

# Healthcare in Estonia

This booklet answers to following questions:

- ▶ Who is covered with state health insurance?
- ▶ What to do if do not have state health insurance?
- ▶ What is the role of the general practitioner (family doctor)?
- ▶ How to find a family doctor?
- ▶ How to decide if you should go to ER or contact your family doctor?

# Who Is Covered with State Health Insurance?

There are two types of health insurance in Estonia: state insurance provided by the Health Insurance Fund and private insurance.

State insurance of the Health Insurance Fund is guaranteed for children up to 19 years, students, adults whose social taxes are paid by their employer, pregnant women, unemployed persons, dependent spouses, and pensioners. Further information can be found on the website of the Health Insurance Fund: <http://www.haigekassa.ee/en/people/health-insurance>.

All people living in Estonia with a temporary residence permit **must be covered** by insurance during their entire stay. If you are not eligible for state insurance of the Estonian Health Insurance Fund, you must purchase it from a private provider. INGES, ERGO, and Salva provide this service in Estonia, but plans may also be purchased from international providers, such as Swisscare and Cigna.

It is also possible to purchase health insurance from the Estonian Health Insurance Fund, but only if you have been insured by them for 12 months within the past 2 years or if someone else who meets this criterion buys the insurance for you.

# What Is the Role of the Family Doctor?

All Estonian citizens and legal residents of Estonia who have an address registered in Estonia should be entered into the registry of a family doctor.

The role of the family doctor is to diagnose and treat illnesses, track the development of children, monitor chronic health conditions, and, if needed, make a referral to a specialist. A family doctor can also write medical excuses and prescriptions.

**A family doctor is the first point of contact in case of health problems or concerns.** If you need to see a specialist, a referral from your family doctor is usually required (**except** for a psychiatrist, gynaecologist, dermatologist, dentist, ophthalmologist, or if you have a major trauma).

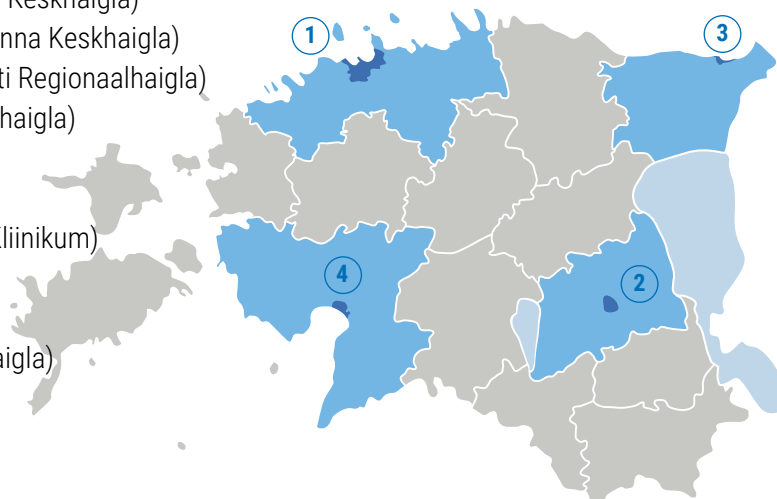
**You will be referred to a specialist only if your family doctor decides that your health concern requires the involvement of a specialized doctor.**

The family doctor will issue a digital referral, which is a referral letter sent to the specialist through the health care information system. This ensures that the referral letter does not get lost or left at the home, and out of the many different options available, the patient can get just the right specialist that he or she needs.

Once you have received a referral, **you should make an appointment** with the specialist. You may choose the hospital or specialized clinic yourself.

## Usually you can get an appointment with a specialist at a major hospital:

- ① **Tallinn**  
East Tallinn Central Hospital (Ida-Tallinna Keskhaigla)  
West Tallinn Central Hospital (Lääne-Tallinna Keskhaigla)  
North Estonia Medical Centre (Põhja-Eesti Regionaalhaigla)  
Tallinn Children's Hospital (Tallinna Lastehaigla)
- ② **Tartu**  
Tartu University Hospital (Tartu Ülikooli Kliinikum)
- ③ **Kohtla-Järve**  
Ida-Viru Central Hospital (Ida-Viru Keskhaigla)
- ④ **Pärnu**  
Pärnu Hospital (Pärnu Haigla)



If you wish to turn to a specialist without a referral from your family doctor or outside the regular waiting list, there are private specialists available for a fee. Details can be found at the clinic you wish to visit.

# How to Find a Family Doctor?

Everyone has the right to choose or change a family doctor. It is also obligatory to choose a family doctor when a child is born. Beginning in 2017, all new-borns are automatically registered with their mother's family doctor. A separate application must only be made if you wish your child to be registered with a different family doctor than your own. Usually, the need to change a family doctor arises when changing the place of residence.

