

Enhanced reimbursements

People on enhanced reimbursements pay less for their health care. Outside of their health insurance they enjoy certain benefits.

Who qualifies for enhanced reimbursements?

Your entitlement to enhanced reimbursements depends on your household income.

Automatic entitlement to enhanced reimbursements

In certain situations, you are automatically entitled to enhanced reimbursements because you:

- are on the guaranteed minimum income benefit or equivalent income support paid by the local public social welfare centre (OCMW);
- are on guaranteed income for the elderly [inkomensgarantie voor ouderen (IGO)] or guaranteed income for the aged [gewaarborgd inkomen voor bejaarden (GIB)];
- are on an allowance for the disabled;
- receive supplemented child benefits for medical reasons (4 points in the first pillar);
- are registered with CM as an unaccompanied foreign minor;
- are registered with CM as an orphan, under the age of 25.

Entitlement to enhanced reimbursements applies to the person intended, his/her partner and their dependents. You do not need to do anything, CM will take care of everything.

Entitlement to means-tested enhanced reimbursements

What if you are not automatically entitled to enhanced reimbursements, but you do have an income that is less than the ceiling amount? In that case, you can enter an application.

To be entitled to enhanced reimbursements, your gross taxable family income* over the past calendar year must be less than 25.630,67 euros, with an extra 4,744,94 euros per additional family member and the current income must not have increased. The entitlement applies to the entire family (= you, your partner and your dependants).

* Go to www.cm.be/vt for a summary of all persons that determine your family income. Your CM adviser may help you to find the correct combination.

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Exception: certain groups with a fixed income only are required to prove their income from the previous month (supplemented by any related income, e.g. holiday allowance, year-end bonus), such as: pensioners, single parents, disabled persons, partially disabled persons, people with survivor's pension, persons who have been unfit for work and/or unemployed for at least 3 months, self-employed persons with classic transitional rights, civil servants inactive for at least 3 months due to sickness, military temporarily exonerated from office, for at least for 3 months due to illness.

In this situation, your **gross taxable family income over the past month**, after recalculation based on annual income, must be less than 27.011,00 euros, increased by 5.000,48 euros for each additional family member (limit subject to indexing), and the current income must not have increased.

How to apply for a means test?

Step 1

Make an appointment in your CM branch to apply for enhanced reimbursements.

Which supporting documents should you bring?

- Your latest personal income tax assessment.
- Payslips.
- Account statements of all your pensions (including foreign ones).
- Account statements, proof of interest, supplementary pension, occupational accident, occupational disease.
- Evidence of payment of group and life insurances, and retirement savings.
- Council tax assessment specifying the cadastral [kadastraal] income.
- Proof of movable property (capital, shares,...).
- Proof of all other income (payment of unemployment allowance, year-end bonuses, holiday pay, alimony,...).

Be sure to also bring your electronic identity card and the associated pin code. If you have forgotten your pin code, you can contact the Register Office of your municipality.

Step 2

Starting from the moment of your application, you have two months to complete the document 'Verklaring op erewoord' and to add any missing documents.

Step 3

Once all the required documents have been submitted, CM will calculate your total family income and compare this to the upper limit amount. CM will inform you of the result of their calculations.

What are the benefits?

Benefits included in your health insurance

- Refund of medical expenses: higher refunds for certain medicines, visits to the doctor, dentist, physiotherapist ...You don't have to do anything. The amount is automatically correctly calculated.
- Hospitalisation: a reduced personal contribution to the costs of your stay and no room or supplementary fees for (outpatient) admission into a shared or double room.

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- Mandatory application of third party payment scheme. Your GP will settle the costs directly with CM, so all you need to pay are the patient fees and any supplements.
- In most cases entitlement to capped billing for health care services: if your medical expenses exceed the maximum amount, all further medical expenses are fully reimbursed. You don't have to do anything to arrange this.

Other benefits

- A 50% discount on train passes (NMBS) and a discount on De Lijn season tickets, as applicable.
- Entitlement to social telephone tariff when unfit for work or for the over 65s. For additional conditions and information, please contact your telecom operator.
- In some regions, you are exempt from provincial tax or provincial/municipal charges.
- Additional discount for a CM recuperation holiday and holidays with Kazou and Samana.
- Higher refunds for CM affiliated psychotherapy and discounts with CM travel assistance Mutas.
- Reduced contribution towards the Flemish Social Protection scheme (31 euros instead of 62 euros per year) for those entitled to enhanced reimbursements on 1 January of the previous year. If you are a CM-Zorgkas member, then this is done automatically.
- Heating allowance if your home is heated with bulk propane gas, domestic fuel oil (in bulk or from the pump) or heating oil from the pump. Apply at the OCMW (www.verwarmingsfonds.be).
- Energy scan: right to a free energy scan by 'Energiesnoeiers'. This type of energy scan sets out the options for making energy savings in your home. Request a scan on www.energiesnoeiers.net/energiescan.
- Energy: right to an interest-free loan for making energy-saving investments in your home. For more information, go to www.mijnenergiehuis.be/energielening.
- Social rate for natural gas and electricity (temporary measure).

The certificate for these benefits can be requested from CM.

More info

Further details on enhanced reimbursements are available from **www.cm.be/vt**. You will also find a list of additional CM benefits for persons entitled to enhanced reimbursements.