

### Proof of insurance in your country of origin

The CPAS/OCMW or the hospitals may contact the Caisse auxiliaire d'assurance maladie-invalidité (CAAMI) / Hulpkas voor Ziekte- en Invaliditeitsverzekering (HZIV) to obtain information about your insurance status. The response time varies from country to country; In some cases it can take several months. You can also directly contact your insurance provider in your country of origin to request proof of your insurance status.

Note: According to the SPP integration Sociale/POD Maatschappelijke Integratie, (free translation) "if a person illegally resides in Belgium for more than one year, one can consider that, this person has no (more) insurance. In this case no further proof is required."<sup>1</sup>

### Obligation to register

European citizens who are not staying in a hotel or holiday centre have to submit a déclaration d'arrivée / aankomstverklaring to the municipality of residence. This document may be used to prove the arrival date of your stay. The CPAS/OCMW may also use other elements to demonstrate your arrival in Belgium (such as invoices with your name, correspondence of official institutions, etc).

### European asylum seekers (exceptional situation)

European citizens who are in the asylum procedure and do not enjoy the material aid of a reception centre are principally entitled to medical aid through Fedasil. They must contact the Fedasil Cellule frais médicaux / Cel medische kosten.

### Social contributions for self-employed persons

People who are registered as self-employed must pay social contributions to a social insurance fund (there are several in Belgium: such as Zenito, Partena, etc). These contributions represent a considerable amount of money. If you do not pay these contributions or if you stop the payments you risk losing your entitlement to health insurance.

<sup>1</sup> (free translation) SPP IS/POD MI, Information document: medical file of evidence within the framework law of 02/04/1965 and the ministerial decree of 30/01/1995, p.15.

### The various health insurance funds in Belgium

On their website you can find the branch closest to your place of residence.

- Christelijke Mutualiteiten / Mutualité chrétienne  
[www.cm.be](http://www.cm.be) / [www.mc.be](http://www.mc.be)
- Neutrale Ziekenfondsen / Mutualités Neutres  
[www.neutrale-ziekenfondsen.be](http://www.neutrale-ziekenfondsen.be) / [www.mutualites-neutres.be](http://www.mutualites-neutres.be)
- Socialistische Mutualiteiten / Mutualité Socialiste  
[www.socmut.be](http://www.socmut.be) / [www.solidaris.be](http://www.solidaris.be)
- Liberale Mutualiteiten / Mutualité Libérale  
[www.libmut.be](http://www.libmut.be) / [www.ml.be](http://www.ml.be)
- Onafhankelijke Ziekenfondsen / Mutualités Libres  
[www.mloz.be/nl](http://www.mloz.be/nl) / [www.mloz.be/fr](http://www.mloz.be/fr)

**The CAAMI** (Caisse Auxiliaire d'Assurance Maladie-Invalidité) / HZIV (Hulpkas voor Ziekte- en Invaliditeitsverzekering) : [www.caami-hziv.fgov.be](http://www.caami-hziv.fgov.be)

### The CPAS/OCMW's in Brussels

You can find more information about the various CPAS/OCMW's in Brussels and their addresses on the following website [www.ocmw-info-cpas.be](http://www.ocmw-info-cpas.be)

The following leaflets are available in French, Dutch, English, Spanish, Russian, Portuguese, Mandarin, etc.  
You can download them and other publications for free from our website.

- Emergency Medical Aid for people without legal residential status
- Pregnancy, childbirth and postnatal care for women without legal residential status
- Health insurance for people without legal residential status or with precarious residence
- Short stay on medical grounds
- Mental healthcare for people without legal residential status
- A Visa advice on medical grounds + support
- What to do in the case of a work accident if you are not officially employed
- Medical support in case of voluntary return
- Asylum and healthcare
- Medimmigrant – Presentation leaflet



## Access to health care for EU citizens

Good to know



### Email and phone info:

Calling hours:

Mon : 10 a.m. – 1 p.m.

Tue : 2 p.m. – 6 p.m.

Fri : 10 a.m. – 1 p.m.

Tel. 02/274 14 33/34 • Fax 02/274 14 48

E-mail: [info@medimmigrant.be](mailto:info@medimmigrant.be)

[www.medimmigrant.be](http://www.medimmigrant.be)

Postal address :

**(There are no consultations on the spot!)**

(rue) Gaucheret (straat) 164 • 1030 Brussels

Fortis: 001-2389649-33

## If you have health insurance in your EU country of origin

Before coming to Belgium you must request a European health insurance card from your insurance provider. This card should state your surname, name, date of birth and an identification number. It proves at European level that you are registered with a healthcare system in your EU country of origin. In case you have forgotten or lost the card, a replacement certificate may be sent by fax or email. The validity period of the card varies from country to country. For further information please contact your health insurance provider.

