

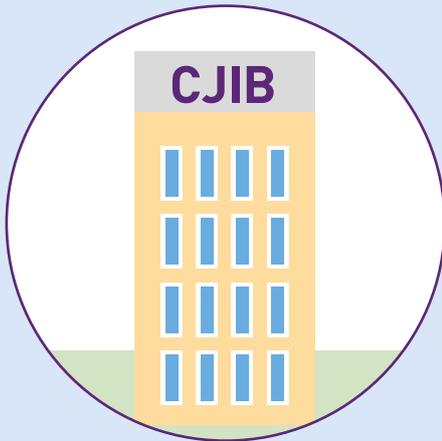
# Collection process in the event of non-payment of healthcare premium



In addition to the 2, 4 and 6-month letters, the health insurer sends reminders and dunning letters. The health care insurer can also call in a debt collection agency or bailiff.

## Registration with CAK

### Claim by CJIB



CJIB uses the healthcare benefit to pay part of the administrative contribution.

CJIB sends a giro collection form



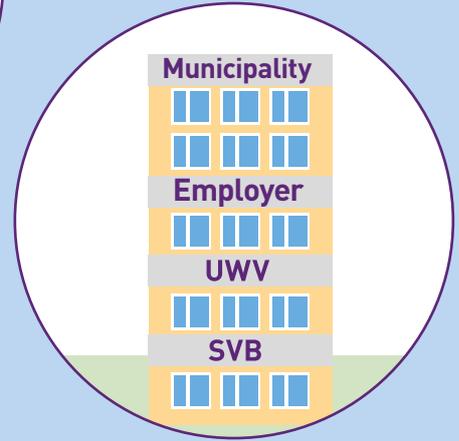
CJIB sends a reminder



CJIB engages a bailiff



### Source deduction by CAK



CAK has the SVB, the UWV, the municipality or the employer deduct contributions from wages or benefits under administrative law.

Deregister from the CAK by agreeing to a payment arrangement p.t.o.

# Payment plan health insurer & deregistration from CAK

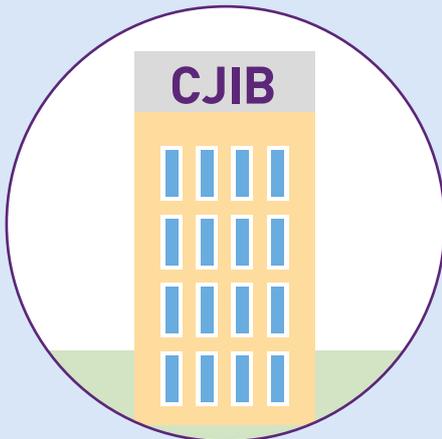


The insured party will agree to a payment arrangement for the entire debt with the health insurer, the debt collection agency or the bailiff.

## Deregistration from the CAK

**Attention!**  
If the insured does not comply with the payment plan, the registration with the CAK will be revived. The insured must then start paying the higher administrative premium again immediately.

### Collection ends



The insured person receives healthcare benefit himself/herself again



### Source deduction



## Premium payment back to the health insurer

The deregistration will take effect on the 1st of the following month. The insured person then pays the normal premium again, plus an amount for repayment of the debt to the health insurer.

### Tip

Ask the health care insurer to include the first monthly premium in the payment schedule. The amount of the premium will then be divided over the term of the payment plan. You will then prevent the insured person from having to pay premiums to the health care insurer and the CAK in the same month. The health care insurer collects the premium in advance and the CAK in the current month.