



TOGETHER FOR LUXEMBOURG

HIGH MEDICAL COSTS IN LUXEMBOURG – OUR SICKNESS AND INSURANCE SCHEME IN DANGER

Let's go back in history. There was a time where medical costs in Luxembourg were framed by two conventions, one regarding the general practitioners and dentists and one regarding the hospitals. The Commission terminated both conventions thereby unleashing medical costs. Political discussions between our Institution and the Luxembourg State on this topic are not getting anywhere.

Our Medical System does not have the means to control or verify Luxembourg medical costs or the medical costs of the bordering countries where a third of our colleagues are residing and/or choose to be taken care of. In addition, our system is not recognized as a public system anywhere in the EU, which is a problem when travelling with your family (urgent medical costs). Finally, the promised direct (Luxembourg) hospital billing, which could partially relieve the financial load of colleagues, is not there yet. The efforts done through the Local Staff Committee to get a better cover of the annual medical checkup did not resolve either. The cherry on the cake is that the medical cost reimbursement time is worsening in recent months. It would seem there are fears on the sustainability of the system fund.

USFL acts through its Federation (USF) and through the CGAM Joint Committee in a holistic way to save our system and make it more efficient:

- Guaranteeing a balanced JSIS budget and rights for all
- Requesting for correct and timely reimbursement including any high cost direct coverage
- Enhance the access to the information and services of PMO
- Demanding a better coverage of (new) pathologies and disabilities (cancer, long-term illnesses, etc.)
- Demanding a recognized European Health Card valid throughout the EU
- and of course tackling the high medical cost problem of Luxembourg

USFL always on deck!

- [Overcharged hospital costs in Luxembourg](#) (29/09/2021) en anglais uniquement – **Ensemble**
- [Petition against medical overcharging](#) (25/04/2017)
- [RCAM – Surtarification médicale à Luxembourg: le PMO ne répond plus...](#) (FR version only) (28/03/2017)
- **[Petition against medical overcharging](#)** (25/04/2017)
- **[RCAM – Surtarification médicale à Luxembourg: le PMO ne répond plus...](#)** (FR version only) (28/03/2017)
- [Medical surcharge in Luxembourg: progress in sight ?](#) (21/02/2017)
- [Accord entre la Commission et les autorités italiennes sur l'accès au régime national d'assurance maladie - Union Syndicale Fédérale](#)
- Also elements expressed by USFL through the Local Staff Committee formal gathering with DG HR ([COCOLO](#)) as well as
- News: [Termination of the agreement with the Luxembourgish Hospitals Federation](#)
- [Note to Commissioner Hahn - Luxembourg medical overcharging](#)
- [Local Staff Committee Final Report - 2019-2022 - EN - with ARES.pdf \(europa.eu\)](#) – see sections 2.2, 4.4.13,5