

The Luxembourg health system

2022



Do you have a
GENERAL PRACTITIONER?



PLEASE ONLY GO TO
AN EMERGENCY SERVICE
IN THE EVENT OF SERIOUS
HEALTH PROBLEMS.



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Santé



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Sécurité sociale

 **CNS**
d'Gesondheetskees

Preface

Who has not been in a situation where, in need of quick and adequate healthcare, has faced various obstacles stemming from the meanders of the health system?

Finding the right medical advice at the right time is not always easy, whether for Luxembourg citizens who have lived here for a long time or for those who have just arrived and are not yet familiar with our health system.

Luxembourg is unique in the sense that it is a multicultural country where the percentage of foreign nationals is close to that of Luxembourg nationals, a trend that does not look set to disappear anytime soon given the strong demographic growth.

This brochure aims to help all those living in Luxembourg and those who have recently arrived to become familiar with our country's health system and to provide information needed to benefit from the right medical treatment, so you know where to go depending on the health problem you have.

In a society that is constantly changing and in which we must continuously adapt, it is more important than ever that residents have the necessary information so they know what to do when faced with a health problem.

This booklet emphasises the importance of having a general practitioner as soon as you arrive in Luxembourg. General practitioners are a fundamental part of the Luxembourg health system. They allow patients to benefit from a coordinated, continuous and integrated treatment pathway. This booklet also explains when to go to the emergency service or when it is better to go to a general practitioner or a so-called "Maison Médicale de garde", thus ensuring that only 'real' emergencies are treated at the emergency services. This initiative is part of the government's proactive approach aiming at promoting patient empowerment in the field of healthcare, improving treatment and thus ensuring the effectiveness of our health system. It aims to provide the means to find, assess and use the knowledge available so as to make informed decisions about your own health and that of friends and family members.

We hope this publication will benefit our most precious asset – health!

Let's take care of it!



