



## **Home care client fees as of 1 July 2021**

© City of Espoo 2021

## Table of contents

1	Regular and continuous home care .....	2
1.1	Determination of the client fee.....	2
1.2	Determining income .....	4
1.3	Income on which the client fee is based .....	5
1.4	Deductions from income.....	6
1.4.1	Maintenance obligations, actual family relationships and traditional life annuity .....	7
1.4.2	Remuneration of a guardian and audit fee of the Digital and Population Data Services Agency.....	7
1.5	Interruption of service.....	7
1.6	Dealing on behalf of one another.....	7
2	Temporary home care fees.....	8
3	Fees for home care support services.....	9
4	Service voucher for home care .....	11
5	Contact information .....	11
6	Reduction of or exemption from client fees .....	12

## **1 Regular and continuous home care**

Client fees in health care and social welfare are generally regulated by the Act on Client Charges in Healthcare and Social Welfare (734/1992) and the Decree on Client Charges in Healthcare and Social Welfare (912/1992). Section 10e of the Act defines the fees to be charged for regular and continuous service provided at home.

A monthly fee is charged for regular and continuous home service and home nursing (hereinafter referred to as 'regular home care') based on the client's income. The client fee is based on the number of service hours recorded in the service decision, the client's capacity to pay and the size of the family.

A client fee based on the client's income may be charged for home care if the client receives the service at least once a week and, in addition, the service is estimated to last at least three months from its commencement or if the service has actually lasted at least three months (Section 7b of the Act on Client Charges in Healthcare and Social Welfare).

In addition to treatment, the monthly client fee includes services that are continuously and regularly provided in accordance with the client plan and that are closely related to treatment and care. These include, for example, doing laundry at the client's home, assistance with cleaning, washing, sauna, meals, regular and predictable errands, drug dispensing and the working hours included in the dispensing.

If the service begins or ends mid-month, the fee is charged for the days on which the service was received. The effect of a service interruption on the client fee is described in Section 1.5.

### **1.1 Determination of the client fee**

According to Section 10e of the Act on Client Charges in Healthcare and Social Welfare, the fee for regular home care is based on the number of service hours recorded in the service decision, the client's capacity to pay and the size of the family. Service hours are taken into account as whole hours, rounding partial service hours to the nearest whole hour and rounding up half hours.

The fee may not exceed the expenses incurred from providing the service (Section 2 of the Act on Client Charges in Healthcare and Social Welfare).

The income taken into account when considering the client fee is the family's gross income, less the income limit based on the number of persons in the family and the deductions according to Section 1.4. The euro amounts of the income limits are revised every two years according to the employment pension index, and the revised amounts enter into force at the beginning of the year following the review year. The income limits are as follows:

Family size, number of persons	1	2	3	4	5	6
Income limit, EUR per month	588	1084	1701	2103	2546	2924

The client fee is the amount indicated by the payment percentage of monthly income exceeding the income limit in the table below.

<b>Number of service hours per month</b>	<b>Fee percentage by family size</b>					
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6 persons or more</b>
0–4	5%	5%	5%	5%	5%	5%
5–10	9%	8.75%	7.50%	7.50%	7.50%	7.50%
11–20	14%	14%	13.50%	13%	12%	11%
21–30	21%	20%	18%	15%	13%	11%
31–40	28%	22%	18%	15%	13%	11%
41–80	35%	22%	18%	15%	13%	11%
More than 80 h	35%	22%	18%	15%	13%	11%

The client fee is valid until further notice. Client fees for regular home care are reviewed annually for changes in income and expenses. In addition, according to Section 10j of the Act on Client Charges in Healthcare and Social Welfare, the fee must be reviewed at the application of the client or their representative or at the initiative of the municipality, when:

- the client's or their family's income has changed;
- the client's or their spouse's right to deductions on income has changed;
- the circumstances of the family have changed;
- the fee proves to be incorrect;
- the client plan prepared for the client is changed in a way that affects the amount of the client fee;
- the municipal fee criteria are changed in a way that affects the amount of the client fee.

If the decision on the fee has been based on incorrect information provided by the client or their representative, the fee may be rectified retroactively for a maximum period of up to one year.

