

# Do you work in the Netherlands?

If so, you are legally obliged to take out health insurance.

## Compulsory health insurance

Health insurance provides insurance cover for the cost of medical care. If you work and pay income tax in the Netherlands, you are subject to Dutch social security legislation. This means you are obliged by law to take out health insurance. A health insurance policy is a Dutch insurance policy that provides coverage for healthcare costs and meets the requirements of the Dutch Health Insurance Act (Zorgverzekeringswet). Are you already insured for healthcare costs in your own country? If so, you still have to take out health insurance in the Netherlands. It is compulsory for you to have Dutch health insurance for the whole time that you work in the Netherlands.

## What do you need to do to take out health insurance?

You must take out health insurance from a health insurance provider yourself. Your employer may offer collective health insurance at reduced rates for its staff and you may be eligible to join the scheme. Ask your employer for more details.

Every health insurance provider is obliged to accept you for insurance under the basic health insurance package. Your health and age are irrelevant. The healthcare covered by the basic health insurance package is the same for every health insurance provider.

The premium payable may vary, depending on the health insurance provider. Children under 18 years of age do not pay a premium.

If you work in the Netherlands, any family members (partner and children) resident in a treaty country are entitled to have their healthcare costs in their country of residence paid for under their Dutch insurance policy. You must therefore pay a contribution for any family members over the age of 18. In order to receive healthcare under Dutch insurance in their country of residence, your family members will need to register. Ask your health-care insurance provider for a registration form.

Please note: The healthcare insurance provider will ask for your Citizen Service Number (burgerservicenummer, BSN) (previously known as the Tax and Social Insurance Number (sofinummer)) when you register. You will generally be issued with a Citizen Service Number (BSN number) by your employer. If you do not have this number, you can apply for one from the Dutch Tax and Customs Administration (Belastingdienst). To make an appointment, call the Tax and Customs Administration line on 0800-0543. If you are working in the Netherlands for longer than four months, you must also register at the local municipal authority where you are living. In that case the municipal authority will issue you with a Citizen Service Number.

## The insurance package

What is covered by the basic health insurance package? The healthcare covered by the basic package includes care by general practitioners and specialists, hospital care and medicines. Your health insurance provider can provide you with more information about the basic coverage, how the costs will be reimbursed and the healthcare providers from whom you can receive medical care.

## Premium for health insurance

You pay a monthly premium to your health insurance provider for your health insurance. You also pay monthly for any family members who are registered.

## Healthcare Allowance

Individual incomes can vary. In order to ensure that the health insurance premium is affordable for everyone, there is a healthcare allowance. This covers some of the cost of the premium. Eligibility for the healthcare allowance is dependent on income. If you earn less than a specific amount, you will be entitled to the healthcare allowance. The lower

your income, the higher your healthcare allowance will be. The healthcare allowance covers part of the premium. To apply for the healthcare allowance, you should contact the allowances department of the Tax and Customs Administration.

### **What happens if you take out insurance too late?**

You have four months to take out health insurance. You could be fined if you fail to take out health insurance and if you remain uninsured, the Healthcare Insurance Board (College voor Zorgverzekeringen, (CVZ)) will eventually take out a policy for you.

### **What happens if you resign or are dismissed from your job?**

If you do not live in the Netherlands and resign or are dismissed from your job, you are no longer covered by Dutch social security legislation. You must then cancel your healthcare insurance.

### **Additional insurance**

Would you prefer to have more extensive insurance coverage? In that case you can opt for additional healthcare insurance. It is not compulsory to take out additional healthcare insurance.

### **More information**

Information about health insurance providers and the insurance they offer is available in Dutch at [www.kiesbeter.nl](http://www.kiesbeter.nl). You can find information about the healthcare allowance on the Tax and Customs Administration website at [www.toeslagen.nl](http://www.toeslagen.nl). You can also download the application form from that website. You can calculate your entitlement at [www.toeslagen.nl/reken/zorgtoeslag/](http://www.toeslagen.nl/reken/zorgtoeslag/).

Do you have any questions? You can call Postbus 51 free of charge. The service is available on work days from 8 a.m. until 8 p.m. on 0800-8051.

Do you need help to take out health insurance? You can call the Ombudsman Foundation free of charge on 0800-646464, on work days from 10 a.m. until 4 p.m.