

# Social security system (insurance)

## Health insurance in Belgium

Here's a complete guide on how to apply for Belgian health insurance as an expat and choose from the many Belgian health insurance companies.

Source: [www.expatica.com](http://www.expatica.com) <https://www.expatica.com/>

Read more on the official websites of the communities:

- Flanders (Flemish or Dutch speaking community): <https://www.vlaanderen.be/en>
- Walloon (French speaking community): <http://www.wallonie.be>
- German-speaking community: <http://www.dg.be/en>

And on [www.belgium.be/en](http://www.belgium.be/en) <https://www.expatica.com/> for the country of Belgium

The [Belgian healthcare system](https://www.expatica.com/be/healthcare/healthcare-basics/the-belgian-healthcare-system-100097/) <https://www.expatica.com/be/healthcare/healthcare-basics/the-belgian-healthcare-system-100097/> is regarded as one of the best in Europe, which is generously funded by compulsory Belgian health insurance and [social security contributions](https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/). <https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/>

Belgium has a very extensive social security system. Foreigners also are entitled to certain allowances and to social services. You can find all information on this website: [https://www.belgium.be/en/family/social\\_security\\_in\\_belgium](https://www.belgium.be/en/family/social_security_in_belgium)

## Who needs Belgian health insurance?

Employees and self-employed

Upon commencing [work in Belgium](https://www.expatica.com/be/employment/finding-a-job/work-in-belgium-how-to-find-jobs-in-belgium-100085/) <https://www.expatica.com/be/employment/finding-a-job/work-in-belgium-how-to-find-jobs-in-belgium-100085/>, all foreign nationals must join the state Belgian health insurance scheme or present evidence of private health insurance in Belgium (the same applies to the [self-employed in Belgium](https://www.expatica.com/be/finance/taxes/taxes-for-freelancers-self-employed-an) <https://www.expatica.com/be/finance/taxes/taxes-for-freelancers-self-employed-an>

[d-corporations-in-belgium-471589/](#) ).

EU, EEA and Swiss nationals visiting Belgium can temporarily use their European Health Insurance Card in Belgium ([EHIC https://www.expatica.com/healthcare/healthcare-basics/ehic-european-health-insurance-card-explained-100250/](#) ), however, they are required to make social security contributions once they start working in Belgium, which entitles them to the same healthcare rights as Belgian citizens.

For non-EU residents, Belgium also has agreements with more than 20 countries outside Europe, including Canada, Australia, USA and Japan, which enables the same healthcare access as Belgian citizens. Visit [www.coming2belgium.be https://www.coming2belgium.be/](#) for information in several languages.

### Spouses and children

Employees eligible for Belgian health insurance cover automatically receive cover for children up to the age of 18 and dependent spouses (providing they don't have their own cover).

### Students

EU students are covered by the state health insurance system in their home country throughout their period of study. Non-EU students should check whether their country has an agreement in place with Belgium. Those who don't qualify for cover must purchase their own insurance.

### Pensioners/non-workers

Expat pensioners may be entitled to state Belgian health care covered by their country of origin. It is important that you clarify what your entitlements are prior to moving to Belgium, as you will be required to provide evidence of health cover when registering for residency.

### Short-term visitors

EU/EEA and Swiss citizens planning a short-term visit to the country may use their [European Health Insurance Card https://www.expatica.com/be/news/](#) (EHIC) in Belgium to receive emergency treatment either free of charge or at a reduced cost. Other visitors can check the requirements with the Belgian

consulate or embassy in their home country; in some cases, private insurance may be required before a [Belgian visa or permit](https://www.expatica.com/be/moving/visas/moving-to-belgium-complete-guide-to-belgian-visas-and-permits-100069/) <https://www.expatica.com/be/moving/visas/moving-to-belgium-complete-guide-to-belgian-visas-and-permits-100069/> is granted.



## **How to apply for Belgian health insurance**

Upon completion of your residency registration at [your local town hall](https://www.belgium.be/fr/adresses_et_sites/overview?f=YXV0aG9yaXR5TG9V2ZWw9L1ZpbGxlcYBldCBjb21tdW5lcw==&s=) [https://www.belgium.be/fr/adresses\\_et\\_sites/overview?f=YXV0aG9yaXR5TG9V2ZWw9L1ZpbGxlcYBldCBjb21tdW5lcw==&s=](https://www.belgium.be/fr/adresses_et_sites/overview?f=YXV0aG9yaXR5TG9V2ZWw9L1ZpbGxlcYBldCBjb21tdW5lcw==&s=) , you will be issued with a [Belgian eID-card](https://eid.belgium.be/en) <https://eid.belgium.be/en> (electronic ID), which replaced the previous *Carte SIS* (Social Identity Card) in January 2014. Your eID is an official identification card, which all Belgian residents aged over 15 must carry at all times. It serves a variety of purposes, including enabling [doctors in Belgium](https://www.expatica.com/be/healthcare/healthcare-basics/doctors-dentists-and-medical-specialists-in-belgium-446757/) <https://www.expatica.com/be/healthcare/healthcare-basics/doctors-dentists-and-medical-specialists-in-belgium-446757/> and [Belgian hospitals](https://www.expatica.com/be/healthcare/accidents-emergencies/hospitals-in-belgium-100100/) <https://www.expatica.com/be/healthcare/accidents-emergencies/hospitals-in-belgium-100100/> to digitally verify your insurance status.

