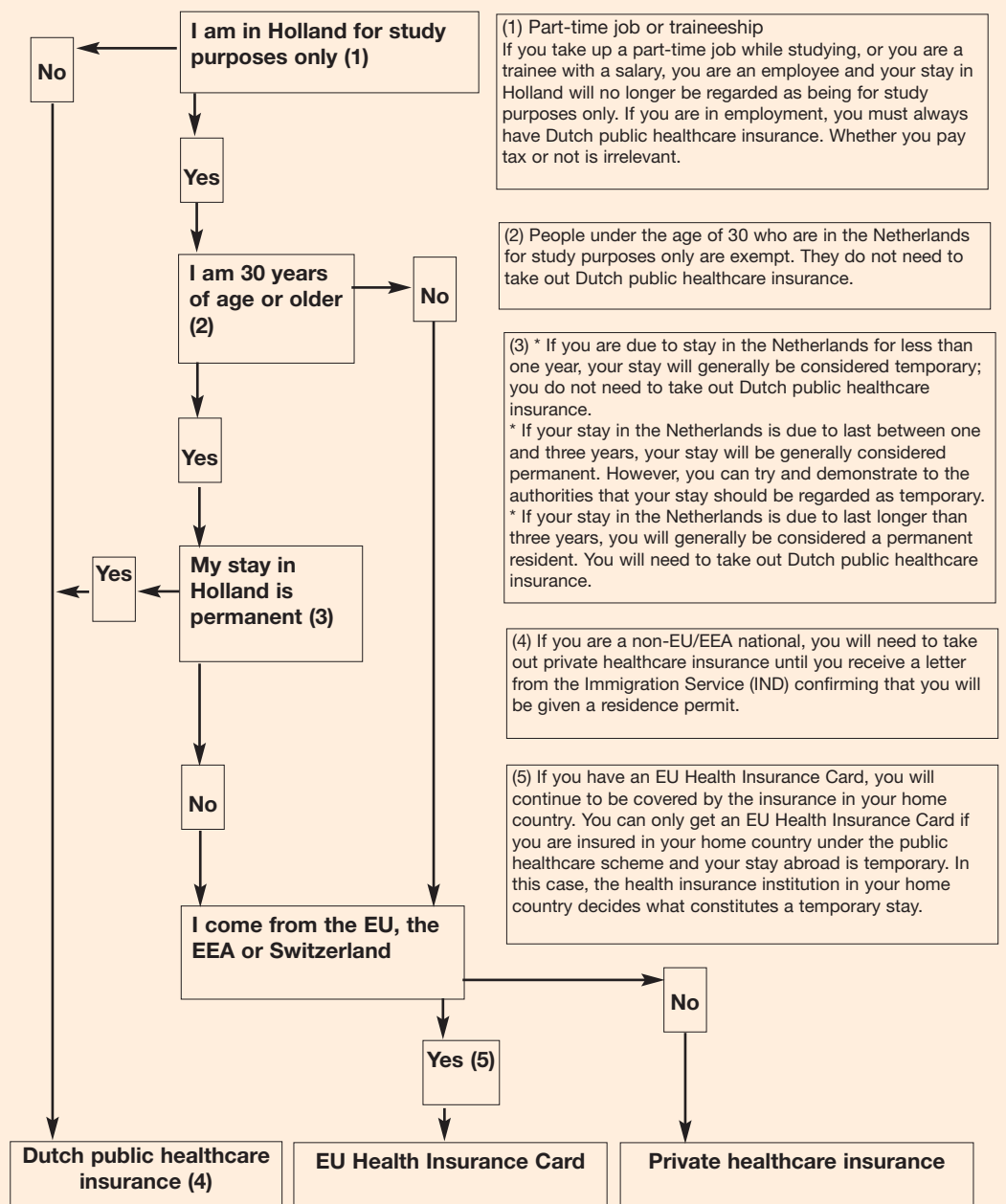




# HEALTHCARE INSURANCE FOR INTERNATIONAL STUDENTS IN HOLLAND

last update July 2009

This factsheet explains what international students in Holland must do to be properly insured. For some students, this means that they are obliged to take out a public healthcare insurance policy (the *Basisverzekering*). For the others, there are alternative, less expensive options.



## Students under the age of 30

Students under the age of 30 years who are in the Netherlands solely for study purposes (and are not in a part-time job or paid internship) are exempt from the general requirement to take out Dutch public healthcare insurance. You will have to make alternative arrangements for healthcare insurance. Perhaps you are covered in a public healthcare insurance at home. If this is the case make sure they provide adequate coverage during your stay in the Netherlands. If you are from an EU country, they could even provide you with an EU Health Insurance Card (see below for more details). Otherwise you will have to make other arrangements, for example taking out a private insurance policy. There are private packages on the market especially for international students. Private healthcare insurance companies offering insurance products especially designed for international students include AON and Lippmann. Ask them about their International Student Passport (IPS) products. Alternatively, contact the international office at your institution for advice.

## Students aged 30 years or older

If you are 30 years of age or older, the nature of your residence in the Netherlands will determine whether you are required to take out a public healthcare insurance. The main question is whether you are here temporarily or on a more permanent basis. What exactly is the difference between a temporary stay and a permanent stay?

Unfortunately, this seemingly simple question has a rather complicated answer. Generally speaking, your stay is considered temporary if the social and economic centre of your life is in another country.

The following points are useful rules of thumb.

