

Cases reported to the Patient Insurance Centre in 2015–2020 by year of decision



### **Safeguarding patients and nursing staff**

We handle the compensation procedures for patient injuries occurring in Finland on a centralised basis.

We safeguard the rights of patients and nursing staff and produce useful information in support of the evolving insurance system and patient safety work.

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## Preface

The year 2020 was in many ways exceptional due to the coronavirus pandemic, particularly in healthcare. The exceptional situation was also seen in the number of patient injuries notified to the Patient Insurance Centre, although the effect was quite the opposite from what we expected at the start of the pandemic.

When the coronavirus arrived in Finland in the early spring of 2020, measures taken to prepare for the worsening situation in healthcare included decreasing resources available for non-urgent care and transferring resources to the care of coronavirus patients. This was made to ensure that our healthcare system could remain functional during the crisis as well. The measures were pro-active, which is why in some areas non-urgent care appointments and procedures may have been cancelled more than the coronavirus situation and the progression of the pandemic would have required. Some patients cancelled their appointments themselves or did not seek care at all in fear of contracting the virus.

The numbers of notices of injury usually fluctuate according to the overall numbers of treatment visits and healthcare procedures – the more treatment visits and procedures are made, the more potential for patient injuries there is. Therefore, instead of the coronavirus overloading the healthcare system and resulting in a large number of patient injuries and notices of injuries, the number of notices of patient injuries unexpectedly decreased as the number of treatment visits and procedures decreased. In 2020, only 8,390 notices of injury were filed, which is around 13% less than in the previous year.

Less than 100 notices of patient injuries related to the coronavirus were filed with the Patient Insurance Centre in 2020. Most of them could not be solved during the year. Later this year, we will publish a separate themed report on the coronavirus related patient injuries.

The number of compensated patient injuries remained roughly the same in 2020. The Patient Insurance Centre issued a decision in 9,278 cases in 2020, of which slightly more than one quarter were compensable. Around 30% of claimants were given at least one favourable decision. Compared to 2019, around 15% more compensations were paid and the expenses of the patient insurance system totalled €45.1 million. The costs incurred by the healthcare system and the society were by far larger, not to mention the human suffering caused to the patients.

In addition to an effective system for compensations, it is important to pay attention to the prevention of accidents and to patient safety to avoid human suffering and additional costs in the future. Medical treatment and health care always involve risks, and mistakes may occur, but mistakes can and should be learned from. To this end, Patient Insurance Centre provides hospital districts with detailed information about the injuries that occurred in their area in support of quality and patient safety work in healthcare. The Patient Insurance Centre's injury data is also available for researchers for purposes that promote patient safety

Helsinki, March 2020

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### Guide for reading the figures in the report

- Injury statistics are based on the cases reported, registered and resolved during the period under review. Because the statistics are supplemented during the claims handling process, minor deviation may occur in the statistical figures from previous years as compared to those of the previous annual reports.

### Reported patient injuries

- One notice of injury may pertain to several healthcare providers or places of treatment. For insurance-technical reasons, these are registered as separate notices of injury by healthcare provider. In 2020, one notice of injury was related to 1.2 healthcare providers on average.
- It is sometimes only noticed in connection with the processing of the case of injury that the matter warrants more detailed investigation than what was reported. For this reason, the number of reported cases may increase when the case handling proceeds, and new cases can be registered for the previous injury years as well. For example, when this annual report was compiled, the number of notices of injury registered for 2019 was 9,657, whereas in the 2019 annual report, the number was 9,556.

