

Have you recently moved to the Netherlands?

Remember to take out health insurance.

Obligatory health insurance

Health insurance covers the costs of medical care. Residents in the Netherlands are obliged by law to take out health insurance, for themselves and for their partners and children. Even if you already have a health insurance policy, you are still obliged to take out a new policy in the Netherlands.

You can do this with a Dutch health insurance company. A health insurance company cannot refuse to cover you for the standard insurance package, irrespective of your age or state of health. For every health insurance company, the standard insurance package is the same, but the contribution you have to pay may vary. You do not have to pay contributions for children under 18.

You must take out health insurance within 4 months after you move to the Netherlands.

Zorgtoeslag (health care allowance)

If your income is under a fixed minimum level, you are entitled to a health care allowance to help pay part of the cost of the contribution. You can claim the health care allowance from the Belastingdienst (Dutch tax authorities).

Locating uninsured persons who are obliged 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.

More information

If you read Dutch, you can find out more about the different health insurance companies and their insurance packages at www.kiesbeter.nl. Further information about claiming health care allowance is available on the Belastingdienst website at www.toeslagen.nl.

If you have any questions or you would like information and you speak Dutch, you can contact the Dutch public service information office (Postbus 51) on the freephone number 0800-8051 (from within the Netherlands), on weekdays from 8 a.m. to 8 p.m.

General information on health care and health insurance in the Netherlands is available in English at www.rijksoverheid.nl/international under the 'Ministry of Health, Welfare and Sport'.