Health insurance in Belgium is partly funded through social security contributions, and workers in Belgium will need to first register with the social security office before joining a Belgian insurance scheme. Read more in our guide to [social security in Belgium](https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/) <https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/> .

The various Belgian health insurance schemes, known as a *mutuelle*, are state sponsored and are mandatory for any residents wishing to receive Belgian health cover. After joining, patients will typically be reimbursed between 50 and 75 percent of their medical costs by their chosen Belgian health insurance company.

## **Applying to Belgian social security**

Before choosing a Belgian health insurance company, you must be paying Belgian social security. Registration for social security may be handled by your employer, otherwise you can register at your nearest social security office. Read how to sign up for [Belgian social security](https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/) <https://www.expatica.com/be/about/gov-law-admin/social-security-in-belgium-and-your-benefits-100070/> . The Belgian government also provides a detailed [guide](#).

Both employers and employees are responsible for making social security payments, with employers funding the majority of the fee. In 2017, employees paid 13.07 percent of their annual salary to social security, while employers were required to pay an additional 25 percent towards the fund. Employee contributions are automatically deducted from your earnings.

Contributions must also be made by anyone registered as self-employed, albeit at a lower percentage than the combined requirement of employers and employees. As a result, however, the self-employed enjoy fewer rights - hence why some opt to make extra contributions in order to receive additional cover. Read about [taxes and social security for self-employment in Belgium](https://www.expatica.com/be/finance/taxes/taxes-for-freelancers-self-employed-and-corporations-in-belgium-471589/) <https://www.expatica.com/be/finance/taxes/taxes-for-freelancers-self-employed-and-corporations-in-belgium-471589/> .

## **Belgian health insurance reimbursements**

The payment of medical services usually requires the patient to pay for each individual consultation or treatment upon presentation of their eID card, before submitting a claim to the relevant insurance company to reclaim part of the cost. In most instances, up to 50-75 percent of the cost can be claimed back through your Belgian health insurance, with the patient responsible for covering the rest. Claims are usually made by submitting a receipt alongside a claim form to your Belgian health insurance company.

Some *mutuelles* may have agreements in place with certain clinics which entitle you to a full reimbursement or even the reimbursement amount deducted at the point of payment. This varies from one insurer to the next, so check your policy first.

Payments for hospital treatment follow a slightly different system. Hospital

patients are normally charged a fixed daily fee, which varies according to personal circumstances, for example, the unemployed, retired or disabled will pay less. At the end of your hospital visit you will only pay your personal share, with the hospital charging your insurance company (*mutuelle*) directly for the outstanding amount.



### **Private health insurance in Belgium**

With *mutuelles* covering between up to 75 percent of medical costs, private health cover remains a popular choice for many residents looking to cover the outstanding amounts. Some employers also provide supplementary health cover as part of their employee benefits package.

Private cover can be a useful way of topping up a *mutuelle*, particularly if you have an existing medical condition which is likely to require regular treatment. As you will be liable for at least 25 percent of all medical costs, it can be beneficial to find a private package to supplement state Belgian health insurance.

As ever, the cost of private health insurance varies, so it's important to thoroughly research your options prior to committing to a specific package. If you have a family then enquire about specific family packages which may help lower the overall cost; children are otherwise not generally covered under your insurance plan, unlike state Belgian health insurance.

If you frequently travel abroad, you may wish to purchase a package which covers your medical expenses while out of the country. Note that EU citizens can use their [EHIC](https://www.expatica.com/be/news/) card when seeking medical assistance within the EU. Read more about insurance in Belgium.

### **Choosing a doctor or hospital**

Unlike public healthcare in most other countries, those seeking treatment in

Belgium are free to visit any doctor or hospital, regardless of location or referral. This can be particularly beneficial to expats whom have received recommendations from colleagues, or who simply wish to find a doctor with a strong grasp of English. Read about [doctors and medical specialists in Belgium](https://www.expatica.com/be/healthcare/healthcare-basics/doctors-dentists-and-medical-specialists-in-belgium-446757/) <https://www.expatica.com/be/healthcare/healthcare-basics/doctors-dentists-and-medical-specialists-in-belgium-446757/> .