

LESSONS ON AGETECH IN FINLAND

TRAVEL REPORT ON A STUDY VISIT TO EXAMINE AGETECH POLICIES & INTEGRATION INTO HOME CARE SERVICES IN FINLAND

May 2026
Home & Community Care Ireland



Home & Community
Care Ireland



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Acknowledgments

Home & Community Care Ireland would like to sincerely thank our Finnish hosts, including policymakers, academics, care providers, and industry partners, for their generous engagement and openness during the agetech study visit. We would also like to thank the Ministry for Health & Social Affairs of Finland, the Kustaankartano Senior Centre and LAB University for hosting us. HCCI also acknowledges the commitment and contribution of the delegation members whose participation enriched the learning and reflections captured in this report.

Foreword – Joseph Musgrave

CEO, Home & Community Care Ireland



In February 2026, HCCI undertook its first international study visit, bringing a delegation to Finland to explore how one of Europe's most advanced agetech nations has woven technology into the fabric of elder care.

Across the three days, what came through most clearly was the depth of integration Finland has achieved. Technology in Finnish elder care is integral to how services are conceived,

commissioned, and delivered — enabling professionals to direct their attention to what matters most, and giving older people greater independence and continuity of support.

Ireland is at an earlier stage, but the pressures driving Finland's journey — a rapidly ageing population, a workforce under strain, and constrained public finances — are ones Ireland knows well. The case for technology as a complement to human care is only growing stronger.

This report is HCCI's contribution to that conversation, and we commend it to members and stakeholders alike.

Foreword – Jukka Lähesmaa

Senior Advisor to Ministry of Social Affairs & Health of Finland



Ireland and Finland have identified a shared need and strong potential to leverage technology in the care of older people. Through the effective use of technology, it is possible to ensure high-quality services for older adults, enable care professionals to focus more on meaningful human interaction, and keep costs at a sustainable level.

The development of age-related technologies offers extensive opportunities for collaboration at multiple levels. Cooperation can and should take place in advancing care and digitalisation at the bilateral policy level between the two countries, as well as at the EU level and within joint EU-projects. During the visit, several concrete areas for further collaboration were identified, including research, the development of digital services and data management architectures, and the application of best practices and digital solutions in everyday care work.

The Finnish community working in the field of age technology is pleased to have found a committed partner in Ireland that shares an interest in these themes and looks forward to deepening and expanding this cooperation in the future.

Study Visit Agenda

Day 1: Monday, 23rd Feb

Event 1: Briefing: Overview of Finland’s age tech ecosystem & age care political landscape.

- **Host:** Jukka Lähesmaa, Advisor, Ministry of Health & Social Care.
- **Location:** Ministry for Foreign Affairs of Finland,

Event 2: Site visit at Kustaankartano Senior Centre.

- **Host:** Mark Kanyingi, General Manager.

Event 3: Networking Dinner with Finnish Social Care experts.

Day 2: Tuesday, 24th Feb

Event 1: Site Visit to LAB University of Applied Sciences, Lahti Campus & discussion.

- **Host:** Marketta Niemelä and Soile Komssi, Chief Specialists, LAB University Digital Transformation in Health and Safety Research Team

Event 2: Tour of teaching & research simulation spaces.

- **Host:** Hannu Kaikonen, RDI Specialist, LAB

Event 3: Elder care and agetech demonstrations

- **Demonstrators:**

- Riikka Nieminen, Remote Care Supervisor, Päijät-Häme Wellbeing County.
- Samuel Kivikari, Sales Director, Gillie AI.
- Mikko Hyle, Chief Marketing Officer, Axitare.
- Eetu Tanninen, Internationalization Project Manager, Evondos Group.

Day 3: Wednesday, 25th February

Event 1: Roundtable: Discussion on age tech implementation journey & next steps for Finnish/Irish collaboration.

- **Host:** Jukka Lähesmaa & Pia Pehrsson, Principal Consultant, Nordic Healthcare Group.

Study Visit Key Lessons

This report explores key lessons on Finland’s agetech sector, gained from HCCI’s study visit to Finland in February 2026. It reflects learnings from site visits, demonstrations and a number of discussions with Finnish policymakers, public servants, researchers, innovators, consultants and elder care and agetech industry leaders.

The section explores how a combination of high digital literacy, ageing demographics, workforce challenges and budgetary pressures led to Finland exploring agetech as a complement to home and residential care. It details how collaboration between policymakers, providers, academia, industry and civil society not only supported the integration of agetech into everyday services but also developed Finland into a global leader in assistive technology to support ageing and independent living.

Finally, the report highlights real examples of the impact that agetech has had on Finnish health and social care, while offering insights on how Ireland can learn from Finland and integrate agetech into our home care sector.

