

Study Purposes Only No Dutch public health insurance allowed. Make sure you have a health insurance from your home country with enough coverage or take out a private health insurance or health insurance from your home country. If you are from the EU/EEA you may be eligible to receive a European Health Insurance Card (EHIC) which covers your necessary medical costs during your stay. Please make sure you check this with your health insurer in your home country as this might differ per EU-member state. See the list of countries with special regulations [here](#).

Study and Internship If you are doing an internship for which you are paid at least as much as the Dutch minimum wage, you are subject to compulsory insurance under the Wlz scheme. Check this site for explanation of the minimum wage: <https://www.government.nl/topics/minimum-wage/amount-of-the-minimum-wage>

If you receive expenses this will also count as remuneration for your internship. You should bear in mind that room and board may also be regarded as remuneration. Contact the SVB (www.svb.nl/en/the-wlz-scheme) and start the Wlz assessment when you are in doubt.

Study and Work You are required to have a Dutch public health insurance if you have a (part-time) job, see **(Part-time) work, how to take out a Dutch public health insurance**.

Do you work on a self-employed basis (in Dutch: ZZP-er), contact the SVB (www.svb.nl/en/the-wlz-scheme) and request an assessment of your Wlz position. The SVB will decide whether you need to take out a Dutch public health insurance or not.

Health Care Benefit You can only apply for health care benefit if you are eligible for a Dutch public health insurance (in Dutch: zorgtoeslag) via the Dutch Tax Office (in Dutch: Belastingdienst) go to:

https://www.belastingdienst.nl/wps/wcm/connect/bldcontenten/belastingdienst/individuals/benefits/moving_to_the_netherlands/i_have_dutch_healthcare_insurance/i_have_dutch_healthcare_insurance

Received a letter from the CAK?

You might receive a letter from the CAK about your insurance obligation. You need to take action within 3 months or you will receive a fine of € 426,24. Even if you incorrectly received the letter from the CAK.

Study purposes only, internship earning less than minimum wage, self-employed:

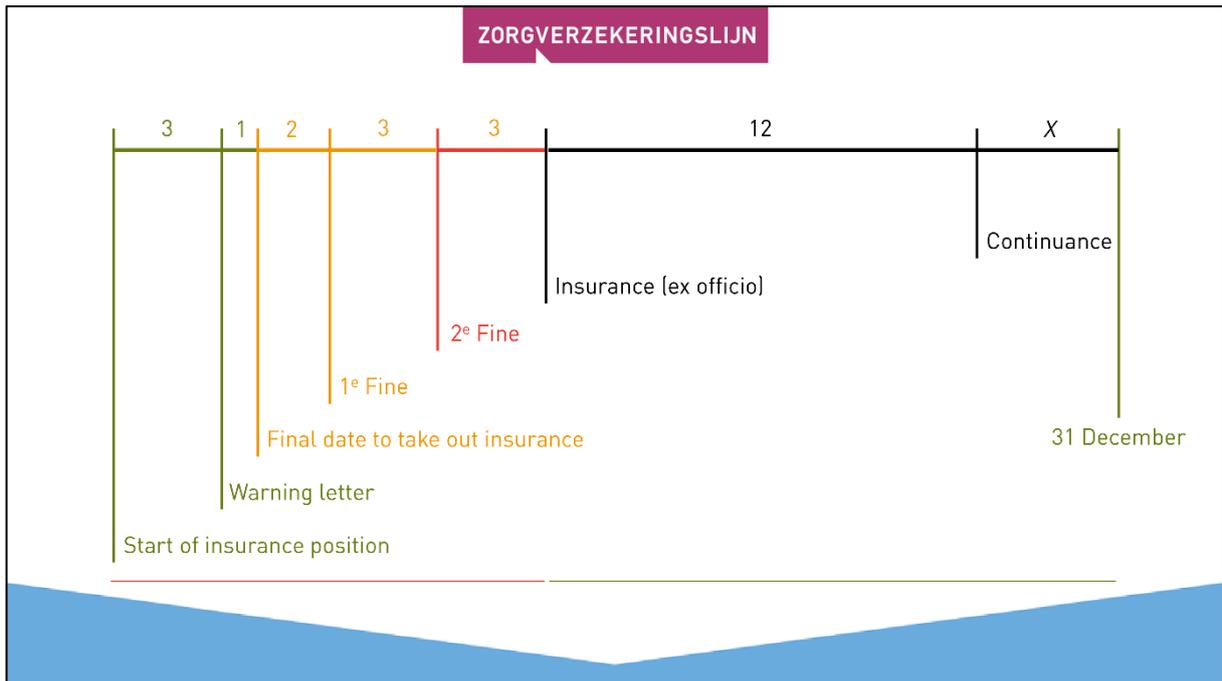
1. It is important to contact the Sociale Verzekeringsbank (SVB) to request (free of charge) an investigation of your insurance position under the Wlz scheme, go to the website: www.svb.nl/en/the-wlz-scheme.

2. Keep in mind that it might take 6-8 weeks before you receive the outcome of the Wlz assessment. Therefore, take action immediately after receiving the letter from the CAK.
3. Send a copy of the decision from the SVB about your insurance position to the CAK. Use the [contactform](#) and chose option 'uninsured persons scheme'.
4. CAK will close your file if the outcome of the Wlz assessment states that you are not to be insured.

(Part-time) work, how to take out a Dutch public health insurance?

1. You must be registered with a municipality before you can take out a basic health insurance.
2. Choose your health insurance from one of the [Dutch public health insurers](#). Fill out the application form and sent it to the health insurer.
3. The registration is complete once you have received an insurance policy (in Dutch: polisblad).
4. If you stop working or if you leave the Netherlands, cancel your insurance. Do not forget to deregister from the municipality.
5. When you have finished your studies and decide to stay in the Netherlands, you must apply for a health insurance when you start to work. During an orientation year with a search visa you are not allowed to take out a Dutch public health insurance if you have not started to work. You can take out an international health insurance.

SVB	The SVB (Sociale Verzekeringsbank) is the organisation that implements national insurance schemes in the Netherlands. www.svb.nl/wlz , tel. 020-656 4848
CAK	A government organisation responsible for the uninsured regulation. Sends the letters, issues fines and takes further action to get you insured. https://www.hetcak.nl/regelingen/regeling-onverzekerden , 0800-5028
Nuffic	Want to know more? Go to our Study in Holland website or find us on Facebook , Instagram and Twitter .
Zorgverzekeringslijn	Hotline for independent advice and practical tips about how to solve health insurance issues. www.zvl.tips , 0800 64 64 644/+31 88 900 6960



Work process uninsured CAK



Flow diagram insurance