

## Mutual and insurance companies

To find your way through the interventions of the mutual insurance company

### Standard legal participation (T.O.R. = Regular Orthodontic Treatment) :

**Age:** The basic legal participation is identical for all mutual insurance companies. It is decided at the national level and depends on the RIZIV. It is conditioned by the age of the request, which must be less than 15 years old on **the day the form arrives at the mutual insurance company.**

**Montants :** they are fixed, without any link with the orthodontic procedures and appliances, nor with the fees.

**Coding:** there are 3 types of codes, with their own rules, which must be respected.

#### Coding overview

First family: pre-treatment procedures.

Advice with report (305830): before treatment, for a report to the treating dentist.

Complete examination and planning (305550+305572): before treatment, to open a file.

#### Second family: **ACTIVE treatment. (6 months MAXIMUM between 2 procedures, otherwise no more mutual intervention)**

First certificate : (at the beginning of the treatment)

First fitting package (code 305631) + first follow-up (305616)

Second attestation: (always attested after 6 visits)

Six follow-up sessions ( 6 codes 305616 )

+ Second fitting package ( code 305675 )

Subsequent certifications : (every 6 visits, and partially at the end of follow-up)

Six follow-up sessions ( 6 codes 305616 )

#### Third family: **PASSIVE treatment. (Valid until 22 years old, no maximum delay between 2 codes)**

(305852) Either between 2 phases of active treatment, for monitoring,  
or after the end of active treatment, to ensure that the result is maintained.

**The orthodontist can report a voluntary interruption (305653) to the mutual insurance company.**

The INAMI does not tolerate any other interruption, and otherwise punishes the patient with the definitive cessation of all interventions!

### Special legal participation in case of need for early treatment (T.O.P.I.):

**Rules:** This special intervention is reserved for so-called "first-line" treatments, to be completed by age 9 and falling within specific medical criteria. If the patient is eligible, this intervention is added to the others, but there must be a 12-month delay between the beginning of the early treatment and the beginning of the standard intervention. Reimbursements are made by means of 2 codes (305933 and 305955) giving the right to 2 lump sums, at the very beginning and at the very end of early treatment.

### Extra-legal participation :

**Complement:** This extra-legal intervention is linked to the type of mutual insurance company (neutral, free, socialist, catholic, ... ), and also to its location because it comes from their internal fund.

It should be considered as a simple private insurance. It does not involve the INAMI, nor the practitioner.

Each mutual insurance company has its own rules (fixed prices, IOTN calculation, ...). The supplement is often variable depending on the VISUAL severity of the case of each particular patient, and can reach more than 1000 Euros per year.

### Helpfull clarification :

**Changes :** It is possible to change practitioners or mutual insurance companies at any time.

**Convention : It is important to remember that the convention never applies to orthodontic codes.**

(Parliamentary answer from Minister Busquin).

Indeed, how else to explain the "complementary" reimbursement? The mutual insurance company as sponsor?

If a practitioner declares himself "conventionné", this concerns the other codes of his practice..

In this case, it is NOT a qualified specialist recognized as an orthodontist, because in order to have this title, we officially renounce to the ministry to practice dental care... Question of qualification.

Beware, yes... but not of the "evil unconventional"!