CLAUDE
HAAGEN

MINISTER OF
SOCIAL SECURITY

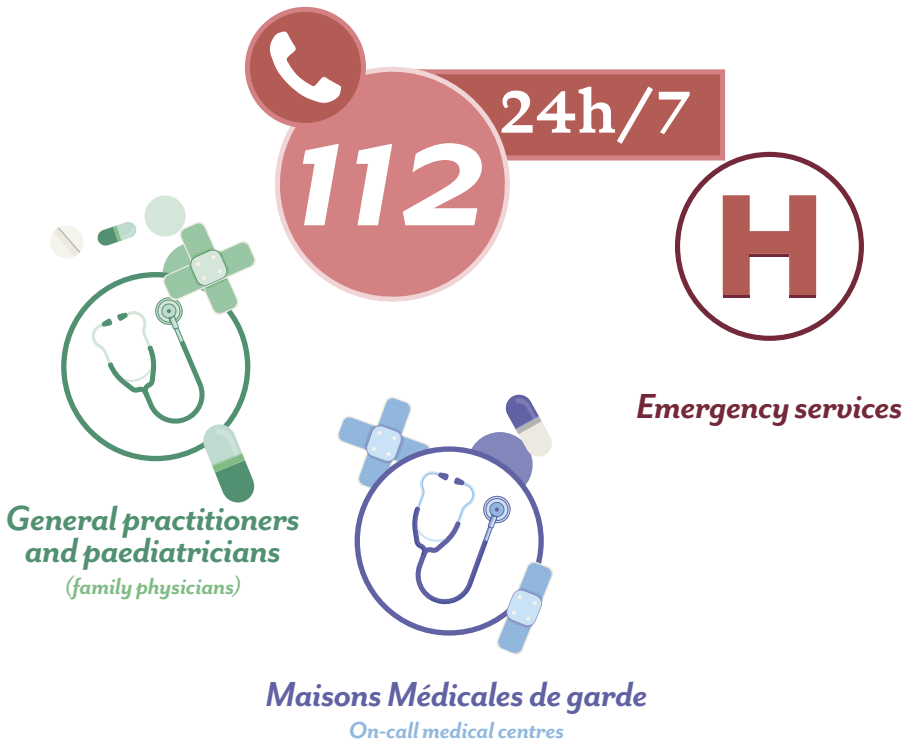


PAULETTE
LENERT

MINISTER OF HEALTH

The Luxembourg Health System

The Luxembourg health system guarantees universal access to quality healthcare for all, as part of a coordinated treatment pathway based on the patient needs, thus giving patients and healthcare providers the freedom to choose the needed treatment.



1. How do I get access to healthcare?

The principle of compulsory social security affiliation

Our social security system is financed by the people affiliated with social security and by government contributions. Payments are made to the Joint Social Security Centre (CCSS).

To access medical care offered by the Luxembourg health system you must provide a certificate from the Joint Social Security Centre (CCSS). For employees, this certificate must be issued by the employer within eight days the start of the job. The Joint Social Security Centre (CCSS) ensures that the person is affiliated to the appropriate sickness fund, depending the nature of the job (CNS, CMFEP, CMFEC, EMCFL, etc.).

This affiliation may include spouses and individuals aged less than 30 years, reside in Luxembourg and do not have a personal affiliation (in this event, they are considered to be ‘coinsured’). Every insured person may contract supplementary health insurance. Those working for an European institution based in Luxembourg are affiliated with the EU’s Joint Sickness Insurance Scheme (RCAM).

As soon as affiliated, the insured person receives an **insurance card** indicating the national registration number to be presented whenever using the health system. The insured person may also request a European Health Insurance Card (via the website of the CCSS), which can be used during a temporary stay in another EU member state if medical care is needed.



2. What care does the Luxembourg health system offer?

Health Insurance

Individuals affiliated to Luxembourg's health insurance system may benefit from the following healthcare services:



- Medical care
- Dental care
- Visual aids (glasses and contact lenses)
- Treatment provided by healthcare professionals
- (See 'healthcare professionals' section)
- Clinical laboratory services
- Braces
- Medication
- Medical devices
- Hospital treatment and stays
- Therapeutic cures and convalescence
- Rehabilitation
- Medical transportation
- Blood products and plasma derivatives
- Organ transplants
- Palliative care



Work incapacity

In the event of illness, employees are entitled to receive their salary until the end of the calendar month in which the 77th day of incapacity falls over a reference period of 18 successive calendar months.

The right to receive sickness benefit is limited to a total of 78 weeks for a reference period of 104 weeks.

Maternity leave

Women working in Luxembourg have the right to maternity leave of 8 weeks before the expected birth date and 12 weeks after birth.



Accident insurance

The Accident Insurance Association (AAA) is responsible for preventing and compensating work related injuries and illnesses. Employers must submit a statement to the AAA www.aaa.lu.

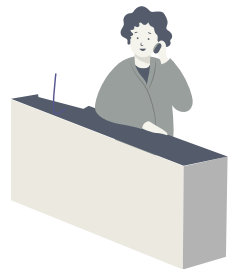
Long-term care insurance

Long-term care insurance is covered by social security alongside health insurance and works according to the same principles: each person pays a mandatory contribution and when an insured person becomes dependent, they have the right to benefit from the care insurance, regardless of age.

Long-term care insurance ensures assistance and healthcare for basic day-to-day tasks for dependent individuals (personal hygiene, nutrition, clothing, mobility etc.), who live at home or at a healthcare facility.

A request to long-term care insurance can also be submitted for a need for technical aids, home or car adaptations, independently of a need for assistance in activities of daily living.

More information at www.assurance-dependance.lu.



3. What are the treatment options?

For healthcare services (medical consultations, acts, visits) to be reimbursed, they must:



- be provided by a healthcare professional who has signed an agreement with the National Health Fund (CNS)
- feature in the statutes of the National Health Fund (CNS)
- be set out in the list of medical acts or in a list of fees.

