

Welcome to CM (Christian health insurance fund)

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High-quality health care

Belgium's health care belongs to the best in Europe. Everyone who lives and/or works in Belgium is obliged to enrol in a health insurance fund. In exchange for the payment of a social security contribution, you are insured against risks in case of illness, accidents, hospitalisation, ...

CM is the biggest health insurance fund in Belgium and plays a double role:

- CM reimburses a part of your health care costs;
- and it provides you with a replacement income in the event of illness or accident making it impossible for you to work.

Moreover, CM offers a broad range of additional services and advantages

Which documents do I obtain via CM?

Pharmacists, hospitals and certain health care providers can consult your health insurance data online via your national insurance number. This number is mentioned on your electronic identity card (eID). Because of that, they will ask you for your electronic identity card.

ISI+-card

If you do not meet the conditions to obtain an eID, you get a ISI+-card on which your national insurance number is mentioned. The ISI+-card is handed out to children under the age of 12 and to people who do not have an eID, but are socially insured in Belgium (for instance frontier workers and their family members).

Yellow stickers

These stickers contain all data the CM needs. That's why you need to put a sticker onto every document that you transmit to the CM.

What happens in case I need a doctor?

Are you sick? Then it is best to visit a family doctor first. He or she can advise, treat and, if necessary, refer you to a specialist. You pay a fee to the doctor, who draws up a certificate for the assistance provided. The doctor usually sends this certificate electronically to CM (eAttest). You do not have to do anything yourself and the reimbursement is paid automatically. If you still receive a paper certificate, stick a yellow sticker on it and deliver it to CM through a CM mailbox. You can find a list of all mailboxes at www.cm.be. You can submit this up to two years after your doctor's visit.

So, you pay full price and are refunded automatically. With the third-party payment plan, you only pay the non-refundable medical expenses and any extras the doctor charges. The doctor is paid automatically.

You cannot work because of an illness or an accident?

In this case, immediately advise your employer and provide him/her with a medical certificate. Inform also the CM within 7 days. You can do so by using an official form 'Declaration of incapacity for work'.

What happens in case I need medication?

It is possible that your general practitioner or the doctor-specialist prescribes you medication. Some drugs are (partially) reimbursed by the health insurance, others are not. Maybe you do not notice this with the pharmacist, since you only pay your own share. The pharmacist settles the rest of the amount directly with the health insurance fund. That's why you have to present your eID or ISI+-card in the pharmacy. Ask your treating physician for more information about the reimbursement.

Some drugs require an additional permission of the advisory doctor of the health insurance fund. Your treating physician gives you all necessary information about this.

What happens when I end up in a hospital?

In some situations your general practitioner or specialist cannot further help you and you need to be admitted to the hospital. In that case, it is crucial that your health insurance is all right.

More information about hospitalisation in your own language can be found at www.cm.be/nl/infiches.

Which additional advantages do I get with CM?

As a CM member, you pay a CM contribution. In this way you are entitled to a wide range of services and advantages. You get for instance beautiful birth gifts when a child is born, a reimbursement of up to 1,050 euros for orthodontic treatment and dental prosthetics, additional advantages in eye care reimbursements for psychological support. Even when you practise sports, CM offers you financial assistance.

You find more information about our services and advantages on www.cm.be/nl/diensten-en-voordelen.