The fee will not be charged if it is less than EUR 6.00 per month. If there are more than six persons, the income limit is increased by EUR 357 and the payment percentage is reduced by one percentage point for each subsequent member.

The fee is also charged to home care clients of the services for the elderly who receive the service during a visit to the office. Office visits are subject to an income-based fee for regular home care when the client's visits to the office are regular and continuous and to a visit fee of EUR 9.50 for temporary home nursing when the service is temporary. When both spouses are receiving regular home care services or when only one of the spouses receives regular home care services, separate fee decisions are made for clients receiving home care services according to the spouses' total income and service hours.

Regular home care under elderly services includes home service, home nursing and mechanical dispensing of medicines for 2 hours per month. Home care services under elderly services for clients with military injury (degree of disability 10% or higher) are free of charge. The State

Treasury reimburses the costs to the city. The initial assessment visit of home care (home service and home nursing) to the client's home is free of charge.

Services provided as a remote home care service and the need for care are recorded in the client's care and service plan. A client fee is charged for the remote home care service in accordance with the care and service plan and the fee criteria for temporary or regular home care. Devices that require the use of remote home care services include the City of Espoo's leasing tablet computer, which is equipped with virtual care service software and a functional network connection.

Regular home care is free of charge for veterans who served on the front (Act on front-line veteran rehabilitation 1184/1988).

## **1.2 Determining income**

In order to determine the client fee, the client's income is determined. Income information is primarily requested from the client or their representative. Information may also be requested from other authorities, entities or bodies. Income data can be verified using, for example, through Kela and the incomes register of the Tax Administration.

According to Section 14a of the Act on Client Charges in Healthcare and Social Welfare, a state authority, a municipal authority and other bodies governed by public law, the Social Insurance Institution of Finland (Kela), the Finnish Centre for Pensions, a pension fund and other pension institutions, an insurance institution, an employer and an unemployment fund, and a provider of social and health care services are obliged, at the request of a municipal authority, to provide, free of charge and without prejudice to confidentiality provisions, the information and statements in their possession concerning the financial standing of a client and necessary for determining the amount of a client fee if the municipality or group of municipalities imposing the fee has not received sufficient and reliable information from the client or their legal representative for the purpose of determining the fee.

Where the fee is determined on the basis of the combined income of the person in the service and their spouse, the above-mentioned right to information also applies to the spouse. The above-mentioned parties are only requested to provide information relevant to the determination of the client fee.

The reporting obligation also applies to a financial institution if the municipality does not receive sufficient information and explanations from other parties mentioned above and if there are reasonable grounds to doubt the adequacy or reliability of the information provided by the client or their representative.

The Act on the Status and Rights of Social Welfare Clients (812/2000) lays down the obligation of the client and their representative to provide information (Section 12) and the right of a social welfare authority to confidential information (Sections 20 to 22).

If the income on which the fee is based changes, the client or their representative must notify the authority deciding on the client fee of the changed income data. A client fee decision based on incorrect information may be rectified retroactively for a period of one year (Section 10j of the Act on Client Charges in Healthcare and Social Welfare).

### **1.3 Income on which the client fee is based**

Section 10f of the Act defines the income on which regular home care client fees are based. The client fee is determined by the monthly income of the client and their spouse, taking into account income deductions made in accordance with Section 1.4. Gross income is taken into account as the basis for the fee, i.e. taxes are not taken into account as a deduction from income.

Monthly income includes the continuous or repeatedly received taxable earnings, capital income and tax-exempt income of the client and their spouse, less the costs incurred in obtaining income, as well as calculated forest income. Income is continuous when it continues for at least three months from the date on which the fee is determined.

If the latest documented information on the client's taxable income is not available, the corresponding taxable income established in the last tax submitted can be taken into account as taxable income, increased by the percentages set by the Tax Administration in its annual decisions based on Section 6(1) of the Act on tax prepayment (1118/1996) on the basis of the calculation of withholding tax and advance payment.

Calculated forest income means the average annual forest yield per hectare multiplied by the area of forest land, established in accordance with Section 7(3) of the Act on the valuation of assets for taxation (1142/2005). This amount is reduced by 10% and by forestry interest rates. At the request of the client or their representative, the municipality or joint municipal authority must reduce the calculated forest income if the net monetary value of the annual felling opportunity per holding is at least 10% lower than the forest income, based on a statement issued by the Finnish Forest Centre or forest management association. The discount is equal to the difference between the forest income and the net monetary value of the felling opportunity (Section 10i of the Act on Client Charges in Healthcare and Social Welfare).

