

Students from Aruba, Curaçao, Sint Maarten, Bonaire, Sint Eustatius and Saba

If you come to the Netherlands as a student from Aruba, Curaçao, Sint Maarten, Bonaire, Sint Eustatius or Saba, you are sometimes obliged to take out Dutch health insurance (in Dutch: basis zorgverzekering). This is the result of an amendment to the law that came into effect on July 1st 2022.

As of July 1st 2022, students from the Caribbean part of the Kingdom with the Dutch nationality are no longer considered to be international students but as Dutch students.

The Dutch law states that you need to be insured when you live or work in the Netherlands. If you -as a Dutch national from the Caribbean part of the Kingdom- can demonstrate that you will be staying in the Netherlands for longer than 3 years (given the duration of the study programme), you will be regarded as living in the Netherlands. Unless there are contraindications.

Study Purposes Only Take out public health Insurance if the prescribed duration of the study is at least 3 years. No Dutch public health insurance is allowed if (contraindications):

- the prescribed study duration is shorter than 3 years;
- the study is fully funded from the country of origin;
- the costs of living are fully paid for from the country of origin;
- You frequently returns to the country of origin for family visits.

Make sure you take out a private health insurance if you are not allowed to take out public health insurance. This private health insurance might come with repatriation, travel insurance and liability insurance, which might be very important for you during your stay in the Netherlands.

Contact the SVB (www.svb.nl/en/the-wlz-scheme) and start the Wlz assessment when you are in doubt about your insurance position.

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 also required to have a Dutch public health insurance if you have a (part-time) job. Even if the contraindications described above are involved.

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. Keep in mind that repatriation, travel insurance and liability insurance are not covered by the Dutch public

health insurance. Make sure you apply for these separately when you take out the Dutch public health insurance.

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

Do you apply for health care benefit even though you are not eligible and you do not inform the Dutch Tax Office within 4 weeks, you will receive an official warning and a possible fine starting at € 385,- up to € 5514,-

Received a letter from the CAK?

You might receive a letter from the CAK about your insurance obligation. This is because you have a private health insurance and are not registered as insured in the Netherlands. Only people with a Dutch public health insurance are registered. You need to take action within 3 months or you will receive a fine of € 437,25. Even if you incorrectly received the letter from the CAK

Prescribed study duration <3 years, contraindications, internship earning less than minimum wage, self-employed or in doubt:

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.
1. 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.
2. 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'.
3. CAK will close your file if the outcome of the Wlz assessment states that you are not to be insured.

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. Repatriation, travel insurance and liability insurance is not covered by the Dutch public health insurance. Decide and apply if needed.
5. If you stop working (unless you are regarded as living in the Netherlands) or if you leave the Netherlands, cancel your insurance. Do not forget to deregister from the municipality.

Important Organisations

- 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.
- 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 (uninsured persons scheme)
- Arubahuis** Questions regarding insurance for students from Aruba with a student loan from the Government of Aruba (Arubalening)
info@arubahuis.nl / 070-3566200
www.ea.aw/pages/studia-na-hulanda