Health insurance in Belgium

What you need to know...
Belgium offers high-quality health care that is among the best in Europe. Health insurance is a national, compulsory system operating in solidarity: everyone living and/or working in Belgium is obliged to take out insurance against illness. In exchange for payment of a social security contribution, a person is insured against the risks of illness, accident, hospitalisation, etc. In order to benefit from this “health insurance”, a person has to register with a health insurance fund.

Employees have their social security contributions directly deducted from their wages. Some other categories pay their own contributions. Family members who do not have an independent income in Belgium or who are not obliged to take out insurance for themselves are automatically co-insured as dependents through the health insurance of the “head of household” (cf. children, spouses).

CM Antwerpen

CM is the largest health insurance fund in Belgium. We provide compulsory health insurance as well as additional services and benefits. Our expert, experienced staff will be happy to help you arrange your coverage with minimal fuss. You can contact us at any time for information or personal advice. Please see the contact details on page 19.
Registering with CM Antwerpen

Your registration and refund of medical expenses in Belgium depends on your country of origin and your activity in Belgium.

The following categories can be identified:

1. Resident of the European Economic Area (EEA + Switzerland) with European Health Insurance Card (EHIC)

2. Resident of the EEA without EHIC

3. Employee working for a Belgian employer

4. Student from outside the EEA.

If you do not belong to one of these categories, please contact us at your convenience so that we can personally advise you.

Resident of the European Economic Area with EHIC

Your registration

As a resident of a country that is part of the EEA, before you travel to Belgium you should obtain a European Health Insurance Card (page 4) from your health insurance company. Once you have this document, you do not have to register with a Belgian health insurance fund. You only need to visit one of our offices if you have incurred medical expenses (e.g. if you have bought medicines or visited a doctor).

Refund of medical expenses

When you see a doctor or a specialist, you will be given a “certificate of services provided”. In some cases, the pharmacist provides you with a document for refund purposes (certificate model 704). Bring these certificates, together with your EHIC, with you to our office. Also remember to bring your bank account number. We prefer to make payment into a Belgian account. If you only have a foreign bank account number, bring your International Bank Account Number (IBAN) and the BIC or SWIFT code with you, together with your international passport.
Resident of the European Economic Area without EHIC

Your registration

If your foreign health insurance fund cannot provide you with a European Health Insurance Card or if you are given a different document, you will usually need to register with a Belgian health insurance fund. In this case, contact us as soon as possible after your arrival in Belgium. Bring the document with you, together with your bank account number and international passport. We will then investigate how you should be registered and how much you should pay in contributions.

Refund of medical expenses

Once you have registered with CM Antwerpen, you will receive a SIS card and yellow identification stickers for each family member. You will need the SIS card at a hospital and when you purchase medicines at a pharmacy. Keep it somewhere safe! The yellow identification stickers are to be affixed to all the refund application documents you send to the health insurance fund.

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SIS card

The social identity card is issued to all those with social security insurance who are subject to social security. It contains all the information the social security institutions require in order to help you as effectively as possible.

Yellow identification sticker

The health insurance fund provides you with yellow identification stickers, showing all the information the health insurance fund needs in order to complete transactions. You should always use your own yellow sticker. Affix it to all forms intended for the health insurance fund.
Your registration

If you are working for a Belgian employer, 13.07% of your gross salary will automatically be deducted to pay for health insurance and occupational accident cover, among other things. Based on a statement from your employer, as evidence that you have signed an employment contract with that firm, you can register with our health insurance fund. The insurance includes those members of your family who are also living in Belgium and who do not have to register independently.

In addition to the salary deduction, you also pay the following contribution directly to CM Antwerpen:

- Additional benefits and services (page 15): 6.37 euro* per month per registration

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When you see a doctor or a specialist, you will be given a "certificate of services provided". In some cases, the pharmacist provides you with a document for refund purposes (certificate model 704). Bring these certificates with you to our office.

Refund of lost wages in the event of incapacity for work

If, as an employee, you have suffered lost wages as a result of illness or accident, under certain conditions your health insurance will provide a replacement income (once you have worked approx. 6 months). The condition is that this illness be notified to CM Antwerpen within 48 hours.

Within the statutory health insurance, a period of 15 weeks of maternity leave is also envisaged. This is paid by the health insurance fund once the new baby has been registered.

Certificate of incapacity for work

If you cannot work because of illness, you are unfit for work for the purposes of health insurance. This requires proof which can only be delivered by a doctor.

If you are unfit for work, you should report this to the health insurance fund by post within 48 hours.

The health insurance fund has a special registration form for this purpose.

* amount on 01-01-2011
If you are a non-EEA citizen coming to study in Belgium, you must register yourself in the Belgian population register and for Belgian health insurance.

Your registration

Depending on your personal situation, there are 2 possible ways you can register with CM Antwerpen:

- **Registration as a “STUDENT”:** this registration is intended primarily for students coming to Belgium to study for a relatively short period. The condition is that you must have a statement from the educational establishment (university or college) as proof that you are registered for a particular course.