### Resolved cases and compensable patient injuries

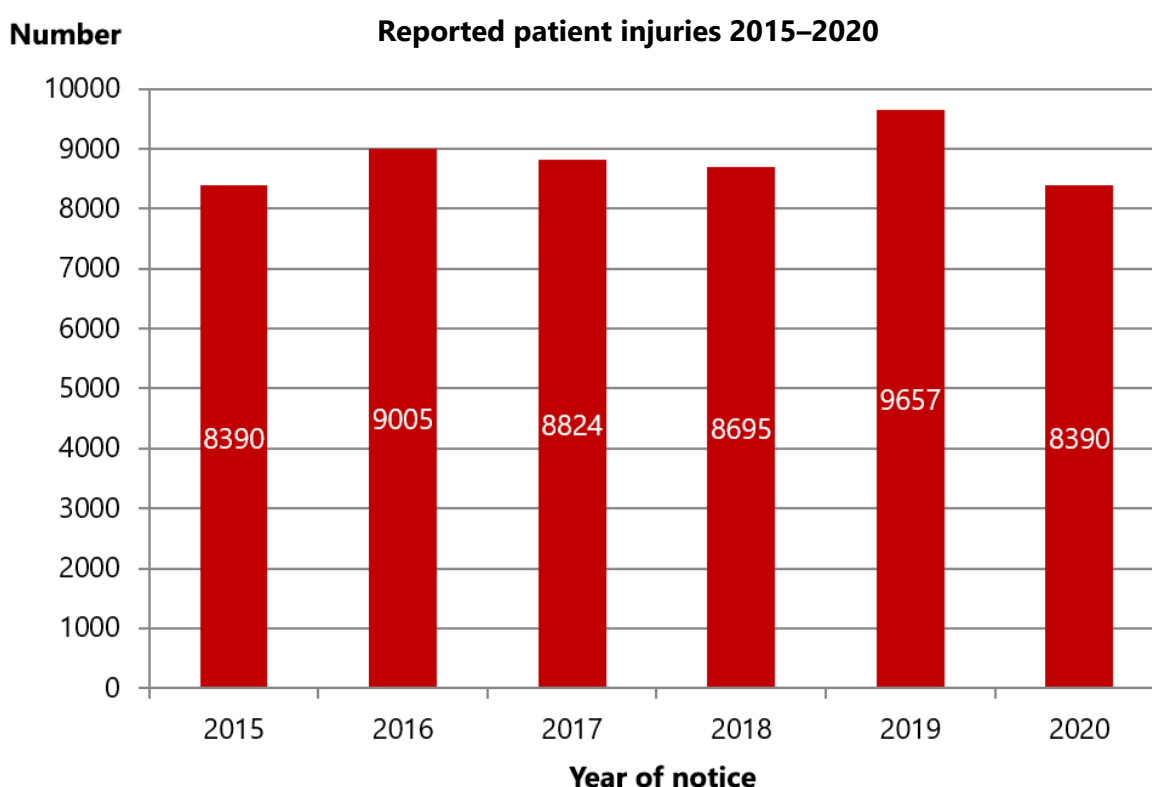
- Of the cases resolved in 2020, less than half were filed last year. Only around 11% of the cases happened last year.
- Each registered case is resolved independently. In 2020, decisions were sent to 7,411 people, who received a total of 9,278 decisions on the compensability of the injury they had reported.
- If a patient injury case reported by a patient is related two different places of treatment, but only in one of them a patient injury is deemed to have occurred, the case will be recorded in statistics both as a rejected and as a compensable case. In 2020, 2,364 cases were assessed to be compensable, which is 25.5% of all cases resolved within the year. At least one favourable decision was issued to a total 2,217 claimants, i.e. in 29.9% of the cases resolved in 2020.

## 1 Reported patient injuries

The number of notices of injury significantly decreased in 2020. A total of 6,804 people filed a notice of injury and the notices pertained to 8,390 places of treatment or treatment events, which is around 13% less than in the previous year.

The decrease in the number of notices filed was particularly significant between April and August. The decrease was most likely due to the reduced number of healthcare visits and procedures, which were in turn due to the coronavirus epidemic. In the spring of 2020, non-urgent care was reduced in many hospital districts and specialties. Patients also independently cancelled booked appointments and did not seek care as actively as before. During the crisis, people were also most likely focused on other things than advancing their compensation claims. The number of notices filed normalised as the year approached its end, but when the coronavirus situation took another turn for the worse in December 2020, the number decreased again.

The numbers of notices of injury usually fluctuate according to the overall numbers of treatment visits and healthcare procedures – the more treatment visits and procedures are made, the more potential for patient injuries there is. However, when examining the statistics, it should be borne in mind that a notice of injury must be filed within three years of the date when the patient first became aware of the injury. For this reason, most notices of injury are related to treatment provided in the previous years, and the changes occurring in healthcare are only gradually reflected in the statistics.



