Medical care
living in the Netherlands and working in Belgium

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If you live in the Netherlands and work in Belgium, you will be covered by the Belgian health insurance system. You can receive medical care in both Belgium and the Netherlands.

In which country are you insured?

Because you work in Belgium, you can get medical care in either Belgium or the Netherlands. In Belgium, you can receive care under the Belgian health insurance package, and in the Netherlands, under the international health insurance policy (Verdragspolis) provided by CZ.

The Belgian health insurance package includes:
- care by a G.P.
- specialist care
- hospital care
- medicines
- dental care

In the Netherlands, the health care package offered by CZ is similar to the Dutch basic health insurance package, which includes:
- care by a G.P.
- specialist care
- hospital care
- medicines

What does your insurance cover?

If you are a cross-border worker and you depend on care, for example, home care, you can receive reimbursement in Belgium under the Flemish Care Insurance Scheme. For this, you must register with a recognised health insurance fund (zorgkas) and pay a contribution.

In addition, you are entitled to the Dutch insurance package under the National Act on Exceptional Medical Expenses (AWBZ), which also covers a stay in a nursing home or rehabilitation centre lasting longer than a year. You do not have to pay any contribution for AWBZ insurance.
AWBZ care

The Care Needs Assessment Centre (Centrum indicatiestelling zorg, CIZ) will assess whether or not you are entitled to care. If so, they will also determine the type of care needed, as well as the extent and duration of the care. Care can be provided in four ways:
- Care in kind, for example home care.
- Personal budget (PGB): a cash benefit you can use to purchase care yourself.
- Reimbursement for personal care (VPZ)
- A combination of care in kind, personal budget and reimbursement for personal care.

The care institutions that implement the AWBZ scheme are located in every region of the Netherlands. CZ can inform you which care institution serves your area.

What do you have to arrange for yourself?

In Belgium, you have to register with a health insurance fund (mutualiteit) or a regional Auxiliary Fund for Illness and Invalidity Insurance (HZIV). You can find a list of all addresses on their websites. You also have to register with CZ in Sittard, for which you need to obtain an S1 form from your health insurance fund or the HZIV. This form entitles you to care under the CZ international health insurance policy. CZ will not charge you any contributions nor do you have to take out basic health insurance in the Netherlands.

If you are 25 or over, you are legally obliged to take out health insurance with a Flemish health insurance fund. This only applies to you, not to your family members.

How will you be reimbursed for care?

Reimbursement for health care depends on the country where you receive care. In Belgium, this will be under the terms of the health insurance package, and in the Netherlands, under the terms of the CZ international health insurance policy and AWBZ.

What do you have to pay?

Your employer will deduct a health insurance contribution from your pay. In addition, you have to pay contributions to your health insurance fund as well as an annual contribution to the Flemish health insurance scheme. You do not have to pay contributions for the CZ international health insurance policy.

You can choose yourself whether and where to take out supplementary insurance. For example, in Belgium, you can take out hospitalisation insurance, which provides for partial reimbursement of your personal contribution and hospitalisation costs. You can also choose to take out supplementary insurance with a Dutch insurance company, CZ. It is not always possible to take out only supplementary insurance with other Dutch health insurers.
**Personal contribution**
In Belgium you are required to pay a personal contribution (called *remgeld*) every time you use health care. There is a maximum amount per year for this. The CZ international health insurance policy includes an annual policy excess. If you receive care under the AWBZ, you will be charged a personal contribution which depends on your income.

| Are your family members also insured? | If you have a partner and children over 18, they will most likely be individually covered by compulsory insurance under the Dutch Health Insurance Act and the AWBZ. Family members who are not individually covered by compulsory insurance may qualify for coverage under the CZ international health insurance policy. This is possible for:
- your spouse or registered partner, if he or she does not live in the Netherlands and does not receive a Dutch benefit, or
- your children under 18 who do not work in the Netherlands.
Family members who are co-insured are entitled to reimbursement for care under the AWBZ scheme. ‘Regular’ care expenses are reimbursed in accordance with the conditions of the CZ international health insurance policy. Family members do not need to take out basic insurance and do not have to pay contributions to CZ. They do, however, have to pay a policy excess, the amount of which is adjusted annually. For more information, see the “Figures” appendix. Your family members can also receive care in Belgium. The expenses will be reimbursed by the health insurance fund in Belgium. They do not have to pay contributions in Belgium either. |

| What do you have to arrange for your family members? | You have to register your family members with CZ in Sittard, for which you need to obtain an S1 form from your health insurance fund or the HZIV. |
What if …

... you become incapacitated due to an accident at work?
This situation will be covered by your employer’s accident insurance. You will receive full reimbursement for medical care in Belgium, without having to pay a policy excess.

... you become incapacitated due to an occupational disease?
In that case, you can apply to the Occupational Diseases Fund. This fund will fully reimburse you for medical care in Belgium, without you having to pay a policy excess.

... you go on holiday to another country within the European Union?
In that case, you need to apply to your Belgian health insurance fund for a European Health Insurance Card (EHIC) for yourself and for any family members who are co-insured. With this card, you can get medical assistance at your holiday destination. Be sure to take out travel insurance as well.

... you need medical care outside Europe?
Apply to your health insurance fund for a World Assistance Card before you leave. With this card, you and your family members can get emergency care worldwide. Take out travel insurance with worldwide cover.

Stay informed
The information given in this leaflet is only a summary. Additional conditions and exceptions may apply to your situation, and rules and regulations are often subject to change. We therefore advise you to check our website regularly.

If you have any questions, please feel free to get in touch with the Bureau for Belgian Affairs. We will be happy to assist you.

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+31 (0)76 5485809
bbz@svb.nl
www.svb.nl/bbz
Other useful addresses

CZ
Postbus 55
6130 MA Sittard
+31 (0)46 4595812
www.cz.nl

Centrum indicatiestelling zorg (CIZ)
Hoofdkantoor
Princenhof Park 3
3972 NG Driebergen
+31 (0)88 7896700
+0900 1404
www.ciz.nl

Sociale Verzekeringsbank (SVB)
Servicecentrum PGB
Postbus 8038
3503 RA Utrecht
+31 (0)30 2648200
www.svb.nl/pgb

Rijksinstituut voor Ziekte en Invaliditeitsverzekering (RIZIV)
(National Institute for Health and Invalidity Insurance)
Tervurenlaan 211
B-1150 Brussel
+32 (0)2 7397690
www.riziv.be

Hulpkas voor Ziekte en Invaliditeitsverzekering (HZIV)
(Auxiliary Fund for Illness and Invalidity Insurance)
Troonstraat 30 A
B-1000 Brussel
+32 (0)2 2293500
www.hziv.be

Fonds voor Beroepsziekten (FBZ)
(Occupational Diseases Fund)
Sterrenkundelaan 1
B-1210 Brussel
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