

# Estonian health insurance

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TERVISEKASSA 





# Topics

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# About EHIF

The Estonian health care system is based on solidarity or unified health insurance. This makes it possible to provide the same quality medical care to all insured people.

Contact of the client service:

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	2022 tegelik	2023 eelarve	2023 täit- mise prognoos	2024 eelarve	Muutus võrreldes 2023 eelarvega
Sotsiaalmaksu ravikindlustuse osa	1 633 546	1 811 624	1 809 848	1 951 181	8%
Tegevustoetus	363 291	379 549	385 992	411 918	9%
Tulud kindlustuslepingute alusel	1 816	1 500	1 913	2 000	33%
Sissenõuded ja tulud ravikindlustushüvitistelt	1 281	1 350	2 073	2 200	63%
Finantstulud	1 515	50	19 100	21 000	-
Muud tulud	49 934	25 330	44 130	17 732	-30%
<b>Kokku</b>	<b>2 051 383</b>	<b>2 219 403</b>	<b>2 263 056</b>	<b>2 406 031</b>	<b>8%</b>



	2022 tegelik	2023 eelarve	2023 täit- mise prognoos	2024 eelarve	Muutus võrreldes 2023 eelarvega
Haiguste ennetamise kulud	19 204	26 073	25 325	28 585	10%
Üldarstiabi kulud	205 065	244 789	254 589	273 590	12%
Eriarstiabi kulud	937 526	1 127 666	1 108 833	1 167 591	4%
Õendusabi kulud	61 305	84 868	78 559	87 166	3%
Hambaravi kulud	72 122	86 101	88 694	103 235	20%
Kiirabi kulud	67 125	79 745	78 809	82 303	3%
Ravikindlustamata isikute vältimatu ravi	11 947	13 570	11 865	13 575	0%
Isikukaitsevahendid	810	0	0	0	-
Tervishoiuspetsialistid	0	0		7 150	
Psühhiaatriline sundravi	1 259	6 925	6 500	6 990	1%
Reserv	8 901	0	0	105 296	-
<b>Kokku</b>	<b>1 385 264</b>	<b>1 669 737</b>	<b>1 653 174</b>	<b>1 875 481</b>	<b>12%</b>

# Am I insured?

+372 669 6630 - [www.eesti.ee](http://www.eesti.ee)

- Students Health insurance is provided by the state to the following persons during their studies:
  - students acquiring basic education;
  - students acquiring general secondary education;
  - students carrying out formal vocational training;
  - students who are permanent residents of Estonia e.g., doctoral students receiving the support of doctoral studies.
- Beginning and Termination of Health Insurance Details of students are submitted to the EHIF by the Ministry of Education and Research, which is responsible for the accuracy and timely reporting of the data submitted.
- Voluntary insurance:
  - From July 1, 2023, the monthly payment of the insurance contract is 219.10 euros, the **quarterly** payment is 657.30 euros, and the annual payment is 2629.20 euros.

# What is covered?

Primary care, specialized care, dental care, nursing care, medicines

- GP
- Specialized care
  - Referrals
  - E-consultancy
  - Telemedicine
- Terviseportaal
- Ambulance
- ER
- Prescriptions
  
- GP hotline 1220 (Mo to Fri 15:00-17:00 in English)

# Reading materials

- [Practical Information for Foreigners on Estonia's Healthcare Services](#)