[www.matkahuolto.fi](http://www.matkahuolto.fi)

Finnish Federation of the Visually Impaired  
[www.nkl.fi](http://www.nkl.fi)

Guide Dog School  
[www.opaskoirakoulu.fi](http://www.opaskoirakoulu.fi)

Ministry of Social Affairs and Health  
[www.stm.fi](http://www.stm.fi)

Employment and Economic Development Office  
[www.mol.fi](http://www.mol.fi)

National Supervisory Authority for Welfare and  
Health  
[www.valvira.fi](http://www.valvira.fi)

Vernerin web service  
[www.verneri.net](http://www.verneri.net)

VR, the State Railway Service  
[www.vr.fi](http://www.vr.fi)





***Hilma***  
vammaisten maahanmuuttajien tukikeskus

**VAMMAISFOORUMI** )  
Vammaisjärjestöjen yhteinen ääni