Continuous or repeatedly received grants or recognition awards are taken into account as income to the extent that they are regulated as taxable income in Section 82(2) of the Act on income tax.

Reimbursement of expenses and other grants for a specific purpose or other similar income which is not regular or continuous and does not form part of taxable income is not taken into account as income. Tax-exempt social benefits referred to in Section 92 of the Act on income tax are not taken into account as income, with the exception of child maintenance allowance and care allowance for pensioners. A veteran's allowance paid as part of care allowance for pensioners is not taken into account as income.

If income varies, the average monthly income of the previous 12 months is taken into account.

#### **Gross income to be taken into account, e.g.:**

- Earned income
- Pension income
- Benefit income
- Forest income
- Dividend income
- Interest income

- Capital income
- Rental income (less the maintenance fee)
- Child maintenance allowance
- Child support
- Care allowance for pensioners
- Dividends paid to an equity savings account
- Yield on investment funds paid annually
- Share of non-tax-subsidised pension insurance or pension corresponding to yield accruing on capital
- Other continuing or recurring personal income

**Income not considered:**

- Child benefit
- Student grant
- Adult education allowance
- Child home care allowance
- Study-related grants and other similar grants
- Child increase in accordance with the National Pensions Act
- Housing allowance
- Student allowance housing supplement
- Conscript's allowance
- Conscript's per diem allowance
- Disability allowance for persons under 16
- Disability allowance for persons aged 16 and over
- Income support
- Veterans' supplement
- Front veteran's supplement
- Extra front veteran's supplement
- Income paid to investment fund growth shares that are not distributed annually
- Capital repayment from non-tax-supported pension insurance
- Medical care and examination costs under accident insurance
- Compensation for upkeep referred to in the Act on the social insurance institution of Finland's rehabilitation services and rehabilitation allowances
- Reimbursement of family care costs
- Other similar income which is not regular or continuous and does not form part of taxable income

**1.4            Deductions from income**

Before imposing the regular home care fee, the deductions listed below may be taken into account from the client's income (Section 10g of the Act on Client Charges in Healthcare and Social Welfare). If necessary, deductions are also made from the spouse's monthly income if the fee is determined by the spouses' total income.

#### **1.4.1 Maintenance obligations, actual family relationships and traditional life annuity**

- **Child support confirmed as to be paid by the person.**
- **Other corresponding costs resulting from actual family relations** of the person;
- **Allowance withheld for a fixed period or a lifetime in connection with the transfer of property**, which they must pay in cash (traditional life annuity);
- **Compensation ordered by the receiver or the court**, referred to in the Act on the Dissolution of the Household of Cohabiting Partners (26/2011), which they must pay in cash.

#### **1.4.2 Remuneration of a guardian and audit fee of the Digital and Population Data Services Agency**

The remuneration of a guardian consists of an annual basic fee and additional fees (Government Decree 696/2012 on the amount of the guardian's remuneration).

When determining the client fee, the basic fee of a guardian's fee (EUR 440 or EUR 280 per year) and the audit fee of the Digital and Population Data Services Agency per month are taken into account as deductions from income. Correspondingly, the remuneration of a guardian is taken into account as a reduction of up to the amount of the basic fee of the above-mentioned guardian. (Section 10c of the Act on Client Charges in Healthcare and Social Welfare)

In addition, an additional fee of EUR 200 for measures to initiate guardianship is taken into account as a deduction from income.

The client or guardian must inform the client fee decision maker of any expenses incurred in the guardianship.

#### **1.5 Interruption of service**

The municipality may charge a regular home care fee even if the service is temporarily interrupted due to the client. However, if the service is interrupted for more than five days, no fee is charged for the time exceeding five days. If the service is interrupted due to reasons attributable to the municipality or because the client is in institutional care, no fee is charged for the said five days, either. If the service is interrupted for an entire month, no fee is collected. (Section 10k of the Act on Client Charges in Healthcare and Social Welfare)

For hospital care, rehabilitation and other institutional care, the client pays the client fee for the service in question.

