

THE INSURANCE FUND

WHAT IS AN INSURANCE FUND?

The insurance fund is a health insurance institution. The insurance fund reimburses part of the costs of care. This may be for a visit to the doctor or dentist, medication, aids, hospital costs, ...

The insurance fund reimburses approximately 75% of the costs. For persons entitled to higher reimbursement rates, this increases to 90%.

Please note that this applies to care providers who operate with agreed rates. They use a fixed rate. Ask your care provider if s/he operates with agreed rates. If you consult a care provider that does not use these agreed rates, you pay a higher patient contribution. The insurance fund will not reimburse this patient contribution.

DO I HAVE TO REGISTER WITH AN INSURANCE FUND?

Yes, it is mandatory* for anyone officially living or working in Belgium and who is:

- is older than 25
- is younger than 25 but works or receives unemployment benefits
- a recognised refugee or has subsidiary protection status

Please note: Parents must register their children at birth.

* There are people who work in Belgium but do not register. They are already registered in their own country. There are also people who officially live in Belgium but are not permitted to register, such as those with a so-called 'attest van immatriculatie' (registration certificate) (persons who have not yet received a definitive decision regarding their residence situation).

WHAT DOES AN INSURANCE FUND DO?

The insurance fund reimburses part of the costs of care.

What sort of care?

- visit to the doctor
- visit to the dentist
- purchase of prescribed medication
- hospital costs

What else does the insurance fund do?

- The insurance fund pays the benefit if you are unable to work for a long period of time due to sickness or an accident, during pregnancy or after a birth.
- The insurance fund has a social service. It can provide you with assistance and advice. They check your hospital bill or look to see if you are entitled to higher reimbursement rates or the so-called social third party payment scheme. Ask you insurance fund!

Some fee-based insurance funds offer additional services:

- Extra hospitalisation insurance
- Supplementary insurance for coaching to quit smoking
- Palliative care
- Accommodation in a shelter
- Rehabilitation
- Home nursing and care for elderly people in a care home

WHICH INSURANCE FUNDS ARE AVAILABLE IN BRUSSELS?

- Hulpkas voor Ziekte-en Invaliditeitsverzekering (HZIV)
- Christelijke Mutualiteit (CM)
- Socialistische Mutualiteiten (SM)
- Liberale Mutualiteit (LM)
- Onafhankelijk Ziekenfonds (OZ)
- Neutrale Ziekenfondsen

The insurance funds have one or multiple offices in Brussels that you can visit.

WHAT ARE THE DIFFERENCES?

To join an insurance fund, you have to pay a membership fee.

In return, they provide additional benefits, such as partial reimbursement for:

- sports activities
- youth camps
- speech-language pathology
- glasses
- partial reimbursement for a consultation with a nutritionist or psychologist

Only the Hulpkas voor Ziekte- en Invaliditeitsverzekering (HZIV) does not have a membership fee. However, their reimbursements are lower.

What is best for you depends on your situation. It may be financially more practical to opt for the free-of-charge insurance fund HZIV. However, if you have high healthcare costs, it may make more financial sense to register with a fee-based insurance fund.

You can change insurance funds. Ask your new insurance fund about how to do this.

HOW DO I REGISTER WITH AN INSURANCE FUND?

Call the insurance fund or go to the office to make an appointment. Take your ID card or residence documentation with you.

The insurance fund requires certain information:

- your personal information
- a bank account number to which the money can be transferred

After registering, you will receive envelopes and small barcode stickers. You can use these to request reimbursement.

HOW MUCH DOES IT COST TO JOIN AN INSURANCE FUND?

Check the insurance fund websites or ask a social worker for advice on selecting an insurance fund.

HOE KRIJG IK GELD TERUG?

- Stick a barcode sticker on the medical certificate from the doctor
- Put the certificate in an insurance fund envelope. There is no need to affix a stamp.
- Put it in a Bpost postbox or the insurance fund's letterbox. For the Hulpkas (HZIV), you have to submit it at their offices.
- The insurance fund will transfer the money to your account 7 days later.
- Some doctors use electronic medical certificates or e-certificates. In this case, you no longer need to use the small barcode sticker or send the hard copy of the certificate to the insurance fund. You will be reimbursed more quickly.

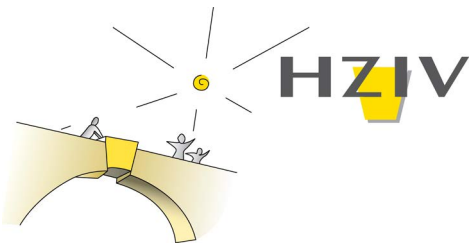
HOW DOES THE INSURANCE FUND WORK?

In Belgium, I have to have health insurance.

- The Hulpkas (HZIV) will organise mandatory health insurance free of charge.
- I pay an annual membership fee for the insurance funds.

HULPKAS GOVERNMENT
= free

FREE CHOICE
= fee-based



Benefits of health insurance:

The Hulpkas (HZIV) and the insurance fund reimburse part of the costs of care.



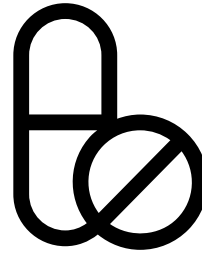
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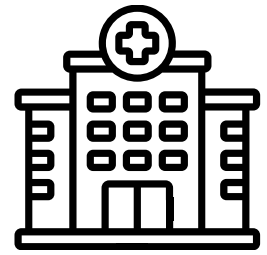
GP consultation



Dental care



Medication



Hospital costs

The Hulpkas and the insurance fund also give advice on:

- **maternity leave + allowance**
- **inability to work due to illness or incapacity + allowance**
- **social advice**




Additional benefits

- **The Hulpkas provides NO additional benefits**
- **An insurance fund has additional benefits. Each insurance fund offers different benefits. I get part of the payment reimbursed**

The benefits are:

- **glasses, contact lenses**
- **home nursing**
- **sports expenses**
- **holiday camps for children**
- **transport for people with restricted mobility**
- **advice from a nutritionist, speech-language pathologist or psychologist**
- ...



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HOW DO I JOIN THE INSURANCE FUND?

I decide which insurance fund I want to join.

I make a registration appointment.



I take: ID card or residence documentation.



I provide information, such as my name, address and bank account.



I am registered and receive small barcode stickers and perhaps some envelopes.

MUTUALITEIT




Familienaam Voornaam
Straatnaam nr
Postcode Woonplaats
XX1/XXX

XXXXXX XXX XX

I pay my contributions.

- **With the Hulpkas, health insurance is free.**
- **With an insurance fund, I pay an annual fee.**


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HOW DO I GET PART OF THE CARE REIMBURSED?

I receive a certificate or bill from my care provider.

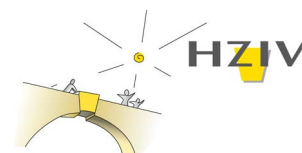


I stick a barcode sticker on each certificate.



I put the document in an insurance fund envelope.
I don't need to affix a stamp.

I put the document in the insurance fund's letterbox
I can also submit it at their offices (mandatory for the Hulpkas)



The doctor and the insurance fund organise an e-certificate directly.



The insurance fund transfers the money to my account.
This takes around 7 days.

A large rectangular box with a black border, intended for writing. It contains seven horizontal dotted lines. In the top right corner, there is a small icon of a hand holding a pen, indicating that the area is for a signature or note.