

How Much Do Medications Cost Patients in Finland? A Nationwide Register-Based Study of Out-of-Pocket Costs

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Objectives

Medication use varies by sex and age, yet evidence on out-of-pocket costs and their share of total costs for outpatient prescription medicines remains limited. We examine differences in median out-of-pocket costs across population groups in Finland.

Methods

Data for 2021–2025 were obtained from the national Kanta Prescription Centre and the Register of Reimbursable Dispensations under the National Health Insurance (NHI) scheme. The data cover all outpatient prescriptions, dispensations, and related reimbursements for the entire population. Out-of-pocket costs were defined as patient-paid costs (non-reimbursable medications and co-payments), reimbursed costs as those covered under the National Health Insurance (NHI) scheme, and total costs as their sum. Medication costs were examined in both absolute and proportional terms, and median costs were calculated by year per person and by sex and age group in 2025.

Results

For a yearly population of over 4 million patients, median out-of-pocket medication costs per person increased from EUR 97 in 2021 to EUR 124 in 2025. Additionally, out-of-pocket costs as a share of total costs increased from 76% to 81%. In 2025, median out-of-pocket costs were higher for women (EUR 139) than for men (EUR 110), while the share of out-of-pocket costs was equal for both sexes (81%). Median out-of-pocket costs by age ranged from EUR 37 among those aged 10–14 to EUR 397 among those aged 90–94. The share of out-of-pocket costs was lowest (56%) among those aged 80–84 and highest (100%) among those aged 20–39.

Conclusion

Both absolute and proportional out-of-pocket medication costs have increased in recent years. Out-of-pocket medication costs vary considerably by sex and age, with women and older adults having the highest absolute costs and young adults the highest proportional out-of-pocket costs.

