



It is important to choose a trusted general practitioner close to home: he will be the "family doctor" and will hold my medical records in order. It is advisable that he opens what is called a Global Medical File (DMG), which allows minimizing the cost of his services. It is this trusted doctor who will send me if necessary to specialist doctors.

If I have acquaintances settled in the same district, I ask them for advice.

If I do not know anyone, I check the letter D (as doctor) in the telephone directory of my Commune or I'm looking on the Internet.

For a consultation, I go to the doctor's office based on the hours he informs me, or if I cannot move around, I asked him to come examine me at my home (with surcharge).

In general, each doctor organizes consultations at very specific hours or receives on appointment.



In emergencies only, on weekends and at night I can call a doctor on duty or go to a medical center on duty. I can call 1733 to find out where I should go. The names of doctors on duty are published in the regional newspaper distributed weekly in my mailbox, as well as ambulance services, firemen... You should know that the price of the consultation will be, in this case, higher.



The pharmacies on duty are also published in the newspaper, on the website [www.pharmacie.be](http://www.pharmacie.be) and posted in the windows of all pharmacies. Drugs there are however available only on prescription from a physician attesting the emergency.



In extreme emergencies only, I can call directly to the hospital. An emergency service is open there 24h/24h.

The GP is the trusted person that guides my care and monitors it. If I see a specialist, it is best to check with the "family doctor" that cares are followed. For example, the pediatrician may prescribe to my child a blood test: in this case I myself have to ensure an appointment and request that the results will be sent at the same time to both the pediatrician and general practitioner. At each stage, I can count on my "family doctor" to monitor the development of my care.





It is a place where I can find a set of basic medical services: a doctor, nurse, gynecologist, physical therapist ... sometimes a social worker, psychologist, dietician ... The medical house can also perform minor surgery.

All persons in order with their mutual insurance companies and living in the commune's jurisdiction can enroll in a medical house. From registration, consultations are completely free, regardless of the number of visits, provided to waive to consult with other doctors (except on weekends or in an emergency).

If I'm not in order with mutuality, the medical house can help me complete the necessary documentation or ask the CPAS to support the emergency medical expenses. The medical houses also offer all kinds of solidarity services, such as groups of words, information sessions...

To find the medical house closest to home, I consult the website [www.maisonmedicale.org](http://www.maisonmedicale.org) or the telephone directory under "Medical House", "Health Center" or "Collective of Health".



## The family planning

The family planning centers welcome in all confidentiality those in need of advice or care as regards sex, pregnancy, emotional or family life. Hotlines are organized without appointment to guide people, if necessary, to medical, psychological, legal or social consultations.

To find a family planning center near to my house, I check the site [www.planning-familial.be](http://www.planning-familial.be) or [www.loveattitude.be](http://www.loveattitude.be)

## Mental health services

Mental health services (SSM) welcome all people (children, teenagers, adults and the elderly) who are experiencing difficulties (marital, family, school, anxiety, depression, etc.). They offer consultations in psychiatry, child psychiatry, psychology, speech therapy and psychomotor therapy. These consultations are covered by the health insurance company, the CPAS or Fedasil.

To find a mental health service, I visit the website [cresam.be](http://cresam.be) or I ask my general practitioner.

# The urgent medical care



An illegal resident can benefit from health care provided a physician certifies this need by a medical emergency certificate.

In this case, I send my request to the CPAS. It can issue medical or pharmaceutical tickets. It can also issue a document called a “payment warrant” in the case of an intervention in the hospital. In some emergency situations that require it, the hospital social service can come into direct contact with the CPAS