In general, these services are reimbursed by the National Health Fund (CNS) to insured persons who have advanced payment, upon presentation of the original copy of the invoice.

However, hospital fees, as well as laboratory and pharmacy fees, are directly settled between the healthcare provider and the National Health Fund (CNS) according to the system of the third-party payer. In this case, the insured party is required to pay only the share of fees not covered by the health insurance. For care provided in hospitals, the cost of the stay is covered by the system of the third-party payer, with the exception of medical fees, which the insured individual must pay for.



4. Which parties are involved in Luxembourg's health system?

1

Patients

The Luxembourg health system is built around the patient. Given the changes facing our health system, the aim is to develop healthcare services based on patients' actual needs, the recent regulation of psychotherapy as a profession being a clear example of this.

Patients have many rights, these being detailed in the Patient Rights and Obligations Act of 24th July 2014, such as:

- The right to freely choose their healthcare provider
- The right to be accompanied
- The right to appoint a trusted person
- The right to be informed about their health condition
- The right to make free and informed decisions
- The right to have an updated medical record.



Patients who believe their rights have not been respected or who wish to benefit from support with administrative procedures regarding health and social security in Luxembourg may contact the National Service for Health Information and Mediation.

www.mediateursante.public.lu and/or the national Patient Association (Patiente Vertriebung asbl) www.patientevertriebung.lu

Who should I refer to?

2

Healthcare professionals

This term includes general practitioners and specialist doctors, nurses, physiotherapists, osteopaths, psychotherapists, pharmacists and other healthcare professionals.

Luxembourg's health system is based on a system of liberal medicine. An insured person may thus freely choose his/her doctor and may also see a specialist without having to be referred by another doctor.

The Ministry of Health and the Ministry of Social Security strongly recommend that every newly established person in Luxembourg or parents of new-born children register with a general practitioner. You can search for a general practitioner (family doctor) by town, name or postcode at www.medecins-generalistes.lu. General practitioners are central to our health system as they provide for continuous care over time. They play a central role in patient monitoring, particularly in the case of chronic and complex diseases. They also coordinate care and follow-ups, inform patients, manage their medical records and offer preventative care based on patient needs. The family doctor is familiar with the patient's history; he is a person of trust who ensures personal care that meets the patient's needs.

It is also recommended to choose a paediatrician or general practitioner for your children.



Outside the normal opening hours of medical practices, general practitioners can be seen in so-called “Maisons Médicales de garde” (medical on-call centres)



- between 8pm and 7am on weekdays
- between 8am and 7am at weekends and on bank holidays.
- after midnight, Maisons Médicales de garde are not directly accessible:
 1. First dial 112 before you go there.
 2. Your call will be recorded and forwarded to the on-duty practitioner at the “Maison Médicale de garde” who will contact you.
 3. He will provide you with advice, recommend you to go to the nearest “Maison Médicale de garde” or he will pay you a visit at your home.



N.B.: on call medical centres provide non stop medical assistance, although they do not offer emergency services. As such, they are not equipped to treat patients with serious health problems. In such cases, you should go to the nearest hospital emergency service.



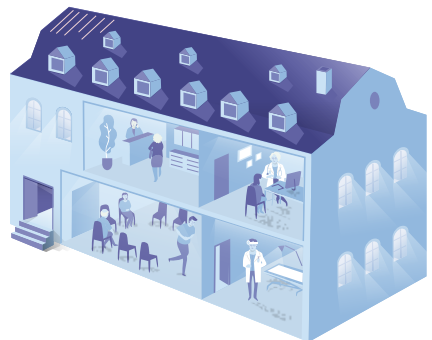
An on-call paediatric medical centre at the Centre Hospitalier du Luxembourg provides out-of-hours paediatric services for children whose condition does not require hospital care.

