

Checklist How to take out Dutch health insurance!

ZORGVERZEKERINGSLIJN

What you should think of when you take out Dutch basic healthcare insurance? This checklist will help you make the best choice.

1. Healthcare needs

Some people need more healthcare than others. A healthcare insurance is personal and should be chosen on the basis of healthcare needs and wishes. Your healthcare needs can change each year. It always pays to check which healthcare you need and which healthcare insurer covers your medical costs.

2. Deductible

The mandatory deductible (*in Dutch: eigen risico*) for 2018 is € 385,-. This is the amount you have to pay yourself before the health insurance company reimburses your healthcare costs. It can be interesting to choose a voluntary excess if you are healthy. You pay a lower premium. If anything happens to you, you must pay the deductible amount yourself. It's a way of you accepting the risk.

3. Policy types

Dutch health insurers offer different types of basic health insurances, also known as insurance policies. This explains why there are different costs for the same basic health insurance.

Naturapolis (in Dutch) - For example, if you go to a hospital that is not contracted by your health insurer, you must pay a part of the medical costs yourself.

With a **restitutiepolis** (in Dutch) you can go to every healthcare provider you want. The health insurer will reimburse the costs up to the maximum rate for the particular treatment. You pay the rest of the amount yourself. That is why the healthcare premium of this policy is slightly higher than the **naturapolis**. **Hint!** The service of the health insurer also effects the premium of your health insurance. For example, an online internet health insurance is cheaper than a regular health insurance because of the way of communication.

4. Additional health insurance

The coverage of the basic health insurance in the Netherlands is the same with every health insurer. You can choose to extend your basic health insurance with a additional insurance. Physical therapy and dental care are not covered by the basic insurance. You may choose to take out additional health insurance to cover these costs.

5. Applying for Dutch health insurance

Have you found the health insurance which suits your needs best? Fill out the application form and send it to the health insurer. You must have a:

- Social security number (in Dutch: 'burgerservicenummer' or BSN).
- Bank account number.
- Registration with a municipality in the Netherlands.

6. Health care benefit

Once the registration with a Dutch health insurer is complete, you can apply for a [healthcare benefit](#) (in Dutch: zorgtoeslag). This is a contribution towards the costs of your healthcare insurance premium.