

Why do I need to join a health insurance fund?



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Everyone living and/or working in Belgium must join a health insurance fund. So seasonal workers like you must also become members. We explain how to do that below.

Quality health care

Health care in Belgium is among the best in Europe.

When you work, your employer pays a social security contribution for you. This allows you to claim reimbursement for medical expenses, in case of illness, accident and hospitalization.

What is CM?

The Christian Mutual (CM) is the largest health insurance fund in Belgium.

If you are in good standing with mandatory health insurance, CM will reimburse some of your health care costs and you can claim replacement income if you are unable to work due to illness or accident.

What costs are we talking about?

- A visit to the family doctor
- Medication at the pharmacy
- A visit to the dentist
- An admission to the hospital
- ...

How can I join CM?

Ask your employer in Belgium to fill out the forms together to join CM. You must be affiliated with a health insurance fund as soon as you start working here.

Yellow stickers

Every member of CM who is in good standing with the mandatory health insurance will receive yellow stickers. These contain all the information CM needs to reimburse your medical expenses. Stick one on every document you give to CM.

Are you out of yellow stickers? Write your INSZ number on the document.

INSZ number

Everyone who works in Belgium receives a social security identification number (INSZ) upon arrival. This can be a national register number or a bis number. This number is on an electronic identity card or on an ISI+ card.

Pharmacists, hospitals and some health care providers can look up your health insurance fund information using your INSZ number. That is why they ask you to show your ID card or your ISI+ card.

Don't you have a card with you? Your INSZ number is also on CM's yellow stickers. Still have questions? Contact us at www.cm.be