

Annex M18.1 How to declare a serious illness

Related information actions contact

Medical expenses for the treatment of an illness recognised as 'serious' may be reimbursed at a higher rate. This is the procedure you have to follow to have the illness recognised.

You can apply for recognition of a serious illness if your illness involve, to varying degrees, **the following four elements** :

- a shortened life expectancy
- an illness which is likely to be drawn-out
- the need for aggressive diagnostic and/or therapeutic procedures
- the presence or risk of a serious handicap.

Note: this page is only about the sickness insurance. Don't forget to tell you [medical service](#) if you are unable to go to work.

Step 1 : get a medical report

Your doctor writes a detailed medical report including the following information :

- the exact diagnosis
- the date of the diagnosis
- what stage the illness is at
- any complications
- the treatment required.

Scan this medical report onto your computer (formats supported : PDF, JPEG, TIFF, BMP, GIF).

Step 2 : send your application

You can apply for recognition of a serious illness via [JSIS online](#) , which you can access using your ECAS password.

Once in the application, click on 'Create new request' then follow on screen instructions. Need help? Read the [user guide: how to request recognition of a serious illness?](#)

If you don't have access to the software [JSIS online](#) (e.g. you are retired), simply fill in the '[recognition of a serious illness' form](#) ('Annex M18) . Don't forget to attach all the original supporting documents (keep a copy). Send everything to your settlements office (the correct address is on the form).

Step 3 : ask for an extension

If your illness has been recognised as a serious illness, the medical expenses resulting from the serious illness will be covered at a higher rate (subject to the ceilings in force). Recognition of a serious illness is always subject to a time limit (which varies depending on the circumstances). When the time limit expires you can ask for an extension, for which you must supply a medical report setting out :

- how the illness has developed
- the treatment and/or care still required.

Submit this request for an extension via JSIS online (see Step 2). Important : in the case of a new serious illness you must submit a separate request for recognition.

Reimbursement rate

Medical expenses directly linked to the serious illness are reimbursed at a higher rate, up to the ceilings in force and subject to a favourable opinion by the Medical Officer. As the ceilings are directly linked to the various types of treatment, we suggest you consult the page of [treatments A to Z](#).

Backdating

As a rule, 100% cover is granted only from the date of the medical certificate supporting the application for recognition of serious illness. However, on the basis of a reasoned request from the member indicating the treatment in question as entered on his or her account statements, the 100% cover may be backdated, after consulting the Medical Officer. The backdating may not, however, extend beyond the time limit for reimbursement laid down in Article 32 of the joint rules.