



# **The non-take up of the increased reimbursement: state of affairs**

**Legal Department and  
Accessibility  
Health Care Department**

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## Definition of the increased intervention

- Higher reimbursement by health care insurance for many services: reduced copayment
- Goal: To make it easier for low-income households to access health care from a financial point of view



Immediate assistance in response to a financially difficult situation: health expenditure is reduced when it occurs

	Cost of a health care service		
	Official tariff		Supplementary cost
Ordinary insured person	Reimbursed amount	copayment	
Insured person with increased intervention	Reimbursed amount	copayment	

Key element: the household income

- Modest income
- Stability of the situation

## 2 methods of allocation

1. Without any action: the mutual insurance company directly and automatically grants the right to the household
2. On request: the mutual insurance company carries out a survey on household income based on a declaration on the honour of the members of the household

## 1. Automatic right

- The household incomes have already been checked as part of the grant of an "advantage":
  - allowance for the disabled
  - integration income during three months
  - ...
- Children in special situation:
  - Child with a severe handicap
  - Orphans
  - Unaccompanied foreign minors

Automatic right =

- Ideal measure in the fight against non-take up
- All insured persons concerned actually benefit from it





## Who is in the household?

- The applicant
- His or her dependants
- His or her spouse (not de facto separated / not separated from body and property)
- His or her legal cohabitant
- His or her cohabitant (de facto household)
- And the dependants of this spouse/legal cohabitant/cohabitant

<b>Household:</b> Insured person, his or her spouse or cohabitant (or legal cohabitant) and their dependants				
Household member IR 1	Household member IR 2	Household member IR 3	Household member IR 4	Household member IR 5
Name and first name	Name and first name	Name and first name	Name and first name	Name and first name
NISS/INSZ	NISS/INSZ	NISS/INSZ	NISS/INSZ	NISS/INSZ



## 2. Right on request: required procedures

### 2. Report the type of income of each household member

Income of the  Current  Previous  1 year  
period: month month

## Which income period?

Stability of a situation of modest incomes:

- Income from the previous calendar year  
or
- Income for the current month or the previous month if a household member is in a situation where income stability can be presumed:
  - Long-term unemployed
  - Pensioner
  - Invalid
  - ...

## What kind of income?

Gross taxable income, i.e. income that can be taken into account in the tax base, even if in reality it is not taxed for one reason or another, and as determined before any deduction, reduction, exemption and immunisation.

The income available to my household for the applicable reference period is as follows:

*(tick only the boxes relating to the types of income received by the different members of your household)*

	Household member IR 1	Household member IR 2	Household member IR 3	Household member IR 4	Household member IR 5
<b>PROFESSIONAL AND REPLACEMENT INCOME</b>					
Salaries and related benefits, remuneration of company managers, income of self-employed persons...					
Unemployment with company supplement (formerly pre-pension)					
Legal sickness and invalidity benefits (incapacity for work paid by the mutual insurance company)					
Extra-legal sickness benefits or other benefits granted following a loss of salary					
Unemployment benefits					
Pension (legal or extra-legal), as well as holiday pay					
<b>REAL ESTATE INCOME -PROPRIETOR (OR USUFRUCTUARY) IN BELGIUM OR ABROAD</b>					
Cadastral income (dwelling house)					
Other real estate (buildings, dwellings, land, etc.), taxable in Belgium or not					
<b>MOVABLE INCOME</b>					
Income from movable property (interest, dividends, etc.), declared in Belgium or not					
Annuities, capital in lieu or cash values (group insurance, life insurance, etc.)					
<b>Miscellaneous</b>					
Any other taxable income in Belgium (food rent, scholarship, etc.)					
Foreign income exempted in Belgium under a double taxation treaty					
Family allowances (under 25 years of age if they have a professional income)					

## 2. Right on request: required procedures

### 3. Provide supporting documents within two months

- The last tax declaration
- Other documents: salary statements, sheets 28.10, certificate of paying agencies, bank account statement

## 2. Right on request: required procedures

### 4. Declare that, at the time of signing, income have not increased since the reference period and sign

<p><i>I certify on my honour that this declaration is true and complete and that I have provided all supporting documents relating to the income I have received to determine the total amount of income I have received.</i></p> <p><i>I authorize the mutual insurance companies concerned and the services of the Belgian National Institute for Health and Disability Insurance (NIHDI), which are responsible for monitoring, to verify my taxable income with the Belgian Federal Public Service Finance or with the debtors of this income.</i></p> <p><i>I authorize my mutual insurance company to communicate, where applicable, the information contained in this document concerning me to the mutual insurance company that manages the file of the household to which I belong.</i></p> <p><i>If the increased intervention is refused, I authorise the information contained in this document concerning me to be communicated to the members of the household to which I belong, at their request.</i></p> <p><i>I am aware that a false or incomplete declaration may result in fines, administrative penalties or legal proceedings without prejudice to possible recovery in accordance with Articles 230 to 236 of the Social Criminal Code and Article 168quinquies of the Belgian Law of 14 July 1994 on compulsory health care and compensation insurance.</i></p>	
<p><i>I declare that the income currently received in relation to the income declared above (excluding indexation or scale adjustment)</i></p> <p><b><i>Please tick the right box</i></b></p>	<p><i>I declare in relation to the tax declaration extracts that</i></p> <p><b><i>Please tick the right box</i></b></p>
<p><input type="checkbox"/> have not increased</p> <p><input type="checkbox"/> Have increased (I enclose the related justificatory documents)</p>	<p><input type="checkbox"/> I enclose the tax declaration extract</p> <p><input type="checkbox"/> I certify that I do not/no longer receive any tax declaration extract</p>
<p>Date and signature of household member IR 1</p>	

## 2. Right on request: required procedures

The mutual insurance company calculates the income and compares it to the limit of the increased intervention



It grants the right if the conditions are met

💣 If more than two months have elapsed between the request and the signature of the declaration (with all supporting documents): the request is null and void



## Current annual limit

- For a single person: 19,105.58 EUR
- For each supplementary member of the household:  
3 536,95 EUR

## Right for how long?

The increased reimbursement ends:

- If the household changes
- If the systematic control shows that the income limit has been reached: each year there is an income control based on an exchange of data between the mutual insurance companies, the NIHDI and the FPS Finance = "systematic control"

## Non-take up measure: proactive flow

Proactive flow = data exchange between mutual insurance companies, the Belgian FPS Finance, the NIHDI and the Belgian Crossroads Bank of Social Security, which makes it possible to detect families whose tax revenues are below the income limit allowing them to benefit from the increased intervention.

Goal → identify potential beneficiaries who are then contacted by their mutual insurance company

→ example of how the use of databases can contribute to the automation of a social benefit

First applied in 2015-2017



7% of those contacted benefited from the increased intervention

! Renewal in 2020 given the encouraging results of the measure against non-take up.