## 2 Resolved cases and compensable patient injuries

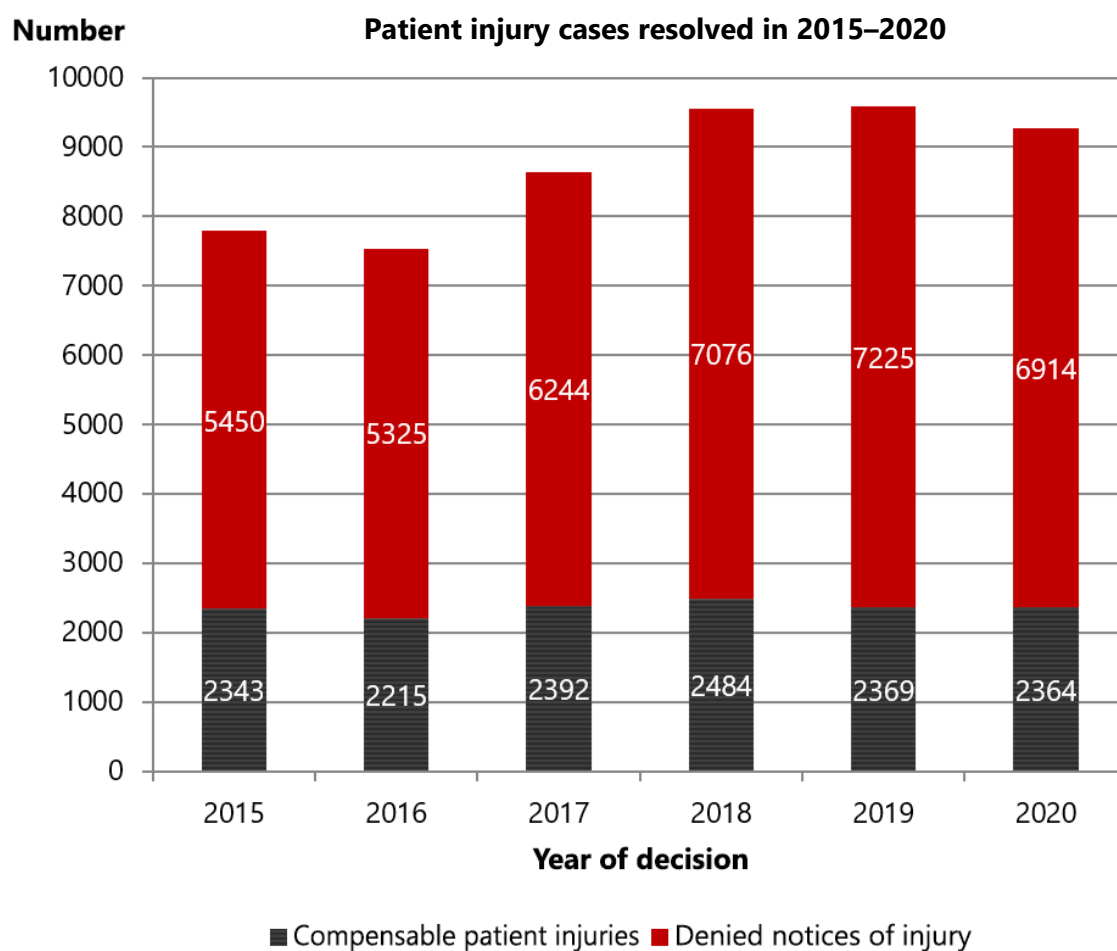
In 2020, 9,278 decisions were made on the compensability of injuries. A total of 2,364 cases were deemed as compensable, i.e. 25.5% of all resolved cases. Furthermore, in 114 cases, the compensation criteria were deemed to have been met, but the loss incurred was so negligible that no compensation became payable.

Decisions were given to 7,411 claimants. Of them, 29.9% received favourable decisions for at least one reported place of care.

The majority of the compensated injuries (91.6%) were deemed treatment injuries. In these cases, the compensation criterion is that an experienced health care professional would have acted differently in the situation concerned and thereby avoided the injury. Infection injuries (6.5%) were the second largest type of injury compensated. The share of cases compensated due to other compensation criteria was relatively small (1.9%).

In negative decisions, the grounds that were more frequently invoked (34.6%) were that the adverse effect could not have been avoided by opting for a different course of action or that the infection was such that the patient was deemed to be capable of enduring it as a risk related to a medically justified treatment.

