

Patient Insurance centre

Interim report 1/2021



Patient insurance safeguarding patients and nursing staff

The Patient Insurance Centre handles all the notices of patient injury concerning medical treatment and health care in Finland. The Patient Insurance Centre decides, based on the legislation related to patient injuries, whether an injury is a compensable patient injury. It also pays the compensation in accordance with legislation for those entitled to compensation. The Patient Insurance Centre safeguards patients and medical staff and produces information on patient injuries for the use of healthcare providers, insurance companies and patient safety work. The members of the Centre include all the insurance companies granting patient insurance policies in Finland.

Preface

The effects of the coronavirus epidemic showed in the patient injury statistics for the second year in a row in the first half of 2021. In 2020, the number of notices of injury decreased considerably as the number of treatment visits and procedures reduced due to the scaling down of non-urgent care. Patients also cancelled their scheduled treatment appointments, fearing coronavirus contagion, and sought non-urgent care less than before. Towards the end of 2020, the number of notices of injury began to increase again, and the trend continued in the first half of 2021. However, there were still fewer notices of suspected patient injuries than before the epidemic.

Generally, the number of notices of injury follows the number of healthcare treatment visits and procedures. However, there is a delay in how quickly the changes show, since typically, a notice of patient injury is not filed immediately when a suspicion of a patient injury arises: patients can file a notice within three years of the injured party concerned learning of the injury. Therefore, although, according to the information released by THL, the basic healthcare services have already extensively returned to the level of the months and years preceding the epidemic and, according to the Association of Finnish Local and Regional Authorities, the volume of service production in specialised medical care has grown from the previous year as a result of the dissolution of the accumulated medical treatment backlog, this growth is not yet reflected markedly in the number of notices of patient injury.

By the end of June, a total of 4,322 new cases were reported and a total of 4,303 resolutions were issued on the compensability of injuries. Approximately 1 in 4 claimants received a favourable decision with regard to at least one place of treatment. A total of nearly EUR 21 million was paid out in compensation, including the management expenses of claims handling operations. The costs of the injuries to healthcare and society were multiple times higher.

Of the injuries compensated for, more than 90 per cent were injuries that should have been avoided by opting for a different course of action. Therefore, the patient injury statistics and injuries sustained should, in particular, be viewed from the perspective of injury prevention and patient safety.

In addition to the annual and interim reports published annually, the Patient Insurance Centre provides detailed information to hospital districts on the patient injuries occurred in their respective regions to support quality and patient safety efforts. The patient insurance injury data is also available for researchers for purposes that promote patient safety.

Medical treatment and health care always involve risks, and injuries may occur, but mistakes can and should be learned from.

Helsinki, August 2021

Minna Plit-Turunen

Director Patient Insurance Centre

First half of 2021 in figures

Notices of injury

4 %

more year-on-year

Of the claimants,

24,4 %

were granted at least one favourable decision

Costs of the patient insurance system and the compensation paid

20,9 M€

Note

The number of treatment visits and procedures affect the number of reported patient injuries.

Patient injury cases resolved in 2019–2021 per year of resolution

Claims decision	2019	2020	1-6/2020	1-6/2021
Compensable patient injuries				
Treatment injuries	2225	2171	1068	842
Equipment-related injuries	19	19	10	4
Infection injuries	99	154	82	53
Accident injuries	21	15	10	4
Injuries related to delivery of pharmaceuticals	4	2	1	0
Unreasonable injuries	15	10	7	5
Total	2 383	2 371	1 178	908
Minor patient injuries				
	113	113	57	40
No patient injury				
Unavoidable or tolerable	2459	2349	1096	1172
Other ground for rejection	4639	4445	2246	2183
Total	7 098	6 794	3 342	3 355
Total	9 594	9 278	4 577	4 303
Suhteelliset osuudet	2019	2020	1-6/2020	1-6/2021
Resolved notices of injury				
Compensable patient injuries	24,8 %	25,6 %	25,7 %	21,1 %
Minor patient injuries	1,2 %	1,2 %	1,2 %	0,9 %
No patient injury	74,0 %	73,2 %	73,1 %	78,0 %
Total	100,0 %	100,0 %	100,0 %	100,0 %
Compensable patient injuries				
Treatment injuries	93,3 %	91,6 %	90,7 %	92,8 %
Infection injuries	4,2 %	6,5 %	7,0 %	5,8 %
Accident injuries	0,9 %	0,6 %	0,8 %	0,4 %
Other injuries	1,6 %	1,3 %	1,5 %	1,0 %
Total	100,0 %	100,0 %	100,0 %	100,0 %
No patient injury				
Unavoidable or tolerable	34,6 %	34,6 %	32,8 %	34,9 %
Other ground for rejection	65,4 %	65,4 %	67,2 %	65,1 %
Total	100,0 %	100,0 %	100,0 %	100,0 %

