

Health Insurance in Belgium

Welcome to Belgium!

To start your stay in Belgium with peace of mind, we recommend that you **join a health insurance fund as soon as possible**. This is an organisation that handles your **mandatory enrolment in the national health insurance** on your behalf. Everyone who lives or studies in Belgium is required to join such a fund. In return, the government ensures the **reimbursement of a large part of your medical costs** when you visit a doctor, pharmacy, or dentist.

A health fund such as [Helan](#) handles your enrolment in the mandatory health insurance, ensures that reimbursements of your medical costs are processed correctly and – also good to know – helps you with the administrative steps involved, one step at a time.

What do you need to enrol?

Please have the following documents ready:

- A valid passport or identity card
- Your European Health Insurance Card (for EU students) or a certificate of insurance from your home country, if you have one
- Proof of enrolment at your university or college
- A Belgian address

What is your situation? Here's how to enrol:

How you join a health fund depends on where you come from. There are three scenarios:

You come from an EU country or Switzerland

Bulgaria, Cyprus, Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Spain, Czech Republic, Sweden, Switzerland

- Bring your European Health Insurance Card (EHIC).
- We will enroll you free of charge for the duration of your studies.
- You will have full access to the Belgian healthcare system.

You come from a country with a social treaty with Belgium

Albania, Algeria, Bosnia, Canada (incl. Québec), Morocco, Montenegro, North Macedonia, Serbia, Tunisia and Turkey.

- Bring a certificate of insurance from your health fund in your home country.
- Helan will enroll you for the duration of your studies.

You come from another country

- Are you domiciled in Belgium? Then you benefit from the same health insurance as other residents of Belgium.
- Do you officially still live in your home country? Then you enroll as a student and pay an additional contribution. You may later receive a partial refund if you obtain Belgian residence documents.
- If in doubt, contact us at students@helan.be and we will look into which documents you need together.

Do you already have a private health insurance? Read this.

Many students from outside the EU come to Belgium with a private health insurance policy. This is often required to obtain a visa. It is a good start, but not a permanent solution.

- Do not keep your private insurance any longer than necessary. Allow a maximum of three months to arrange your enrolment with a Belgian health fund.
- Once your enrolment with the health fund is in order, you will be better and more affordably insured than through most private policies. You can then cancel your private policy and rely on your health fund.

How reimbursement of your medical costs works

At the doctor

- Make an appointment with a general practitioner of your choice (average €25–€35 per consultation).
- Most doctors send proof of your visit digitally to your health fund. Your reimbursement will then automatically appear in your bank account.
- With some doctors, you only pay your personal contribution — a small amount. The rest is settled directly between the doctor and your health fund.

At the pharmacy

- Show your identity card or proof of residence together with a sticker from your health insurance fund.
- The portion reimbursed by the health fund is deducted immediately. You only pay your personal share — often just a few euros.

In hospital

- Hospitals work directly with your health fund.
- You show your identity document upon admission.
- After your stay, you will receive an invoice clearly showing what your health fund pays and what your own contribution is.

Extra protection

With your health fund, you not only receive reimbursements for medical costs. You also enjoy additional benefits such as reimbursements for your sports club membership, glasses, and mental health care.

In addition to the mandatory basic insurance, [a health fund like Helan](#) offers two optional additional insurances:

- Hospitalisation insurance: reimburses additional costs during hospital admission, such as a single room or additional examinations.
- Dental insurance: provides extra reimbursements for dental care and check-ups.

Discuss with a customer adviser at the health fund of your choice whether additional insurance is right for you.

After your studies

Are you returning to your home country? Let your health fund know. They can then close your file correctly and you will not pay any unnecessary contributions.

Enrol today

Send your details to Helan via helan.be/students and we will help you sort everything out, step by step, in your language.

helan.be/students