#### **1.6 Dealing on behalf of one another**

If matters related to the regular home care client fee are handled by a representative on behalf of the client, for example a relative, a power of attorney signed by the client must be presented for authorisation. Without written authorisation, information related to client fee decisions cannot be

disclosed or handled in relation to the client fee. A guardian or trustee may act without a separate power of attorney. Information on guardianship and guardianship powers can be checked through the Digital and Population Data Services Agency.

## **2      Temporary home care fees**

The visit fee of **temporary home nursing** is EUR 9.50. Temporary home nursing includes, for example, suture removal, eye drops after surgery, blood sampling, etc. A doctor's home visit fee is EUR 15.00.

The fee is also charged to clients who receive home care service in a home care office. The fee is not charged if the client is a regular home care client. No fee is charged to war veterans.

The fee charged for **temporary home service** is independent of the client's income and depends on the length of the visit. Home service means the performance of, and assistance in, tasks and activities relating to housing, personal care and other normal life functions, for a maximum period of three months.

The temporary home service visit fee is not collected if the family's income is less than the maximum income limit for free home care according to the family size (see above). If the client is visited several times a day, the maximum fee is EUR 26.50 per day.

<b>Duration of the visit</b>	<b>EUR per visit</b>
Less than 1 h	6.60
1 h to less than 2 h	9.90
2 h to less than 4 h	16.40
4 h to less than 6 h	20.90
Over 6 h	26.50

A contact-based fee of EUR 3.30 is charged for **temporary remote home service**. Contact fee is not charged if the family's income is below the maximum income limit for free regular home care services.

If there are several remote contacts a day, the maximum fee is EUR 16.50 per day.

Temporary remote home service can last up to 3 months. Devices that require the use of temporary remote home service include the City of Espoo's leasing tablet computer, which is equipped with virtual care service software and a functional network connection.

### **Remote rehabilitation**

- 4–6 times, EUR 9.00 per series
- 7 times or more, EUR 18.00 per series

### **Rehabilitative assessment period**

The fee for is EUR 46.20 per week or part thereof. The assessment period lasts approximately four weeks.

**The visit fee for the discharge service** is EUR 6.60.

## **3 Fees for home care support services**

### **Client's responsibility for transport service subsidy under the Social Welfare Act**

A trip within Espoo or to Kauniainen, Helsinki, Vantaa, Kirkkonummi, Nurmijärvi or Vihti:

- Adult EUR 2.80
- Child EUR 1.40

**The bathing service** is intended for home care clients. It includes transportation to the sauna of a residential care home and back home, as well as washing assistance.

The fee is EUR 9.50 per visit.

**Day activities** include shared transport from home to the day centre and back, as well as lunch and coffee.

The daily fee is EUR 17.90.

**Temporary part-time day care** can be received no more than four (4) hours at a time. The fee includes a meal.

The fee does not include transportation. The visit fee is EUR 11.50.

**Short-term care in a housing service unit:** EUR 26.00 per day of care. If the care continues for more than 3 months, the fee is charged in accordance with the fee criteria of the long-term housing service.

A fee of EUR 11.40 is charged for the **care during an informal carer's statutory leave** is EUR 11.40 per day of care of a person with an informal carer.

**Meal fees in residential care homes** are charged in accordance with the following price list. For front veterans, the meal service is free of charge.

Meal (VAT 0%):	Fee/EUR
lunch	7.30
Dinner	5.10
Breakfast	2.00
Morning porridge	1.20
Morning coffee/afternoon coffee + pastry	1.20
Evening snack	1.20
Meal delivered home (VAT 0%):	10.50 (EUR 7.30 + transport charge EUR 3.20)

### Security services

The security service includes security equipment, 24-hour emergency services and home visits by security assistants. The locating security bracelet service also includes the transmission of location information to a contact person and, if necessary, a door guard device. The service provider will charge the client directly for accessories belonging to security phones, such as an extra bracelet or mobile adapter.

