

DIRECT BILLING FOR YOUR HOSPITAL CARE IN LUXEMBOURG

A new simplified process for JSIS beneficiaries

An arrangement between Luxembourg hospitals and the PMO now simplifies administrative procedures for JSIS primary beneficiaries.

If you are covered by JSIS as your primary scheme, you can benefit from automatic direct billing in the following participating hospitals in Luxembourg: CHL, HRS, CHdN, CHEM, INCCI, François Baclesse.

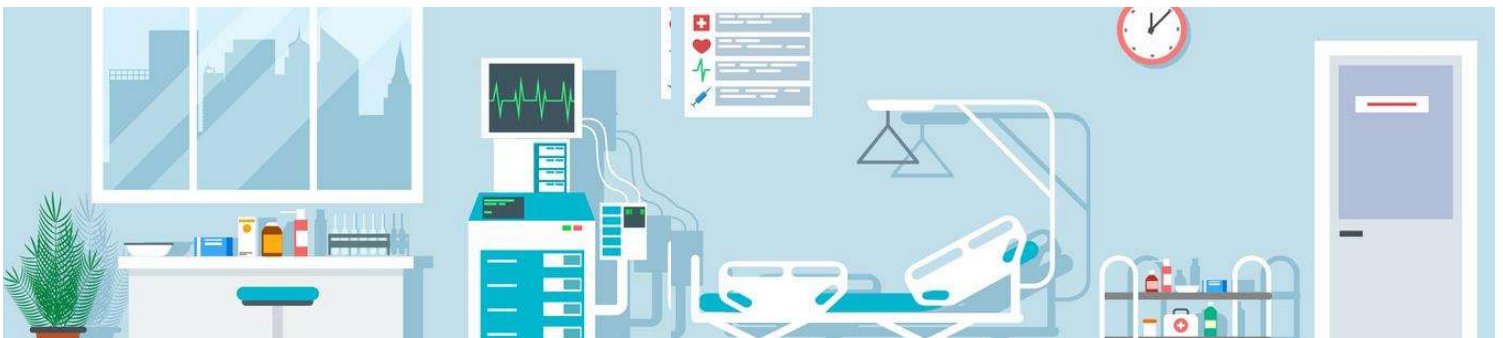
This means:

- No upfront payment for eligible stays or treatments
- Less paperwork
- Faster processing

Direct billing is optional and does not change JSIS reimbursement rules. Any non-reimbursable amount remains at your charge.

Turn the page to see how it works
(scan the QR code for full details and FAQs)

Focus on your recovery while we do the rest!



1**Get your certificate of cover**

Log in to MyPMO / JSIS Online.
Generate and print the specific certificate.

2**Present it to your hospital**

Hand in your certificate to the hospital admissions desk
before your stay.

3**Payment of invoices**

The hospital sends the invoices to PMO.
PMO pays the invoices directly to the hospital.

4**JSIS account sheets**

You receive the standard account sheets detailing JSIS
coverage and any remaining amount payable by you.

5**Remaining amount
to be recovered**

This amount, if any, will be recovered on future JSIS
reimbursements, salary or pension.

What is covered?

- Hospital stays & childbirth
- Major outpatient treatments
(e.g. chemotherapy, dialysis)
- Pre-hospital patient pathways
- Injections at ophthalmology
clinics
- Non-surgical day hospital care
- Surgical day hospital care
(including colonoscopies)

Important



- **Direct billing does not mean treatments are free.**
- Some treatments also require prior authorization.

For full details, scan the **QR code** below

