

## Checklist How to take out Dutch basic health insurance

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This checklist will help you make the best choice and tells you all you need to know about the Dutch basic health insurance.

First, please make sure whether you are allowed to take out a Dutch basic health insurance (see digital flyer international students on [www.zvl.tips](http://www.zvl.tips))

### 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 is possible to change from health care insurer on the 1<sup>st</sup> of January each year. Therefore it is useful to check in December of each year whether your health care needs have changed and which healthcare insurer fits you best.

### 2. Deductible

The mandatory deductible (*in Dutch: eigen risico*) for 2020 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 can go up to € 500 extra.. You pay a lower monthly premium. If anything happens to you, you must pay the deductible amount (up to € 885) yourself.

### 3. Policy types

Dutch health insurers offer different types of basic health insurance, 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. If you go to a hospital that is contracted by the health insurer, the health insurer pays for the costs for the particular treatment.

**Restitutiepolis** (in Dutch) The insurance company will cover all costs, unless they are excessive and do not match the Dutch market standards. In that case you are only entitled to a reimbursement up to the market standards or to a reimbursement that is fixed by law. You can go to any healthcare provider you want. That is why the healthcare premium of this policy is slightly higher than the naturapolis.

**Tip!** The service of the health insurer also effects the monthly 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 exactly the same with every health insurer. You can choose to extend your basic health

insurance with an additional insurance. Physical therapy and dental care above 18 years of age are not covered by the basic insurance. You may choose to take out additional health insurance to cover these costs. Check with the health insurer for coverage and prices.

#### 5. **Applying for Dutch health insurance**

Go to a search programme on the internet and type in “basis zorgverzekering”. 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. The lower the income, the higher the healthcare benefit will be (up to € 104 a month).