When comparing the annual figures of favourable and negative decisions and grounds invoked, it should be kept in mind that the annual numbers are not directly comparable. The numbers are significantly affected by the number of decisions made each year. It should also be noted that the cases resolved in 2020 mostly concerned treatment provided in the years before.





## Patient injury cases resolved in 2015–2020

Claims decision	Year of decision					
	2015	2016	2017	2018	2019	2020
<b>Compensable patient injuries</b>						
- Treatment injuries	2,173	2,047	2,178	2,286	2,212	2,165
- Equipment related injuries	8	5	13	16	19	19
- Infection injuries	119	124	156	138	98	153
- Accident related injuries	23	23	24	28	21	15
- Fire related injuries	0	0	0	0	0	0
- Injuries related to delivering	2	4	5	6	4	2
- Unreasonable injuries	18	12	16	10	15	10
- Total	2,343	2,215	2,392	2,484	2,369	2,364
<b>Minor injuries</b>	58	67	88	117	113	114
<b>No patient injury</b>						
- Unavoidable or tolerable	1,983	2,026	2,312	2,594	2,467	2,351
- Other grounds for rejection	3,409	3,232	3,844	4,365	4,645	4,449
- Total	5,392	5,258	6,156	6,959	7,112	6,800
<b>Total</b>	<b>7,793</b>	<b>7,540</b>	<b>8,636</b>	<b>9,560</b>	<b>9,594</b>	<b>9,278</b>
<b>Resolved notices of injury</b>						
- Compensable patient injuries	30.1%	29.4%	27.7%	26.0%	24.7%	25.5%
- Minor injuries	0.7%	0.9%	1.0%	1.2%	1.2%	1.2%
- No patient injury	69.2%	69.7%	71.3%	72.8%	74.1%	73.3%
- Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Compensable patient injuries</b>						
- Treatment injuries	92.7%	92.5%	91.1%	92.0%	93.4%	91.6%
- Infection injuries	5.1%	5.6%	6.5%	5.6%	4.1%	6.5%
- Accident related injuries	1.0%	1.0%	1.0%	1.1%	0.9%	0.6%
- Other injuries	1.2%	0.9%	1.4%	1.3%	1.6%	1.3%
- Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>No patient injury</b>						
- Unavoidable or tolerable	36.8%	38.5%	37.6%	37.3%	34.7%	34.6%
- Other grounds for rejection	63.2%	61.5%	62.4%	62.7%	65.3%	65.4%
- Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### 3 Compensable patient injuries by place of injury

The Patient Insurance Centre discloses the number of compensable patient injuries itemised by hospital district as well as in aggregate for injuries that occurred in the private sector. More detailed information about the injuries that occurred in the area of a specific hospital district can be inquired from the hospital district concerned.

When looking at these statistics, it should be noted that the numbers of decisions made in each year are not directly comparable, since the number of compensable cases is affected by how many cases were resolved each year. Furthermore, no conclusions can be drawn on patient safety in different hospital districts based on the numbers alone. Several background factors should be taken into account in the comparison, such as the level of difficulty and number of the procedures performed in the area of the hospital district concerned, along with the demographic structure and the number of healthcare treatment visits.

#### Compensable patient injuries resolved in 2015–2020 by place of injury

Location	Year of decision					
	2015	2016	2017	2018	2019	2020
<b>Places of injury in hospital districts *)</b>	<b>1,847</b>	<b>1,756</b>	<b>1,856</b>	<b>1,865</b>	<b>1,817</b>	<b>1,785</b>
- Joint authority of the Helsinki and Uusimaa	354	302	386	333	347	352
- Joint municipal authority of the Southwest	149	121	144	171	160	149
- Joint municipal authority of the Satakunta	73	73	67	82	69	83
- Joint municipal authority of the Tavastia	91	80	92	97	80	65
- Joint municipal authority of the Pirkanmaa	188	180	132	156	144	150
- Joint municipal authority for social and health	74	67	87	81	78	58
- Joint municipal authority for social and health	91	100	100	74	78	66
- Joint municipal authority for social and health	55	45	46	48	49	53
- Joint municipal authority of the Southern	39	54	58	48	46	48
- Joint municipal authority of the Eastern	18	18	19	23	18	13
- Joint municipal authority for social and health	57	63	84	82	93	90
- Joint municipal authority of the Northern	129	136	122	95	121	116
- Joint municipal authority of the Central Finland	90	67	81	70	95	65
- Joint municipal authority of the Southern	65	49	77	59	65	64
- Joint municipal authority of the Vaasa hospital	34	46	36	55	43	53
- Joint municipal authority for specialised	31	38	39	48	27	26
- Joint municipal authority of the Northern	143	154	149	182	140	174
- Joint municipal authority of Kainuu Region	46	31	31	34	36	37
- Joint municipal authority of the Länsi-Pohja	27	32	28	35	38	26
- Joint municipal authority of the Lapland	69	74	48	63	67	62

