



## HEALTHCARE

### 1. FIRST LINE HEALTHCARE

#### 1.1. General Information

##### 1.1.1 Free choice

In Belgium patients have free choice in doctors. In general, choices are made based on other people's recommendations, distance, gender, knowledge of English, etc. Often one needs a doctor urgently and then that doctor becomes the "family doctor".

##### 1.1.2 GMD - Globaal Medisch Dossier (Global Medical File)

In order to limit "medical shopping" the government rewards patients financially who stick with one general practitioner (GP). The whole of the patient's medical history is then centralised in one databank, the GMD. GPs charge a small fee for this which, is completely refunded by the Health Insurance. Patients are entitled to extra benefits such as a 30% reduction on their co-payment.

##### 1.1.3 RATES AND REFUNDS

The fees doctors charge for a specific service is determined by a convention between the Doctors Unions and the government represented by the Health Insurance Companies. Doctors who respect this convention are called "geconventioneerde/conventionné". Patients know exactly how much they will be charged and what their refund will be. Doctors who regularly get development training to keep up with the latest developments (geaccrediteerd/accredité) are allowed to charge a small supplement

After paying the doctor, patients get a receipt which they need to submit to the Insurance for refund.

An overview of the current tariffs can be found here (only in French or Dutch language):  
<http://www.caami-hziv.fgov.be/tarieven-artsen-F.htm>

**IMPORTANT:** Although most doctors do, there is no obligation for them to comply with the convention. They can ask any amount they wish. In case of doubt, please check with the doctor whether s/he/ is "geconventioneerde/conventionné" and agrees to respect the official tariffs. Doctors can respect the convention when practicing in a hospital but may not do so when seeing patients in their private practice.

## 1.2. General practitioners

In Belgium GPs are self-employed.

Currently, for the Brussels Region, there is one doctor per 178 inhabitants (1 per 244 inhabitants as for the whole of Belgium).

Lists with GPs can be found in the yellow pages of the phone book under the section "Huisartsen" (Dutch) and "Medecins Généralistes (French): [www.goudengids.be](http://www.goudengids.be) or by using [this website](#) (in Dutch only) with the keyword 'huisartsen' (GPs) followed by your location.

## 1.3. Group practice

To guarantee continuous service and still have a social life GPs especially in densely populated areas work in group practices. In case of an emergency there will always be a doctor available. VUB has a group practice on the main campus (see section 1.8.)

## 1.4. House Calls

When choosing a GP please check whether the service includes house calls. Some doctors do not make house calls, others only within a specific perimeter. A supplement is charged for this (see section 1.1.3).

## 1.5. Evening and weekend availability

If you require assistance of a GP at evenings or during weekends, call 02 201 22 22. More information can be found on [this website](#).

French-speaking emergency dentist: 02 426 10 26 and 0477 394 139 (mobile phone)

Dutch-speaking emergency dentist: 02 428 58 88

If, in case of a real emergency and no doctor can be reached it is possible to go to the accident and emergency room or of the (nearest) hospital or call 112, the international emergency number. (see also section 2.4)

## 1.6. Free Clinic

The Free Clinic in Matonge exists since 1970. The services are open to the public 54 hours a week. A visit without appointment is possible. The clinic has a staff of 37 professionals covering general medicine, family planning, psychological assistance and legal assistance.

Contact details:

Waversesteeweg, 154a - 1050 Brussel. Phone: 02 512 13 14. E-mail: [info@freeclinic.be](mailto:info@freeclinic.be)

Website: [www.freeclinic.be](http://www.freeclinic.be)

Open Monday to Friday 9 am to 7 pm, Saturday between 10 am and noon. Night and weekend availability. Free Clinics only charge refund rates.