Quotes from HCCI’s Delegation

“When we combine human compassion with technological innovation, we create health and social care systems that are stronger, more sustainable, and better able to use precious human resources where they matter most. This was clearly demonstrated in practice across Finland’s Wellness Counties as a dual approach was used to access service need by utilising technology to ensure human care was meaningful and prioritised.” – **Teresa McNally, Irish Home Care**

“Helsinki left a lasting impression on me. What stood out most was the maturity of this mindset. Technology is not framed as a substitute for care, but as a means of safeguarding it—preserving human attention for where it matters most, while maintaining continuity where it might otherwise falter. It felt less like innovation for its own sake, and more like a system that has accepted its realities and responded with thoughtful, intentional design.” – **Collette Gleeson, Comfort Keepers**

A key learning was the Finnish funding model. Technology is commissioned as part of an individual’s care package rather than being tied to hourly provision. This creates greater flexibility and encourages innovation, with service users often paying less where technology supports their care. In contrast, our current hourly funding model. – **Eimear Carroll, Care About You**

Section 1: ‘The Silent Revolution of Finnish Elder Care’ – Why Finland Became an Agetech Hub

Finland’s ageing population:

- At 5.6 million, Finland’s population is similar to Ireland’s population of 5.5m.
- Finland is one of Europe’s oldest and fastest aging populations, with 24% of Finns aged 65 or older and 6% of Finns aged 80 or older.
- Finland’s share of older people is roughly twice that of Ireland, where 16% of people are aged 65 or older and under 4% are aged 80 or older.
- At 38%, Finland has the 4th highest old age dependency ratio in the EU, compared to Ireland’s 24%.
- Both populations are projected to age significantly in the coming decades. However, Ireland will experience more rapid ageing as it transitions out of being a young country.

Share of over 65s as a percentage of total population

Finland has an older population than Ireland but Ireland is projected to age faster in the coming decades. However, Finland is projected to have a higher share of over 65s for the rest of the century.

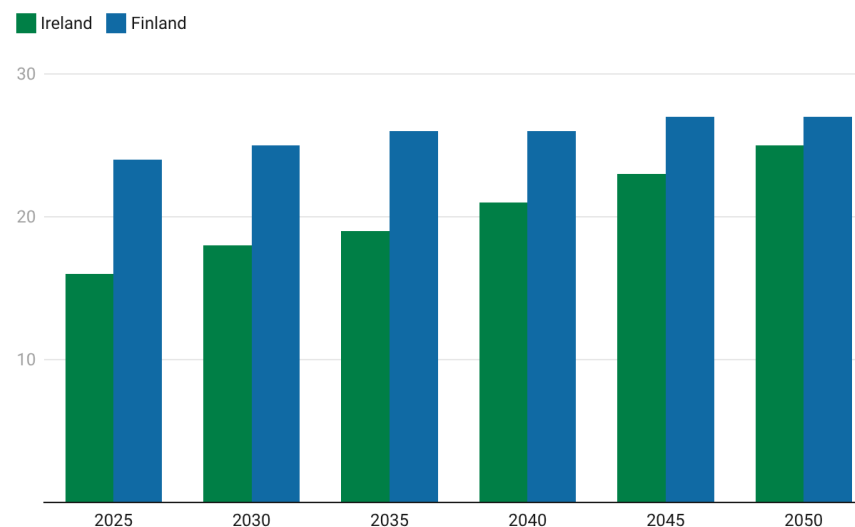
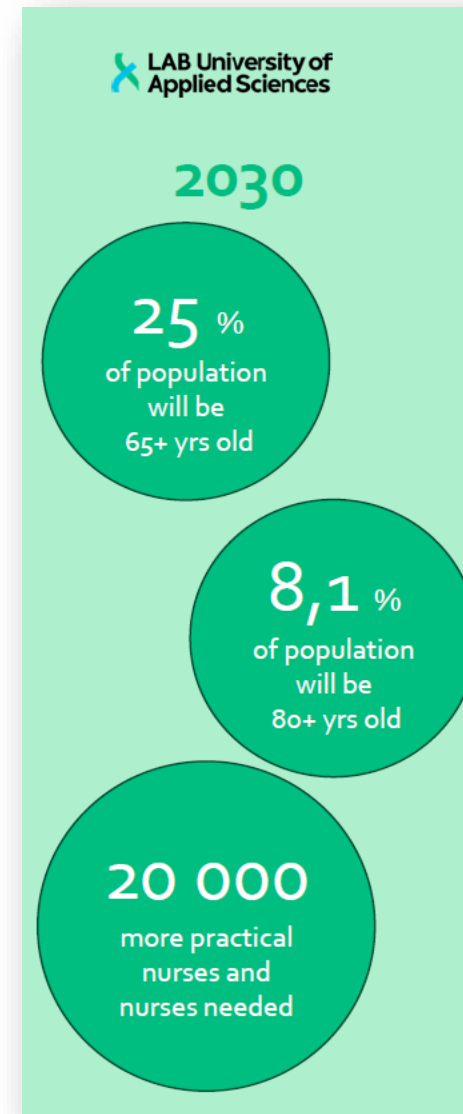