Monday to Friday from 7pm to 10pm

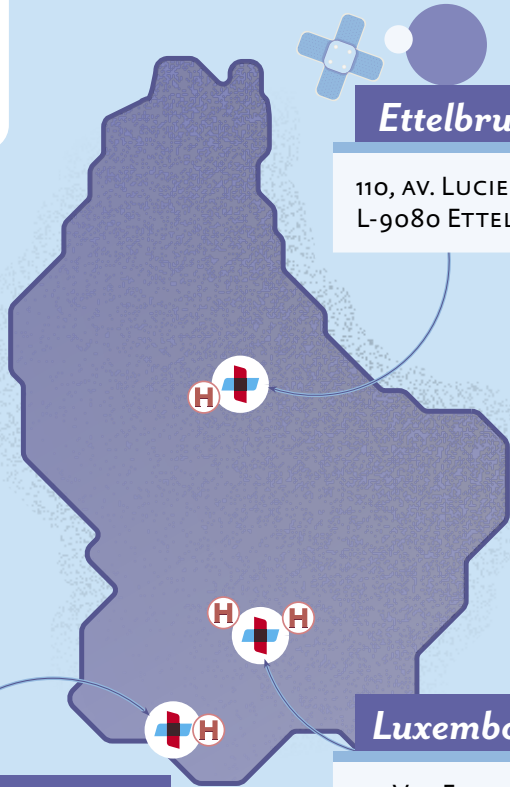
Weekends and bank holidays from 9am to 9pm

An out-of-hours dental service operates continuously at the Centre Hospitalier du Luxembourg (CHL) from Saturday 2pm to Sunday 6pm.

sante.lu/maisons-medicales



3 „Maisons Médicales de garde“ are available throughout the country:



Ettelbruck
110, AV. LUCIEN SALENTINY
L-9080 ETTELBRUCK

South
3-5, AVENUE DU SWING
L-4367 BELVAUX (ESCH/BELVAL)

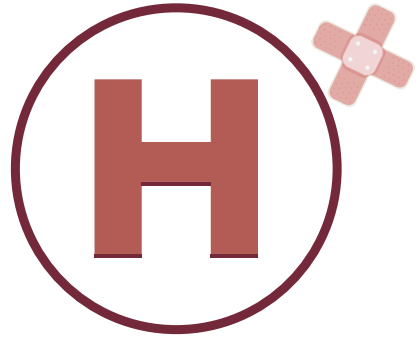
Luxembourg
23, VAL FLEURI
L-1526 LUXEMBOURG

sante.lu/maisons-medicales

3

General Hospitals**Luxembourg has 4 hospitals:**

These hospitals offer medical, surgical and childbirth facilities.

**NORTH:****CENTRE HOSPITALIER DU NORD (CHDN) :**

has an emergency department and is equipped with full medical and technical units. Its main task is to provide care to those living in the northern region of the country, including hospital stays, outpatient care and day clinics. Basic healthcare services are provided on both sites, namely Ettelbruck and Wiltz.

www.chdn.lu

**CENTRE:****CENTRE HOSPITALIER DE LUXEMBOURG (CHL) :**

has an emergency department, multi-disciplinary healthcare centres and is equipped with full medical and technical units. It includes the Kannerklinik for children, the Eich Clinic and the Grande-Duchesse Charlotte Maternity Ward.

www.chl.lu





CENTRE:

**ROBERT SCHUMAN HOSPITALS
(HRS):**

are fully equipped and include the Kirchberg Hospital, which provides emergency and multi-disciplinary medical services; the Bohler Clinic, which offers a maternity clinic and mother-child centre; the ZithaKlinik, a multi-disciplinary hospital, and the Sainte Marie Clinic, which provides geriatric services.

