



With you throughout life – Supporting you through times of change

A brief introduction of Kela

22.9.2011

Heli Knihti

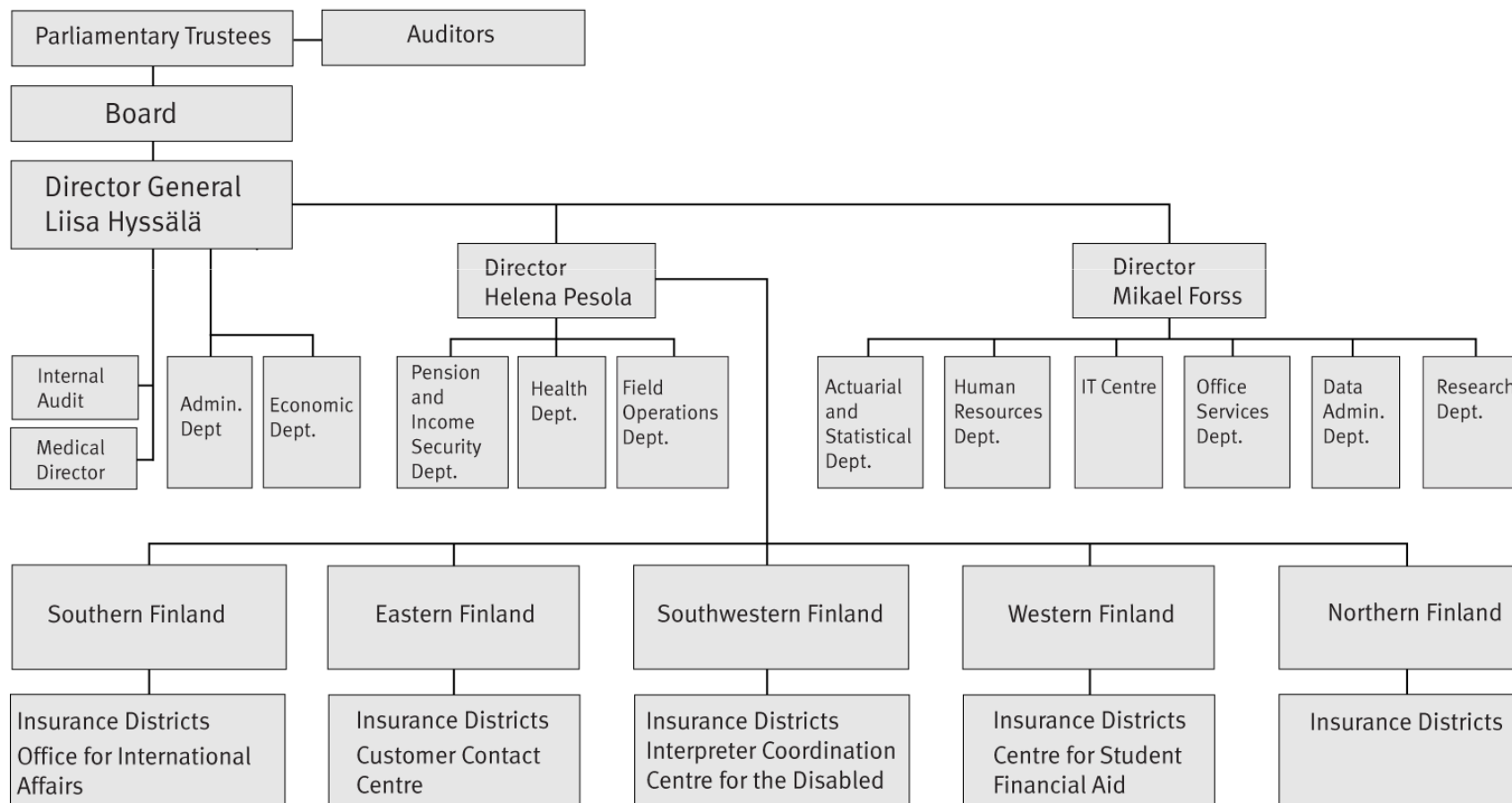
” Our mission is to secure the income and promote the health of the entire nation and support the capacity of individual citizens to care for themselves.”

