

Doctors and Paramedical Professionals in Belgium

Medical billing, VAT and GDPR

The complete guide to invoicing out-of-nomenclature consultations, applying the correct VAT rate and protecting patient data in compliance with GDPR.

CHAPTER 1

VAT on medical acts — the rules

VAT on medical care is one of the most complex and risky topics for self-employed healthcare professionals in Belgium. A wrong rate can prove costly in the event of an FPS Finance audit.

Applicable VAT rates overview

| Type of act | VAT | Legal basis |
|---|-------------|------------------------------|
| Curative medical consultations and care | 0% (exempt) | Art. 44 §1 CTVA |
| Preventive medicine acts | 0% (exempt) | Art. 44 §1 CTVA |
| Medical expert reports (legal, insurance) | 21% | Non-therapeutic act |
| Medical training and conferences | 21% | Except recognised non-profit |
| Certificates (non-therapeutic) | 21% | Administrative act |
| Occupational medicine | 0% or 21% | Depends on nature of act |
| Nursing care | 0% (exempt) | Art. 44 §1 CTVA |
| Therapeutic physiotherapy | 0% (exempt) | Art. 44 §1 CTVA |

Important, VAT exemption only applies to person-centred care with a therapeutic purpose. A doctor writing an expert report for an insurer or lawyer provides a taxable service at 21%. If in doubt, consult your accountant or FPS Finance.

Are you a VAT taxpayer?

If your activities are entirely exempt (curative care only), you are not a VAT taxpayer and do not file VAT returns. However, if you also carry out taxable activities (expert reports, training), you must register as a mixed taxpayer and manage the VAT deduction proportionally.

CHAPTER 2

GDPR and patient data confidentiality

Health data is sensitive data of a special category under GDPR. Its processing is subject to enhanced obligations, including on your invoices and management documents.

What GDPR says for healthcare professionals

- ✓ **Legal basis**, the processing of health data is authorised for preventive medicine, medical diagnosis and healthcare management (Art. 9.2.h GDPR).
- ✓ **Data minimisation**, only collect strictly necessary data. An invoice must not mention the diagnosis — the service code is sufficient.
- ✓ **Security**, encryption of stored and transmitted data, restricted access, access logging. Best-efforts obligation, not an absolute result.
- ✓ **Retention**, health data must be kept for at least 30 years (Patient Rights Act). Tax data (invoices), 7 years.

What should NOT appear on your invoices

An invoice sent to a patient (or their insurer) must **never** mention the diagnosis, the specific treatment, test results, or any information revealing the patient's health status. Use only INAMI nomenclature codes or neutral descriptions (consultation, technical act).

Your digital tools must be GDPR-compliant

Require a proper DPA (Data Processing Agreement) from any software provider. Without this document, you remain liable in the event of a data breach.

Verify that data is hosted in Europe (EU/EEA). US-based hosting may conflict with GDPR (data transfer regulations).

Best practice, appoint a DPO (Data Protection Officer) or designate a GDPR contact in your practice, even if not required at your scale. Document your processing activities in a register.

CHAPTER 3

Income journal and tax obligations

Belgian healthcare professionals are subject to specific accounting obligations. The income journal is a central document for your tax compliance.

The income journal — mandatory?

Yes. Every self-employed healthcare professional (doctor, physiotherapist, nurse, etc.) subject to personal income tax must keep a chronological income journal. It records all income received, whether paid by the patient, the health insurance fund, or a third-party payer.

What the journal must contain

- ✓ **Date** of receipt of each payment.
- ✓ **Amount** received (patient share + health fund share where applicable).
- ✓ **Nature of the service**, nomenclature code or neutral description.
- ✓ **Payment method**, cash, bank transfer, Bancontact. Cash must be recorded separately.

Third-party payer and health fund income

If you use the third-party payer system, you only receive the patient share at the time of the consultation. The health fund share arrives later by bank transfer. Both amounts must appear in your journal, at their respective receipt dates.

Peppol for healthcare institutions, hospitals, clinics and health funds increasingly require electronic Peppol invoicing from self-employed providers. Registering on the Peppol network speeds up your payments and eliminates invoice rejections due to formatting errors.

Document retention

Income journal, **7 years** minimum (tax obligation). Patient files, **30 years** (Patient Rights Act). In practice, secure digital archiving is the only viable long-term solution.

Medical billing, simple and compliant.

Ledgerly is Belgian invoicing software designed for healthcare professionals. Automatic VAT, GDPR compliance, income journal, Peppol — all in one, securely.

- ✓ 0% VAT on care and 21% on expert reports — automatic
- ✓ Encrypted data, European hosting, GDPR compliant
- ✓ Income journal generated in 1 click
- ✓ Peppol for hospitals, clinics and health funds
- ✓ 30-day free trial, no credit card required

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