

CM-Zorgkas: looking after each other

Keeping care affordable for all. That is the mission of CM-Zorgkas. The 62 euros (31 euros if you comply with the requirements) that you pay annually, enables CM-Zorgkas to engage in practical social welfare. And, if, later in life you need care, you can count on Zorgkas.

Flemish social welfare

If you live in Flanders (or if you are enrolled as part of the Belgian social security system based on the fact that you work in Flanders), then from the year you turn 26, you must join a recognised health care fund, such as CM-Zorgkas. This means we all stand together in solidarity, we all contribute to keeping the delivery of care and medical assistance affordable, and we can rest safe in the knowledge we will be able to rely on this solidarity ourselves later on.

In 2024, you pay your health care fund 62 euros by way of the annual care premium or a reduced care premium of 31 euros. In order to qualify for the reduced premium, you must have been entitled to the enhanced premium on 1 January in the preceding year (for 2024: on 1 January 2023).

Anyone who needs a lot of care can apply for a care budget, an allowance for rent expenses or the purchase of mobility equipment, or a contribution towards care in an assisted living centre, short-stay centre or day-care facility or an allowance for care in a rehabilitation hospital, psychiatric care facility, sheltered housing initiative, or rehabilitation facility..

Please note: If any care premiums remain to be paid by you at the time when you put in a claim for a care budget, these will be deducted from the care budget.

More info: www.cm.be/zorgkas

1. Care budget for the severely care-dependent

The care budget is for anyone who needs a lot of care. Nursing home residents and residents of psychiatric nursing homes are also entitled provided they hold the certificates required. They can count on a monthly sum of 140 euros, which they can spend on their non-medical expenses.

How to apply?

Do you think you may qualify for this care budget? Submit an application form to CM-Zorgkas as soon as possible. You can download the form (www.com.be/zorgbudget-zorgbehoevenden) or request a copy of the form at your CM branch. In response to your application, CM-Zorgkas will assess whether you are entitled to this care budget. You will receive a letter from CM-Zorgkas with the decision.

If you are staying in a Flemish assisted living centre, you do not need to make a request. The care budget for the severely care-dependent will be automatically paid on the basis of the admission data that the care centre provides to your healthcare fund.

2. Care budget for the disabled

The care budget is intended for people who have a disability and duly established, limited support needs. To qualify, they need to have an existing certificate or other form of proof, and comply with the requirements set out. They receive 300 euros per month via CM-Zorgkas, which they are free to spend as they wish.

How to apply?

You cannot apply yourself. If you are eligible for this type of care budget, CM-Zorgkas will contact you.

3. Care budget for the elderly who need care

Anyone who is 65 or above, has a limited income and a reduced level of self-reliance can apply for the care budget. This is a benefit intended to keep the additional costs of care affordable. The amount is determined on the basis of reduced self-reliance (if staying in a care home, you are automatically ascribed a care category of 4 or 5), your family situation, your family income and your assets. The benefit can be up to 683 euros per month. The amounts are index-corrected.

How to apply?

As from 1 January 2017, CM-Zorgkas deals with all new applications for allowance for assistance to the elderly. The application can only be submitted online via www.vlaamsesocialebescherming.be/zorgbudgetvoorouderen.

4. Contribution towards the purchase or hire of a mobility aid

Anyone who, due to illness, old age or disability, needs a mobility aid to get around can apply for the reimbursement of part of the costs of purchasing or hiring a 'mobility aid' (a walking aid, wheelchair, electric scooter or tricycle) through the Vlaamse sociale bescherming. If your application is approved, the Vlaamse sociale bescherming will pay for (the bulk) of these expenses. CM-Zorgkas will pay the contribution directly to the provider.

A 'mobility aid' should be taken to mean mobility equipment that is required permanently (or in any case for a long period of time). Not crutches or wheelchairs for temporary use after an injury, such as a broken leg.

How to apply?

1. Go to your GP or ask your GP to refer you to a wheelchair advice team for a prescription or an assessment.
2. Take the prescription or assessment to a mobility aids provider (e.g. 'Goed thuiszorgwinkel'). This provider will be able to advise you on the possibilities, and help you choose a wheelchair and complete the application form.
3. The mobility aids provider then sends your application to CM-Zorgkas by e-mail, after which a number of checks are performed.
4. CM-Zorgkas will send you a letter, stating whether your application was approved or denied.
5. If it was approved, your provider will deliver the mobility aid. CM-Zorgkas will pay the reimbursement directly to the provider, so you do not need to pay this sum out of your own pocket.

5. Contribution towards care in an assisted living centre, short-stay centre or day-care facility

If you live in a Flemish recognised assisted living centre, short-stay centre or day-care facility, you are eligible for an allowance for the care you receive there. If you use a day-care facility, you will also receive (under certain conditions) an allowance for travel costs. Both allowances are charged to CM-Zorgkas by the facility in question so you don't have to pay them yourself. The facility will send you an invoice for other costs (accommodation, food, etc.).

How to apply?

The facility sends all admission data by e-mail to CM-Zorgkas, and once approved, can then send monthly invoices.

6. Contribution towards care in a rehabilitation hospital, psychiatric facility, sheltered housing initiative or rehabilitation facility

Do you live in a Flemish recognised rehabilitation hospital, psychiatric facility, sheltered housing initiative or rehabilitation facility? Or are you following a rehabilitation programme? Then you will receive an allowance for care. CM-Zorgkas pays the fees directly to the facility. Under certain conditions, you will also receive an allowance for travel costs.

How to apply?

The facility sends all admission data digitally to CM-Zorgkas, who can then send monthly invoices.