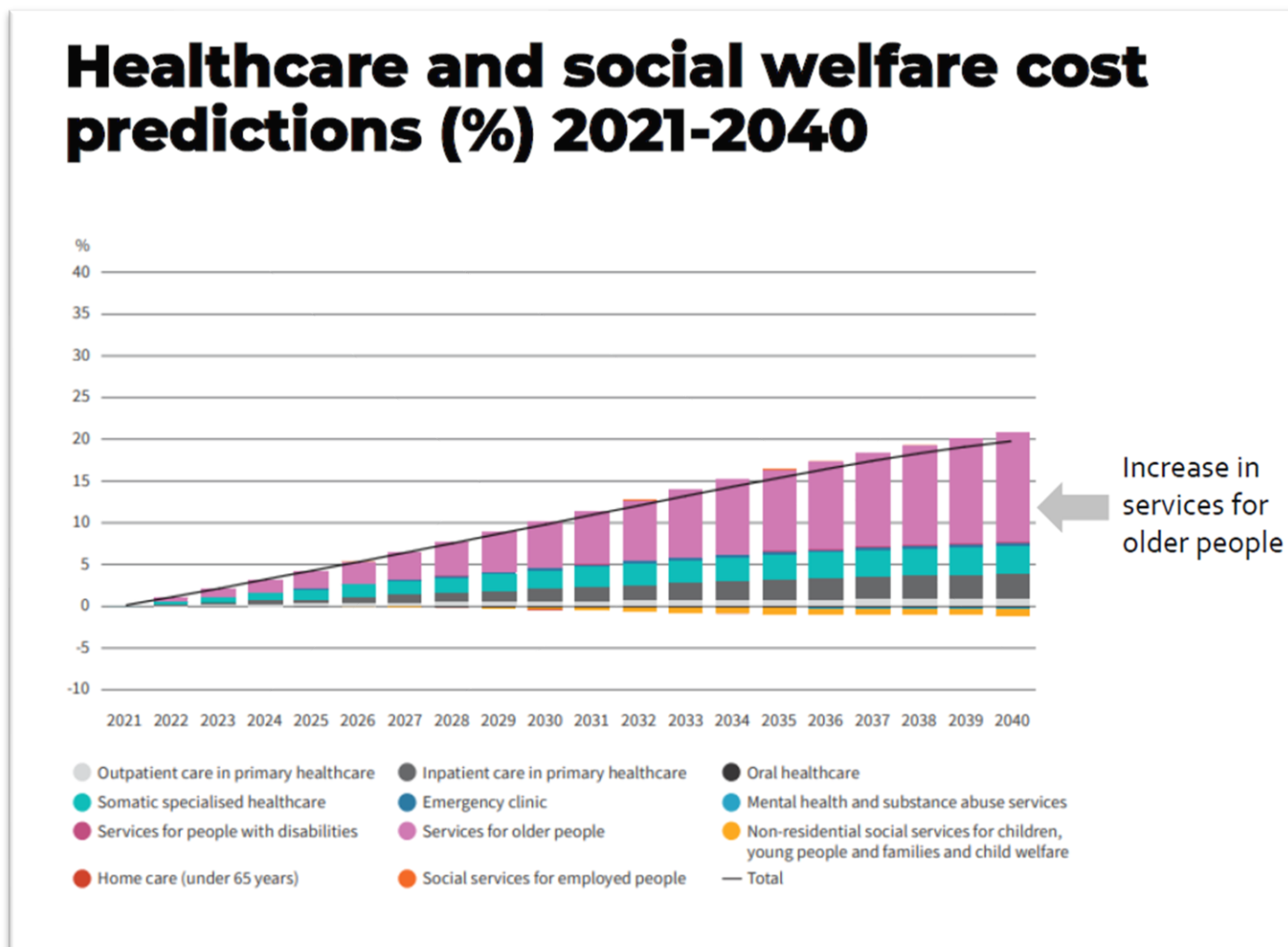
Chart: Home & Community Care Ireland • Source: Eurostat • Created with Datawrapper

Workforce and Budgetary Pressures:

- Challenges recruiting care workers and pressures on public finances have been a driver of technology and innovation in the Finnish care sector.
- LAB University reported that 20,000 new nurses will be needed by 2030 – challenging in an older population.
- Ireland is experiencing similar workforce challenges. However, Ireland benefits from stronger inward migration flows. Finnish experts reported language barriers as key barrier of employment, [with Finland recording a 92% decrease](#) in the number of residence permits issued to care workers in 2025.
- Meanwhile, public finances remain under pressure, with Finland recording a budget deficit of 4.5% of GDP in 2025.