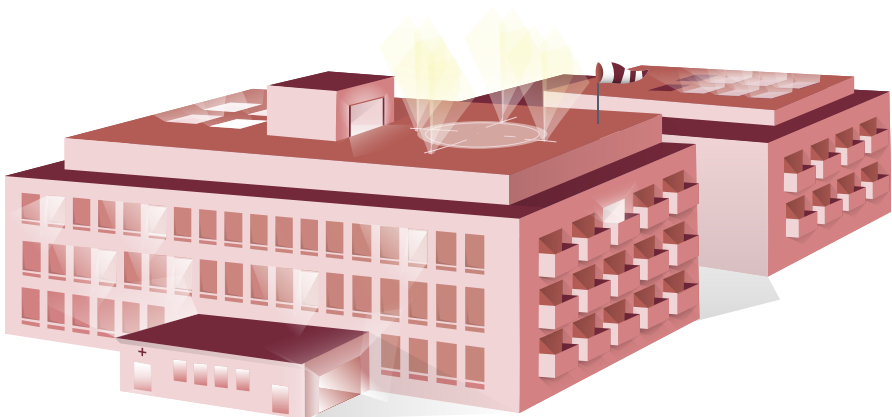
www.hopitauxschuman.lu

SOUTH:

**EMILE MAYRISCH HOSPITAL
(CHEM) :**

has an emergency department, intensive and standard care units, and is fully equipped. This hospital will soon see its 3 sites (Esch-sur-Alzette, Dudelange, which provides geriatric rehabilitation and basic healthcare services, and the Niederkorn multidisciplinary hospital) combined in a new building, the Südspidol.

www.chem.lu



6 specialized hospital establishments

- Interventional cardiology and heart surgery - INCCI - National Institute of Heart Surgery and Interventional Cardiology www.incci.lu
- Radiotherapy - CFB - François Baclesse National Centre of Radiotherapy www.baclesse.lu
- Psychiatric rehabilitation - CHNP – Neuropsychiatric Hospital www.chnp.lu
- Rehabilitation - REHAZENTER – National Centre for Rehabilitation www.rehazenter.lu
- Geriatric rehabilitation – HIS – Steinfurt Regional Hospital www.his.lu
- Physical and post-oncology rehabilitation – CRCC – Château de Colpach Rehabilitation Centre www.convalescence.lu

1 palliative care centre

- Haus Omega (palliative care) www.omegago.lu

1 thermal treatment centre

- Mondorf Thermal Centre www.mondorf.lu

1 human genetics and anatomical pathology diagnostic centre

- National Health Laboratory (LNS) www.lns.lu

Specialist National Services

- Paediatric surgery
- Plastic surgery
- Hemato-oncology
- Long-term hospitalisation
- Immuno-allergology
- Infectious diseases
- Environmental medicine
- Intensive neonatology
- Nephrology
- Neurosurgery
- Stroke unit (level 2)
- Specialised ophthalmology
- Specialised paediatrics
- Assisted reproduction
- Child psychiatry
- Juvenile psychiatry
- Paediatric intensive care
- Paediatric emergency services

Emergency services

Persons who require urgent treatment may go to the emergency department of one of Luxembourg's four hospitals.

For less serious health concerns, please see your general practitioner or, depending on the time of day, your nearest "Maison Médicale de garde".

Emergency services have been organised so they are close and easily accessible. Depending on the seriousness of the situation, patients are given the treatment they need as quick as possible and are referred to the appropriate medical/surgical department and/or their general practitioner.

More information on emergency services, as well as a list of on-call hospitals, may be found at

www.SANTE.lu/hopitaux-de-garde

Emergency number

112
24h/7

NUMBER TO CALL IN AN EMERGENCY: 112 (AVAILABLE 24/7, FREE CALL). YOU MAY ALSO DIAL 112 TO OBTAIN INFORMATION REGARDING ON-CALL HOSPITALS, PHARMACIES, GENERAL PRACTITIONERS AND DENTISTS.

