

WRITTEN QUESTION E-2355/02  
by Ieke van den Burg (PSE)  
to the Commission

Subject: Exclusion from health insurance in Belgium - 'resident system'

1. Is the Commission aware that Dutch pensioners living in Belgium are denied access to the Belgian medical insurance scheme as 'persons entered in the national register of natural persons' (hereafter referred to as the 'resident system') if they are or may be entitled to health care under a foreign scheme?
2. Is the Commission aware that the exclusion from the Belgian resident system also applies if the persons concerned can opt for admission to a voluntary insurance scheme, such as the voluntary insurance cover provided for by the Exceptional Medical Expenses Act (AWZB) in the Netherlands?
3. Does the Commission not consider it unacceptable that because the AWZB in the Netherlands provides only partial cover for medical expenses and the health insurance system in the country of residence, Belgium, does not provide for a complementary package, which firstly makes joining the AWZB voluntary scheme virtually compulsory and secondly means that the persons concerned are denied the possibility of insuring themselves in their country of residence exclusively against the risk of medical expenses not covered by the AWZB voluntary scheme, those concerned have to insure themselves twice, or - if they are unable to obtain cover on the private health insurance market - are denied adequate protection against the risks of medical expenses? How should application of the Belgian regulations be seen in relation to Article 13, paragraph 2, point (f) of Regulation (EEC) No 1408/71?
4. If the Belgian resident system is to be classified as voluntary or optional continued insurance, how does application of the relevant legislation by Belgium accord with Article 15, paragraph 2, of Regulation (EEC) No 1408/71, under which the persons concerned are free to opt for the scheme of their choice if application of the legislations of two or more Member States entails overlapping of two or more systems of voluntary or optional continued insurance?