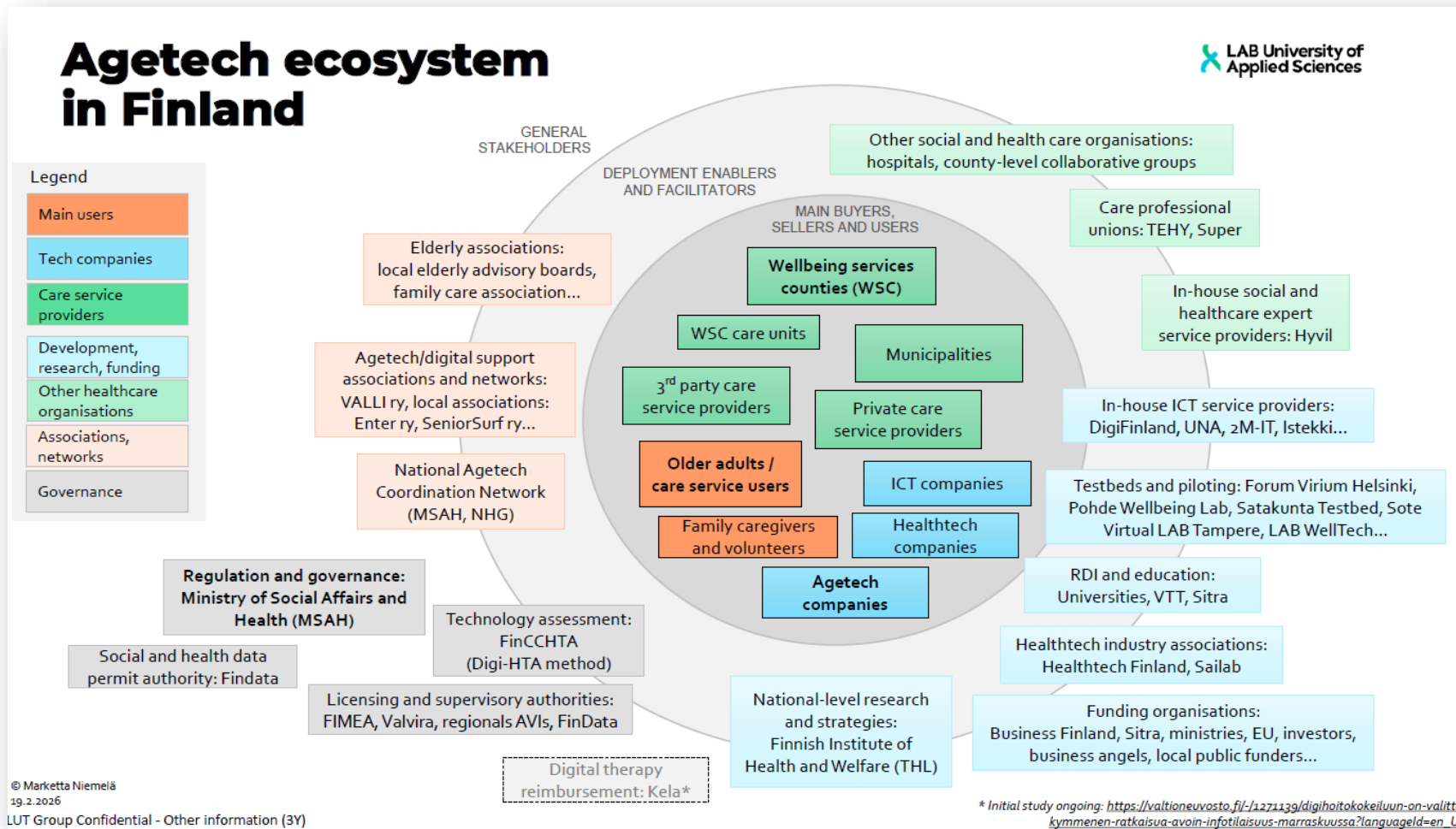


Courtesy of LAB University of Applied Sciences



The cost of providing care to older people is expected to increase significantly in Finland. Courtesy of the Finnish Institute of Health and Welfare (THL). Read more: [Organising of Healthcare and Social Welfare in Finland: National Expert Assessment \(2023\)](#)

Section 2: How Finland Sustains a Thriving AgeTech Infrastructure



Courtesy of LAB University of Applied Sciences

Agetech Adoption is Driven by National Coordination and Strategies

- Faced with a rapidly aging population, Finland spent a decade incrementally reforming and integrating its health and social care system.
- Finland’s agetech network is robust, including:
 - Tech companies and startups.
 - National and regional authorities.
 - Research, development & innovation (RDI) organisations, funders, and healthtech associations.
 - Older people organisations, family caregivers, and volunteers.
- In 2023, a major reform centralized care under **22 new Wellbeing Service Counties (WSC)** governed and funded nationally ensuring even sparsely populated rural areas get equal access to services.
- WSC autonomy gives scope for innovation and agile piloting of new technologies, helping to sustain a thriving agetech eco system.
- WSC also support and co-ordinate the voluntary sector.

- Central Government allocates funding, sets standards and develops national strategies to steer high quality services including [agetech adoption](#).
- Finland has an export driven health technology industry, supported by Government co-ordination and academia and research organisations. This has produced a vibrant startup culture and €2.6b in health technology exports.