Kela’s mission statement

Universal social protection from Kela

- Kela is founded in 1937
- Kela manages the basic social security of all persons resident in Finland
- Kela is an institution under public law that operates under the oversight of the Finnish Parliament.
- Its administration and operations are overseen by 12 Trustees selected by Parliament and by 8 Auditors selected by the Trustees.
- Responsibility for the management and development of Kela's operations is assigned to a 10-member Board selected by the Trustees to serve a three-year term.

Organization



Our values

Our operations are founded on the following values:

- Respect for the individual
- Expertise
- Cooperation
- Renewal

From maternity grants to pensions

- **Moving to/from Finland**
- **Home and family**
 - Families with children
 - Assistance with housing costs
- **Health**
 - Sickness
 - Rehabilitation
 - Occupational health
 - Disability benefits and services
- **Education**
 - School transport subsidy
 - Financial aid for students
 - Conscript's allowance
- **Unemployment**
 - Benefits during unemployment
- **Retirement**
 - Pensions
 - Benefits for surviving family members

Providing top-rated customer service

- We seek to offer our customers close and convenient access to services.



Convenient access to services

Our goals

- Simplifying the claiming of benefits
- Taking customers at their word
- Accepting verbal communications as equally valid to information transmitted in writing
- Customer advocacy (leveraging available information for the customer's benefit)
- Wide-scale adoption of immediate, on-the-spot reimbursements
- Automation of decision-making processes
- Making Kela easily accessible for example through social media

Conveniently located services

- Multi-channel customer service
- Kela at home and at work =
 - online and phone-based service
- Office-based customer service available in major population centres
- Joint services with other government agencies
- On-the-spot reimbursements in pharmacies, treatment facilities and medical transport services
- Service by mail

Close and convenient access to services

Kela's customer service channels

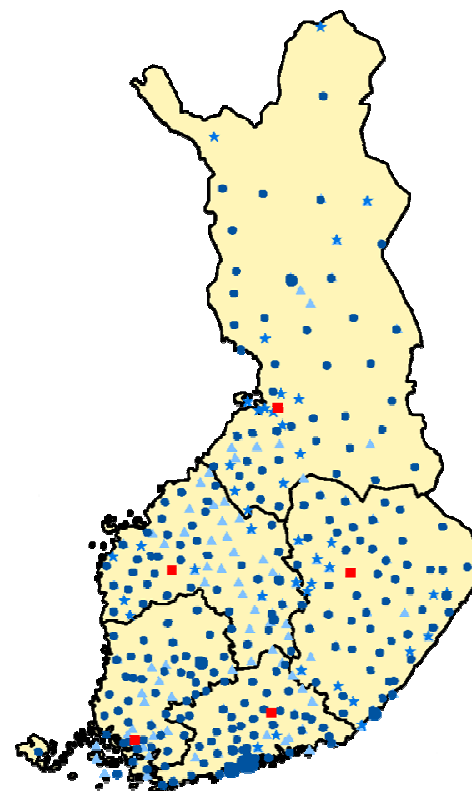
- Local offices: 3.1 million customer contacts, possibility to make an appointment
- Citizen service centres 143
- eServices: nearly 14 million visits to www.kela.fi and 5 million authentications through www.tunnistus.fi
- 2.9 million on-the-spot reimbursements, accounting for 60.4% of reimbursements for health care costs and 29 million purchases of medicine at pharmacies
- Telephone assistance: over 4 million calls received
- Customer service by mail: over 17 million letters sent

