

Certain strictly defined disorders may justify a thermal or therapeutic cure in the Thermal Centre in Mondorf-les-Bains. In certain cases, and following favourable opinion from the Medical Board of the Social Security (CMSS), the insured may follow a cure abroad.



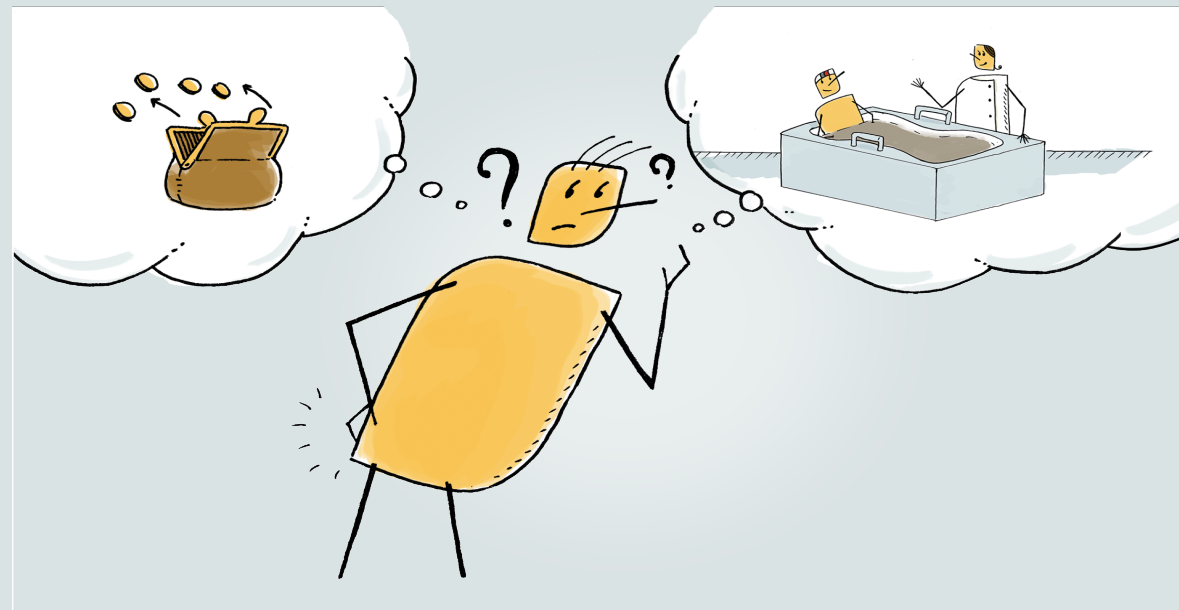
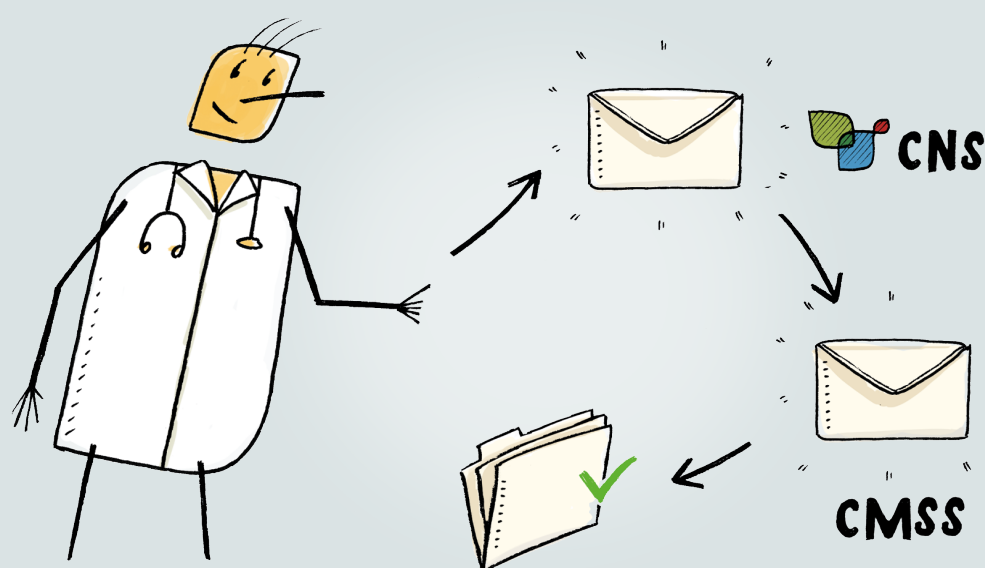
Thermal or therapeutic cures in Mondorf-les-Bains

