

The vast majority of doctors in Luxembourg are self-employed and they either work in individual private practices or they collaborate with one or more doctors in one practice.



## General information

The insured person may consult the general practitioner of their choice. They may also consult a specialist without first consulting a general practitioner. They have the right to change the doctor at any time.

Each person should choose a general practitioner for themselves and a paediatrician and/or general practitioner for their child. These healthcare providers will be the first point of contact in the event of illness and will guide them.

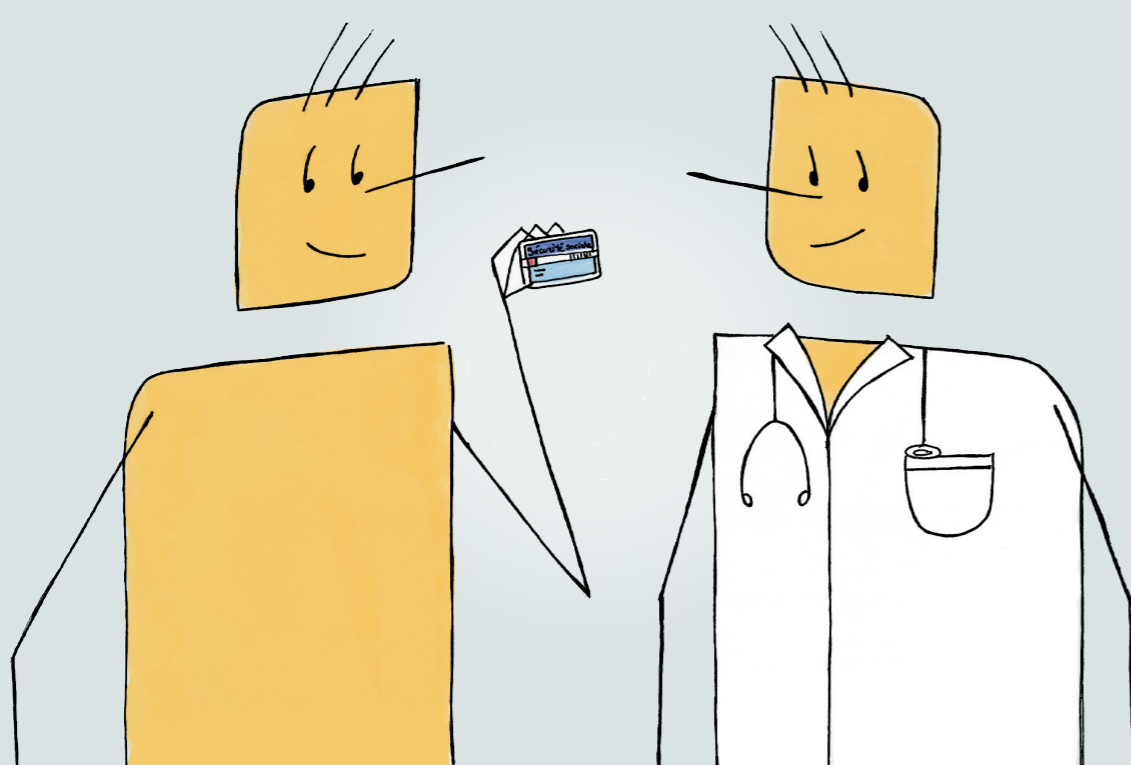
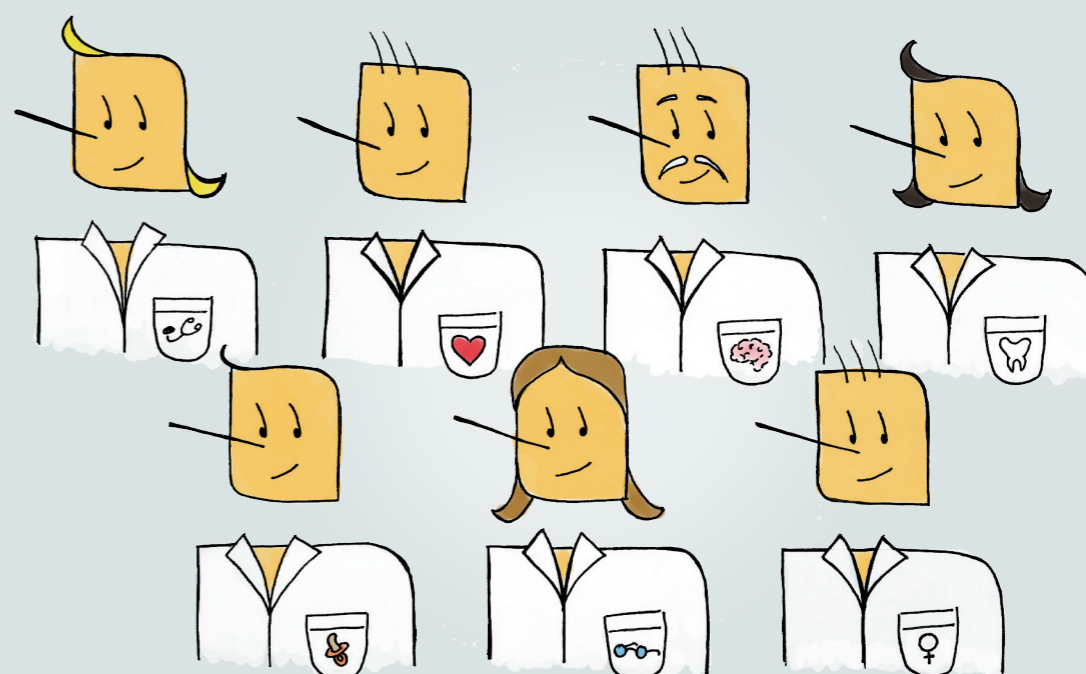
If the usual doctor is not available, the insured person may contact another doctor of their choice, in accordance with the principle of free choice of service provider.