To register or change your family doctor, you must submit a signed application (Estonian: „Avaldus perearsti nimistusse registreerimiseks“) to the family doctor you have chosen. The **application must be submitted in Estonian**, but you can use the English translation of the form as a guide: <https://www.workinestonia.com/wp-content/uploads/2017/08/Application-for-registering-with-a-family-physician.rtf>. Applications must be submitted separately for each family member.

The application will be reviewed within 7 days, after which the selected family doctor will let you know if you have been accepted to their registry. After the doctor has confirmed your acceptance, you are officially registered with the clinic starting from the first day of the following month.

## What happens when the doctor declines your application?

A family doctor may decline your request if his or her registry is full or if you do not live in the doctor's service area (the service area is determined by your registered address). In that case, you must select another doctor. If you cannot find a family doctor on your own, you can contact Terviseamet (Estonian Health Board) by calling +372 650 9843 or sending an e-mail to [kesk@terviseamet.ee](mailto:kesk@terviseamet.ee).

## Family doctors and foreign languages

The selection of a family doctor is based upon the patient's registered address in the National Registry. Being able to speak English is not a requirement

for family doctors to practice in Estonia, so you should not assume that all family doctors are able to communicate with you in other languages than Estonian. However, it is possible if the doctor and patient mutually agree to it. You can also visit the doctor with an interpreter or a support person. Most private practices have service available in other languages.

Additional information can be found on the Health Board's home page: <https://www.terviseamet.ee/en/healthcare/how-choose-or-change-family-physician>

When you have found a suitable family doctor and you are going to an appointment with the family doctor or nurse, please respect the working principles of the family doctor's clinic and be prepared to cooperate with them.

In cases of unexpected or minor health issues, you can also ask for advice from the Estonian family doctors' nationwide advisory line by calling 634 6630. The service is accessible 24 hours a day, 7 days a week, and assistance is provided in Estonian and Russian.

### NB!

- ▶ A patient with an acute illness must be seen by a family doctor or nurse on the same day. Chronic or other non-urgent concerns will be addressed by the family doctor within five working days.
- ▶ Visit to the family doctor is free for an insured patient. For a home visit, the family doctor may ask a fee up to five Euros, regardless of the number of patients. Home visits for pregnant women and children under two years of age are free of charge.
- ▶ You may check your family doctor's name at the national web portal [www.eesti.ee/en](http://www.eesti.ee/en) (Topics > Health and care > Health and Medical Care).

# How to Decide Whether to go to the Family Doctor or the Emergency Room (ER)

## Family Doctor or ER?

In the event of an unexpected health problem, everyone wants to know where to turn for the quickest help. The initial care needed can be given by a family doctor or nurse at your own family clinic. The Emergency Room (ER) at a hospital offers unavoidable care, which is medical care that must be given immediately to avoid permanent injury or death. Following information can help you to decide where to turn to.

Family Doctor	Emergency Room (ER)
<b>Pain</b>	
<p><b>Moderate and/or chronic pain</b></p> <ul style="list-style-type: none"> <li>- Headache</li> <li>- Joint pain</li> <li>- Lower back pain</li> <li>- Earache</li> <li>- Sore throat</li> <li>- Stomach-ache</li> </ul>	<p><b>Strong, sudden pain</b></p> <ul style="list-style-type: none"> <li>- Dull squeezing, pressing or oppressive chest pain</li> <li>- Sudden strong and unbearable headache, which may include vomiting and trouble with balance</li> <li>- Unbearable stomach-ache with repeated vomiting               <ul style="list-style-type: none"> <li>- Unbearable pain that is unaffected by oral painkillers</li> </ul> </li> </ul> <p><b>NB! Pain in the extremities, lower back pain, and pain in the face, including toothache without a high fever are not life-threatening and do not require an ER visit!</b> For such pains consult your family doctor or ask the family doctor advice line at <b>634 6630</b>.</p>
<b>Trauma/Accident</b>	
<p><b>Minor trauma or accident</b></p> <ul style="list-style-type: none"> <li>- Trauma that does not entail major swelling, deformation or limited movement of the affected body part</li> </ul>	<p><b>Trauma/accident</b></p> <ul style="list-style-type: none"> <li>- Fresh trauma, major swelling, deformation or limited movement of the injured body part, wounds, burns, corrosive burns, electrical burns, poisoning, etc.</li> </ul>

## Family Doctor

## Emergency Room (ER)

### Trauma/Accident

#### Minor trauma or accident

- Minor trauma
- Bug bites, incl. tick bites

#### Trauma/accident

- Foreign objects in the airways, digestive tract, or other places
- Animal bites (dog, cat, etc.)