1. Administrative procedure

The costs of a thermal or therapeutic cure in Mondorf will only be covered if the insured person has obtained prior authorisation from the CNS.

Generally speaking, the insured person will need to arrange an appointment with a doctor practising in the Centre thermal and present a recommendation from their attending physician. The doctor at the Centre thermal will submit an authorisation request to the CNS. Once the request has been reviewed, it is decided whether there are sufficient reasons to approve it, by checking the patient's conditions against the list of conditions for which the requested cure is medically indicated. For certain cures, such as the cure for pathological obesity (inpatient or outpatient), the CNS statutes indicate specific physical conditions.

The CNS issues prior authorisation in the form of a certificate of coverage. This certificate is valid for one year. If the insured person does not start an authorised cure within one year of the date on which the authorisation is issued, a new authorisation will be required.



2. Coverage rate and reimbursement

Various flat rates or one-off services can be covered by the health insurance. Authorised thermal treatments are mainly covered at the rate of 80%.

The health insurance contributes to the insured person's accommodation costs on a fixed day rate basis. This day rate is paid per night actually spent in a hotel or other establishment offering hotel services, located in the municipality of Mondorf. The establishment chosen must have official authorisation to provide accommodation. Accommodation in tents, caravans or furnished or unfurnished rooms in private homes is not covered.

The day rate is paid by the CNS following receipt of an invoice issued by the establishment where the insured person was staying. The invoice, dated and issued in the name of the insured person, must indicate the number of overnight stays, along with the start and end dates of the stay.

Insured persons whose official residence is in the commune of Mondorf-les-Bains are entitled to a fixed day rate from the health insurance. This day rate is paid upon receipt of paid invoices issued for the dates of their cure programme.

The insured person is entitled to one cure of the same type per year covered by the health insurance, with the exception of outpatient DBC (back, neck and shoulders) cures. New authorisation requests may be submitted at the earliest 12 months after the end of the previous cure. For pathological obesity, however, the number of cures is limited to two per insured person.

The costs of a cure interrupted without valid reason cannot be covered by the health insurance.

Cures abroad

The insured person can consider a cure abroad only if it cannot be carried out in Luxembourg because of specific healthcare required.

A duly completed and motivated authorisation request for a transfer abroad, filled out and medically justified by a doctor, must be submitted to the CNS before the planned cure begins. If the CMSS gives a favourable opinion, the CNS can issue an authorisation for a cure abroad. Further details on this subject can be found in our leaflet "Transfer abroad".

The insured person may complete a cure in any Member State of the European Union, Norway, Iceland, Lichtenstein, Switzerland, or in any other country that has signed a bilateral social security agreement with Luxembourg (Bosnia-Herzegovina, Cape Verde, Morocco, Montenegro, Serbia, Tunisia and Turkey). The facility offering the cure must be approved by the relevant authority in the country of stay.

The S2 authorisation, which allows for coverage of the treatment abroad, does not include advances on accommodation or apartment rental costs. These must be paid upfront by the insured person. They will then be reimbursed upon presentation of the corresponding invoices, issued in the name of the insured person, dated and duly paid. If the insured person rents an apartment, the lease must be submitted.

The insured person will be required to cover all travel expenses. These will not be reimbursed.



More information:

www.cns.lu > Insured person > Private life > Reimbursed services > Cures