However, in a hospital setting, choice can often be limited, as hospital organisational structures allow only health professionals licensed by the hospital to provide medical care.

## Conditions of cost coverage

### Affiliation to health insurance

Any person working in Luxembourg must be affiliated with the CNS or the competent public sector fund. An insured person may co-insure their family members in order to benefit from medical care in Luxembourg. The insured person receives a social security card with a 13-digit national identification number, which is to be presented to healthcare providers.



### Personal conveniences and increased tariffs in first class

In certain situations, doctors and dentists can charge additional fees for personal convenience (CP), provided the insured person was previously informed and gave their consent. The personal conveniences relating to appointments are billed under the codes CP1 to CP7 and are not reimbursable.

In the event of hospitalisation, the doctor treating the patient or any other health professional involved in the treatment (anaesthetist etc.) have the right to apply an increased tariff of sixty-six percent (66 %, not refundable) based on the official tariff applied for second-class consultations, visits and medical acts and services.

### Primary care centres and emergencies

Primary care centres have been set up to provide a replacement service for general practitioners whenever the insured person requires general medical care during evening or night hours, weekends and public holidays. During the closing hours of medical practices, primary care centres provide an alternative service in the form of a general medical permanence. They provide a replacement service when medical practices are closed, but they are not emergency services. In the event of a medical emergency, the policyholder must dial 112 directly.

An insured person should only go to the emergency services of a hospital if they fall seriously ill, or if they suffer an acute injury or fracture, ...

When a child falls seriously ill, a paediatric primary care centre ("maison médicale") is available or, in second instance, the paediatric emergency services, which are both located within the "KannerKlinik" at the Luxembourg Hospital Centre (CHL). The primary care centre offers care provided by paediatric doctors, from Monday to Friday between 7 p.m. and 10 p.m. all year round; on weekends and on public holidays, from 9 a.m. to 9 p.m. The paediatric emergency services are open 24 hours a day (children up to 15 years).

The Paediatric Polyclinic manages EMERGENCIES 7 days a week from 8 a.m. to 8 p.m. It is located on the ground floor of Kirchberg Hospital.

### Acts and services specified in the nomenclature and agreement of the doctors

The acts or services provided by doctors are listed in the nomenclature of acts and services of doctors.

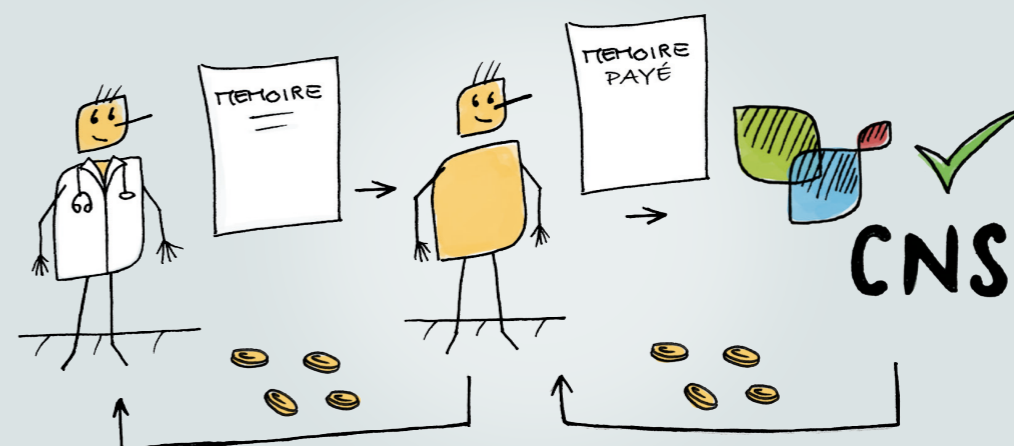
In order for an act or service provided by a doctor to be reimbursed, this act or service must be recorded in a nomenclature.

