



## Healthcare insurance for international students in The Netherlands

If you get a job in the Netherlands, it is required by Dutch law to get a health insurance regardless of whether or not you have an insurance elsewhere. Sometimes exceptions are made by the SVB (social security bank). If you already have an health insurance with an European Coverage you can fill out a form and send it, as soon as possible after you signed your contract, to the SVB. They will send you a proof that you are indeed insured in the Netherlands or they will let you know that you still need a Dutch healthcare insurance.

Please note: applying for the healthcare insurance is your own responsibility, required by Dutch law, and is not the responsibility of InterUM nor the UM. If you don't take care of the healthcare insurance you will risk a fine of €386,49.

Find more information about applying for a Dutch healthcare provider and how to **apply for subsidy** at the website of mymaastricht.nl (see below).

### How to apply for a Dutch healthcare provider?

There are many options of health insurance providers that you can chose from. In order to find out which one suits you needs most you can take a look on Independer.nl (see below). The Dutch Healthcare system works with deductibles (*eigen risico*). This is the amount which you have to cover yourself when receiving treatment. You can choose your own deductible level, if you choose a higher level of deductible your costs of the health insurance will become lower (as long as you don't use any healthcare).

### Can I get a compensation for the costs of the insurance?

The Dutch Tax office offers a subsidy to people who don't earn more money than a certain limit of €28.720,- per year. Most students fall within this category. These health benefits (*zorgtoeslag*) can be applied for by anyone working in the Netherlands and cover most if not all of your monthly health insurance costs. You can find more information at Belastingdienst.nl (see below).

### I am a student with a non-European Union nationality, what do I have to do?

All the information about the healthcare insurance above also applies to you. However, keep in mind that due to your non-EU nationality you will need a working permit for the Netherlands. InterUM will apply for your working permit. With a working permit you are allowed to work with a maximum of 16 hours per week, you are not allowed to work before you received your working permit.

### More information:

- <https://mymaastricht.nl>
- <https://belastingdienst.nl>
- <https://Independer.nl>