Kela's customer service channels

Local offices	218
Citizen service centres	123

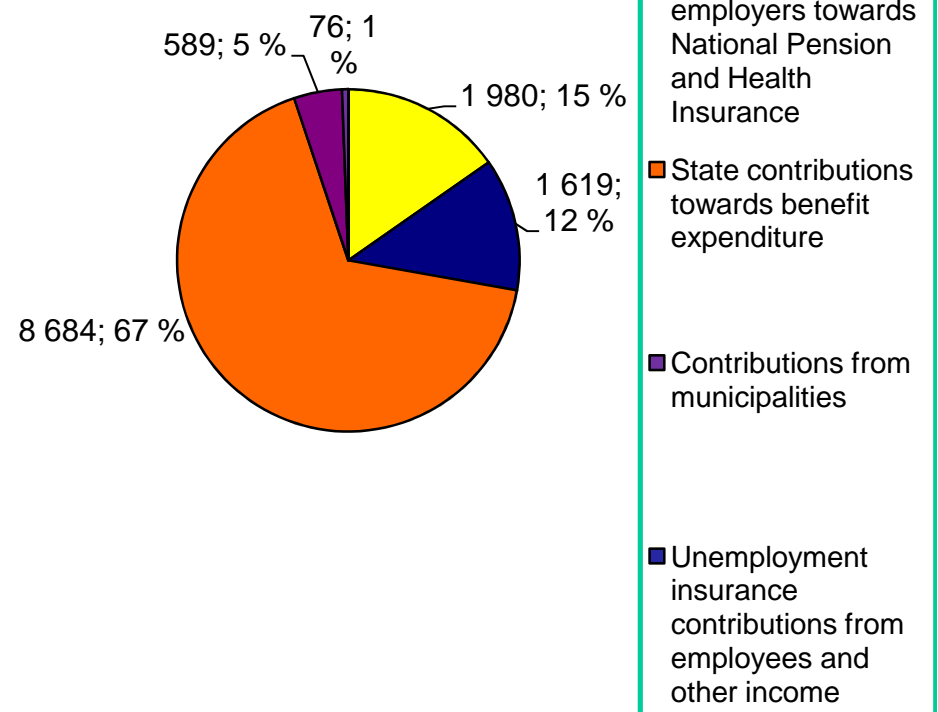
Multi-channel service delivery:

Office-based services,
Service by phone,
Service by mail
eServices,
Services by means of an on-the-spot reimbursement system.



Financing of Kela's operations

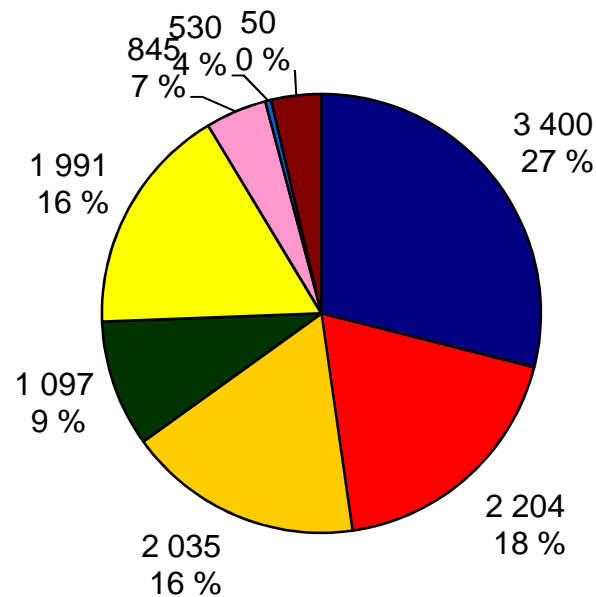
- Kela's operations are financed with statutory contributions from the insured and from employers and with financing from the public sector.
- About 67% of the expenditure is covered by State funding, 27% by contribution revenue and 5% by payments by municipalities.
- Kela's strategic goal is to create a systematic and sustainable basis for the financing and to assure liquidity.



Expenditure

- Total annual expenditure is around €12 billion, of which €11 billion (nearly €2,200 per inhabitant) goes towards benefits.
- Operating costs account for about 3% of the total expenditure.

Total expenditure 2010,
€ 12.6 billion



- National Pension Insurance
- National Health Insurance, Earned income insurance
- National Health Insurance, Medical care insurance
- Unemployment insurance
- Benefits for families with children
- General housing allowance
- Others
- Administration expenses