Wellbeing services counties (WSCs)

- WSCs are the **responsible public organisations** providing healthcare, social welfare and rescue services in their region
 - Private service providers and third sector organisations and associations provide complementary services
 - Municipalities collaborate with WSCs to promote health and wellbeing
- WSCs are autonomous organisations
 - Populations: 68 000 – 684 000 residents
 - Budgets: 344 – 3088 M€
- Funding:
 - Government funding
 - Client fees
 - Service user fees



Primary health care



Social welfare



Oral health care



Mental health and substance abuse services



Services for people with disabilities



Housing services for older people



Specialised medical care



Courtesy of LAB University of Applied Sciences

Robust digital and data infrastructure is the foundation for Finland's success

- Finland has one of the most advanced, comprehensive national digital health record systems in the world.
- 100% of electronic medical records are digitally accessible via the [Kanta](#) service.
- Legislation allows for the secondary use of Kanta data to support policymaking and strategic planning. Legislation also ensures technology neutrality, data rights and equal access.
- The rollout of consistent, quality agetech is further underpinned by Government led frameworks like KATI (national elderly care and agetech architecture), RAI (Residential Assessment Instrument), Digi-HTA (evidence-based assessment of digital health technologies).
- [According to the EU's eHealth indicator](#), Finland has an eHealth maturity score of 85% compared to Ireland's 25%.



HCCI's delegation views agetech demonstrations at LAB University







Digital Literacy and Trust Enable High Uptake Among Staff and Service Users

- Digital literacy is widespread in Finland, with 82% of people having at least basic literacy skills, compared to 73% in Ireland and an EU average of 56%.
- Strong digital literacy rates support agetech adoption, with 84% of staff and 42% of home care clients are willing to use new care technologies.
- However, agetech adoption is subject to some controversy in Finland, with critics claiming that technology is being used to reduce staff ratios.



Eimear Carroll, Care About You, demonstrates agetech at Kustaankartano Senior Centre

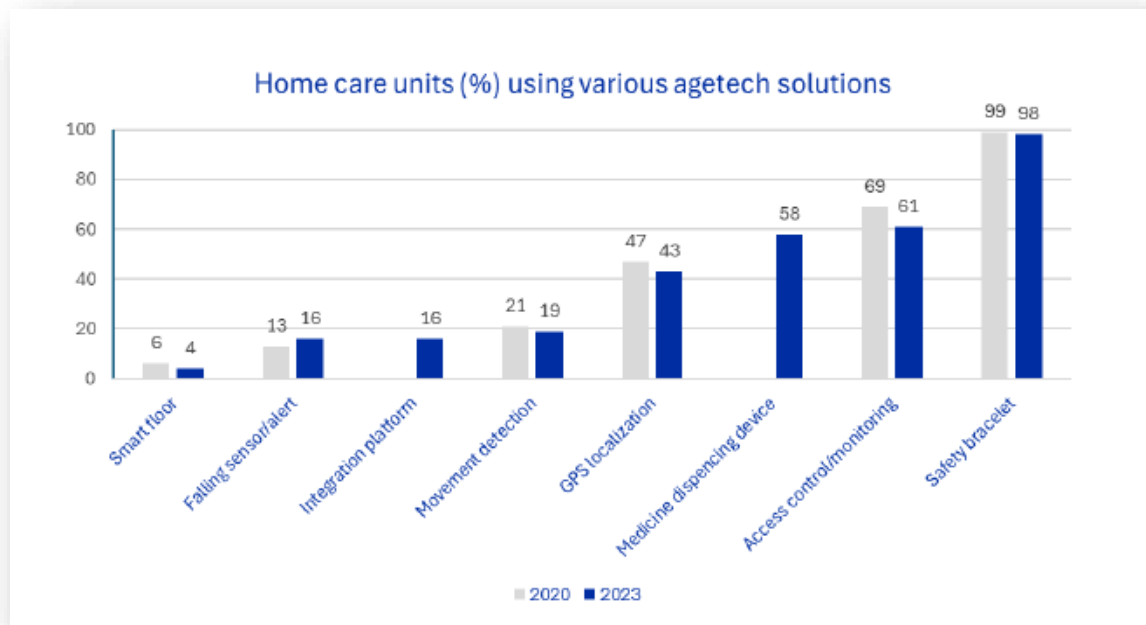
Section 3: Finland’s Agetech Ecosystem in Action.

 <h2>Real-world use of agetech in care services</h2>		DIGITAL HEALTH FINLAND		
Digital-first care model in wellbeing service counties	AI-assisted care notes in nursing homes	AI-powered predictions based on RAI data	IoT & AI platforms for risk alerts & services	Sensor-based monitoring in homecare settings
<ul style="list-style-type: none"> Automates medicine dispensing Enables virtual homecare visits Sends alerts via sensors to caregivers 	<ul style="list-style-type: none"> Uses speech recognition for notes Reduces documentation time by 50% Supports caregiver focus on patient care 	<ul style="list-style-type: none"> Identifies fall and pain risks Detects early decline in function Supports timely preventive care 	<ul style="list-style-type: none"> Sends alerts from health risks Recommends personalized services Supports holistic care approach 	<ul style="list-style-type: none"> Tracks homecare client safety Engages family caregivers Sends real-time alerts if needed
Examples				
				

Courtesy of Finland’s Ministry. of Health & Social Care

Agetech adoption is mainstream and expanding.

