

Press release

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One in four Belgians struggles to pay unexpected medical costs above €200

Research from Deloitte and AG Insurance reveals that innovation is needed to keep the personal cost of healthcare transparent and affordable.

In a nutshell:

- **One in four Belgians struggles to pay unexpected medical costs of more than €200.** Especially the high co-payment for dental care is a problem: in Belgium, the personal contribution is 65%, significantly higher than the EU average of 53%.
- **One in three Belgians postpones care for financial reasons.** This problem is especially prevalent among younger generations and people from socio-economically weaker groups. 37% of people without a secondary education report insufficient access to preventive care, compared to an average of 22%.
- **27% of young adults (aged 25-34) use a health app, compared to only 5% of those aged 65 and over.** This shift indicates that healthcare stakeholders need to evolve their services to meet changing expectations.
- **44% of Belgians are not aware of their personal share of the costs before starting treatment.** This points to an urgent need for clear, accessible and personalised health communication.

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Belgium is known for its well-developed healthcare system. Although compulsory health insurance covers 99% of the population, high co-payments for dental care and outpatient services remain a major challenge. This is further complicated by a lack of knowledge about the coverage and reimbursement of supplementary insurance and limited access to preventive care. A recent study by Deloitte and AG Insurance shows that there are still financial barriers and inequalities in access to care. The survey, based on a representative sample of 1,500 respondents, shows that one in four in the population (27%) struggles to pay unexpected medical expenses of more than €200.

One in three Belgians already postponed care for financial reasons

The research also shows that not everyone in Belgium has equal access to care. People without a secondary school diploma in particular experience major barriers. For example, 37% of them report insufficient access to information about preventive care, compared to 22% of the entire population. A third of the population postpones or avoids care because of financial constraints. This applies in particular to specialist consultations and regular medical check-ups. For younger generations and people in the lowest socio-economic groups, the situation is even more distressing. For the latter, 44% indicate that they postpone care because of the costs.

Difference in technology use between generations

The use of technology in healthcare differs significantly between generations. Younger generations are using technology more actively to monitor their health and are prioritising mental health tools more compared to older generations. For example, 27% of young adults (25-34 years old) use a health app, compared to only 5% of those over 65. In addition, 32% of these young adults prioritise mental health tools and screening services when choosing a health insurance provider, compared to only 16% of those over 65. Although they are making more use of digital solutions, younger generations pay less attention to maintaining healthy habits than older generations. This shift shows that healthcare stakeholders need to adapt their services to changing expectations.

Need for better health communication and cost transparency

Around 26% of respondents reported difficulty understanding invoices and costs. In addition, 44% of respondents are not aware of their personal share of the costs before starting treatment. This lack of transparency mainly affects individuals with lower health literacy.

"This research shows that our healthcare system has strong fundamentals, but there is still tremendous progress to be made in the experience and transparency of the financial side of healthcare," said Kasper Peters, Financial Services Industry Leader at Deloitte. *"With better financial protection and clear communication, we can improve access to care and alleviate the pressure on vulnerable groups."*

"These findings shed a bright light on the complex and persistent barriers people experience in accessing affordable and accessible care," says Benoit Halbart of AG Insurance. *"It not only shows us where the pain points lie, but also provides valuable insights that we can use to develop targeted initiatives together with our partners. By creating solutions that are tailored to the needs of all Belgians, we can make care more accessible to everyone."*

Need for targeted action

The research highlights that while Belgium has a strong health system, targeted action is needed to lower financial barriers, increase transparency, and make access to care more inclusive. In addition, clear communication is crucial to bridge gaps in understanding and access, especially among younger generations and socio-economically weaker groups. The report also highlights the need to develop digital tools and transparent billing to better guide patients and strengthen trust.

"The results of this study highlight the importance of further innovation around the financial management of our healthcare. Health data is very sensitive and must be highly secured. But there are still so many possibilities, for example, to make the costs of interventions clear in advance or to make the invoices clearer and more transparent. Collaboration between policymakers, healthcare providers and insurers is essential to enable this transition and create a more sustainable health system in co-creation with patient associations," says Kasper Peters of Deloitte.

AG Insurance's Experience

AG Insurance participated in the research report to support the transition to a more inclusive and sustainable healthcare system in Belgium. Benoit Halbart of AG Insurance explains: *"As a leading health insurer, we strive to make systemic improvements and address long-term absenteeism. Our Return to Work program helps employees reintegrate sustainably after long-term absences, and Waldon, our wellbeing subsidiary, supports employers in developing a wellbeing strategy. Our My AG Employee Benefits app offers comprehensive health and retirement benefits, mental health services, and resilience advice. We integrate teleconsultation solutions and work with healthcare providers to offer advanced services at discounted rates."*

About the research

The research was conducted by a market research firm commissioned by Deloitte and AG Insurance in November 2024. It concerned a representative sample of 1,500 Belgians between the ages of 25 and 75 who are responsible for

decisions on health insurance and/or supplementary insurance. The results have been weighted to ensure an accurate reflection of the Belgian population, including a balanced distribution based on age, gender, region and socio-economic status.

Link to the full report: www.deloitte.com/be/health-insurance

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