

Did you arrive here from Ukraine? **Here is all you need to know about health insurance agencies in Brussels.**



What is the purpose of a health insurance agency?

Affiliation to a health insurance agency in Belgium is mandatory for:

the reimbursement of medical expenses.

When you consult a doctor, dentist, specialist, physical therapist or other health care professional (whether in a private practice, hospital or elsewhere) or are hospitalised, your affiliation to a health insurance agency will enable you to be partially reimbursed for this consultation, the care you receive or your hospitalisation. This is also the case for medication that you buy from a pharmacy with a prescription issued by a health care provider, for which you can be partially reimbursed.

obtaining a replacement income. If you work in Belgium and are incapacitated for work, either due to an illness or an accident, or for maternity/paternity reasons. Please note that you are not automatically entitled to these advantages. Ask your health insurance agency about the eligibility conditions.

What can be reimbursed?

For persons who are granted temporary protection, their affiliation to a health insurance agency allows them to benefit directly from the so called '**BIM status**' (**BIM stands for bénéficiaire d'intervention majorée/begunstigde van een verhoogde tegemoetkoming or increased intervention beneficiary**). Practically, this status allows you to obtain a higher reimbursement for medical care (e.g. for care provided by a general practitioner or nurse or for the purchase of certain medication), but not necessarily a full reimbursement. To benefit from this right, all you need to do is **register yourself (and your children or any persons accompanying you) with a health insurance agency as soon as possible.**

When you are affiliated to a health insurance agency of your choosing, you may request a retroactive reimbursement as from the first day of the quarter in which you received the temporary protection certificate or the registration certificate (e.g. if you received your temporary protection certificate on March 15th, 2022 and your affiliation started on April 5th, 2022, you are entitled to retroactive reimbursement for benefits as from January 1st, 2022).

Which health insurance agency should I register with?

If you live in the **Brussels-Capital Region** (i.e. in any municipality with a postal code between 1000 and 1210), you can choose between **seven different health insurance agencies**.

All seven of these agencies offer **mandatory health insurance**.

Only one out of these seven agencies, **CAAMI/HZIV**, offers mandatory insurance only. **Affiliation to this agency is free of charge.**

The other six health insurance agencies offer supplemental health insurance in addition to the mandatory health insurance. This supplemental insurance covers expenses that are not or not entirely covered by the mandatory health insurance. In addition, they offer a variety of other advantages (e.g. financial support for prescription glasses, supplemental financial support for psychotherapy sessions, partial reimbursement of subscriptions to sports clubs/associations or of sports camps during school holidays, etc.). These benefits and advantages vary from one health insurance agency to the next. In order to benefit from them, these agencies require the quarterly or annual payment of a contribution, which differs from one agency to the next. These six agencies do not offer mandatory health insurance only.

Inform yourself in order to know which benefits and advantages are offered by the health insurance agency you chose and what will be the cost of your affiliation.

Can I get supplemental health insurance?

Health care in Belgium can be quite costly. This is especially true for hospitalisations (which are only partly covered by the mandatory insurance) or certain forms of dental care. Therefore, it may be **advisable to get supplemental health insurance**.

Supplemental health insurance is very diverse and offers **many different types of coverage, depending on your needs**. The various health insurance agencies (except for CAAMI/HZIV) offer a wide variety of supplemental health insurance options.

The **cost** for this type of insurance **varies** according to the **coverage**, your **age** at the time of affiliation and, obviously, which health insurance agency you affiliate to. Sometimes, the affiliation costs may be paid on a monthly or quarterly basis. A probationary period may apply to your affiliation (i.e. a waiting period, during which you cannot benefit from the services of the health insurance agency yet).



How do I register with a health insurance agency?

To register, you need at least one of **the following documents**:

- ▶ either a temporary protection certificate from the federal Immigration Office (FR: Office des Etrangers/ NL: Dienst Vreemdelingenzaken);
- ▶ or a proof of registration with the federal Immigration Office (pending receipt of the temporary protection certificate).

Register with a health insurance agency and have your medical expenses reimbursed quickly by going directly to one of the agencies listed below, in order to speed up the registration process.





The Brussels Health Orientation Center can also help you register with a health insurance agency, in Ukrainian (see <https://www.ccc-ggc.brussels/fr/ukraine> and scroll down for up-to-date information).

How are medical expenses reimbursed?

For security reasons, medical expenses are preferably reimbursed to a European bank account (but an international bank account number may be used temporarily).



Which are the Brussels health insurance agencies and how do I register with them?

Mutualités Chrétiennes/Christelijke Mutualiteit	Mutualités Neutres/Neutrale Ziekenfondsen	Mutualités Socialistes/Socialistische Mutualiteit	Mutualités Libérales/Liberale Mutualiteit
 <p>Make an appointment with the agency</p> <p>Do you prefer to visit one of our Brussels agencies in person? Do not hesitate to do so</p> <p>Contact us by phone (in Ukrainian):</p> <p>+32 2 501 51 07 (in Ukrainian or French), Monday through Friday, 9am–12.30pm and 1.30pm–4.30pm</p> <p>Register online: Please fill out the registration form (in English)</p>	 <p>Make an appointment with the agency</p> <p>87-93 Boulevard Brand Whitlock 1200 Woluwe–Saint-Lambert</p> <p>or call +32 2 733 97 40.</p> <p>E-mail: assurabilite-verzekeerbaarheid@mutualia.be</p> <p>Make an appointment online.</p>	 <p>Make an appointment with the agency</p> <p>111 Rue du Midi 1000 Bruxelles</p> <p>All our agencies in the Brussels Region work with time slots (with or without appointment)</p> <p>Please make an appointment by phone at +32 2 506 96 01 or +32 2 506 96 05 or by</p> <p>E-mail: ECV_Inscriptions.bra@solidaris.be</p> <p>It is also possible to make an appointment online.</p>	 <p>Make an appointment with the agency</p> <p>51-52 Place de la Reine 1030 Bruxelles</p> <p>Call +32 2 209 48 70 (in French, Dutch or English)</p> <p>Registration possible online or in our agencies</p> <p>E-mail: assurabilite@mutplus.be</p> <p>Without appointment Monday through Thursday 9 am - 4.30 pm (Friday 3.30 pm)</p>
https://www.mc.be	https://www.mutualia.be	https://www.fmsb.be	www.mutplus.be

Mutualités Libres/Onafhankelijke Ziekenfondsen	CAAMI/HZIV	
 <p>Make an appointment with the agency</p> <p>17 Boulevard Anspach 1000 Bruxelles</p> <p>without appointment, Monday through Thursday, 9am–4pm Friday, 9am–1.30pm</p> <p>or call +32 2 444 41 11 (in English, Ukrainian or Russian)</p> <p>E-mail: affiliations@partenamut.be</p>	 <p>Make an appointment with the agency</p> <p>17 Boulevard Anspach 1000 Bruxelles</p> <p>108 Fr. Rooseveltlaan 1800 Vilvoorde</p> <p>Make an appointment via videoconference or call +32 2 210 14 01.</p> <p>E-Mail: klantworden@helan.be</p>	 <p>Visit our regional office</p> <p>Rue du Trône 30B 1000 Bruxelles</p> <p>without appointment, Monday through Friday, 9am–12pm</p> <p>or call +32 2 229 34 80.</p> <p>E-mail: 602ledenmembres@caami-hziv.fgov.be</p>
https://www.partenamut.be	http://www.helan.be	http://www.caami-hziv.fgov.be

This leaflet was produced in collaboration with the Brussels Board of health insurance funds and the Commission communautaire commune.