The monthly fee for the service is 3.5% of gross monthly income. The maximum fee is EUR 45 per month. The service is free of charge for the following client groups:

- Clients with gross income below the maximum income limit for free services
- Front veterans
- Persons who have received a disability services housing service decision

### Assistance services

The service enables the home care client to get help with, for example, running errands, outdoor exercise, DIY activities, yard work or domestic work.

The service complements other home service received by the client.

Assistance services can be provided up to 8 hours a month. A one-time fee is charged for each use of the service based on the duration of the service according to the table below. Assistance services are free of charge for front veterans.

Service duration/hours	EUR per visit
Less than 2 h	6.40
2–4 h	12.90

### Cleaning voucher

A cleaning voucher is a voucher used to support the living at home of low-income elderly people. The cleaning voucher is available to Espoo residents over 65 years of age whose reduced functional capacity in day-to-day life causes difficulties in carrying out heavy domestic work and who are on low income according to the income limits below.

The maximum value of the cleaning voucher is EUR 23–26 per hour. Cleaning purchased with the voucher is granted primarily two hours per month and, in special cases, up to four hours per month. The cleaning voucher is usually issued for one year at a time.

The value of the cleaning voucher is determined by the person's gross income as follows:

	<b>Maximum value of cleaning voucher EUR 26 per hour</b>	<b>Maximum value of cleaning voucher EUR 23 per hour</b>
One-person household	Under EUR 1,176	EUR 1,177– 1,470
Two-person household	Under EUR 1,626	EUR 1,627– 2,168

## 4 Service voucher for home care

Espoo residents can also receive home care with a service voucher. The value of the regular home service and home nursing voucher may be between EUR 7 and EUR 34 per hour.

The amount of the voucher is influenced by the client's income and family size.

The service provider invoices the client for the difference between the service price and the service voucher, i.e. the client's responsibility.

The value of the temporary home service and home nursing voucher is always exactly EUR 27 per hour.

## 5 Contact information

### Inquiries on home care services:

Espoon keskus home care: [kotihoito.espoonkeskus@espoo.fi](mailto:kotihoito.espoonkeskus@espoo.fi)

Espoonahti home care: [kotihoito.espoonahti@espoo.fi](mailto:kotihoito.espoonahti@espoo.fi)

Leppävaara home care: [kotihoito.leppavaara@espoo.fi](mailto:kotihoito.leppavaara@espoo.fi)

Matinkylä-Olari home care: [kotihoito.matinkyla-olari@espoo.fi](mailto:kotihoito.matinkyla-olari@espoo.fi)

Tapiola home care: [kotihoito.tapiola@espoo.fi](mailto:kotihoito.tapiola@espoo.fi)

### Inquiries on vouchers:

Nestori – Guidance and Service Counselling for Senior Citizens

Tel.: +358 9 816 33333, weekdays 9:00–15:00

E-mail: [nestori@espoo.fi](mailto:nestori@espoo.fi)

**Inquiries on client fees:**

Sosiaali- ja terveystoimen esikunta (Social and Health Services, Sector Management)  
Asiakasmaksut ja korvaukset (Client fees and compensation)  
P.O. Box 207, 02070 City of Espoo  
E-mail: [asiakasmaksut@espoo.fi](mailto:asiakasmaksut@espoo.fi)  
Tel.: +358 9 816 57261, weekdays 9:00–13:00

## **6 Reduction of or exemption from client fees**

On the basis of Section 11 of the Act on Client Charges in Healthcare and Social Welfare, the fee imposed for social welfare services and the fee imposed for health care services according to the client's capacity to pay must be waived or reduced to the extent that charging the fee would undermine the preconditions for the client's or family's livelihood or the client's statutory maintenance obligations. Applying for a reduction in the client fee or exemption from the fee takes precedence over income support.

Reduction of or exemption from client fees is applied for using the reduction application form or a free-form application. The application must state the fee for which a reduction or exemption is applied for, the start date and grounds. The decision on the reduction or exemption is made on the basis of case-specific consideration.

**Inquiries on client fee reduction or exemption:**

Social and Health Services, Client Fees  
Tel.: +358 9 8165 7261, weekdays 9:00–13:00  
E-mail: [asiakasmaksut@espoo.fi](mailto:asiakasmaksut@espoo.fi)  
Internet: [www.espoo.fi/asiakasmaksut](http://www.espoo.fi/asiakasmaksut)