

GLOSSARY

Insurance fund

The insurance fund is a health insurance institution. The insurance fund reimburses approximately 75% to 90% of the costs of care. This may be for a visit to the doctor or dentist, medication, aids, hospital costs, etc. The Hulpkas is free-of-charge and there are various fee-based insurance funds for which you pay a membership fee. In Belgium, it is required by law to register with an insurance fund.

Local healthcare centre (Wijkgezondheidscentrum, WGC)

A WGC is a multi-disciplinary group practice where various care providers, such as GPs, physiotherapists, nurses and social workers, work together under one roof. A WGC takes care of your health and the health of the local community. All residents living in the operating area of a WGC can register.

Flat-rate payment system

A WGC works according to the 'flat-rate payment system'. The health insurance pays the WGC a fixed amount per month, per patient. Patients who have a contract with the WGC pay nothing for a consultation or house visit from the GP, nurse or another care provider from the centre.

Patient contribution

The patient contribution is the amount you pay yourself for your visit to the doctor, i.e. the share that is not reimbursed by the insurance fund.

Agreed rate system

To protect patients from excessive medical bills, the insurance funds enter into agreements on rates with care providers. As a care provider, you can accept and operate according to official rates, meaning you apply the agreed rate system. Care providers are not obligated to do so, and some do to a partial extent or not at all. Always ask the care provider if s/he operates with agreed rates.

Generic medicines

A generic medicine is a medicine that contains the same active ingredient or ingredients as the branded medicine that was originally marketed. The quality is exactly the same, but it is much less expensive. It can only be made when the original medicine has been around for 20 years; it is a kind of white product: very good but not expensive.

Global Medical Record (Globaal Medisch Dossier, GMD)

A file that your regular GP keeps on his/her computer containing all your medical information. The record can be shared with other care providers. This allows them to share information that is important for your care and therefore provide you with a better service. Another advantage is that you pay 30% less of the patient contribution that have to pay for consultations and home visits from the GP.

Higher reimbursement rate system

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 maximum social invoice system.
- You can request the social third party payment scheme. This means that you only pay a patient contribution at the GP.

Third party payment system

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

Social maximum invoice system (MAF)

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

The amount depends on your family income and is re-calculated 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.

Person of trust

My person of trust helps me with information related to my health. Do you not want to make decisions about your care alone? Do you want care providers to not only give you information, but always consult another person, too? Then choose a person of trust to help you.

Representative

If I am no longer in a position to make decisions myself about my health and/or medical condition, a representative can make these decisions on my behalf.

Urgent Medical Assistance (Dringende Medische Hulp - DMH)

Urgent Medical Assistance (DMH) is a support system provided by the Belgian government for persons without legal residence. It ensures that even those without legal residence still receive medical care.

Useful links and websites

- sociaal.brussels
- www.doctorbrussels.be
- ondpanon.riziv.fgov.be/SilverPages/nl
- www.gbbw.be
- www.athenabrussels.be
- upb-avb.be/nl/apotheken-van-wacht
- www.mijngezondheid.belgie.be
- myhealthviewer.be/#/login
- www.health.belgium.be/nl/formulier-aanwijzing-vertegenwoordiger
- www.health.belgium.be/nl/formulier-aanwijzing-vertrouwenspersoon
- gezondemonid.be/wp-content/uploads/traumakaart_nieuw.pdf
- www.medimmigrant.be
- www.foyer.be/interculturele-bemiddeling