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### Overview of the Healthcare System in Luxembourg

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**Luxembourg, with a population of 502, 000 (Eurostat, 2010 estimate) has one of the best state-funded healthcare systems in Europe. The system is based on three fundamental principles: compulsory health insurance, free choice of provider for patients and compulsory provider compliance with the fixed set of fees for services.**

The health service, overseen by Luxembourg's Union of Sickness Funds, ensures high quality, free and subsidised healthcare is available to all citizens and registered long-term residents. The state system covers the majority of treatments provided by GPs and specialists as well as laboratory tests, pregnancy, childbirth, rehabilitation, prescriptions and hospitalisation. The patient initially has to pay for the medical fees, which are decided on and revised annually by the Caisse de Maladie, and then submit the receipts for a reimbursement, which varies from 80 to 100 percent. Vulnerable groups are not obliged to pay any charges and students, unemployed and children are covered up until the age of 27. Dental and optical treatment also qualify for reimbursement, but some services must be pre-approved.

#### Financing the System

Luxembourg's healthcare system is mainly publicly financed through social health insurance. All employees contribute on average 5.44 percent of gross income (with a maximum contribution of 6,225 euro) to the Caisse de Maladie, which is deducted directly from their salaries and half of which, is paid by the employer. In 2002, total healthcare expenditure was estimated to amount to 6.2 percent of GDP, representing one of the lowest shares in Europe with 86 percent of the total health expenditure estimated to come from public sources.

As Luxembourg is small, few resource allocation decisions, except for hospital budgets, are delegated to local authorities. The individual hospital budgets are negotiated between the hospital administrative boards and the Union of Sickness Funds, whilst payments to health professionals are based on a fixed statutory fee level, also set by the Union of Sickness Funds. The Division of Pharmacy of the Directorate of Health maintains a comprehensive list of pharmaceuticals, which is approved for use as a national guide for reimbursement.

#### Private Healthcare

Although 99 percent of the population is covered by the state healthcare system private healthcare is also available and about 75 percent of the population purchases additional health insurance coverage, which is mostly used to pay for services categorised as nonessential under the compulsory schemes and provided by non-profit agencies or mutual associations called *mutuelles*, which are also allied to the Ministry of Social Security.

However, there are no private hospitals in Luxembourg as all hospitals are state run by the Caisse de Maladie and you must have a referral from your doctor for an admission to hospital, unless it is an emergency. All emergency care is provided at large hospitals and is free, even if you have no insurance. Long-term care is financed through separate insurance called *assurance dépendence*.

Luxembourg also has specialist hospitals and specialist doctors available for consultation but an appointment is necessary. As of 1 January 2004, Luxembourg had 14 acute-care hospitals, only one of which, specialising in maternity services, is run for profit. There are three groups of hospital service available (first class, second class, third class), which depend on your insurance contributions or the private health cover you have.

Prescription drugs can only be prescribed by doctors and consultants and the costs are also reimbursed by the Caisse de Maladie. Non-prescription drugs are priced much higher and are generally not reimbursed. Pharmacies are usually open during normal working hours and there is always a duty chemist available for out-of-hours service.

#### Main Healthcare Challenges

In 2002, noncommunicable diseases accounted for 78 percent of all deaths in Luxembourg (mainly cardiovascular diseases - about one third of deaths), external causes for about nine percent and communicable diseases for 1.5 percent.

Cancer accounts for almost 26 percent of deaths in Luxembourg, whereas the combination of death and illness due to cancer, represented as DALYs (Disability Adjusted Life Year), accounts for 14 percent of disease burden among men and women equally. Preventive care, delivered through the country's primary care system, aims to improve all-cause mortality and premature mortality.

Injuries are also a public health problem in Luxembourg, causing nine percent of deaths with mortality 52 percent higher than in other European countries.

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countries, mainly due to suicide and motor vehicle traffic injuries. Luxembourg, like many other European countries, also has an increasingly aging population with the number of people aged 65 and over expected to grow from 14 percent of the population in 2003 (Council of Europe, 2003) to an estimated 18 percent in 2030

## Vulnerable Populations

People who are socioeconomically disadvantaged bear the greatest burden of disease, which includes the elderly, immigrants, refugees and prison inmates. Furthermore, as populations migrate and become more urban, there are increases in the number of urban poor whose housing, employment conditions and diet expose them to greater risk of illness and disease.

This article was adapted from the following sources:

Highlight on health in Luxembourg 2004:

[www.euro.who.int/\\_data/assets/pdf\\_file/0016/103561/E88551.pdf](http://www.euro.who.int/_data/assets/pdf_file/0016/103561/E88551.pdf)

[www.europe\\_cities.com/en/633/luxembourg/health/](http://www.europe_cities.com/en/633/luxembourg/health/)

[www.who.int/gho/countries/lux.pdf](http://www.who.int/gho/countries/lux.pdf)

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