- Ålands hälso- och sjukvård (Åland Islands)	7	8	9	7	6	5
- State's places of injury	3	4	6	4	2	3
- Other places of injury	14	14	15	18	15	27
<b>Private sector</b>	<b>496</b>	<b>459</b>	<b>536</b>	<b>619</b>	<b>552</b>	<b>579</b>
<b>Total</b>	<b>2,343</b>	<b>2,215</b>	<b>2,392</b>	<b>2,484</b>	<b>2,369</b>	<b>2,364</b>

\*A hospital district's places of injury refer to all those places of injury, such as health stations and hospitals, that are covered by the patient insurance of the hospital district concerned. The figures also include the injuries of private operators that occurred in the health stations and hospitals of the hospital district concerned, even though they are not insured by the hospital district.

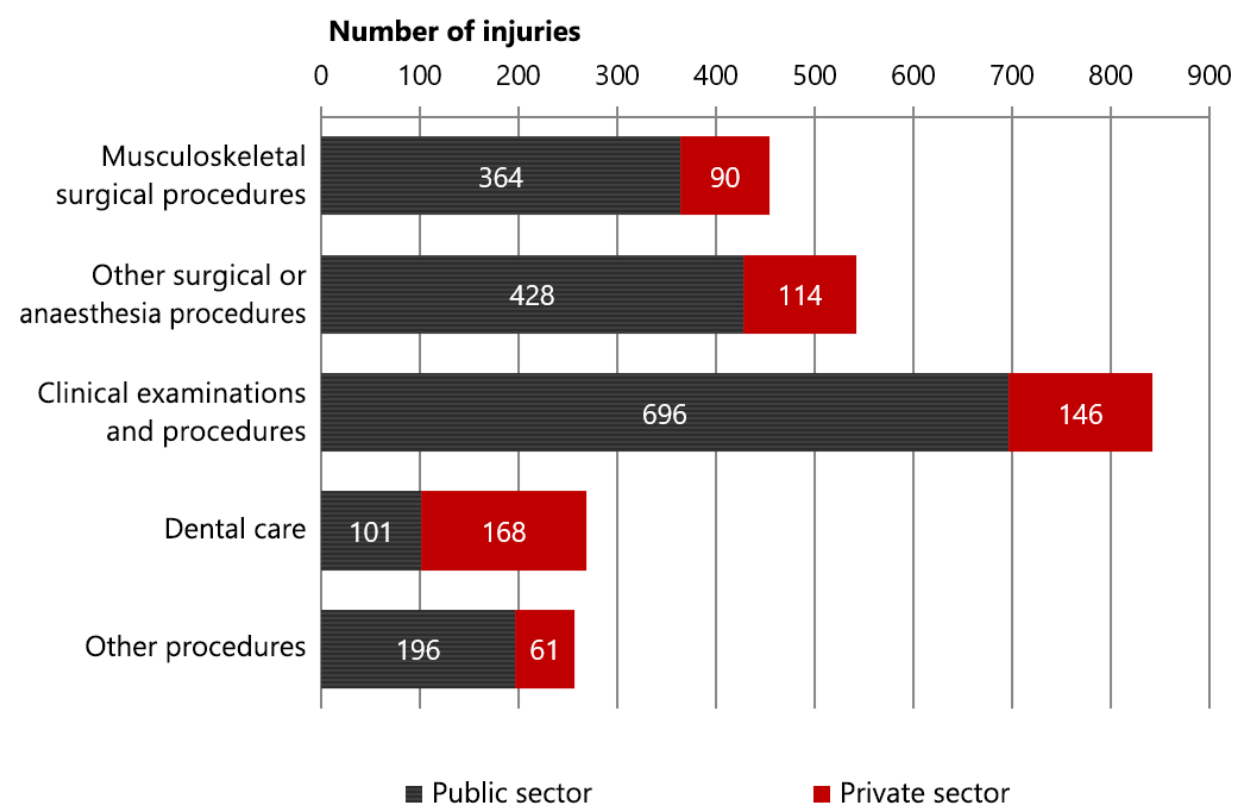
## 4 Compensable patient injuries in different procedures and underlying diseases

