

Paying for healthcare services

The North Estonia Medical Centre accepts the following insurance and guarantees:

1. Estonian Health Insurance Fund health insurance

2. Health insurance from a European Union member state, certified by a valid European Health Insurance Card or Provisional Replacement Certificate.

Please note: Patients undergoing scheduled procedures must have, in addition to the Health Insurance Card, an E112 or S2 certificate.



3. ERGO insurance certified by a valid ERGO insurance card (validity can be checked at www.ergo.ee/raviabi)



4. TRICARE letter of guarantee (US/NATO military)

5. Falck Autoabi OÜ letter of guarantee

6. Letter of guarantee issued by the Defence Resources Agency, the Estonian Defence Forces or Tallinn Prison

Patients who hold the abovementioned insurance coverage and letters of guarantee pay the co-payment/deductible specified by law or in the insurance policy. The Medical Centre will invoice the insurer or guarantor directly for the balance.

Patients who lack the abovementioned insurance coverage or letter of guarantee shall be provided healthcare services based on the general terms and conditions for provision of paid healthcare services.

Paid healthcare service shall be provided to anyone who expresses a corresponding desire, lacks contraindications for receiving healthcare and who has agreed with the Medical Centre on the provision of paid healthcare services. Patients shall pre-pay for paid healthcare services. The Medical Centre's customer service associate can provide more details about paid healthcare services.

Please note: Finland's KELA card is health insurance only valid within Finland and does not exempt the holder from payment. Nor are KELA forms E106 and E121 (S1) a basis for provision of medical care. This form must first be registered with the Estonian Health Insurance Fund; the person is then entered into the health insurance database and can receive healthcare service upon presentation of an identity document.

North Estonia Medical Centre

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