When You Need Dental Care
The social insurance system is an integral part of Sweden’s welfare. The insurance covers essentially everyone who lives or works in Sweden. It provides financial protection for families, children and the elderly, as well as people with disabilities, illnesses or occupational injuries. You may also be entitled to social insurance benefits in other EU Member States.

The social insurance system is administered by Försäkringskassan and the Swedish Pensions Agency. Försäkringskassan is responsible for benefits, compensation and allowances for families with children, as well as people with disabilities or illnesses. The Pensions Agency is in charge of pensions and other support for survivors and the elderly.
This brochure takes a quick look at the various dental care benefits to which your social insurance coverage may entitle you. Among the topics discussed are subsidised dental care, high-cost protection and the kind of information that your dentist is required to give you.

Would you like to find out more?
And Försäkringskassan is always accessible online.

Basic requirements
You must meet certain requirements in order to receive compensation from Försäkringskassan. We evaluate the information that you are required to provide when you apply for compensation and determine whether you are entitled to it or not. If necessary, we will obtain additional information from other authorities, your employer, etc.
# Contents

## 1 Subsidised Dental Care

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Subsidy</td>
<td>5</td>
</tr>
<tr>
<td>Särskilt tandvårdsbidrag (Special Subsidised Dental Care)</td>
<td>6</td>
</tr>
<tr>
<td>Abonnemangstandvård (Subscription Dental Care)</td>
<td>7</td>
</tr>
<tr>
<td>High-cost Protection</td>
<td>7</td>
</tr>
<tr>
<td>The Dentist’s Obligations</td>
<td>11</td>
</tr>
<tr>
<td>Dental Care through the County</td>
<td>12</td>
</tr>
<tr>
<td>If You Are Dissatisfied with Dental Care</td>
<td>13</td>
</tr>
</tbody>
</table>
Everyone who lives in Sweden is covered by subsidised dental care with effect from the year he or she turns 20. Dental care is free of charge below the age of 20.

There are three different kinds of subsidies:

- General subsidy for all Swedes covered by social insurance
- Special subsidy if you have an illness or disability that increases your need for dental care
- High-cost protection for major dental work

**General Subsidy**

Your general subsidy is a credit in your account with Försäkringskassan. The money is paid directly to your dentist or dental hygienist.* You don’t have to fill out an application form – just tell your dentist that you want to use your subsidy to pay for part of your dental work. You have to use the entire subsidy all at one time.

You will automatically receive a new credit every 1 July. You can save a subsidy and use two in the same year, either at the same time or separately. But you can never have more than two credits in your account at once. If you have two credits when 1 July rolls around, the new one simply replaces the oldest one.

* The remainder of this brochure will use the word dentist to refer to dental hygienists too. The rules for subsidised dental care and high-cost protection generally apply to appointments with hygienists as well as dentists.
The size of your annual subsidy depends on your age:

- Your annual subsidy is SEK 300 until the year you turn 29
- Your annual subsidy is SEK 150 from the year you turn 30 until the year you turn 74
- Your annual subsidy is SEK 300 starting the year you turn 75

Although the main purpose of subsidised dental care is for checkups and preventive care, you can also use it for other procedures. Some procedures are not covered. Among them are tooth whitening and other cosmetic procedures.

Some procedures are not covered. Ask your dentist if you want to know which procedures are covered.

**Särskilt tandvårdsbidrag (Special Subsidised Dental Care)**

Försäkringskassan provides a special subsidy if you have an illness or disability that increases your need for dental care. The subsidy can be used for checkups, tooth cleaning and other preventive procedures.

**How much of a special subsidy can I receive?**

The special subsidy is SEK 600 every six months. You can divide the subsidy up. For instance, you can use SEK 200 at one appointment and SEK 400 at the next appointment. But you cannot save the subsidy – it starts all over again every 1 January and 1 July.

**How do I apply?**

The first thing to do is ask your doctor to write a certificate that you have an illness or disability that requires additional dental care. Show the certificate to your dentist and say that you want to use your subsidy.

You don’t absolutely have to get a doctor’s certificate. If you’ve been going to the same dentist for a long
time and they are familiar with your medical condition, they can decide whether you need a certificate or not.

Försäkringskassan will pay the subsidy directly to your dentist.

**Abonnemangstandvård (Subscription Dental Care)**

Under subscription dental care, you and your dentist agree on a fixed charge that is valid for three years. You can use both a general and special subsidy to pay for some of your subscription dental care.

The agreement covers:

- checkups and assessments
- preventive procedures, such as plaque removal
- treatment of pain and disease
- filling cavities, placing crowns and other tooth repair

Prescription dental care is not covered by high-cost protection.

**High-cost Protection**

Subsidised dental care includes high-cost protection, which limits the charges that you have to pay for major dental work. Försäkringskassan compensates your dentist directly for the remaining charges.

