

HOSPITAL INSURANCE

Presentation



Belgium has a reliable national health insurance system financed by taxes and social security contributions. Everyone is required to register with a health insurance fund. You can choose which organisation to join. The sickness insurance fund will refund a percentage of the cost of medical treatment and prescription drugs. This obligation does not apply to staff of the European institutions. As sickness insurance does not cover the full cost of treatment, you can sometimes find yourself incurring large medical bills in the event of hospitalisation. Some people therefore decide to take out additional hospital insurance.

Keeping up with medical advances and current standards of comfort



Private hospitalisation insurance is advancing in line with medical developments and contemporary standards of comfort. Typical examples:

- Whereas until a few years ago it was customary for private health insurance to pay back subject to at least one night of in-patient treatment, most insurance companies have now dropped this criterion. One-day hospitalisation is now also reimbursed.
- Alternative therapies have acquired a permanent place alongside traditional medicine. That is why some companies cover homeopathic medicine or alternative treatments. Sometimes this is subject to a specific maximum.
- Hospitals are increasingly providing child-friendly accommodation, to enable a parent to stay overnight with a child. Some policies also reimburse these costs.
- Costs associated with purely aesthetic intervention are not usually covered. Having said that, some hospitalisation insurance policies are starting to repay the costs of specific operations, for example the treatment of scars after an accident.
- Some policies also cover home delivery.
- Serious illness (also without hospitalisation).

Out-patient treatment



Because of the high hospitalisation cost patients are increasingly sent home earlier. However, this does not put a stop to treatment costs as patients continue to be treated at home by specialised services. That is why some financial institutions and insurance companies also cover travel costs and costs associated with a number of serious illnesses or specific treatments, subject to specific conditions. Any bank or insurance company will provide information in advance on which treatments are covered. They may form an integral part of the hospitalisation insurance or you might have to pay an extra premium.

... and outside the borders



Illnesses or accidents do not take into account country borders. The majority of policies provide worldwide coverage. In the event that you are hospitalised during business trips or holidays as a result of illness or accident, these costs are also reimbursed. Repatriation compensation can also be provided to victims and family members.

USEFUL LINKS



Xpatris comparative platform

Extra coverage (hospital insurances)

Assurance Hospitalisation

(FR / NL)
