



Reimbursement schemes by the National Insurance Scheme

The legal framework for the reimbursement scheme is the Social Services Act and Regulation on Medicinal Products.

There are four main ways in which medicines can be covered by the National Insurance Scheme. Schedule 2 requires that the medicine has been approved for reimbursement. Pharmaceuticals in these schedules will, when initially approved by the authorities, be reimbursed automatically, while medicines in Schedules 3a and 3b require a formal application for each patient.

Reimbursement category	Reimbursement rate (%)	Description
Schedule 2	62 / 100	For medicines on the reimbursement list, which are reimbursed according to list with specified diagnoses in the list and only for long-term (> 3 months) treatment.
Schedule 3a	62 / 100	For medicines other than those under Schedules 2, 4 and 3b. In this case reimbursement can be granted upon submission of an individual application and only for long-term (> 3 months) treatment.
Schedule 3b	62 / 100	For medicines used to treat rare diseases, which are reimbursed upon submission of an individual application and only for long-term (>3 months) treatment.
Schedule 4	100	For medicines used to treat serious contagious diseases such as tuberculosis, syphilis or HIV/AIDS.

Approximately 80 % of total reimbursement expenditures arose from Schedule 2 in 2010. Schedule 3a and 3b accounted for respectively 11 and 5 % of total reimbursement. Reimbursement by schedule 4 was 4 % of total reimbursement.

Copayment

The patient co-payment is 38% of the total cost of the reimbursed medicine. There is a maximum limit of NOK 520/€ 66,4¹ per prescription. The ceiling for total copayments is NOK 1880/€ 240 annually per person. Co-payments for physician visits, radiology examinations, laboratory tests and pharmaceuticals are included in this amount. This applies also to out-patient treatment given by hospitals. Expenses above this amount (for reimbursed medicines and ambulatory care) are covered by the insurance scheme.

Reimbursement rate is always 100% for children under the age of 16 and for low-income pensioners.

For medicines reimbursed on schedule 4 there is no copayment (reimbursement rate 100%)

For medicines given by hospitals there is no copayment (except for out-patient treatment). They are reimbursed by the hospitals and not by the National Insurance Scheme.

¹ Exchange rate as of May 2011: 7,8336 NOK per Euro

Reimbursement list

A reimbursement list (positive list) regarding general reimbursement (schedule 2), is updated by the Norwegian Medicines Agency (NoMA) once a month. The list of reimbursable medicines and associated criteria is published on the NoMA website as a searchable database on the web. The list is organized at the drug substance level and gives precise information on the part of a drugs indication approved for reimbursement. The reimbursement indication is described both in text and according to two different diagnostic codes (ICD-10 and ICPC-2).

In the database, the search criteria can be the pharmaceutical's product name, the generic name, the ATC-code, the diagnostic code or the name of the disease it has been granted reimbursement for.