**Compensation is based on a reference charge**

Every procedure covered by high-cost protection has a reference charge for calculating compensation. The charge includes costs of materials.

Dentists don’t have to follow the reference charge. They can charge more or less if they like. If your dentist charges more, Försäkringskassan pays the reference charge only. If your dentist charges less, Försäkringskassan pays that charge.
How does high-cost protection work?
You pay up to SEK 3,000 for dental work covered by reference charges. You then receive compensation as follows:

- 50% of the charges between SEK 3,000 and SEK 15,000
- 85% of the charges above SEK 15,000

**Example**
The total reference charge for dental work is SEK 20,000. Your dentist charges SEK 20,000.

You pay the first: SEK 3,000

Between SEK 3,000 and SEK 15,000 you receive 50% compensation and pay 50% yourself: SEK 6,000

Above SEK 15,000 you receive 85% compensation and pay 15% yourself: SEK 750

You pay a total of: SEK 9,750

If your dentist had charged more than the reference charge for any of the procedures, you would have paid more.

**High-cost protection is calculated year by year**
High-cost protection begins as soon as a procedure has been completed. All procedures performed over the following 12 months are covered.

You can choose to start a new compensation period before the old one expires. That might be to your benefit if you are about to undergo major dental work. Having several different procedures performed during the same period can bring you above reference charges of SEK 15,000 so that you receive more compensation for the remainder.
The Dentist’s Obligations

List of charges
Your dentist must have a list of both how much they charge and the reference charge for various procedures. The list must clearly state if the dentist charges more than the reference charge so you can tell whether your compensation will be based on less than you actually pay. The list must also say whether your dentist offers any kind of guarantee.

Information about materials
You have the right to ask your dentist for written information about the materials that they use.

Information about charges and plan for dental work
If more than one appointment is needed for dental work, your dentist must give you preliminary written information about how much the whole thing is going to cost. If the dental work is complicated, you are entitled to a written plan. Complicated dental work always involves prosthodontic or orthodontic procedures.

The plan must include:
• your dentist’s diagnosis
• the dental work that your dentist is suggesting and the reason for it
• any proposals for alternative dental work
• whether you may be eligible for compensation
• how much your dentist charges and the reference charge for each procedure

The plan must be written in a way that the average person can understand.
Receipt
You have the right to a receipt. The receipt must show both what your dentist charged and the reference charge for each procedure. It must also indicate whether you have received compensation under high-cost protection. If you have been charged for the services of dental technicians, the receipt must include a copy of the laboratory report. The cost of the laboratory’s services must appear in the report.

Examination report
Your dentist must give you a written report after every examination. An examination consists of one or more appointments for the purpose of evaluating the general condition of your teeth. An examination does not include checking individual teeth or problems, such as when you have an emergency appointment.

The report must contain:
- the general condition of your teeth
- advice about taking care of your teeth
- a diagnosis of specific teeth that need to be worked on

Dental Care through the County
Dental care for which the county is responsible is not covered by high-cost protection. For instance, you might receive dental care at hospital or to cure an infection before an operation. You pay the county’s ordinary patient fee for such dental care.
If You Are Dissatisfied with Dental Care

If you are dissatisfied with any dental care you have received or the amount you were charged, talk to your dentist about it. If you and the dentist are unable to reach agreement, you can file a formal complaint. If you were treated through Swedish Dental Services, contact your county’s Patient Advisory Committee. If you received private dental care, contact the Supervisory Board of the Association of Private Dentists. However, not all private dentists belong to the association.

If you feel that your dentist was guilty of malpractice, contact the Swedish National Board of Health and Welfare (www.socialstyrelsen.se).
Your Obligations

Notifying Försäkringskassan of changes
You are always obliged to notify Försäkringskassan of any changes in your circumstances that are relevant to your right to receive compensation.

What happens if you receive too much compensation?
You are normally required to repay any compensation above and beyond that to which you are entitled, even if the error was not your fault.

Försäkringskassan reports suspected criminal offences to the police
Intentionally submitting erroneous information or neglecting to notify Försäkringskassan of changes that may affect your right to compensation may be a criminal offence. Försäkringskassan reports all suspected benefit fraud to the police.
Further Information

This brochure provides a general overview and should not be regarded as a legal document on the subject.

Go to www.forsakringskassan.se for additional information about the social insurance system, as well as in-depth fact sheets about specific matters.

You can also download an audio file of this brochure from our website.

Guide to other public authorities

If you have tax questions, go to www.skatteverket.se. The Dental and Pharmaceutical Benefits Agency (www.tlv.se) determines what kind of dental care is to be subsidised and sets reference charges for various procedures.

Any questions? Please contact our Customer Service Center 0771-524 524.