

Medical expenses: how can I save money?

Being ill costs money.

These tips will help you pay less.

Enhanced reimbursements [Verhoogde tegemoetkoming (VT)]

Enhanced reimbursements entitle you to a number of benefits:

- You pay a lower non-refundable fee for the doctor, the dentist, the physiotherapist, the pharmacist and the hospital.
- Maximum Charge: there is a lower ceiling for the healthcare costs that you must pay annually. Once your costs reach this ceiling over the course of a calendar year, you will be automatically refunded the full patient fee for any subsequent services.
- Lower fees for your health insurance (Flemish social protection) (health care insurance).
- Discounted bus and train fares (NMBS, De Lijn).
- You may benefit from a social telephone tariff in the event of disability or if you are over 65.
- You may be eligible for a Social Heating allowance.
- A higher allowance from CM for psychotherapy, recuperation leave, ...
- Lower excess (franchise) at Mutas, the CM travel insurance for urgent medical costs during foreign holidays.
- Discounts on Kazou and Samana holidays.
- Additional benefits from your municipality or province.

For more information or to find out whether you could be eligible for enhanced reimbursements, go to www.cm.be/verhoogde-tegemoetkoming.

Fee arrangements with doctors

The health insurance providers and doctors sign a tariff agreement on the fee the doctor is paid and how much you will be reimbursed by the health insurance. The part you pay is the patient fee.

- A **state-regulated doctor** accepts the agreement and accepts the official fees, unless you have special requirements.
- A **non- state-regulated doctor** is outside the terms of this agreement. You could be paying more than you would pay a public health doctor.
- A **partially state-regulated doctor** charges the official fee at certain locations or during certain hours. For example, your doctor may charge fixed fees for hospital consultations, but not at his private practice.

Choose a **state-regulated doctor**, then at least you can be sure of the fee.

Go to www.cm.be/zorgverleners to find out whether your doctor is state-regulated.

Third party payment for general practitioner

With this arrangement, you only pay the patient fee when you see your GP.

For a regular consultation the patient fee is:

- without enhanced reimbursements: 6 euros or 4 euros with a centralised medical record.
- with enhanced reimbursements: 1.5 euros or 1 euro with a centralised medical record.

Anyone can use this payment method. If you are entitled to enhanced reimbursements, this method is mandatory.

Centralised Medical Record [Globaal Medisch Dossier (GMD)]

Register with a doctor and have him/her maintain your centralised medical record. This provides a complete picture of your health. He/she is in a better position to assess what treatment and tests are required. Also, you pay less for your consultations with a doctor who maintains your GMD.

How to apply? Ask your doctor for a GMD. This entitles your doctor to charge a fee each year. CM will fully reimburse this amount. Alternatively, your doctor can have this sum settled directly by the mutual health benefit society.

Need a consultant? Make sure you have a referral

If you have a GMD with your doctor and he/she refers you to a consultant, then you pay less.* Ask your doctor for a referral and submit it to CM, together with the consultant's letter (certificate of assistance provided).

Go and see your GP first. Your GP is best placed to assist you, plus you pay less in patient fees than you would when going to see a specialist. If your GP does end up referring you to a specialist, the patient fee you paid your GP is compensated by way of a higher refund for the fee you paid the specialist. After you have consulted the specialist, simply provide CM with the GP's letter of referral and the Certificate of Medical Care provided (doctor's note) handed to you by the specialist.* Enhanced reimbursements are awarded once per calendar year and per specialist discipline.

***Attention:** does not apply to all specialisations.

Community Health Centre

Register with a local community health centre. All your consultations will be free. You may be asked to pay a small annual administrative contribution (no more than 2,50 euros or 12,50 per family). You will find the community health centre for your neighbourhood at www.feprafo.be.

Attention: for a doctor, nurse or physiotherapist **outside** the community health centre, you will have to pay the full price and you will not be reimbursed.

Affordable medicines

A generic medicine has the same active ingredients as the original brand drug, but is at least 31% cheaper. Ask your doctor to prescribe medicines by generic name. Your dispensing chemist will provide you with the cheaper medicine.

Hospitalisation

Choose a room for two people or a shared ward. This is the cheapest option. There can be no additional surcharges for the room and state-regulated doctors are not allowed to charge any fee supplements. Approximately two months following your hospital stay you will receive the hospital bill. CM is happy to check the bill for you before you pay, so you can be sure it is correct. If your hospitalisation insurance does not cover your hospitalisation costs, you may receive compensation from CM for some expenses. You can find more information by going to www.cm.be/ziekenhuisopname.

Accident & Emergency services

Use the Accident and Emergency services only if your doctor refers you or if you need urgent medical treatment (for urgent medical transport call 112). If you use the Accident & Emergency services without a referral, you will pay more.