### Bleeding

#### Bleeding

- Blood in excrement
- Blood streaks in phlegm
- Frequent nosebleeds

#### Severe bleeding

- Persistent bleeding in the digestive tract
- Urinary tract/genital bleeding
- Severe nosebleeds
- Severe bloody cough

### Severe Conditions

#### Conditions of minor illnesses

- Coming down with a cold (stuffy nose, cough, throat/ ear/ headache)
- Catching a stomach virus or digestive complaints (nausea, vomiting, heartburn, stomach-ache, diarrhea, etc)
- Allergy symptoms (dermatitis or skin rash, asthma, hay fever, swelling of the tongue or throat)
- Heart rhythm issues that are more than 48 hours old and do not include shortness of breath or chest pain and the patient is not using anticoagulants (blood thinners)
- Frequent urination, discomfort or feelings of pressure with urination, difficulty urinating, genital seepage, suspicion of sexually transmitted diseases

#### Trauma/accident

- Suspicion of a stroke – sudden speech impediment and paralysis, weakness or numbness in half of the body (i.e. one corner of the mouth starts drooping) sudden loss of balance or dizziness, memory loss or loss of consciousness
- Extreme weakness, fatigue
- Persistent fever over 38.5 degrees C which does not respond to fever reducers, high fever in elderly patients
- Panting, shortness of breath, severe asthma attack (difficulty breathing with whistling exhalation)
- Severe allergic reaction, accompanied with difficulty breathing, extensive full-body rash, swelling of the tongue, difficulty swallowing, etc

## Family Doctor

## Emergency Room (ER)

### Severe Conditions

#### Conditions of minor illnesses

- Loss of visual acuity, secretion from the eye, eye infection
- Loss of hearing, ringing/noise in the ear, secretion from the ear
- Worsening of chronic illness (elevated blood pressure, etc)

#### Trauma/accident

- Urinary retention
- Heart rhythm irregularities starting up to 48 hours ago or having lasted more than 48 hours and accompanied by shortness of breath and chest pain.
- Suspicion of thrombosis – sudden pain and swelling of the limbs, mostly in the thighs; chilling of the limbs and pale or reddish-purple coloration

### Skin Infections

#### Skin infections

- Subdermal abscesses (swelling, blain, etc)
- Skin infection – rash may appear as spots, blotches, itching, stinging, scaling, etc)
  - Chronic wounds
  - Herpes

#### Severe skin infections

- Widespread abscesses accompanied by fever and pain
- Infected wound with fever and swiftly (within hours) spreading swelling (widespread swelling)