PLEASE VISIT www.SANTE.LU FOR MORE INFORMATION ON EMERGENCY AND ON-CALL SERVICES!

4

Pharmacies

Pharmacists are also key healthcare professionals and advisers. They deliver issuing prescribed medication, take full responsibility for checking prescriptions and products delivered and for the way medication is administered. Your pharmacist may also recommend you to consult a doctor, depending on your condition.

You may find the list of on-call pharmacies at www.pharmacie.lu.



5

The Ministry of Health

The Ministry of Health prepares and implements government policy in the areas of public health and determines the organisation of the health system. It is in charge of health promotion and disease prevention.

The Ministry participates in the government's research and healthcare innovation initiatives.

The Ministry works closely together with the Directorate of Health, which is responsible for overseeing health services in Luxembourg.

www.sante.lu/direction

6

The Ministry of Social Security

The main task of the Ministry of Social Security is to provide social security to Luxembourg citizens, responding to the risks and needs they face throughout their lives, particularly in terms of illnesses, old age, disability and work related injuries.

The Ministry of Social Security has under its supervision the General Inspectorate of Social Security, the Social Security Medical Inspectorate and the State Office for Assessment and Monitoring of the long-term care insurance

www.mss.gouvernement.lu.

7

Health Insurance («CNS-Gesondheetskes»)

The National Health Fund (CNS - Centre national de Santé) is responsible for the management of health and care insurance. It is responsible for the reimbursement of medical expenses, sickness and maternity benefits, and delivers various authorisations, such as treatment abroad, access to paramedical benefits, care, etc.

It is under the supervision of the Ministry of Social Security through the General Inspectorate of Social Security.

It is managed by a Council of Administration, made up of employee and employer representatives and a representative from the government who chairs the Council.

www.cns.lu



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THE LUXEMBOURG HEALTH SYSTEM ENG

SEPTEMBER 2022

Some useful websites:



SANTE.LU



SANTE.LU/
DISPODOC



MSS.GOUVERNEMENT.LU



CNS.LU



CCSS.LU



ASSURANCE-
DEPENDANCE.LU



GUICHET.PUBLIC.LU*



* [HTTPS://GUICHET.PUBLIC.LU/CIToyENS/FR/SANTE-SOCIAL/ASSURANCE-MALADIE-MATERNITE/INDEX.HTML](https://guichet.public.lu/citoyens/fr/sante-social/assurance-maladie-maternite/index.html)
(N.B.: SINCE 17/10/2017, NEW FEATURES ENABLE YOU TO REQUEST CERTAIN HEALTH INSURANCE SERVICES ONLINE AT MYGUICHET.LU. INSURED PERSONS ARE NOW ABLE TO REQUEST, 24/7, DETAILS OF THEIR REIMBURSEMENT, CONSULT THEIR PERSONAL DETAILS, REQUEST A PROVISIONAL REPLACEMENT CERTIFICATE FOR THEIR EUROPEAN HEALTH INSURANCE CARD, ETC.).

l'app SANTE.lu

disponible maintenant



- SERVICES DE GARDE
 - services d'urgence des hôpitaux de garde
 - pharmacies de garde
 - Maisons Médicales de garde
- NUMÉROS D'URGENCE (112, Centre Antipoison, SOS Détresse, etc.)
- ALERTES SANITAIRES
- TEST DE LA COUVERTURE VACCINALE
- LES 3 GESTES QUI SAUVENT UNE VIE
- LIENS VERS LES APPLICATIONS MOBILES DISPODOC ET PASSEPORT DE VIE

Regroupant les informations les plus consultées des principales rubriques du portail

www.SANTE.lu

APPLICATION MOBILE DÉVELOPPÉE PAR LE
MINISTÈRE DE LA SANTÉ

POUR TÉLÉPHONE MOBILE + TABLETTE
TÉLÉCHARGEZ GRATUITEMENT
L'APP SANTE.LU