- If you come to the Netherlands for a period less than one year, your stay will generally be considered temporary and you will be exempt from the requirement to take out a public healthcare insurance.
- If you come to the Netherlands for a stay lasting longer than one year, but less than three years, your stay will generally be considered permanent. However, you can try and demonstrate to the authorities that your stay should be regarded as temporary if you wish. The outcome will determine if you must take out a public healthcare insurance or not.
- If your stay in the Netherlands is due to last longer than three years, you will generally be considered a permanent resident and you are required to take out a public healthcare insurance from the moment you are awarded a residence permit. Until then you will have to make other arrangements.

Important note: your own particular circumstances will always be taken into account. Circumstances which may lead to your stay in the Netherlands being considered temporary include regularly returning to your home country (including for holidays), your partner remaining in your home country, and keeping a place to live in your home country. If you are in doubt about whether your stay should be regarded as temporary or permanent, fill in the SVB-form on the website and send it to the SVB, they can tell you whether your stay is regarded as temporary or permanent for the social security system. Your right/obligation to take out a Dutch public healthcare insurance is directly linked to your social security rights .

## Your insurance at home and your stay in the Netherlands

If you are insured in your home country, this insurance might provide adequate coverage for you during your stay in the Netherlands. When you are insured through a public insurance you might want to find out if there is a social treaty between the Netherlands and your country and if special procedures or forms apply to your situation.

## EU Health Insurance Card

As a European\* student, you can get an EU Health Insurance Card from the public healthcare institution in your home country. You will then continue to be covered by the insurance in your home country. You

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\* European refers to the European Economic Area plus Switzerland. The EEA comprises the 27 member states of the EU plus Iceland, Liechtenstein and Norway.

can only get an EU Health Insurance Card if you are insured in your home country under the public healthcare scheme (your age is not important) and you are going to be staying abroad (the Netherlands in this case) temporarily. Important: in this case, it is the health insurance institution in your home country who decides what is considered a temporary stay. They may apply different criteria than those normally applied in the Netherlands. It is important to be aware that if the rules in the Netherlands state that you have to take out a Dutch public healthcare insurance, you must do so even if you already have an EU Health Insurance Card from another EU country. The rules of your host country, the Netherlands in this case, take precedence.

## Part-time job and traineeship

From the moment you start a part-time job, you will have to take out a public healthcare insurance policy because you are then no longer just a student, but also an employee. Even if you start a job for just one hour a week. International trainees will be required to take out a public healthcare insurance if they are paid more than a reasonable allowance (*reële vergoeding*). If you are a trainee and you only get paid a basic traineeship allowance (*onkostenvergoeding* or *stagevergoeding*), you will be treated as a student and will therefore not be required to take out a public healthcare insurance. If you are unsure, contact the human resources department of the company providing your training place. If necessary, they can check the situation with the local office of the tax & customs administration.

## Burgerservicenummer (BSN)

You need a BSN (a unique ID number) before you can take out a Dutch public healthcare insurance policy. Your local municipality will provide you with your BSN, a short period after you have registered yourself there. You also need a BSN-number when you are applying for a healthcare allowance.

## Healthcare allowance

Everyone who has a Dutch public healthcare insurance policy is entitled to apply for a healthcare allowance (*zorgtoeslag*). This is a monthly payment from the government to help you with the cost of your healthcare premiums. Whether you are entitled to receive the healthcare allowance depends on whether you are partaking in the Dutch public healthcare insurance system and on your income. Generally speaking, students only have a modest income and, just like other low-income groups, will therefore usually be entitled to the maximum healthcare allowance. International students may also apply for the healthcare allowance. You can apply for the healthcare allowance retrospectively until April next year. Applications for the healthcare allowance must be made through the tax and customs administration (*Belastingdienst*). For more information, see their website at [www.toeslagen.nl](http://www.toeslagen.nl) (only available in Dutch). To read more about applying for a healthcare allowance go to: [www.nuffic.nl/preparingyourstay](http://www.nuffic.nl/preparingyourstay)

## Financial penalty

If you are required to take out a public healthcare insurance, but fail to do so in time, you risk having to pay a penalty of around 130% of the nominal premium for each month that you are uninsured.

## Where to get a public healthcare insurance policy

All health insurance companies offer the new Dutch public healthcare insurance policy, and you are free to choose whichever insurer you prefer. However, most higher education institutions have group contracts with a particular insurance company. If you intend to take a part-time job on and off, make sure that you choose an insurance company that lets you easily switch between private health care insurance and public healthcare insurance.

## Other types of insurance

Note that the a public healthcare insurance and the EU Health Insurance Card only cover medical costs. Other types of insurance cover that you might need as an international student include accident insurance, repatriation insurance, home contents insurance and personal liability insurance. These types of insurance cover are automatically included in the private healthcare insurance packages designed for international students. Insurance companies like AON and Lippmann offer a separate package including all these types of insurance cover that you can take out to supplement your a public healthcare insurance or the EU Health Insurance Card. This package costs about 15 euros a month.

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### • Capacity Building & Scholarships

Administrating international mobility programmes (scholarships) and institutional cooperation programmes.

### • Communication

Providing information about higher education systems in the Netherlands and in other countries; providing credential evaluation services; providing information in the Netherlands about studying abroad, and in other countries about studying in Holland; promoting Dutch higher education in other countries; encouraging international mobility.

### • Knowledge & Innovation

Conducting studies into international cooperation in higher education; providing information to expert groups and consultation forums; transferring our knowledge of international cooperation in higher education through courses and seminars.

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