User payment for prescription medicine at beginning of year, 2023

Link to relevant page:

https://nhwstat.org/welfare/sickness-and-health/healthcare-services-general

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Country	Denmark	Faroe Islands	Finland	Iceland	Norway	Sweden
Uniform rules throughtout the country?	Yes	Yes	Yes	Yes	Yes	Yes
Amount of user charges	Subsidy depends on the amount of the individual patient's expenditure on reimbursed medicine in the primary sector.	Subsidy depends on the amount of the individual patient's consumption of prescription medicine, maximum DKK 2 377 per year.	EUR 592.16 per year, and then EUR 2.50 per medical product.	The user pays full ³⁾ cost up to ISK 22 000 but never more than ISK 62 000 in total per annum.	National Insurance Scheme (Blue prescription): 50% of the prescription cost, up to a maximum of NOK 520 per prescription corresponding to 3 months' use. Maximum user charge NOK 3 040 (healthcare exemption card) including user charges for e.g. examination and treatment by doctor or psychologist. Health Trust financed prescriptions: No user charges.	Subsidy depends on ⁶⁾ the amount of the individual patient's consumption of medicine, maximum SEK 2 400 per year.
Exceptions	Νο	For children under 18 years there are no user charges. For persons 67 years or older and persons receiving early retirement pension the maximum amount is DKK 1 520 per year.	Depends on disease: 60% (basic), 35 % (lower special), or 0%/EUR 4.50 (higher special, in some rare cases) is payable.	For children, people with disabilities and the elderly the user pays full cost up to ISK 11 000 and never more than ISK 41 000 in total per annum.	For children under 16 years and people on minimum pension: no user charges payable.	Children younger than 18 years do not pay anything for prescribed medicines.
Share of user charges of total expenditure on	1)		2)		c)	7)
medicine (in per cent).	31 1)	24	26 ²⁾	37 4)	10,6 5)	24 7)

Source

Denmark: Danish Health Data Authority

Faroe Islands: Chief Pharmaceutical Officer

Finland: National Institute for Health and Welfare

Iceland: Icelandic Health Insurance

Norway: Ministry of Health and Care Services Sweden: FASS, the electronic medicines compendium in Sweden

Notes

1) Users must pay all expenses on medicines up to a certain amount (subsidy ceiling). Beyond that point, the user charges gradually decrease until the annual expenditure reaches a certain amount (annual ceiling), after which the expenditure is covered in full.

2) Approx. The figure covers prescription medicines for which a general or individual subsidy is available.

3) Patients must pay the first ISK 22 000. After that, patients pay 15 per cent of the expenses

until their share reaches ISK 31 750. They then pay 7.5 per cent until the patient's total annual expenses amount to ISK 62 000. When the expenditure exceeds that amount, patients are subsidised in full. Lower subsidy ceilings apply to pensioners, disabled people and children and young people under 22. They pay the first ISK 11 000, 15% until their cost is ISK 17 900 and 7.5 per cent until patient's cost is ISK 41 000. 4) Approx.

5) Approx. User charge of total expenditure on blue prescription.

6) Subsidy depends on the amount of the individual patient's consumption of medicine, maximum SEK 2 600 per year.

7) Approx. (2020-figure). The figure covers prescription medicines for which general or individual subsidies are available.