

Checklist How to take out Dutch basic health insurance

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This checklist will help you make the best choice and tells you all you need to know about the Dutch basic health insurance.

First, please make sure whether you are allowed to take out a Dutch basic health insurance (see digital flyer international students on www.zvl.tips)

1. Healthcare needs

Some people need more healthcare than others. A healthcare insurance is personal and should be chosen on the basis of healthcare needs and wishes. Your healthcare needs can change each year. It is possible to change from health care insurer on the 1st of January each year. Therefore it is useful to check in December of each year whether your health care needs have changed and which healthcare insurer fits you best.

2. Deductible

It might be profitable to choose a voluntary excess (up to € 500,- extra) if you expect no healthcare costs. You will then pay a lower monthly premium. If you do make healthcare costs, you must pay the deductible amount (up to € 885,-) yourself. So only choose this option when you have this amount on a savings account.

3. Policy types

Dutch health insurers offer different types of basic Dutch health insurance, also known as insurance policies. The coverage is the same but a contract with a healthcare provider determines whether you have to pay extra, apart from the premium.

Naturapolis (in Dutch) – For example, if you go to a hospital that is not contracted by your health insurer, you must pay a part of the medical costs yourself. If you go to a hospital that is contracted by the health insurer, the health insurer pays for the costs for the particular treatment.

Restitutiepolis (in Dutch) The insurance company will cover all costs, unless they are excessive and do not match the Dutch market standards. In that case you are only entitled to a reimbursement up to the market standards or to a reimbursement that is fixed by law. You can go to any healthcare provider you want. That is why the healthcare premium of this policy is slightly higher than the naturapolis.

Tip! The service of the health insurer also effects the monthly premium of your health insurance. For example, an online internet health insurance is cheaper than a regular health insurance because of the way of communication.

4. Additional health insurance

Every basic Dutch health insurance policy covers exactly the same. You can choose to extend your basic health insurance with an additional insurance.

Physical therapy and dental care above 18 years of age are not covered by the basic insurance. You may choose to take out additional health insurance to cover these costs. Check with the health insurer for coverage and prices.

5. Applying for basic Dutch health insurance

Go to a search programme on the internet and type in 'basis zorgverzekering'. Have you found the health insurance which suits your needs best? Fill out the application form and send it to the health insurer. You must have a:

- Social security number (in Dutch: 'burgerservicenummer' or BSN).
- Bank account number.
- Registration with a municipality in the Netherlands.

6. Health care benefit

Once the registration with a Dutch health insurer is complete, you can apply for a [healthcare benefit](#) (in Dutch: zorgtoeslag). This is a contribution towards the costs of your healthcare insurance premium. The lower the income, the higher the healthcare benefit will be.