Collection process in the event of non-payment of healthcare premium

In addition to the 2, 4 and 6-month letters, the health insurer sends reminders and dunning letters. The health care insurer can also call in a debt collection agency or bailiff.

Registration with CAK

CAK has the SVB, the UWV, the municipality or the employer deduct contributions from wages or benefits under administrative law.

Deregister from the CAK by agreeing to a payment arrangement p.t.o.
Payment plan health insurer & deregistration from CAK

The insured party will agree to a payment arrangement for the entire debt with the health insurer, the debt collection agency or the bailiff.

Attention!
If the insured does not comply with the payment plan, the registration with the CAK will be revived. The insured must then start paying the higher administrative premium again immediately.

Deregistration from the CAK

Collection ends

Source deduction ends

CJIB

The insured person receives healthcare benefit himself/herself again

Municipality

Employer

UWV

SVB

Premium payment back to the health insurer

The deregistration will take effect on the 1st of the following month. The insured person then pays the normal premium again, plus an amount for repayment of the debt to the health insurer.

Tip
Ask the health care insurer to include the first monthly premium in the payment schedule. The amount of the premium will then be divided over the term of the payment plan. You will then prevent the insured person from having to pay premiums to the health care insurer and the CAK in the same month. The health care insurer collects the premium in advance and the CAK in the current month.