## 1.7. Psychological and psychiatric care

### 1.7.1. Centra voor algemeen welzijnswerk (CAW)

First line psychological assistance is provided through a network of government-subsidised organizations, called CAW ([Centrum Algemeen Welzijn](#)). CAW offers professional help for people facing various problems with an impact on their general wellbeing. For example, people facing loss, loneliness, anxiety, depression, phobia, stress, compulsive behaviour, etc. Other issues like legal and social problems can also be addressed. There are no waiting lists, contact is easy, availability nearby, confidentiality guaranteed and often it is free of charge.

The multi-disciplinary team consists of social workers, physicians, psychologists and psychotherapists. Sometimes lawyers and psychiatrists are also available. Specific fields of action are: trauma due to domestic violence or crime in general.

Mozaik is a CAW centre located on campus (see section 1.8).

### 1.7.2. Centra voor geestelijke gezondheidszorg (CGG)

This kind of centre focuses solely on the treatment of psychological illnesses. Unlike at CAW, the GGZ team consists of psychologists, psychotherapists and psychiatrists. [www.cgg-brussel.be](http://www.cgg-brussel.be)

### 1.7.3. Tele onthaal

You can call [Tele-Onthaal](#) regarding all your personal questions and problems. It is completely anonymous and is accessible daily between 6pm and 11pm (between 3pm and 11pm on Wednesday and Sunday). Call 106 (Dutch) or 107 (French).

### 1.7.4. Other organisations offering specific assistance

#### 1.7.4.1 Child Focus:

[Child Focus](#) deals with all aspects of child abuse and missing children. It also offers support to parents of missing children. Tel: 116 000.

#### 1.7.4.2 Suicide Prevention Phone Line:

This organisation gives assistance (free of charge) for anyone confronted with suicide:

- People considering committing suicide
- People who in the past have tried to commit suicide
- People who are afraid someone they know may be suicidal
- Next of kin needing assistance after a suicide

#### Contact details:

'Centrum ter preventie van zelfdoding' (Dutch): 1813 [www.zelfmoord1813.be](http://www.zelfmoord1813.be)

'Centre de prévention du suicide': (French) 0800 32 123

## 1.8. Facilities at VUB

VUB provides medical and psychological services to its students. These services are all located on or close to the campuses. All information can be found on [this page](#).

## 1.9. English please!

Finding a doctor who speaks English can sometimes be a problem. The British Embassy in Brussels has useful information on their website with a [list of medical facilities and practitioners in Belgium](#)

## 2. SPECIALIZED CARE

### 2.1. Specialists

Specialists work in hospitals or polyclinics and/or can have a private practice. In general, patients are expected to have a referral letter but it is possible to make appointments without the intervention of the GP.

### 2.2. Polyclinics

Polyclinics are departments within the hospital that offer a wide array of specialisations. Patients can go to polyclinics for a medical consultation or a small treatment but it doesn't include hospitalisation.

### 2.3. Hospitals

Hospitals can be managed by the private sector as a commercial venture or linked to a Medicine Faculty of a University. The latter are referred to as Academic Hospitals. (VUB's academic hospital is the UZ Brussels). Other hospitals are managed by the public sector and by the city's districts.

In some cases, ideology can have an influence on medical practices offered or refused. A Catholic hospital may refuse life-shortening/ending interventions, abortions, artificially-assisted conception, or treatments that include the use of stem cells.

#### 2.3.2 Checking in – Checking out

Upon hospitalisation, the hospital's reception desk will require proof of identity, proof of health Insurance (ask your Health insurance company) and will request an initial payment. Proof of additional private Insurance can be submitted (hospitalisation insurance). When checking-out of hospital you will be asked to sign a release form.

#### 2.3.3 Rates and refunds

It is nearly impossible to determine exactly in advance what a hospitalisation will cost since complications can always occur. You can ask the surgeon for an estimate of the cost for intervention or treatment. In most cases getting an exact price in advance will not be possible. A recent survey published by the Belgian consumer organisation "Test

Aankoop/Test Achat" revealed that there is a big difference in what different hospitals charge for the same intervention.