- National survey data shows sharp growth in the adoption of digital tools in both home care and 24/7 settings between 2020 and 2023.
- Agetech solutions span the full continuum from active ageing (self-care apps, digital wellbeing tools) to high-care settings (sensor-rich 24/7 monitoring, virtual hospitals).
- Remote homecare visits are now offered by all WSCs.
- 58% of clients use medicine dispensing devices, a significant increase given that it was not monitored in 2020 due to low usage.
- Safety sensors, virtual visit platforms, and fall risk AI systems are widely deployed.
- A recent [academic survey](#) found that 84% of Finns aged 75 or older have used digital healthcare solutions.



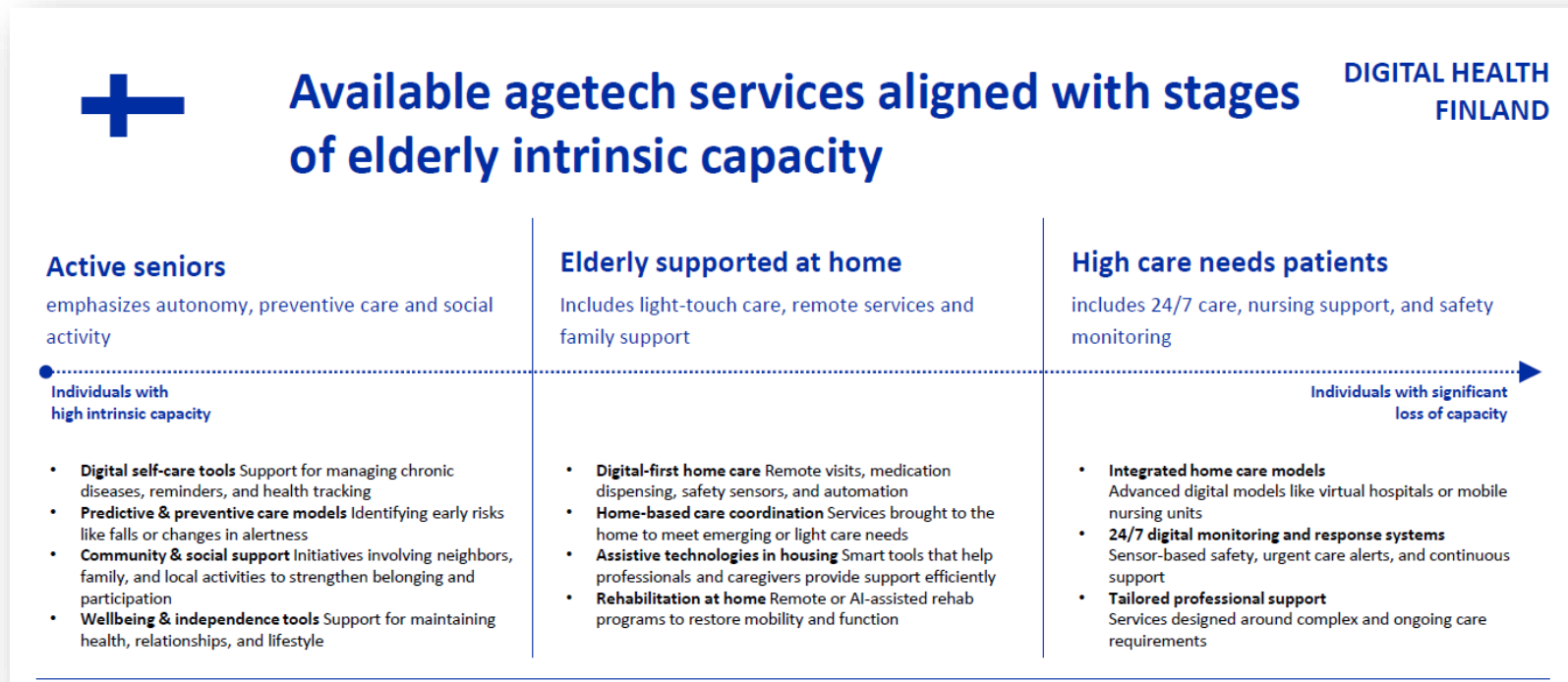
Courtesy of Finland's Ministry. of Health & Social Care

Agetech solutions span the full continuum from active ageing.

- Agetech is available to all older people, with different solutions for different care needs.
- This includes solutions for preventative care and to support social activities, light touch interventions to

support remaining at home, and intense care for high dependency older people.

Courtesy of Finland’s Ministry of Health & Social Care



User-Centric, Co-Design Approaches Are Critical to Success

- LAB University and related RDI groups emphasise:
 - Human-centred design, co-creation with older adults, professionals, and caregivers.
 - Long term testing cycles and iterative development.
 - Systematic evaluation frameworks covering usability, equality, safety, sustainability, and ethical suitability.
- This approach ensures technologies solve real problems and integrate smoothly into daily workflows

Strong Testbed and Innovation Ecosystem Accelerates Scaling

Finland’s agetech ecosystem includes:

- Extensive **testbeds** (e.g., Satakunta Testbed, WellbeingLab Oulu, LAB WellTech, Helsinki Testbed) offering real-world environments for prototyping and validation.
- Universities and research bodies (LAB UAS, VTT, universities of applied sciences) specialising in ageing, digital transformation, safety, and health innovation.
- National and regional networks enabling translation of research into practice.

