

Paying Beyond Coverage: Nationwide Register Evidence on Outpatient Cancer Medicine Costs and Reimbursement in Finland

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Objectives

Outpatient cancer medicines are widely reimbursed in Finland, yet patients may still face financial burden from co-payments and non-reimbursed medicines. This study examined reimbursement patterns, out-of-pocket costs, and characteristics of outpatient cancer medicine users using nationwide Finnish register data.

Methods

We conducted a nationwide register study including all individuals with at least one outpatient cancer medicine dispensing in Finland in 2025. Data were obtained from the national Kanta Prescription Centre and the Register of Reimbursable Dispensations under the National Health Insurance scheme. Cancer medicines were identified using ATC codes L01, L02, L04AX02, L04AX04, and L04AX06. Analyses included dispensing volumes, reimbursement status, demographics, income quintiles, and medicine-specific costs and out-of-pocket payments.

Results

The study population comprised 79,258 individuals with 368,557 outpatient cancer medicine dispensings. Of all dispensings, 359,671 (97.6%) were reimbursed and 8,886 (2.4%) non-reimbursed. Overall, 4,939 patients (6.2%) had at least one non-reimbursed dispensing.

Patients with at least one non-reimbursed dispensing were markedly younger than those with only reimbursed dispensings (median age 39 vs 72 years), were more frequently female (83.0% vs 56.9%), and were more often represented in the two highest income quintiles.

Total outpatient cancer medicine costs were €380.6 million, of which reimbursements covered 98.3%. Patient out-of-pocket payments totaled €6.6 million, including €2.2 million from entirely non-reimbursed dispensings. Total costs were higher among males (€234.4 million) than females (€145.4 million), whereas the share of out-of-pocket costs was slightly higher among females (2.3% vs 1.4%). The highest patient out-of-pocket costs were associated with letrozole (€0.87 million), nintedanib (€0.53 million), and leuprorelin (€0.52 million).

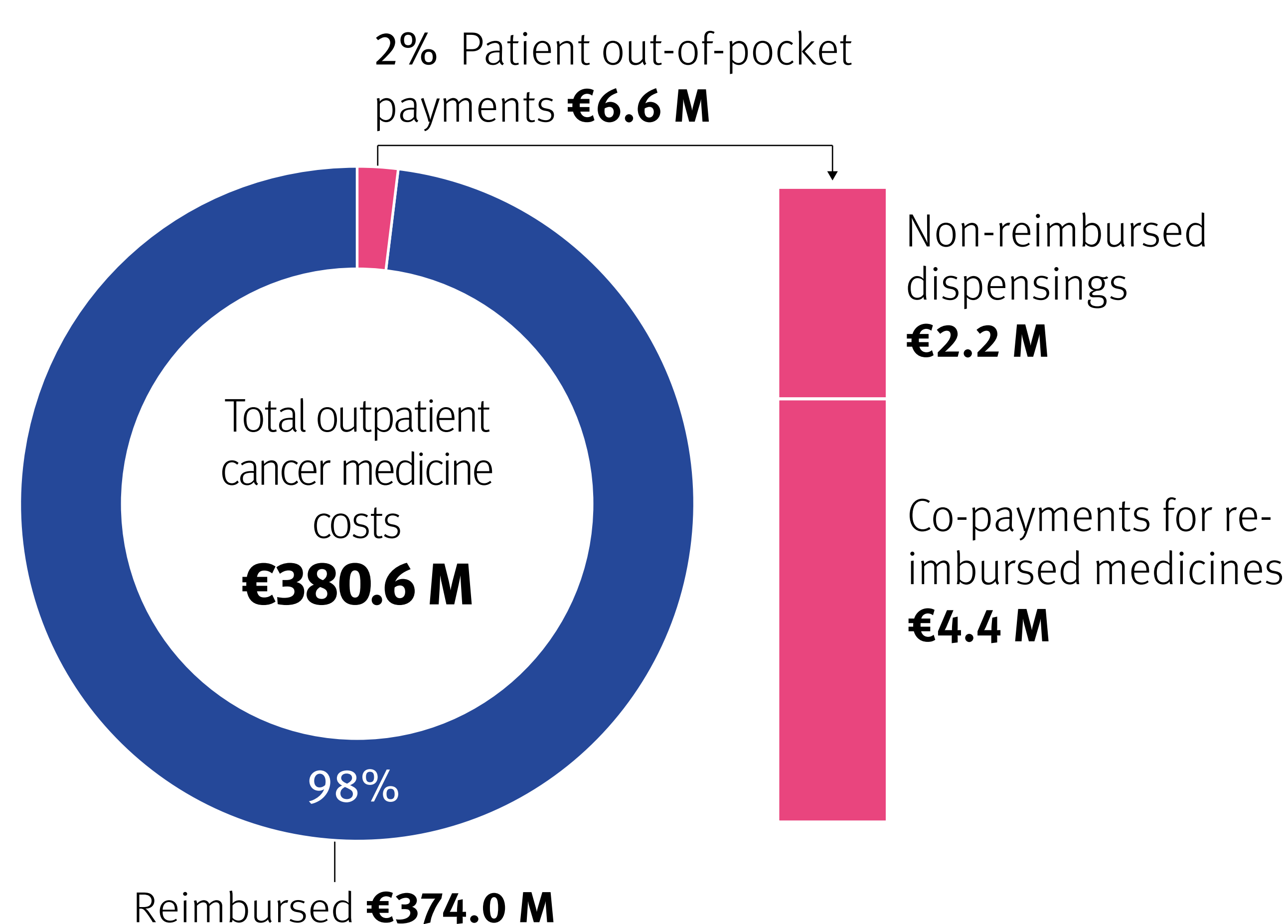
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Conclusions

