

Health insurance international students

Frequently asked questions

How can I sign my subscription documents properly?

The documents need to be signed with a real signature. You may not use a handwriting font of your PC or a pasted scan of your signature.

I need a proof of health insurance to complete my registration at the city hall. When can I get this proof?

We can send you this proof of insurance or 'certificate of insurability' on the moment we receive your filled-out subscription documents. Please ask for it when sending us your subscription documents and we will send you the certificate right away.

I have a scholarship. Do I have to declare this income?

It depends if you receive a taxable allowance or not. Mostly it is not. You may declare having no income and send us the contract of your scholarship together with your subscription documents. We will check if this income needs to take into consideration.

Who can I add to my insurance as dependent?

You can only add family members as dependents to your health insurance if these family members live with you in Belgium at the same address.

I have a EHIC (European Health Insurance Card). Do I still need to subscribe?

You don't need to subscribe if you don't have any income and you have a European Health Insurance Card (EHIC) from your European home country. In that case, please send us your EHIC for registration.

Your EHIC is also your proof of insurance which you need to finalize your registration at the city hall. You don't need a proof of insurance from us. The EHIC will be sufficient.

Do I need to subscribe as 'resident', 'student' or 'employee'?

RESIDENT

If you live officially in Belgium you can get the health insurance as 'resident'. The insurance will be made effective on the first day of the quarter you signed your subscription documents on the condition that your Belgian ID is already valid.

Examples:

Documents signed in August, ID valid in October: insurance is effective on October 1st.

Documents signed in October, ID valid in September: insurance is effective on October 1st.

Documents signed in March, ID valid in March: insurance is effective on January 1st.

If you have no or low income, you only have to pay the membership fee of 9,43 euros per month (rato 2023).

STUDENT

If you will not receive a Belgian eID card, you can get the health insurance as 'student'. The insurance will be made effective on the first day of the quarter you signed your subscription documents on the condition that your study attestation is already valid AND on the condition that you pay the first student's contribution before the end of the following quarter.

The Belgian law dictates that students need to pay an extra contribution every three months of 74,72 euros (rato 2023), in addition to your membership fee of 9,43 euros per month (rato 2023).

You can change from Student to Resident afterwards when you have got your Belgian ID card.

EMPLOYEE (PhD-contract)

If you have a Belgian income which is (partial) covered by social security, you will be insured as Employee. Send your working contract or PhD contract to CM together with your subscription documents (only page 1 – even though it mentions 'resident', we will change your subscription into 'employee' - and page 7 if you like to pay automatically). The insurance will be made effective on the first day of the quarter you started to work.

Is my insurance immediately made effective?

Once your subscription is completed, your insurance is made effective. Even though you still haven't paid the membership fee yet.

Can I use my bank account from my home country?

We can only endorse money on bank accounts from banks within the European Union.

I don't have a European bank account yet. Can I already subscribe?

Yes, you can let us know your European bank account after your subscription is completed.

When will I receive the membership card?

There is no membership card. The information of your health insurance will appear on your eID.

Do I need to subscribe every new school year?

No, your membership continuous automatically until you let us know you leave Belgium permanently.

When and how do I need to pay the membership fee?

You will receive a transfer to pay the membership fee after your subscription is completed. You cannot pay before the completion of your subscription.

I asked for an automatic payment of my membership fee but I also received a transfer. Do I need to pay the amount on this transfer?

Yes, your automatic payment will be made effective the next quarter following to the completion of your subscription. The first period mostly needs to be paid by transfer. The next periods will be paid automatically.

I left Belgium for good. How can I cancel my insurance?

Together with our confirmation letter you get a form to cancel the insurance. Fill in this form and return it to CM when you know the exact date you will leave Belgium. Make sure you mention the country you move to.

Contributions paid for uninsured periods will be reimbursed on the registered bank account.

I have to pay 27 or 54 euros but I already paid my membership fee. Do I have to pay this extra charge?

The 'Vlaamse sociale bescherming' or 'Zorgkas' is a contribution every citizen of Flanders older than 25 years needs to pay once a year. It is obliged by the government. The health insurances have the task to collect this contribution, which will be used to help people who are in need of care for a long period.

If you want to avoid this cost please contact zorgkas@cm.be.

How can I get the reimbursement of my doctor's bill?

Most reimbursements will happen automatically. If you're not sure how your reimbursements will happen, please ask your doctor.