### Psychiatric and Mood Disorders

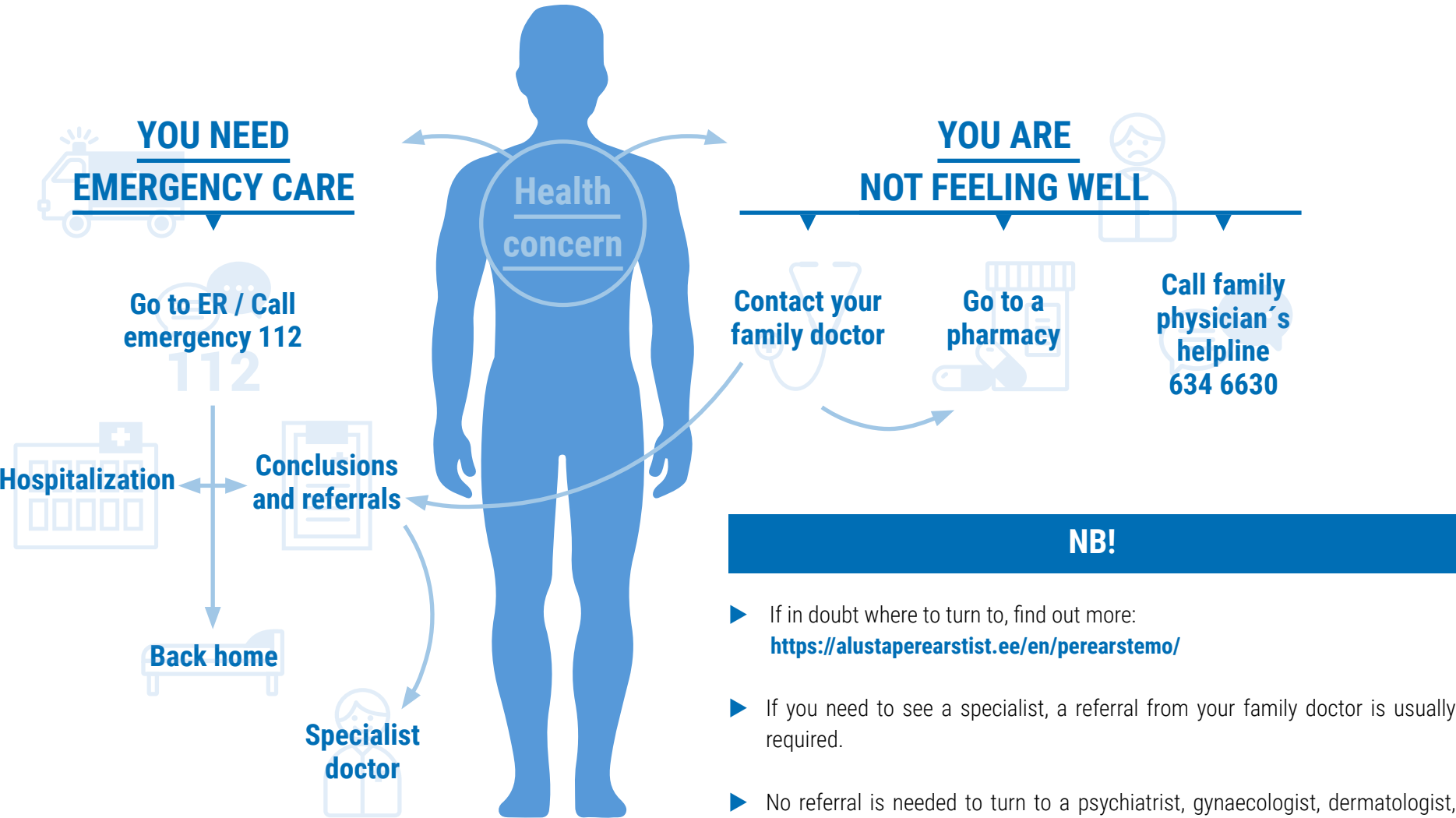
#### Mood disorders

- Depression (low spirits, despair, apathy)
  - Anxiety and sleep disorders
- Behavioural and addiction problems

#### Psychiatric disorders where the patient is a threat to himself or herself or those around him or her

- Severe psychosis (delusions, hallucinations, paranoia)
- Confusion
- Attempted suicide

# Estonian Health Care System





## Useful Tips

- ▶ In case of emergency, call 112!
- ▶ If you have health concern which does not need emergency care, always contact your family doctor.
- ▶ For minor illnesses, a family nurse can also be of assistance.
- ▶ If in doubt where to turn to, check here: <https://alustaperearstist.ee/en/perearstemo/>
- ▶ If you have a health concern but your family doctor is not available, calling the family doctor counselling line can be helpful.
- ▶ Before going to see a specialist, make sure whether a referral is necessary.
- ▶ If you cannot make it to a doctor's appointment, always cancel it so that others who need care can get it more quickly!
- ▶ Make regular visits to the dentist and have your teeth checked once a year.
- ▶ Always turn to the Estonian Health Insurance Fund if you have questions about medical care or health insurance.
- ▶ Turn to the Health Board with questions regarding registration with or change of family doctors.

# Useful Contacts

## Health Insurance Fund e-services at the national portal: ([www.eesti.ee/en](http://www.eesti.ee/en) > Topics > Health and Care > Health and Medical Care )

Information about health insurance, benefits, health care services, digital prescriptions, health prevention, e-health: [www.haigekassa.ee/en/people](http://www.haigekassa.ee/en/people)

## Family doctor advice line:

- ▶ [www.1220.ee](http://www.1220.ee) (website only in Estonian and in Russian)
- ▶ +372 634 6630

## Arranging for primary health care, incl. family doctor:

- ▶ <http://www.terviseamet.ee/en>
- ▶ The Health Board's healthcare services department  
(tel +372 650 9843; e-mail: [kesk@terviseamet.ee](mailto:kesk@terviseamet.ee))
- ▶ 81 Paldiski Road, 10617 Tallinn

## Treatment and patient guides:

- ▶ [www.ravijuhend.ee](http://www.ravijuhend.ee) (website only in Estonian and in Russian)

## Patient's health information in the e-health patient portal:

- ▶ [www.digilugu.ee](http://www.digilugu.ee)
- ▶ +372 694 3943

## Dental health:

- ▶ [www.suukool.ee](http://www.suukool.ee) (website only in Estonian and in Russian)
- ▶ [info@suukool.ee](mailto:info@suukool.ee)