

The Silent Theft of the Flemish Care Premium: Why Emigrants in Spain Pay for Nothing

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By Frank Dumon — At the request of Linda from Valencia

De Jakobijn promised you that your voice would be heard. Today we are keeping that promise. Linda, a Flemish lady who lives with her husband in the Valencia region, sent us an urgent question that hits a very sore spot. A spot that the traditional media ignores, but which for thousands of Belgian emigrants and pensioners in the south is a daily, financial frustration. Linda writes: "The problem of the unjust charging of the care premium for the Flemish Social Protection by the CM, for people who no longer live in Belgium, pay their taxes in Spain and also receive medical care there. We find this really very unfair."

Free Healthcare in Spain, an Invoice from Flanders

She describes how her husband was operated on in a Spanish state hospital after a serious scooter accident. The aftercare, the annual check-ups: everything completely free. What is more: "The partner can sleep next to the patient's bed free of charge. Parking is also free. In Belgium you pay from the very first step you take in a hospital car park."

Why then, Linda wonders, do we have to keep paying that Flemish care premium every year to a health insurance fund in a country where we no longer live?

The Bureaucratic Trap



The answer does not lie in malicious intent on the part of the Christelijke Mutualiteit (CM), but in a blind, merciless machine:

The Belgian National Register and the Flemish Social Protection (VSB). The Flemish care premium – 100 euros in 2026 – is legally mandatory for every resident of the Flemish Region who is older than 25. The money is intended for specific Flemish allowances, such as the care budget for elderly people with care needs or the allowance for assistance to the elderly. The law is clear: anyone living abroad falls outside the scope of the VSB and therefore cannot claim any entitlement under it.

But here lies the rub. The health insurance funds and the Flemish Care Fund send out their invoices based on the Crossroads Bank for Social Security. As long as you are registered there with an address in Flanders, the invoice keeps coming. Many compatriots who move to the Costa Blanca, Andalusia or Valencia forget one crucial administrative step: the official deregistration abroad with their former Belgian municipality. As long as your old address remains in the database, the Flemish government considers you a resident who just "happens" to be on a long holiday. You are paying for a care provision that you are legally neither allowed nor able to use.

And the machine bites ever harder: **in 2025, no fewer than 51,979 Flemish people received a fine** because they did not pay the care premium, or paid it only partially. Among them undoubtedly also emigrants who have long since stopped living in Flanders, yet are branded as defaulters by the databases.

The S1 Form and the [Myth of DKV](#)

Linda also rightly mentions the private insurer DKV. They thought their Belgian policy would cover them in Spain. That is a common mistake. Unless you hold a very specific, expensive international policy, the coverage of Belgian private insurers stops at the national border.

For pensioners who receive a Belgian pension but live in Spain, however, there is a perfect European mechanism: the ****S1 form****. With this document, which you request from your Belgian health insurance fund, you register with the Spanish

Seguridad Social (the INSS). Belgium then pays a fixed amount on to Spain for your medical coverage. This gives you full access to the excellent Spanish public healthcare network, exactly as Linda describes it: without unexpected bills and with humane aftercare.

How Do You Stop This Silent Theft? The Action Plan

If you recognise yourself in Linda's story, and dutifully pay the Flemish care premium every year while living in Spain (or elsewhere in the EU), then take the following steps:

- 1. Check your registration:** Make sure you have been officially deregistered from your Belgian municipality. Proof of registration in your Spanish municipality (the *Certificado de Empadronamiento*) and your Spanish residence card are your most important weapons.
- 2. Notify your health insurance fund:** Send the CM (or your other health insurance fund) a copy of your deregistration and your Spanish residence documents. They are obliged to stop your file with the Flemish Social Protection from the moment your place of residence abroad is established.
- 3. Challenge the wrongly charged premiums:** Anyone who can prove that he or she no longer lived in Flanders can have the VSB registration cancelled and challenge the wrongly charged premiums with the health insurance fund or the Flemish Social Protection Agency. Do not let yourself be fobbed off with standard answers: that this is not an isolated case is proven by the recent written question *"Care premium - Pensioners abroad"* in the Flemish Parliament.

Conclusion

Linda and her husband made the right choice. They pay taxes where they live, and they enjoy a healthcare system that puts the human being at the centre rather than the parking meter. It is time for the Flemish administration to link its databases to reality, instead of treating emigrants as cash cows for a healthcare system that has long since let them go.

Sources and useful links

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Expertise for emigrants

- 12. VIW Costa Blanca - Joining a care fund as a resident in Spain -** <https://www.viw-costablanca.com/experten/medisch/aansluiten-bij-een-zorgkas-als-resident-in-spanje/>

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<https://www.nieuwsblad.be/economie/geld/zorgpremie-stijgt-gevoelig-waarom-kost-die-100-euro-en-wat-krijg-je-ervoor/138911619.html>