

## Healthcare insurance for international students in the Netherlands

When you study in the Netherlands you will, in some cases, need a Dutch healthcare insurance. This is required by Dutch law since 2006.

Getting a Dutch healthcare insurance is your own responsibility. However, InterUM wishes to provide you with more information on this topic with this document.

### Do foreign students need a Dutch healthcare insurance?

If one (or more) of these situations apply to you, you will need a Dutch general healthcare insurance (*basisverzekering*):

- You work in the Netherlands;
- You have a paid internship in the Netherlands;
- You live in the Netherlands and you are above the age of 30.

You must take out an insurance even if you already have one in your home country that provides European coverage. However, some exceptions apply.

### Better safe than sorry!

If you are

- Working with an employment contract with deferred performance obligation (0-hour contract); or
- Unsure whether/as of when the insurance obligation applies you,

We strongly advise you to check your situation with the SVB (*Sociale Verzekeringsbank*) **before** you start working. Otherwise you risk a fine of €472,25 imposed by the CAK.

You can assess your situation with the SVB by filling in the form "[Wlz insurance position](#)" (either via DigiD or via regular mail). You won't have to get an insurance during the period that they are reviewing your situation. Once they make their decision you will be informed via regular mail, so make sure your address is correct.

### What are the consequences if you do not take out a health insurance?

The CAK will send you a warning letter in case you are not insured while they believe you should be. This letter is unfortunately in Dutch, but they send the letter because you are registered as an uninsured person in their system. As soon as you receive this letter you will have to take action by either taking out a Dutch healthcare insurance or checking your insurance position via the form "[Wlz insurance position](#)". The SVB sends their results to you and to the CAK. After this you will also get a written confirmation from the CAK.

If you do not take action within 3 months you will be fined for €472,25.

For more information regarding receiving a letter from the CAK you can check out their [website](#).

### **Applying for the Dutch healthcare insurance**

The general insurance is offered by several Dutch healthcare insurers. You are free to choose the insurance company of your preference. Please keep in mind that you only need the basic insurance (*basisverzekering*).

The insurance needs to commence on the start date of your employment contract and must be in effect until the day your contract ends (unless the SVB determines otherwise). You are responsible for ending your insurance, this will not be done automatically.

### **Healthcare allowance**

The Dutch government provides a compensation for healthcare (insurance) expenses for people with a low income. The application can be done at the Dutch [Belastingdienst](#) (Dutch tax authorities) in two ways:

- If you speak Dutch and you have a DigiD you can apply for the healthcare allowance via "[Mijn toeslagen](#)" on the website of the Belastingdienst; or
- If you do not speak Dutch and/or you do not have a DigiD, you can call the [Tax Information Line](#). They can make an appointment for you at a tax office or refer you to a benefits service point where they will help you with your application.

More information regarding the healthcare insurance can be found on the website of [Study in Holland](#) and on [www.mymaastricht.nl](http://www.mymaastricht.nl)

### **Cancelling Dutch health insurance**

After the end of your contract you will need to cancel your Dutch health insurance and, if applicable, the healthcare allowance, otherwise you are illegally insured.