

INFO SHEET: SETTING UP MUTUAL INSURANCE

1. WHAT IS A MUTUAL INSURANCE COMPANY?

A mutual insurance company is an organisation with which you are required to register. The mutual insurance company plays **3 roles**:

- It reimburses all or part of healthcare (see section 4 “What is healthcare reimbursement?”);
- It pays compensation in the event of incapacity for work (see section 5 “What is compensation in the event of incapacity for work?”);
- It provides information and answers your healthcare-related questions.

There are several mutual insurance companies that you can join depending on your preference:

- ✓ Christian mutual insurance companies, liberal mutual insurance companies, independent mutual insurance companies, neutral mutual insurance companies and socialist mutual insurance companies => With complementary insurance and additional contributions to be paid (**Annex 1: Mandatory insurance and complementary insurance**);
- ✓ CAAMI (Public Health and Disability Insurance Fund) => No complementary insurance and no additional contributions to be paid;
For information: CAAMI differs from other health insurance organisations in that it only offers mandatory health insurance and compensation in the event of loss of earnings. Since CAAMI does not offer additional services, our members do not have to pay 'complementary' contributions.
- ✓ The Belgian National Railway Company (SNCB) healthcare fund (only for SNCB workers and retirees).

Everyone is required to be registered with a mutual insurance company. However, in order to register with a mutual insurance company, it is necessary to have an address, i.e. be registered in the national register (whether the population, foreigner or waiting list register). A reference address satisfies this condition.

For any other questions, you can contact your mutual insurance company directly.

2. WHAT IS SETTING UP MUTUAL INSURANCE?

Everyone is required to be registered with a mutual insurance company. Why? To be able to receive reimbursement for healthcare (in case of illness or hospitalisation) and payment of compensation in case of incapacity for work.

If you are not registered with a mutual insurance company (or you are not up to date with your contributions) and the CPAS Public Welfare Centre helps you in any way, it will be obliged to register you with the mutual insurance company of your choice (or to regularise your contributions). It is therefore CPAS that will help you to set up mutual insurance, either by registering you or by regularising your situation with your mutual insurance company if you were no longer up to date.

3. WHAT IS HEALTHCARE REIMBURSEMENT?

The mutual insurance company reimburses its members for all or part of healthcare. Healthcare means: visits and consultations with a doctor or dentist, medical exams, hospitalisation expenses, medicines, etc.

Attention! Not all healthcare is reimbursable. Healthcare that is reimbursable is listed on an official list called a "nomenclature". This list is very complex. This is why it would be quicker to ask your doctor or your mutual insurance company which healthcare is reimbursable and by how much.

4. HOW DO YOU REGISTER WITH A MUTUAL INSURANCE COMPANY?

You must visit the mutual insurance company of your choice and request registration. You must carefully complete a registration document and sign it. You must also provide documents required by the mutual insurance company.

The mutual insurance company will provide you with an acknowledgement of receipt. Within one month of this acknowledgement, the mutual insurance company will tell you whether or not it accepts your request for registration.

List of mutual insurance companies in the municipality of Woluwe-Saint-Lambert:

❖ CAAMI:

Address: Rue du Trône 30B, 1000 Brussels.

Telephone: 02 229 34 80

Website: <https://www.caami-hziv.fgov.be/fr>

Info sheet for Ukrainian refugees + registration form: [ANNEX 2](#)

❖ Mutualité Socialiste du Brabant (socialist):

Address: Avenue Georges Henri 192, 1200 Woluwe-Saint-Lambert

Telephone: 02 771 05 93

Website: <https://www.fmsb.be/fr>

Info sheet for Ukrainian refugees + registration form: [ANNEX 3](#)

❖ Mutualité Libérale du Brabant (liberal):

Address: Tomberg 193, 1200 Woluwe-Saint-Lambert

Telephone: 02 779 55 70

Website: <https://www.lm-ml.be/fr/ml-mutplusbe>

Info sheet for Ukrainian refugees: [ANNEX 4](#)

❖ Mutualité Neutre (neutral):

Address: Boulevard Brand Whitlock 87/93, 1200 Woluwe-Saint-Lambert

Telephone: 02 733 97 40

Website: <https://www.mutualia.be/Accueil.aspx>

Info sheet for registering + registration form: [ANNEX 5](#)

❖ Mutualité chrétienne (Christian):

Address: Tomberg 203, 1200 Woluwe-Saint-Lambert

Telephone: 02 240 85 31

Website: <https://www.mc.be/>

Info sheet for Ukrainian refugees: [ANNEX 6](#)

Sources: http://www.ocmw-info-cpas.be/images/uploads_x/FV_mise_en_ordre_mutuelle_Fr_.pdf