Hospital bills consist of 3 cost categories:

- Part paid by the Insurance company
- Co-payment to be paid by the patient
- Supplements to be paid by the patient

Hospitals will forward the bills directly to the insurance company. The patient will receive a bill only for the co-payment and the supplements.

Important remarks:

- When a patient specifically asks for a single room or accepts one without medical necessity, the hospital can charge whatever amount they want and are no longer bound to the convention.
- "Supplements" can be an unpleasant surprise. It covers items like technical material (syringes, bandages, medication, disposable materials) and things like water, food, or special meals, etc.
- Invoices can take a long time to arrive. Bills can arrive months later, after students are long gone. To avoid legal problems, contact the hospital regarding this matter before leaving and give them an address in your home country.

More information on refunds is available in the info file 'Insurance'

## 2.4. Emergency

In case of an emergency you can always go to the accident and emergency room at a hospital. However, be prepared to spend a lot of time waiting. Through triage to the people at the AE department will determine what patients need taking care of first. Patients with life-threatening conditions will be given priority.

## 2.5. Ambulance

In Belgium, ambulances are called via the national emergency number **100** or the European emergency number **112**, and they will take you to the hospital considered to be the one best equipped for your situation or the nearest one. In other words, you have no say of which hospital you go to if you are transported by ambulance. Transport by ambulance is not refunded by the Health Insurance's general policy but often covered by the complementary policy.

## 3. TREATMENT, THERAPY AND MEDICATION

### 3.1. Pharmacy

In Belgium, the sale of medicines is strictly regulated. Pharmaceutical products can only be sold in pharmacies.

Night and evening availability (between 10pm and 9am) of pharmacies can be found on posters in pharmacists' windows, through [www.apotheek.be](http://www.apotheek.be)/[www.pharmacie.be](http://www.pharmacie.be) (only in French and Dutch), or by calling: **0903 99 000**.

For security reasons, during the night, pharmacists will not let you in but will use a small secured window. Make sure to have cash at hand.

### 3.1. Paramedical care

#### 3.2.1 HOME NURSING

After hospitalisation, some people may need care by a professional nurse for a while (wound care, help with bathing, etc.). This kind of assistance may be permanent in case of reduced mobility caused by old age or handicaps. Regular visits by a paramedic are available from independent nurses or from organisations like “White Yellow Cross” or Health Insurance companies. Some of the services offered may also be non-medical and include small domestic chores (laundry, tidying, doing the dishes, etc.) and cleaning.

#### 3.2.2 SPEECH THERAPY, PHYSIOTHERAPY, NUTRITIONIST

In order to qualify for refunds from the Health Insurance, a prescription from a GP is required.

#### 3.2.3 ALTERNATIVE TREATMENTS (homeopathy, acupuncture, chiropractor, etc.)

There are strict rules related to alternative medicine. Practitioners of alternative therapies may have a medical degree or not. Some Health Insurance Companies accept a limited number of refunds under the complementary insurance policy.

## 4. COMPLAINTS – LEGAL ACTIONS – PATIENT

Some hospitals have “intercultural mediators” who offer the following assistance:

- Translators
- Cultural ‘brokerage’: explaining the culture of the hospital and of the physician to the patient and the world of the patient to the physician
- Practical assistance
- Emotional support
- Mediation in case of conflict
- ‘Outreach’ assistance
- Providing information

A patient who wishes to file a formal complaint against a physician is advised to seek assistance from the Health Insurance’s judicial department. In Belgium going to court on medical issues is highly uncommon.

## 5. FOUNDATIONS

People suffering from chronic diseases or with disabilities can turn to a variety of specialised organisations.

The following list of conditions have organisations that offer information, support and practical assistance: Cardio-vascular problems, Multiple Sclerosis, Aids, Crohn’s disease, Alcoholism, Diabetes, Epilepsy, etc. There are also self-help groups allowing members to exchange experiences and rely on each other for support in moments of crisis. More information can be found on (only Dutch): [www.zelfhulp.be](http://www.zelfhulp.be).