### Payment or reimbursement in the case of:

#### Necessary medical care

In the case of **admission to hospital** with an overnight stay the invoice will be paid by the health insurance provider in your EU country of origin. The hospital will charge the amount of money owed to the insurance provider.

In the case of **outpatient treatment** you must pay the invoice directly. Subsequently:

- either request repayment from your insurance provider in your EU country of origin
- or you may request repayment from an insurance institution in Belgium (mutuality or CAAMI/HZIV). The Belgian insurance institution will then request a refund of the amount from the insurance institution in your EU country of origin.

The repayment will be done in accordance with the Belgian repayment rate. The patient fee (le ticket modérateur / rem-geld) must be paid by the patient.

#### Planned healthcare (i.e. healthcare is the reason for coming to Belgium)

In the case of **admission to hospital** prior agreement must be obtained from the insurance provider (= form S2). The repayment will be made in accordance with the Belgian rate.

In the case of **outpatient treatment** a prior agreement is not necessary but without such agreement the repayment will be made in accordance with the rate of your EU country of origin

## If you no longer have health insurance in your EU country of origin

Note: before applying to a different healthcare system, always check if you still have a valid insurance in your EU country of origin.

### Health insurance in Belgium

Joining the Belgian health insurance system is possible for several categories of people, as beneficiary insurant or as dependent.

> More information is available in our leaflet 'Health insurance for people without legal residential status available at our website [www.medimmigrant.be](http://www.medimmigrant.be) (Outils et publication / Werkinstrumenten en publicaties).

Notes :

- **Waiting period:** there is no waiting period for the first registration. (The regulations are more complex if the person already had a health insurance in Belgium)
- **Right to extension:** after registration the health insurance remains valid at least until 31<sup>st</sup> December of the following year. Afterwards, you will lose your right if you are not registered properly within the reference year (= X-2), if the person has an income from a different EU country.

### CPAS/OCMW<sup>2</sup> support

- The support of the CPAS/OCMW intends to make it possible for everyone to lead a life with dignity (CPAS/OCMW organic law). This may include the payment of medical care. In view of the fact that the intervention of CPAS/OCMW is the last option, the CPAS/OCMW will consider a.o. the existence or inexistence of: health insurance in your EU country of origin
- entitlement to health insurance in Belgium
- private health insurance
- disposal of financial resources to pay for care

<sup>2</sup> The "intégration sociale/maatschappelijke integratie" (social integration) includes support to integration, formation and labour and it follows the legal provisions. The "aide sociale/maatschappelijke dienstverlening" (social welfare) is a form of assistance the CPAS/OCMW can grant to guarantee the respect of human dignity.

Attention: In certain situations EU citizens (or their family members) can lose their right to reside if they constitute an unreasonable burden for the Belgian social security system.

### Situations depending on the category of European citizens and residency status<sup>3</sup> :

#### European employees or self-employees (+ family members)

- Annexe/bijlage19(ter): social welfare
- Card E, F or E+ and F+: social integration and (complementary) social welfare

#### European job seekers (+ family members)

- Annexe/bijlage19(ter): urgent medical care (AMU = Aide Médicale Urgent/DMH = Dringende Medische Hulp) like persons without residency permit
- Card E and F: social integration (3 months after the issuance of Appendix 19(ter)) and suspension of (complementary) social welfare
- Card E+ and F+: social integration and (complementary) social welfare

#### European students, European citizens who are not working (+ family members) and Europeans who are members of a Belgian family

- Annexe/bijlage19(ter), card E and F: suspension of social welfare during the first 3 months following the issuance of the residency permit, but entitled to AMU/DMH like persons without residency permit
- After the suspension period: social integration and (complementary) social welfare or only social welfare if the person is still in possess of an annexe/bijlage 19(ter)

#### European tourists (no request for residence permit longer than 3 months and legal stay)

No entitlement to social aid or to AMU/DMH. Eventually, entitlement to AMU/DMH to enable the immediate departure.

#### EU citizens without residence permit

You are entitled to AMU/DMH.

<sup>3</sup> Source: (free translation) SPP IS/POD MI newsletter of 5 August 2014, that follows Constitutional Court decision No. 95/2014. Thereby the court partially annulled Article 57(5) of the CPAS/OCMW law.