Compensable patient injuries are mostly related to surgical and anaesthesia procedures, in connection of which a total of 996 injuries were compensated in 2020. Of these, less than half (454) were related to surgical procedures on the musculoskeletal system.

A total of 842 injuries that occurred in connection with clinical examination or treatment procedures were compensated for. This category is a very diverse one, but the largest type of patient injury in it were delays in diagnosis or treatment. In these cases, the patient was not examined extensively enough or the patient was not referred to further examinations at a sufficiently early stage, and as a result, the medical issue became more severe or had to be treated with more invasive methods.

A total of 269 injuries that occurred in connection with dental care procedures were compensated for. Of these, 110 occurred in connection with root canal treatment and 79 in connection with prosthetic dental treatment. In addition to injuries related to dental care procedures, a total of 86 injuries that occurred in dental, oral, maxillofacial and pharyngeal surgical procedures, or the related anaesthesia, were compensated for.

### Compensable patient injuries resolved in 2020



## Compensable patient injuries by procedure in 2020

The following table includes a procedure-specific summary of the amount of compensable cases resolved in 2020 categorised by the places of care of public healthcare and the private sector. In the summary, injuries related to private operators that occurred in public health stations and hospitals have also been classified as public sector injuries.

### Compensable patient injuries resolved in 2020

Procedure	public sector	Private sector	Total	Share of private sector
<b>Surgical and anaesthesia procedures</b>	<b>792</b>	<b>204</b>	<b>996</b>	<b>20%</b>
A Nervous system	47	8	55	15%
B Endocrine system	11	0	11	0%
C Eye and adjacent structures	40	23	63	37%
D Ear, nose and larynx	7	2	9	22%
E Teeth, jaws, mouth and pharynx	38	48	86	56%
F Heart and major thoracic vessels	14	0	14	0%
G Thoracic cavity wall and lung area	6	0	6	0%
H Mammary gland	8	5	13	38%
J Digestive system and spleen	105	8	113	7%
K Urinary system and male genital organs	35	1	36	3%
L Female genital organs	39	3	42	7%
M Obstetrics	6	0	6	0%
N Musculoskeletal system	364	90	454	20%
- NA Spine and neck	33	2	35	6%
- NB Shoulder and upper arm	25	17	42	40%
- NC Elbow and forearm	24	2	26	8%
- ND Wrist and hand	23	16	39	41%
- NE Pelvis	3	2	5	40%
- NF Hip joint and thigh	96	7	103	7%
- NG Knee joint and lower leg	100	30	130	23%
- NH Ankle and foot	60	14	74	19%
P Peripheral vessels and lymphatic system	15	1	16	6%
Q Skin and subcutaneous tissue	19	8	27	30%
T Minor procedure	13	4	17	24%
U Endoscopy	13	1	14	7%

Other surgical procedure	1	0	1	0%
Anaesthesia procedure	11	2	13	15%
<b>Clinical examination or treatment</b>	<b>696</b>	<b>146</b>	<b>842</b>	<b>17%</b>

<b>Procedure</b>	<b>public sector</b>	<b>Private sector</b>	<b>Total</b>	<b>Share of private sector</b>
<b>Dental care procedures</b>	<b>101</b>	<b>168</b>	<b>269</b>	<b>62%</b>
Non-surgical tooth removal	22	8	30	27%
Dental filling treatment	6	10	16	63%
Root canal therapy	52	58	110	53%
Dental prosthetic treatment	6	73	79	92%
Other dental care	15	19	34	56%
<b>Other procedures</b>	<b>196</b>	<b>61</b>	<b>257</b>	<b>24%</b>
Radiological examination	44	15	59	25%
Injection, puncture	32	8	40	20%
Catheterisation, channelling, cannulation	10	1	11	9%
Casting, dressing	6	0	6	0%
Wound care	0	0	0	-
Physiotherapy or rehabilitation	4	10	14	71%
Hospital treatment	15	0	15	0%
Childbirth	23	0	23	0%
Treatment need assessment	9	1	10	10%
Pharmacotherapy	5	0	5	0%
Remote appointment	0	1	1	100%
Other procedure	48	25	73	34%
<b>Total</b>	<b>1,785</b>	<b>579</b>	<b>2,364</b>	<b>24%</b>

