

HOW TO choose my Dutch Health insurance

In general, there are three types of insurance:

1. Health care insurance,
2. Damage insurance,
3. Life insurance.

This handout focuses on [health care insurance](#). If you need information on damage insurance, please let us know.

In the Netherlands taking out health insurance is obligatory. The Dutch health insurance system is a private one with social conditions. It makes use of a standard (mandatory) package for necessary care (medical care by GPs, specialists and midwives, dental care for children, most medication, some medical aid, and nursing care), called the *basisverzekering* (basic package). Insurance companies are obligated to accept into the *basisverzekering* anyone who is covered by the social insurance obligation (they can only refuse you when you have not paid the premiums or you committed fraud with your health insurance).

You can expand the *basisverzekering* with a supplementary insurance or *aanvullende verzekering*. Every insurance company offers slightly different supplementary insurances. Insurance companies are not obligated to accept clients who want to have additional insurance. Before accepting you into the additional insurance, the insurance company can request that you fill out a list of medical questions or that you participate in a medical examination.

You must take out insurance with a Dutch insurer within four months of arrival, even if you have an existing policy that provides coverage in the Netherlands. Children under 18 are included in their parents' insurance.

The bottleneck for taking out Dutch health insurance will be the availability of your residence pass(es) (if applicable) and BSN number(s). It sometimes takes several weeks before the authorities send you your BSN number. Although it makes it easier when the BSN number is available, the company will accept your application. Please ask your insurance company what data they need to accept you.

Most health insurers request all the documents are submitted within four months from the date that the entitlement commences, i.e. the employment start date. The *basisverzekering* will then be provided retrospectively from the employment start date.

There are many insurance companies in the Netherlands. Although in Dutch only, the following websites might help you choose between providers:

Independer (www.independer.nl)
EasySwitch (www.easyswitch.nl/verzekering/vergelijk-zorgverzekeringen)
Hoyhoy (www.hoyhoy.nl/zorgverzekering)
Zorgkaart (www.zorgkaartnederland.nl/zorgverzekeraar)
Keurmerkverzekeraars
(www.keurmerkverzekeraars.nl/keurmerkhouders/?gclid=CIWo0cSZz8ECFWcUwwoduzwAbQ)

Reliable companies are:

ONVZ (www.onvz.nl/english)
Ohra (www.ohra.nl/zorgverzekering/index.jsp)
Zilveren Kruis Achmea (www.zilverenkruis.nl/English/Paginas/index.aspx)
Menzis (www.menzis.nl/zorgverzekering)
CZ (www.cz.nl)

Having said all this, your employer most likely will have contracted a health insurer for their staff. Such a group insurance policy (*collectieve verzekering*) usually means that your premium is lower, so it might be a good idea to follow your company's lead and take out your insurance with the company selected by your employer.

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