This reduces adoption risk for WSCs and ensures technologies are mature before procurement.

Evaluation Framework			
Impact	Technological suitability	Ethical suitability	Usability
<p>Work efficiency</p> <ul style="list-style-type: none"> • How does the solution replace or enhance existing work? <p>Customer experience</p> <ul style="list-style-type: none"> • How does the solution improve the customer experience and address real needs? <p>Financial sustainability</p> <ul style="list-style-type: none"> • How does the solution allocate resources wisely and balance the economy? 	<p>System compatibility</p> <ul style="list-style-type: none"> • How well does the solution integrate with existing systems? <p>Feasibility</p> <ul style="list-style-type: none"> • How agilely can the solution be piloted or deployed, and is it technically robust? Can it be done in another way? • Responsibility / sustainability <p>Updatability</p> <ul style="list-style-type: none"> • How well does the solution scale and adapt? How easy is it to deploy? 	<p>Equality</p> <ul style="list-style-type: none"> • How equal are the solution’s functions for different types of users or participants? Are individual needs considered? <p>Safety</p> <ul style="list-style-type: none"> • How does the solution ensure fundamental rights, privacy, data protection, and transparency? <p>Consequences and benefits</p> <ul style="list-style-type: none"> • How does the solution act responsibly, promote wellbeing, and increase happiness? 	<p>Stakeholder involvement</p> <ul style="list-style-type: none"> • How have different groups been involved in development, and how is continued participation enabled? <p>Ease of use</p> <ul style="list-style-type: none"> • Ease of deployment, use, and discontinuation. <p>Meaningfulness</p> <ul style="list-style-type: none"> • Desirability and practical value of the solution.

Sample RDI evaluation framework. Courtesy of LAB University.

Agetech in Use: Wellbeing Service County Case Study



REFERENCE CASE:

Technology for Home Care in South Karelia Wellbeing Services County

DIGITAL HEALTH
FINLAND

Virtual homecare visits

- Delivers **scheduled video calls between homecare nurses and clients**, enabling services like medication reminders, wellbeing checks, guide rehabilitation exercises and to provide recreational and cultural activities
- **Reduces the need for in-person visits** while maintaining regular contact and care quality
- **Improves cost-efficiency and sustainability** by lowering travel needs for care staff and reducing emissions, while also helping combat loneliness through virtual social programs

Automated medicine dispensing

- **Automatically dispenses pre-packed medications or prefilled medication cups** at the right time to ensure safe and accurate medication
- **Reduces the need for physical nurse visits**, improving efficiency in healthcare services
- **Enables remote monitoring and alerts for caregivers**, enhancing safety and reducing workload



Sensor-based monitoring and alerts to caregivers





- **Enable 24/7 emergency communication** through a wrist-worn button or automatic sensors (e.g. fall and door alarms, smoke detectors, and GPS watches)
- Technologies **supports independent living and enhance safety at home**.
- **Reduce the need for constant in-person monitoring**, allowing care resources to be used more efficiently while giving peace of mind to both clients and their families.

IoT & AI platforms for risk alerts & services

- **Monitors patients in home care and nursing homes, using AI to detect early signs of health changes and predict care needs**
- **Improves medication safety** by identifying potential drug-related issues and deviations
- **Reduces emergency visits and hospital stays**, helping clients live at home longer while optimizing care resources

Courtesy of Finland Dep. of Health & Social Care

AGETECH DEMONSTRATIONS

Company	Purpose	Key Products	Impact
	<p>Medication management and dispensing as a service for home care clients.</p>	<p>Automatic medicine dispensing robot with cloud based management system.</p>	<p>More effective use of carer's time, cost savings due to less travel and reduced number of short medication related home care visits, better resource management.</p>
	<p>Medication management system to ensure the right medicine at the right time, to the right person.</p>	<p>Medicine dispensers w/telecare system to remote manage dispensers.</p>	<p>Reduces unnecessary visits, frees up clinical staff and allows carers to focus on delivering higher quality person centred care.</p>
	<p>Predictive AI platform analysing client data to detect early health changes.</p>	<p>Virtual Caregiver AI, medication analysis, care plan automation, IoT integration.</p>	<p>Reduced hip fractures, major cost savings, fewer pressure ulcers, safer medication, targeted interventions.</p>
	<p>Medical-grade wellbeing monitoring and safety ecosystem for older adults.</p>	<p>Wearables, sensors, fall detection, mobile app, analytics.</p>	<p>Earlier interventions, fewer emergencies, better resource planning, greater independence.</p>

Conclusion: What Ireland can learn from Finland

Ireland has a relatively young population that is ageing rapidly, whereas Finland is an old population, still ageing rapidly. Our share of over 65s as a percentage of population will equal Finland within approximately 20 years. Within a similar period, the number of people aged 65 or older in Ireland is expected to double. This will require significant growth in older persons care and will require technological solutions to maintain a strong level of service.

