



SIS card      mutuelle      hospital  
disability      emergency medical aid      on-call doctor  
family planning      medical house      pharmacy

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Health



## I live in Belgium. Do I have a right to health care?

In Belgium, everyone has a right to health care. A portion of health care expenses are covered by a “mutuelle” health insurance fund. People who do not have a “mutuelle” have a right to CPAS medical aid or emergency medical aid .

Note: people with a tourist visa or temporary work visa are not part of this category. They must pay for their health care costs out of their own pocket.

## Do I have to sign up for a “mutuelle”? What purpose does it serve?

A “mutuelle” is a private insurer that reimburses you, in full or in part, for your health care costs. It pays you an allowance if you are physically unable to work, gives you information, and answers any health-related questions you may have.

If you meet the conditions, you must sign up with a “mutuelle”.



If you cannot be covered by the “mutuelle”, there is a system, via CPAS, to cover your health care costs.



*If you are undocumented, you have the right to emergency medical aid .*

## What “mutuelle” should I choose? How much will it cost? How do I join?

There are several “mutuelles.” All of them offer more or less the same services. In the general system, there are no premiums to pay. The premium is withheld from your monthly salary (Social Security contributions) or via agreements with other agencies.

“Mutuelles” also offer complementary health insurance to cover some expenses that are not reimbursed by the basic coverage. This complementary insurance requires you to pay a premium, and it is mandatory.

→ To find an office near you, consult their websites:

- [www.mutsoc.be](http://www.mutsoc.be)
- [www.mc.be](http://www.mc.be)
- [www.mloz.be](http://www.mloz.be)

## How does the reimbursement system work?

When you see a physician, he or she will give you a certificate as proof of your visit. When you submit this certificate to your mutuelle, it will reimburse you for some or all of the visit. Generally, part of your health care costs will be covered by the “mutuelle”, and the other part will be paid by you. For medication, the same applies, but reimbursement covers only some types of medication. This is reflected at the pharmacy by a reduction in the price of the medication.

## What are my rights as a patient?

- You can choose your physician and change whenever you like.
- You have the right to be informed of your health condition, possible treatments and risks. Before starting a treatment, the physician must ask you if you agree to it.
- You may ask to read your medical records.
- You have the right to doctor-patient confidentiality.



If you have problems speaking or understanding the language, you may ask for the services of a translator/interpreter. Talk about this with your health care provider (hospital, medical center, etc.).

## Who should I contact if I have a health problem or if I don't feel well?

First, you should see your general practitioner. He or she will refer you to a specialist or to a hospital, if necessary.

➔ If you do not know where to find a general practitioner, you can get information at a pharmacy near you.

You should not go to a hospital emergency room for your general health problems, except in the case of emergency. The general





practitioner you visit can give you advice on how you should proceed.

 It is preferable to stay with the same general practitioner. He or she knows you well. You will build a trust-based relationship with your general practitioner, and he or she will update your health records.

## When should I go to the hospital?

When your general practitioner thinks you need to consult a specialist, he or she may refer you to a hospital. Many hospitals have an outpatient clinic where you can see a specialist. Hospitals can organize consultations with dentists, optometrists, physical therapists, etc. These consultations are at certain hours or more often on an appointment basis. They are therefore not available on an emergency basis.

## What if I become ill at night or on the weekend?

If you become ill in the evening, at night or on the weekend, you can go to see an on-call physician or ask for him or her to come to your home if you are not able to move about.

→ To find an on-call physician near you, telephone your regular physician (an answering service will give you the telephone number for the on-call physician).

The on-call physician will determine whether your case is a serious emergency, and if so, will refer you to a hospital's emergency service.

→ In Brussels, you may also contact SOS Médecins: 02/513.02.02  
[www.sosmedecins.be](http://www.sosmedecins.be)

## Are there other places where I can be treated?

You can also be treated at the **medical center** near you. At the medical center, you can see general practitioners, social workers, psychologists, dentists, gynecologists and pediatricians.

→ [www.maisonmedicale.org](http://www.maisonmedicale.org)

Most of the "mutuelles" also manage clinics where you can see specialists, general practitioners, dentists, gynecologists and pediatricians. → For more information, contact your "mutuelle".

## Where can I obtain help for problems related to reproduction and sexuality?

At the **family planning center**, you can see a physician at an affordable price and receive advice from specialists about contraception, sexuality, abortion, sexually transmitted diseases or domestic violence. Specialists must respect doctor-patient confidentiality, including for minors.

→ [www.loveattitude.be](http://www.loveattitude.be)

**In Belgium, a woman has the right to decide whether or not to have children, and to use contraception.**

**When a woman has an unwanted pregnancy, she may decide to end the pregnancy before the end of the 12th week.**

**I have trouble sleeping,  
I'm anxious, I'm depressed.  
Who should I see?**

Sometimes, it helps to talk with a health care professional specializing in sleep problems, anxiety attacks, homesickness, loneliness, post-traumatic stress disorders... In Belgium, general practitioners will often refer you to a professional in such cases. Psychological aid might also be of use to your children if, for example, they have problems at school or if their behaviour suddenly changes.

➔ You can find out about the services available near you, e.g. mental health centers. You can also talk to your general practitioner.

**I am disabled. Where can I find assistance for my family and myself?**

If you are disabled, you might have trouble getting around, finding a job, establishing relations or staying independent. There are organizations that help disabled persons





and offer them advice. They can assist you and your family.

➔ For more information :

- In Brussels: Phare (Autonomy for the Disabled): [www.phare-irisnet.be](http://www.phare-irisnet.be)
- In Wallonia: AWIPH (Walloon Agency for the Integration of Disabled People): [www.awiph.be](http://www.awiph.be)

## What are the important documents for my health?

**SIS card:** Social identity card. This card contains all of your data which may be of use to Social Security institutions. You must show



it at the pharmacy, hospital or "mutuelle". You must request it from your "mutuelle".

**Vignette:** Document that contains your information for the "mutuelle". You should put this vignette on the documents you send to the "mutuelle" (physician's certificates, prescriptions). ➔ You should ask the "mutuelle" for these vignettes.

**Prescription:** Document on which the physician writes the list of medications and treatments that you need. You must show this document at the pharmacy where you purchase your medication. You will pay less than the full price, because your "mutuelle" will pay part of the cost directly to the pharmacist.

**Physician's certificate:** This is the certificate your physician will give you after an exam. You must submit it to your "mutuelle" so that you can be reimbursed for a portion of the costs for the consultation.

**European Health Insurance Card (EHIC):** For EU citizens or for citizens of countries that have signed international health insurance agreements.

## Emergency telephone numbers?



- **Emergency medical assistance, ambulance and fire 100 or 112**
- **Police: 101**
- **Poison Response Center: 070/245.245**



Write these emergency numbers on a card, and keep it in your home.



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