

Information for international patients

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Which documents do I need?

Patients who do not have Belgian health insurance should take the following documents with them for their admission or treatment. For more information, please contact [Cel SoFIA](#).

Dutch patients

UZ Gent has an agreement with the Dutch health insurers **CZ, DSW/Stad Holland, VGZ, ONVZ, Zilveren Kruis, Caresq, Ditzo - De Amersfoortse (a.s.r.) and Zorg en Zekerheid**. If you have a policy with one of these insurers, please bring the following documents:

- your proof of identity
- the insurance card issued by the health insurance company
- a letter of referral

If you have a policy with a different insurer, please bring the following documents:

- your proof of identity
- the insurance card issued by the health insurance company
- a guarantor declaration (garantieverklaring) from your health insurance company or S2 form, if available

Patients from other EU countries

- your proof of identity
- the insurance card issued by the health insurance company

EU employees and their dependents

- a guarantor declaration (garantieverklaring) from your health insurance company or S2 form, if available
- your proof of identity
- a guarantor declaration (garantieverklaring) issued by the EU for your hospitalisation, if available

Students

- your proof of identity
- a European Health Insurance Card (EHIC) if you are insured in an EU Member State, Iceland, Norway, Switzerland, Liechtenstein or Australia

- an alternate guarantor declaration (garantieverklaring) if you are not insured in one of the above countries

Belgians with private insurance

- your proof of identity
- a guarantor declaration (garantieverklaring) from your health insurance company, if available

People without legal residence or with specific insurance status

- your proof of identity
- a guarantor declaration (garantieverklaring) or financial commitment issued by the CPAS, Red Cross, Fedasil or other competent authority, if available

Invoicing and reimbursements

Do you not have Belgian health insurance? **Always contact your healthcare insurer before your hospital admission.** If your insurance company does not agree to the treatment being provided abroad, you may have to pay the invoice yourself before the treatment starts. For more info, please contact the [cel SoFIA](#).

Dutch patients

You are insured with CZ, DSW/Stad Holland, VGZ, ONVZ, Zilveren Kruis, Caresq, Ditzo, Zorg en Zekerheid or de Amersfoortse

UZ Gent has an agreement with CZ, DSW/Stad Holland, VGZ, ONVZ, Zilveren Kruis, Caresq, Ditzo, Zorg en Zekerheid and de Amersfoortse. If you are affiliated with one of these, the **invoice will be sent directly to your healthcare insurer**. Sometimes the entire care package is invoiced directly, in other cases only certain treatments.

- The hospital costs are settled directly with your healthcare insurer if the conditions set out in the agreement are met.
- You must pay any invoices you receive. Afterwards, you may be able to recover (a part of) the costs through your health insurance.

Information concerning the administrative procedures and authorisation application is provided below. These documents are also available at the Registration and Sign-in desk.

- [Procedure for patients insured with CZ\(pdf\)](#)
- [Procedure for patients insured with DSW/Stad Holland\(pdf\)](#)
- [Procedure for patients insured with VGZ\(pdf\)](#)
- [Procedure for patients insured with ONVZ\(pdf\)](#)
- [Procedure for patients insured with Zilveren Kruis\(pdf\)](#)
- [Procedure for patients insured with Caresq\(pdf\)](#)
- [Procedure for patients insured with Ditzo - De Amersfoortse \(a.s.r.\)\(pdf\)](#)
- [Procedure for patients insured with Zorg en Zekerheid\(pdf\)](#)
- [Application for authorisation\(pdf\)](#)

You are insured with a different Dutch healthcare insurer

- Ask your healthcare insurer for a **guarantor declaration (garantieverklaring) or S2 form** prior to your treatment. If you do not have that document, you must pay all costs in advance.
- The costs will be settled directly with your healthcare insurer if explicitly stated in the guarantor declaration.
- With an S2 form (planned admission) or European Health Insurance Card (EHIC - if you require urgent care), the costs are settled directly with a Belgian health insurance fund. However, you must pay a deposit of at least 150 euros per 7-day stay if you are staying in a shared room.
- You will receive an invoice at your home address for the amount you have to pay yourself. Afterwards, you may be able to recover (a part of) the costs through your health insurance.

Patients from other EU countries

- Ask your healthcare insurer for a **guarantor declaration (garantieverklaring) or S2 form** prior to your treatment. If you do not have that document, you must pay all costs in advance.

- The costs will be settled directly with your healthcare insurer if explicitly stated in the guarantee statement.
- With an S2 form (planned admission) or European Health Insurance Card (EHIC - if you require urgent care), the costs are settled directly with a Belgian health insurance fund. However, you must pay a deposit of at least 150 euros per 7-day stay if you are staying in a shared room.
- You will receive an invoice at your home address for the amount you have to pay yourself. Afterwards, you may be able to recover (a part of) the costs through your health insurance.

European Union employees and their dependents

- Ask your healthcare insurer for a **guarantor declaration (garantieverklaring)** prior to your treatment.
- With this guarantor declaration, the costs are settled directly with your insurance company.

Students

- Are you a student from an EU Member State, Iceland, Norway, Switzerland, Liechtenstein or Australia? With a **European Health Insurance Card (EHIC)** the costs are settled directly with a Belgian health insurance fund. However, you must pay a deposit of at least 150 euros per 7-day stay if you are staying in a shared room.
- If you are not insured in one of the above countries, you need a **guarantor declaration**. Without it, you will have to pay all the costs of the treatment in advance.

Belgians with private insurance

- Ask your healthcare insurer for a **guarantor declaration (garantieverklaring)** prior to your treatment. If you do not have that document, you must pay all costs in advance.
- The costs will be settled directly with your healthcare insurer if explicitly stated in the guarantor declaration.
- Any invoices received at a later time, must be paid for by you directly. Afterwards, you may be able to recover (a part of) the costs through your health insurance.

People without legal residence or with specific insurance status

- If you have a **proof of identity** and a **payment commitment** from a competent authority, UZ Gent will settle the bill directly with that authority, e.g. OCMW, the Red Cross or Fedasil.
- To have the possibility of reimbursement of care assessed, please contact [Cel SoFIA](#).

Cel SOFIA

Cel SoFIA is the Social Financial Collection and Administration Unit.

Cost estimate

Patients who do not have Belgian health insurance, such as tourists, can request a cost estimate from Cel SoFIA - team buitenland. A handling fee may be charged.

- Location entrance 50, route 500 and entrance 12 Route 1202
- Every business day 8 a.m. to 12 p.m. and 12.30 p.m. to 4.30 p.m
- Tel. 09 332 20 15
- teambuitenland.onthaal@uzgent.be

Assessment for reimbursement of medical care

For Belgian patients without health insurance or international patients with a special status, such as asylum seekers or people without legal residence, the unit investigates the possibility of still being reimbursed for medical care. For this purpose, the unit contacts agencies such as OCMW, Fedasil or the Red Cross.

- Location: entrance 50, route 500 and entrance 12 Route 1202
- Every business day 8 a.m. to 12 p.m. and 12.30 p.m. to 4.30 p.m.
- Tel. 09 332 02 80 or 09 332 41 43
- celfsofia@uzgent.be