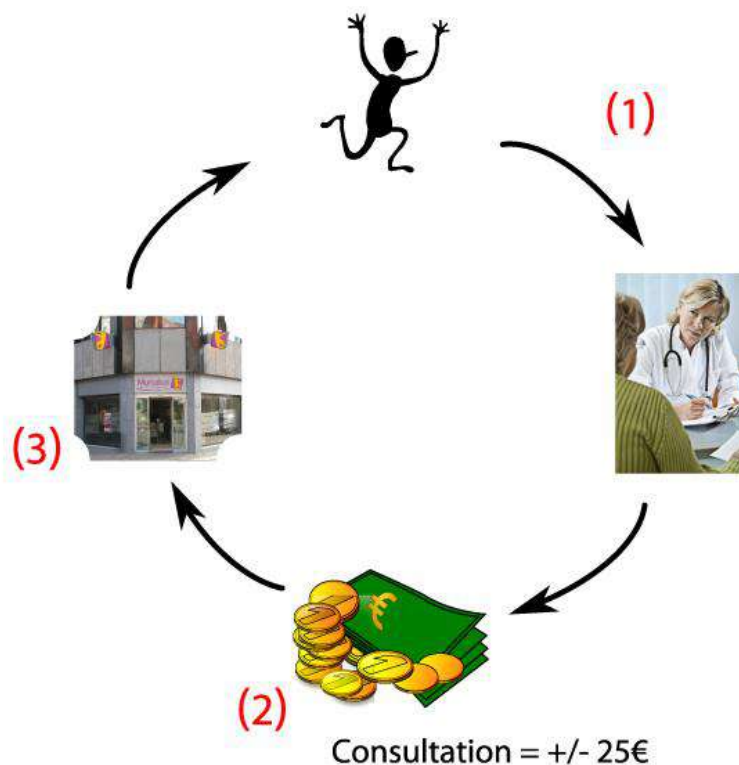
# The mutual insurance compagny



The mutual insurance company is an administration that manages the money paid by working citizens to finance health care. Therefore this is the financial solidarity of all, which allows everyone to treat oneself at an affordable price: the money is directly debited from wages or income.

There are several mutual companies that offer the same services, with some differences: Christian mutuality, socialist mutuality, liberal mutuality, professional mutuality, neutral mutuality. The CAAMI (auxiliary fund for disease- disability insurance) is a public institution that performs the same tasks as mutualities. I select according to my residence and my philosophical affinities.

Example: (1) I'm sick and I call the doctor. (2) I pay for the consultation. (3) I go to the mutuality, which will reimburse me.





## Registration



When I have an allowed stay of over three months, I can register at the mutuality. I go to the mutuality with my ID papers.

I fill out a form and provide the required documents: copy of my identity card, affidavit available at the municipal administration, the Commune certificate stating my residence, the CPAS certification if I am its beneficiary, ...

## The annual compulsory contribution

I pay a compulsory contribution which varies from one mutuality to another (between about 10 € / year to CAAMI and 100 € / year). I am then a holder of mutuality, for myself and for people who are my dependents (spouse, children ...).

Mutualities also offer a range of other benefits provided to pay an additional contribution. Since the first of January 2012, this additional contribution is compulsory, except to CAAMI.

**IM** = “Intervention majorée” (increased intervention)

If I am financially dependent on the CPAS, I automatically benefit from the IM. Doctors' consultations, medicines and public transport (train, bus, tram and metro) are cheaper. There are also discounts for some recreational activities such as swimming pools.



If I benefit from the Increased Intervention, I can ask for the third-party payment to be applied. Third-party payment is a possibility not to advance all money for certain services: I only pay the co-payment (my personal share) and the mutuality directly reimburses the rest to the doctor.

If my household has small income, I can apply for the Increased Intervention (IM).



To apply for the IM, I fill in a sworn statement signed by all the members of the household and I provide a tax assessment notice for the previous year.

## The hospital insurance

A hospital stay can be very expensive, even though I am a mutuality holder. That is why there is a hospital insurance that guarantees to cover all costs. The amount of this insurance varies from one mutuality to another.



# The documents of the mutual insurance compagny



Following my registration, I get important administrative documents.

**The membership book** (available in some mutual insurance companies, in others not)

This book complements my social identity card. It includes:

- the full names, dates of birth and family status of the holder and his dependents;
- the registration numbers of mutuality;
- a Notice to inform the mutuality of any change of address or status;
- useful information such as duty hours, services phone numbers, ...

## The labels



I also receive labels on which there are my address and phone number. They complete my social identity card and are required for many medical services (hospital consultation, blood sample, care

reimbursement certificates ...).

**SO I ALWAYS HAVE LABELS IN MY WALLET.**

# The documents of the mutual insurance compagny



## The certificate of given care

When I pay a consultation, I sometimes receive a hard copy of a certificate of given care which I use as proof of payment. I stick on it a label and I present it in the mutuality, which reimburses a portion of my expenses. My doctor can also send the certificate directly to the mutuality electronically.

ATTENTION: ALL YOUR MEDICAL EXPENCES WILL NOT BE PAID IN FULL.

## The drugs prescription

When the doctor prescribes me some drug, he writes a prescription (drugs prescription). I give it in at the pharmacy.

In this way, I pay directly only a part of the price of the drug. Some drugs called "of comfort" are not reimbursed, however.

