

Patient insurance for everyone

IF YOU ARE
INJURED
IN HEALTH-
CARE

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LöF



IF YOU ARE INJURED IN HEALTHCARE

If you suffer an injury in healthcare, you may be entitled to compensation under the Swedish Patient Injury Act. All of Sweden's county councils and regions are insured under Lof (Landstingens Ömsesidiga Försäkringsbolag), the Swedish patient insurance. Each year, over 16,000 patient injuries are registered with Lof. Approximately 40 % of those injuries are approved for compensation.

This leaflet provides some simple information about our patient insurance scheme. All investigation and assessment is carried out in accordance with current legislation and the applicable terms and conditions.

Injuries caused prior to 31 December 2014:

You must report an injury within **three** years of having become aware

- that the injury is objectively noticeable
- that the injury may be linked to a treatment and patient compensation is possible
- of which insurer the insurance claim is to be presented to.

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

Injuries caused from 1 January 2015 onwards:

You must register an injury within **ten** years from the time when the injury was caused

WHAT DOES THE INSURANCE COVER?

If the injury could have been avoided

In order for an injury to be compensated, it must have been avoidable. All medical and dental care treatment involves risks of complications that are unavoidable. No compensation is paid for such complications.

Material damage

If your injury was caused by a fault in, or incorrect handling of, equipment, instruments or other devices used within medical or dental care, you may be entitled to compensation.

Incorrect or delayed diagnosis

If a diagnosis is delayed, you may be compensated if the delay caused your health to be worse than would have been the case if the diagnosis had been made in time.

Infections

Operations always involve a risk of infection. Compensation may be paid if the infectious agent was transmitted as a result of care and treatment. However, no compensation is paid if the infection is caused by your own bacteria or if you were treated for a life-threatening condition.

Accidents

Compensation may be paid if the injury was caused by an accident in connection with medical or dental care during medical transportation or due to damaged care facilities or equipment. You will not normally receive compensation if, for instance, you fall on the way to the toilet or similar.

Incorrect medication

If the injury is due to a medicine prescribed inappropriately, you may be entitled to compensation. Side effects of correctly prescribed medicines can be reported to the Pharmaceutical Insurer (Läkemedelsförsäkringen).

WHAT DOES THE INSURANCE NOT COVER?

Traffic injuries and work injuries

If you have suffered a traffic injury, your traffic insurance will normally compensate any resultant injuries when you are treated for the traffic injury. In the event of a work injury, you should first turn to AFA Insurance and work injury insurance (TFA).

Private care

Doctors in private practice or dentists without a care agreement with the county council/region and municipal care have taken out patient insurance with other insurance companies. If you are unsure about which insurance company you should contact, you can get the information from your healthcare provider.

Damage to property

Loss of personal possessions will not be compensated by the patient insurance. An example of this may be that your glasses are broken, your wallet or purse has been stolen or your dentures have disappeared.

The way you are treated or resources

Issues relating, for instance, to the way you are treated or resources within medical and dental care are not covered by the patient insurance. You can take these issues up with the county council's or region's Patient or Health and Medical Advisory Board.

DISSATISFACTION WITH CARE

Have you experienced anything in healthcare that made you unhappy, angry or disappointed? Then please contact the county council's or region's Patient or Health and Medical Advisory Board. The patient boards are independent bodies that facilitate contact between patients and care providers. For more information, visit www.1177.se

Deficiencies in patient safety: If you have experienced flaws in patient safety associated with care or treatment within healthcare or dental care, you can make a complaint to the Swedish Health and Social Care Inspectorate (IVO). IVO is a government agency under the Ministry of Health and Social Affairs. For more information, visit www.ivo.se

PATIENT INSURANCE IN BRIEF

You can get compensation

- for injuries that could have been avoided
- for injuries caused by errors or incorrect handling of medicinal products or medical equipment
- for injuries caused by incorrect or delayed diagnosis
- if an infectious agent was transmitted during treatment and led to infection
- for certain accident injuries
- for injuries caused by incorrect medication.

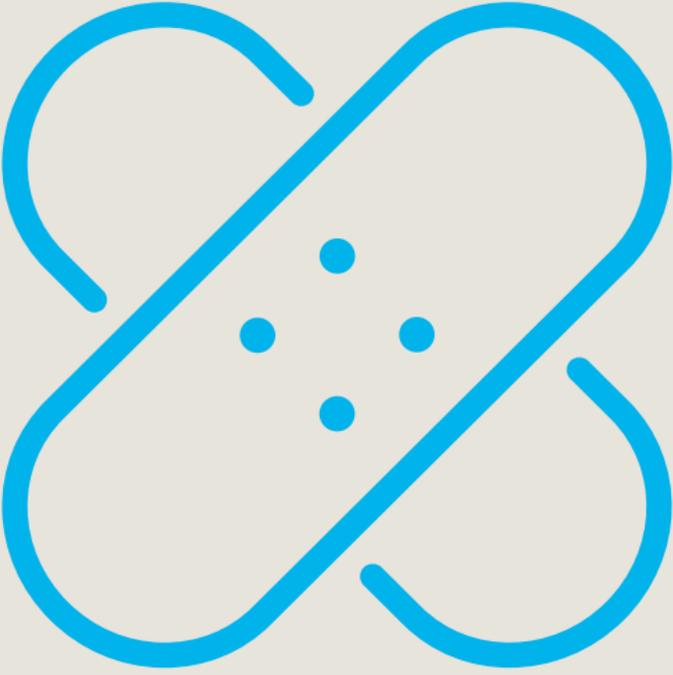
You cannot get compensation

- if the injury is reported too late
- for loss of personal possessions
- for injuries and complications that could not have been avoided
- if an infection was caused by your own bacteria or if the disease you were treated for was more serious than the infection
- if you suffer side-effects from correctly prescribed medicines
- for injuries resulting from correct treatment of a directly life-threatening condition.

REGISTERING AN INJURY

You must decide yourself whether to register an injury claim. You can report your injury on our website, www.lof.se, by logging in with your Bank ID to “Mina sidor” (My pages) and then filling in your details.

You can download a registration form from our website. The form is also available at hospitals, health centres and dental clinics. You can also order it from your Patient or Health and Medical Advisory Board or by calling our switchboard on +46 (0)8-551 010 00.



If you suffer an injury in healthcare, you are entitled to compensation under the Swedish Patient Injury Act. This leaflet provides some simple information about our patient insurance scheme.

For more information, visit our website www.lof.se

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