Historically, Ireland has been poor at future planning including sectors like health, housing, public transport and utilities. However, lessons from Finland provide a clear pathway to developing a thriving agetech sector in Ireland which would complement existing care services.

Finland's experience demonstrates that rapid population ageing does not have to overwhelm a health and social care system, if reforms are planned early, data is centralised, and technology is embedded as a core enabler rather than an add-on. Several clear lessons emerge for Ireland:

1. National Coordination Is Essential

Finland's decade-long reform culminating in the creation of 22 Wellbeing Service Counties (WSCs) shows the value of a single, integrated system with aligned governance, budgets, standards, and accountability.

There are some similarities between the WSC in Finland the Regional Health Areas (RHAs) in Ireland. Both are intended to be fully funded by the national Government; intended to support equal access, integrate health and social care services; and enhance local coordination.

However, there are fundamental differences which weaken Ireland's ability to emulate Finland as an agetech hub. Finnish WSCs are independent, self-governing public-law bodies with elected councils, whereas HSE RHAs are administrative units within the HSE, reporting to the HSE CEO, with no distinct legal status.

The autonomy of WSCs have allowed Finland’s agetech ecosystem to thrive by allowing piloting and procurement of agetech solutions that work locally. This means that agetech companies do not have to go through laborious national Government procurement process or prove they can scale nationwide.

Although early is at the early stages of implementing the RHA system, it remains to be seen if regions will have the authority to pilot and implement agetech solutions to care, without the permission of the HSE’s National HQ.

2. Develop Legislation, Strategies and Ethical Guides

Finland’s agetech sector is underpinned by a series of legislation, strategies, and ethical guides, honed over decades, that provide a framework for the use and growth of home care and agetech.

Ireland effectively has nothing like this. The Statutory Home Support Scheme was due to be implemented by 2021 but still faces many years of delays. Regulations will only be signed into

law in 2026 and not fully operational until 2029. Moreover, home support in Ireland has grown rapidly without any strategies or frameworks to guide its expansion.

3. Invest Early in Digital and Data Infrastructure

Finland’s success depends heavily on strong digital foundations, with 100% e-health record coverage, interoperability, secondary use legislation, and national assessment frameworks (KATI, RAI, Digi-HTA). Ireland can accelerate progress by prioritising:

- Interoperable digital health records,
- Data-sharing legislation,
- Technology-neutral standards, and
- Evidence-based procurement models.

Without these, Ireland risks introducing technology into a system not ready to use it effectively. Ireland’s challenges in developing a e-health record system are well documented. Ireland’s extremely low take up of the interRAI home support assessment tool is a troubling indicator for future agetech adoption and HCCI has repeatedly argued for data sharing agreements between the HSE and independent providers.

4. Build Workforce Capacity, Not Just Workforce Numbers

Finland uses agetech to sustain a shrinking workforce, not to replace it. Tools for automation, remote monitoring, and predictive analytics help staff focus on meaningful tasks. Ireland's recruitment pressures make this approach invaluable, especially as demand rises faster than workforce supply.

5. Digital Literacy Among Staff and Older People Must Be a Strategic Priority

Finland's high digital literacy rates underpin trust and adoption. For Ireland, building confidence and capability among carers, managers, and older people is just as important as deploying new devices. HCCI has noted the reluctance for the HSE to adopt interRAI and our digital literacy and ehealth adoption compares unfavourably to Finland. Without cultural readiness, technology will underperform.

6. Pilot, Test, Evaluate, Then Scale

Finland's testbed ecosystem minimises risk and speeds up adoption. Ireland lacks equivalent structured test

environments. Establishing regional testbeds, evaluation frameworks, and long-term pilots would strengthen decision-making and avoid costly missteps.

7. Co-Design Ensures Technology Solves Real Problems

Finland's co-design ethos, rooted in human-centred design, continuous testing, and meaningful user involvement should guide Ireland's approach. Older adults, home support staff, and family carers must shape the tools intended for them.

Co-design of non-tech home support services occurs on an ad-hoc basis. Independent providers have had limited input into HSE home support service design or commissioning policies. Too much of the design of the Statutory Home Support Scheme has been left to the HSE who are not transparent about what progress or decisions are being made.

Older people and carers have effectively been shut out of design of Ireland home support service, with very little research or evaluation on the efficacy of home care services.

9. A Continuum of Agetech Supports Better Ageing Outcomes

Rather than individual gadgets, Finland deploys a full ecosystem of supports: from wellbeing apps to sophisticated sensor-driven monitoring and virtual hospitals. That is to say, a panic alarm on a client's wrist does not itself constitute a tech based home support service.

Ireland can benefit from adopting a lifecycle perspective, aligning agetech to prevention, independent living, home care, and high-need care.