  
  You pay the following contributions to CM Antwerpen:
  - Student: 54.48 euro* per quarter
  - Additional benefits and services: 6.37 euro per month

- **Registration as “RESIDENT or LIVING IN BELGIUM”:** most students can register under this status. Condition: possession of a (temporary) Belgian identity card.

  
  You pay the following contributions to CM Antwerpen:
  - Resident: the contribution depends on the taxable (Belgian or foreign) income at your personal disposal.
  - Additional benefits and services: 6.37 euro* per month

* amount on 01-01-2011

Refund of medical expenses

Once you have registered with CM Antwerpen, you will receive a SIS card and yellow identification stickers for each family member. You will need the SIS card at a hospital and when you purchase medicines at a pharmacy. Keep it somewhere safe! The yellow identification stickers are to be affixed to all the refund application documents you send to the health insurance fund.

When you see a doctor or a specialist, you will be given a “certificate of services provided”.

In some cases, the pharmacist provides you with a document for refund purposes (certificate model 704).

Bring these certificates with you to our office.

Refund of your medical expenses

Belgian health insurance provides for a refund of (Belgian) medical expenses. Health insurance covers on average approximately 75%. Some (critical) medical expenses are fully refunded.

In Belgium, you are free to choose your care provider. Doctors can either be in private practice or attached to a hospital. Most doctors in Belgium speak English fairly well.

Always take cash with you to the doctor. You will have to pay his fee immediately after the consultation. Only a few doctors accept electronic forms of payment.

The statutory health insurance refund is made later, based on a certificate from the doctor. Affix your yellow identification sticker (you received these when you registered with the health insurance fund) to this certificate and send the document to the health insurance fund.
In an emergency, you can also go directly to the hospital via the emergency department. However, do not make improper use if this service. General practitioners also provide emergency services at night and at weekends.

What is on the certificate of services provided?

1. affix your yellow identification sticker to it
2. surname and first name of the patient, code number for the services, date of the services
3. name and address of the doctor, accreditation number and signature
4. proof of receipt. This strip is the proof that the doctor treated you. The doctor records the amount payable on it.

What is on the prescription?

- name of the doctor
- name of the patient
- prescribed medicines
- stamp showing address of the doctor
- date and signature of the doctor

You must take the prescription and your SIS card with you to the pharmacy.

Which expenses are refunded by the statutory health insurance?

The list of medical expenses eligible for refund within the health insurance system is very extensive and detailed. Below is a summary of these expenses:

Out-patient care by doctors, specialists, dentists, etc.

Note: some care providers negotiate fixed fee agreements with the health insurance funds (= officially recognised doctors). Others may require additional supplements that are not eligible for refund. You can always contact the health insurance fund to find out whether your care provider is officially recognised or not.

Medicines

Some medicines are refundable through statutory health insurance. Ask your doctor for more details. You need a prescription from the doctor and a current SIS card (= proof of identification for health insurance) for these medicines and their refunds. You will receive this card automatically when you register with the health insurance fund.
Which expenses are not refunded by statutory health insurance?

Not all medical care is refunded by statutory health insurance. Below is a summary of the most frequently-incurred expenses:

- All supplements charged by non-contracted care providers;
- Additional expenses for a single or double room in hospital;
- Ambulance transport;
- Acupuncture, homeopathy, chiropractic;
- Dental prostheses for those aged under 50;
- Psychological consultation;
- etc.

However, a refund is envisaged for some costs as part of the additional benefits and services provided by CM Antwerpen.

Additional benefits and services provided by CM Antwerpen

In addition to correctly implementing the statutory health insurance, CM Antwerpen also offers additional benefits and services in return for a limited contribution of EUR 6.37* per month (01-01-2011) per registration (dependent children and spouses do not have to pay this contribution).

Once you have been registered for a few months, you will benefit from:
- Financial contribution to homeopathy, osteopathy and chiropractic, “100” ambulance transport, glasses and lenses for children and young people, etc.
- ‘MUTAS’ medical travel insurance.
- Lending service for materials: wheel chairs, crutches, walkers, etc.
- Financial contribution to membership fees of sports associations.
- Birth bonus of 130 euro* per registered parent or a nice present (e.g. car seat, stroller).
- and more.

CM Antwerpen also provides hospitalisation insurance, ‘CM Hospitaalplan’ and ‘CM-Hospitaalplus’. Please contact us for more information.

* amount on 01-01-2011
What about going abroad during your stay in Belgium?

Even if you go on holiday to another country, we will still take care of you! Our medical travel insurance, known as ‘MUTAS’, is included in your registration with CM Antwerpen and covers holidays of up to 3 months. This provides a refund for urgent medical expenses, whether or not these involve hospitalisation. The costs of repatriation to Belgium, if medically necessary, are also covered by this insurance.

Ask for your WAC (World Assistance Card) and brochure from our health insurance fund.

Flemish Care Insurance offers protection from high non-medical expenses for people requiring intensive care.

This insurance is compulsory for those living and/or working in Flanders over the age of 25.

You can also register through the health insurance fund for Flemish Care Insurance. For 2010, the contribution is 25 euro per year.

If you go to an EEA country + Switzerland for work purposes while you are registered with CM Antwerpen, it is best to apply for a European Health Insurance Card before you leave.
Contact

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