Note: Dentists have their own nomenclature.

### Limitations

The number of consultations/visits and/or services that can be covered by the CNS over a given period of time is limited and fixed by the CNS statutes.

Certain acts or services can only be covered with the authorisation or prior authorisation of the National Health Fund (CNS), with the assent of the Medical Board of the Social Security (CMSS). In the doctors' nomenclature of acts and services and in the CNS statutes, these acts are indicated by ACM (authorisation of the Medical Board of the Social Security required) or APCM (prior authorisation of the Medical Board of the Social Security required).



## Reimbursement and coverage rate

In Luxembourg, the insured person must in principle pay doctors' fees in advance after a consultation.

If the insured person has advanced the costs, it is sufficient to send the original, duly paid and receipted invoices or other medical expenses to their competent fund in order to request reimbursement.

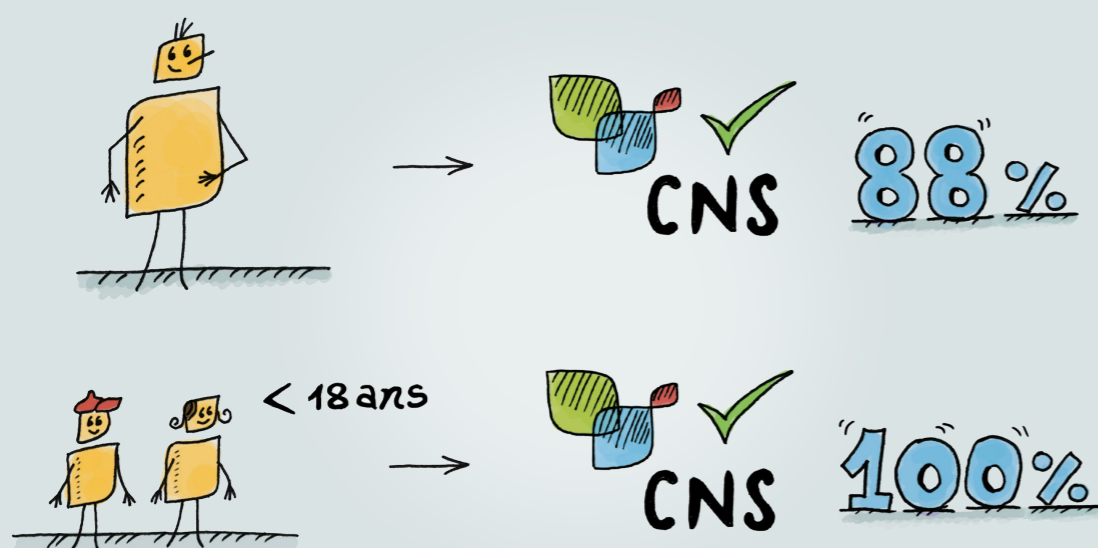
For consultations in doctors' practices and outpatient treatment in hospitals, the reimbursement rate is 88% of the fees set for adults and 100% for children and young people under 18 years of age.

Each doctor consulted as part of a hospital treatment (outpatient or inpatient) issues his or her own medical invoices. The insured person must pay the costs upfront and send the reimbursement claim to the CNS. However, in the case of inpatient treatment, if the hospital stay exceeds three days or if the invoice for medical fees per specialty exceeds €100, the doctor may send the medical invoices directly to the CNS (third party payer).

Doctors are required to comply with the nomenclature tariffs (exceptions: personal convenience and 1st class tariffs).

In the case of inpatient or semi-stationary treatment (=Inpatient treatment in an inpatient day bed), medical invoices are covered at a rate of 100% of the tariffs provided for by the nomenclature of acts and services of doctors, not including the 66% increase for treatments in individual rooms.

Supplements for personal convenience and increased fees are not reimbursed by the CNS and the insured person will bear the full cost.



More information:

[www.cns.lu](http://www.cns.lu) > Insured person > Private life > Reimbursed services > Doctors