

AFFORDABILITY OF CARE

WHAT IS THE SOCIAL THIRD PARTY PAYMENT SCHEME?

With this system, you only pay the doctor the patient contribution. The doctor receives the reimbursement directly from the insurance fund (= this is the third party in the situation, alongside the doctor and yourself).

You give the GP a barcode sticker from the insurance fund. The doctor does not give you any proof of payment. So, you don't have to go to the insurance fund for reimbursement.

The doctor is obligated to implement this if you are entitled to a higher reimbursement rate. In other cases, the doctor decides whether s/he wishes to implement the third party payment scheme.

WHAT IS A 'HIGHER RATE OF REIMBURSEMENT'?

It is a form of protection for those with a low income. A higher rate of reimbursement gives you the following benefits:

- You receive 90% of the costs of care reimbursed, rather than 75%.
- You can utilise the so-called social maximum invoice system.
- You can request the social third party payment scheme. This means that you only pay a patient contribution of €1 at the GP.
- You have additional benefits, such as:
 - 50% discount on public transport (train, tram, bus, metro)
 - If you are in a shared room in a hospital, the hospital cannot charge any extras.
 - Some medication is cheaper.

Please note that this is only applicable to care providers that operate with agreed rates: they use fixed rates. If you are entitled to higher reimbursement rates, 90% of the agreed rate will be reimbursed.

Care providers who do not work with agreed rates charge a higher price. The higher reimbursement rate system does not cover this.

AM I ENTITLED TO HIGHER REIMBURSEMENT RATES?

You are entitled to higher reimbursement rates if you have a low income. For example:

- Your family's gross annual income is less than € 19,106 (+ € 3,537 per additional family member).
- You receive a living wage.
- You have a senior citizen's income guarantee.
- You receive compensation for disabled persons.
- You receive child benefits for medical reasons.
- You are an unaccompanied foreign minor and you are registered with an insurance fund.
- You are an orphan (a child with no parents) and you are registered with an insurance fund.

The higher reimbursement system is available for individuals who meet the criteria and their partners and dependants.

HOW CAN I REQUEST A HIGHER RATE OF REIMBURSEMENT?

If you receive welfare benefits, you are automatically entitled to a higher reimbursement rate.

If this is not the case, make an appointment with your insurance fund to see whether you can benefit from the higher reimbursement rate system.

If you are entitled to higher reimbursement rates, it will be printed on the barcode stickers from the insurance fund.

The code: xx1/xxx means that you are entitled to a higher reimbursement rate. You then receive a larger reimbursement from the insurance fund.

WHAT IS THE SOCIAL MAXIMUM INVOICE SYSTEM?

The social maximum invoice (MAF) system ensures that no family has to pay more in medical expenses than a certain maximum amount.

This amount depends on your family's income. The insurance fund re-calculates this amount every year. If you don't earn much, this maximum amount is also much lower. If your family's expenses reach this maximum amount over the course of the year, your insurance fund will fully reimburse the costs that are added later.

WHO IS IT FOR?

For individuals entitled to a higher rate of reimbursement.

HOW CAN I REQUEST IT?

You don't need to do anything. If your request for a higher reimbursement rate is approved, you automatically receive this benefit. The insurance fund will sort it out.

WHAT COSTS ARE INCLUDED IN THE MAXIMUM INVOICE SYSTEM?

It includes:

- patient contributions for consultations with doctors, dentists, physiotherapists, nurses and other care providers
- patient contributions for certain medications
- patient contributions for operations and examinations
- part of hospital costs

Make an appointment with the insurance fund to discuss it.

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I make an appointment with the insurance fund.



They will check if I'm entitled to certain financial benefits.

- Higher reimbursement rates
- Social third party payment system
- Social maximum invoice system (MAF)
- Additional benefits, e.g. discounts on public transport



Yes? Then you'll receive barcode stickers featuring the code xx1/xxx.


MUTUALITEIT	XXX
Familienaam Voornaam	
Straat, nummer	
Postcode Woonplaats	
XX1 XXX	XXXXXX XXX XX

I go to the GP. I hand over a barcode sticker.

- I pay less.
- I only pay the patient contribution.



The GP receives the rest of the money from the insurance fund or the Hulpkas.


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