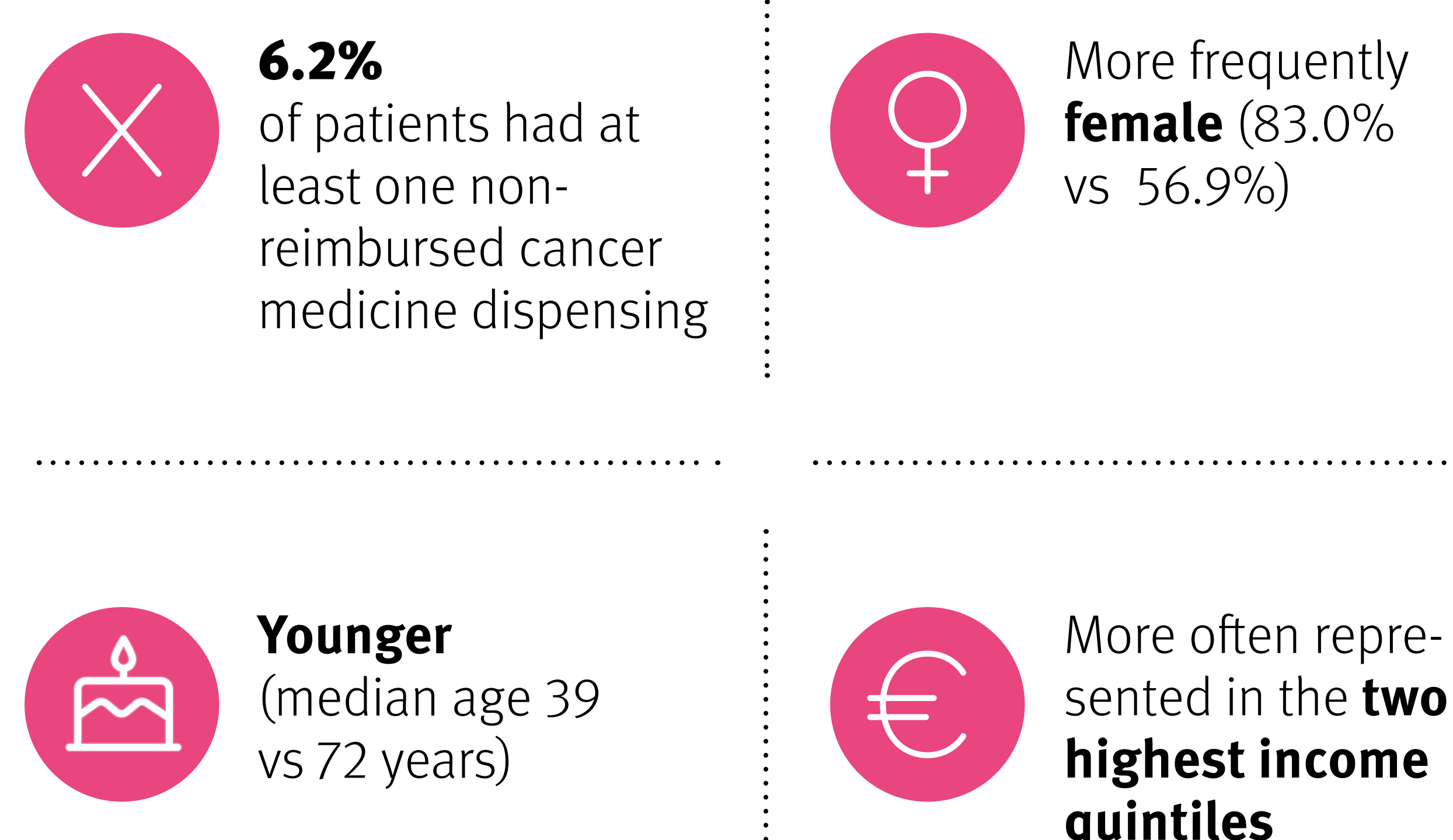
Despite high reimbursement coverage for outpatient cancer medicines in Finland, patients incurred out-of-pocket costs through co-payments and non-reimbursed dispensings. Non-reimbursed use was more common among younger and female patients. Further research is needed on factors underlying patient cost burden in outpatient cancer care.

Key findings

Distribution of Outpatient Cancer Medicine Costs in Finland, 2025



Patients with at least one non-reimbursed cancer medicine dispensing



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