



If you are injured in the health care system

– you may be entitled to compensation from the Patient Injury Act.

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If you suffer an injury while in the health care system, you may be entitled to compensation under the Patient Injury Act. All Swedish county councils and regions have taken out patient insurance with Landstingens Ömsesidiga Försäkringsbolag (the Patient Insurance LÖF). Some 10,000 patient injuries are reported to the Patient Insurance LÖF each year. About 45% of the reported injuries are compensated.

This brochure provides you with simplified information on our Patient Insurance. All evaluations and assessments are conducted in accordance with relevant legislation and applicable insurance terms and conditions.

According to the Patient Injury Act, an excess will be deducted from any compensation. The excess amounts to 5% of the Price Basic Amount, i.e. SEK 2,140 in 2011.

You must report an injury within three years from when you became aware:

- that the injury is objectively noticeable.
- that the injury may be linked to a treatment and that patient injury compensation is possible.

- which insurance provider your claim should be addressed to.

There is an ultimate time limit of ten years counted from the time when the injury was caused.

What is covered by the insurance?

If the injury was avoidable

All medical treatment entails a risk of complications. To receive compensation for the injury, it must have been avoidable.

Material-related injury

If your injury was caused by defective medical equipment or the incorrect use of such equipment or other devices used in the medical or dental care services, you may be entitled to compensation.

Incorrect or delayed diagnosis

If a diagnosis was delayed, you may receive compensation if such delay caused your medical condition to become worse than if the diagnosis had been made in time.

Infections

Operations always entail a risk of infection. Compensation may be payable if the infectious agent was transferred in connection with medical care and treatment. However, no

compensation will be awarded if the infection was caused by your own bacteria or if you were treated for a life-threatening condition.

Accidents

Compensation may be payable if the injury was caused by an accident in connection with medical or dental care, during a patient transport, or because of damaged medical care facilities or equipment. You will generally not receive compensation if you stumble on your way to the toilet or similarly.

Erroneous medication

If the injury was caused by a pharmaceutical that was incorrectly prescribed, you may be entitled to compensation. Side effects from a pharmaceutical that was correctly prescribed may be reported to the Pharmaceutical Insurance.

What is not covered by the insurance?

Traffic injuries and work injuries

If you have suffered a traffic injury, the traffic insurance generally covers also injuries caused when receiving treatment of such injury. In case of a work injury, you should in the first instance turn to AFA Insurance and the AFA Work Injury Insurance.

Private healthcare

Dentists and doctors in private practice who do not have county council contracts and the municipal care for the elderly will have taken out patient insurance with other insurance companies. If you are unsure about which insurance company to turn to, you your health care provider can provide you with the details.

Damage to property

Loss of personal effects will not be compensated. Examples include broken spectacles, stolen wallets, and lost dentures.

Issues related to ill treatment

Issues related to ill treatment and resources in the medical and dental care services are not covered by the Patient Insurance. Such issues may be addressed with the patient advisory committee or health and medical advisory board in your county council or region.

For further information,
please visit our website

www.patientforsakring.se

Brief summary of the Patient Insurance

You may receive compensation

- for avoidable injuries
- for injuries caused by defective medical equipment or the incorrect use of such equipment
- for injuries caused by an incorrect/delayed diagnosis
- if an infectious agent was transmitted during treatment
- for certain injuries caused by accidents
- for injuries caused by erroneous medication

You will not receive compensation

- if the injury is reported too late
- for injuries that fall below the excess
- for unavoidable injuries or complications
- if an infection is caused by your own bacteria or if the condition you were treated for was more serious than the infection
- if you suffered side effects from a correctly prescribed pharmaceutical
- for injuries that occurred during the appropriate treatment of a directly life-threatening condition

Reporting an injury

The claim form is available on our website www.patientforsakring.se. You can also order it by calling 08-551 010 00. It is your own decision whether to report an injury to us. The form is also available at hospitals, medical health centres and dental clinics. You can also order it from the patient advisory committee or health and medical advisory board in your county council or region.

Further information

Further information on the Patient Insurance is available on www.patientforsakring.se.

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