### Compensable patient injuries by underlying disease in 2018–2020

The following page includes information on the most common underlying diseases in the patient injury cases deemed compensable in 2018–2020. In this three-year statistic, in addition to dental diseases, the most prominent underlying conditions were arthrosis in the hip (253 cases) and knee (223 cases) and fractures in the knee or leg (203 cases), forearm (178 cases), wrist or hand (148 cases) and femur (124 cases)

## Most common underlying diseases in the compensable patient injuries cases resolved in 2018–2020

		Underlying disease	Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
1.	K04	Diseases of pulp and periapical tissues	21	0	388	409
2.	K08	Other disorders of teeth and supporting structure	134	0	192	326
3.	M16	Osteoarthritis of hip	239	10	4	253
4.	M17	Osteoarthritis of knee	195	15	13	223
5.	S82	Fracture of lower leg, including ankle	107	74	22	203
6.	S52	Fracture of forearm	69	104	5	178
7.	K02	Dental caries	6	1	166	173
8.	S62	Fracture at wrist and hand level	24	113	11	148
9.	S72	Fracture of femur	56	56	12	124
10.	M51	Other intervertebral disc disorders	57	46	5	108
		<b>Share of the 10 most common underlying diseases</b>				<b>30%</b>
11.	M48	Other spondylopathies	88	17	2	107
12.	S83	Dislocation and sprain of joints and ligaments of knee	67	18	6	91
13.	S42	Fracture of shoulder or upper arm	44	35	8	87
14.	K05	Gingivitis and periodontal diseases	44	1	39	84
15.	H25	Age-related cataract	77	6	0	83
16.	M20	Acquired deformities of fingers and toes	79	2	2	83
17.	K80	Cholelithiasis	69	12	1	82
18.	C50	Malignant neoplasm of breast	20	22	31	73
19.	S66	Injury of muscle, fascia and tendon at wrist and hand level	8	49	6	63
20.	I63	Cerebral infarction	3	47	11	61
		<b>Share of the 20 most common underlying diseases</b>				<b>41%</b>
21.	S43	Dislocation and sprain of joints and ligaments of shoulder girdle	33	25	2	60
22.	M54	Dorsalgia	1	46	11	58
23.	K35	Acute appendicitis	30	25	1	56
24.	S63	Dislocation and sprain of joints and ligaments at wrist and hand level	17	34	3	54
25.	G56	Mononeuropathies of upper limb	49	5	0	54
26.	M19	Other and unspecified osteoarthritis	49	2	2	53
27.	S76	Injury of muscle, fascia and tendon at hip and thigh level	14	36	3	53
28.	S92	Fracture of foot and toe, except ankle	8	39	5	52
29.	K40	Inguinal hernia	45	5	1	51

30.	R10	Abdominal and pelvic pain	13	30	7	50
		<b>Share of the 30 most common underlying diseases</b>				<b>48%</b>

## 5 Compensations payable under patient insurance

The compensations payable under patient insurance are determined according to the provisions of the Patient Injuries Act (585/1986) and the Tort Liability Act (412/1974) – and as of 1 January 2021, the Patient Insurance Act (949/2019). When compensations are assessed, due consideration is given to the decision practice of the Patient Injuries Board and, where applicable, the guidelines and regulations issued by the Traffic Accident Board.

