



# Healthcare in Belgium

Quick Reference Guide

## Emergency Numbers

|                     |   |
|---------------------|---|
| <b>112</b>          | General Emergency (Police, Fire, Ambulance) |
| <b>1733</b>         | Medical Helpline (non-emergency, advice)    |
| <b>070 245 245</b>  | Poison Control Center                       |
| <b>02 535 45 00</b> | On-call Pharmacy Info                       |

## Understanding the Mutuelle System

### How It Works

1. You pay the doctor directly
2. Get a receipt (attestation)
3. Submit to your mutuelle
4. Get 50-75% reimbursed

## Mutuelles (Health Insurance Funds)

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| <b>CM (Christelijke Mutualiteit)</b> | Largest, good English support        |
| <b>Solidaris</b>                     | Socialist mutuality, French speakers |
| <b>Mutualité Libérale</b>            | Liberal mutuality                    |
| <b>Partenamut</b>                    | Modern app, online-focused           |
| <b>Mutualité Neutre</b>              | Neutral option                       |

### Note

Partena is for self-employed (indépendants) - it's NOT a mutuelle for employees!

# Finding Doctors

## English-Speaking Doctors

- **DoctorAnytime.be** — Book online, filter by language
- **doctolib.be** — Popular booking platform
- **Your mutuelle website** — Provider directory



**Tip:** Book a GP (médecin généraliste) as your first point of contact. They can refer you to specialists.

# Pharmacy (Pharmacie)

- Open pharmacies: 9am-6pm weekdays
- **Pharmacie de garde:** After-hours/weekend pharmacy
- Find on-call pharmacy: pharmacie.be or call 0903 99 000

# Key Terms

| French              | English                   |
|---------------------|---------------------------|
| Médecin généraliste | General Practitioner (GP) |
| Ordonnance          | Prescription              |
| Remboursement       | Reimbursement             |
| Attestation         | Receipt/Certificate       |