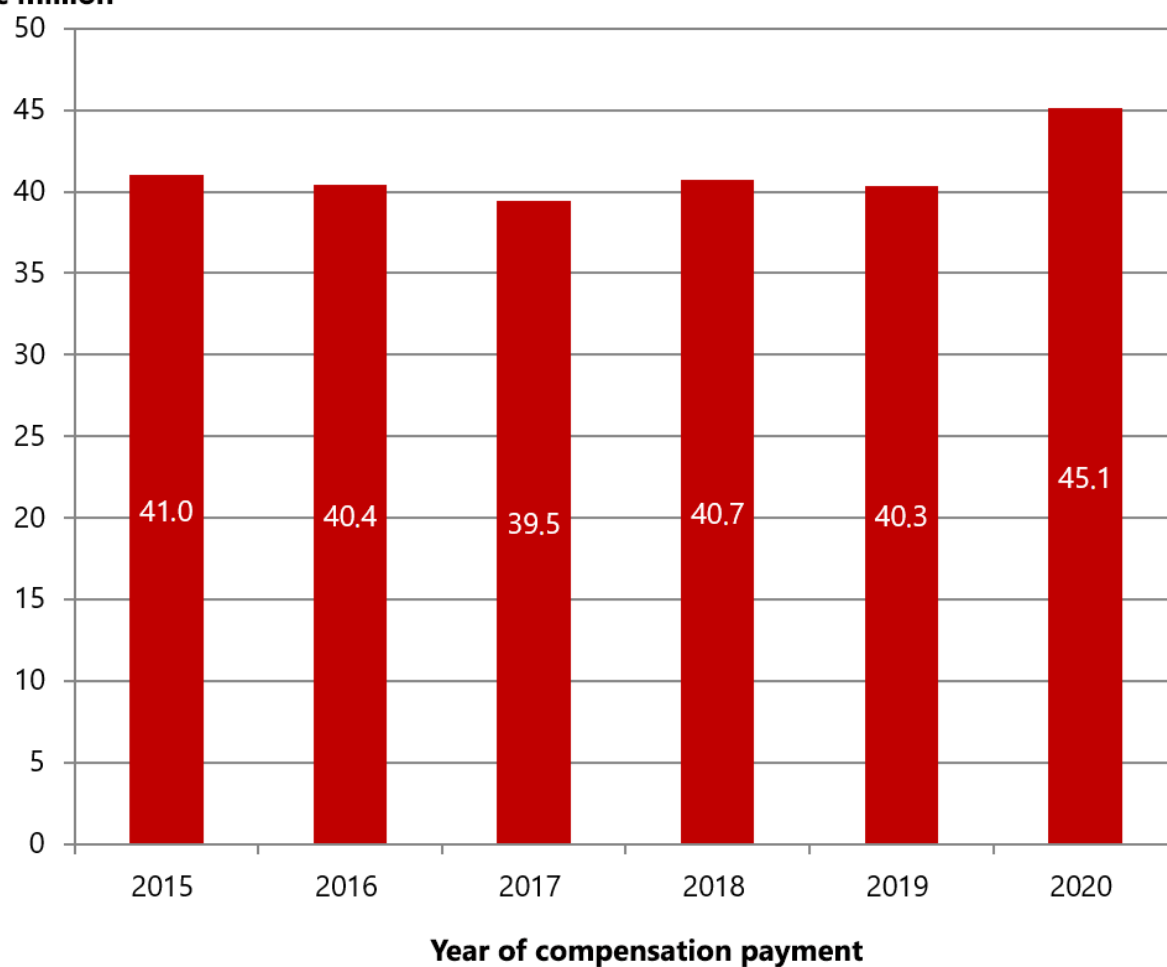
The single largest compensation type – with a share of 40% last year – was compensation for the loss of income. The compensations paid for immaterial loss and damage, i.e. compensation for temporary or permanent incapacity, accounted for slightly less than one third of all compensations paid. Slightly over a quarter of the compensations paid were compensations for the cost of medical treatment and other costs incurred due to a patient injury.

In 2020, a total of €45.1 million was paid in compensation for patient injuries. The number includes the management expenses of claims handling and the expenses of the Patient Injuries Board. A total of €32.8 million was paid in compensation. Most compensated cases were resolved before 2020 and the injuries had occurred before that as well. For example, compensation for the loss of income can be paid as pension-like monthly instalments during several years or sometimes decades after the injury occurred. Costs of medical treatment and medication and other incurred costs are compensated to the injured party for as long as they continue accumulating.



Compensation,  
€ million

### Compensations paid under patient insurance in 2015–2019



**Expenses of the patient insurance system and paid compensations by compensation type in 2020**

