



Helping you navigate  
**Healthcare in  
The Netherlands**



## Healthcare in the Netherlands

You can be assured that you will receive high quality healthcare in the Netherlands. However, some things may be arranged in a different way than you are used to. This folder aims to help you better understand Dutch healthcare.

### The General Practitioner (GP)

The GP or 'huisarts' is your first contact for all medical questions and complaints. GP's are medical specialists with a 9 year training in treating the most common complaints such as paediatric diseases and gynaecological complaints. The GP helps you navigate Dutch healthcare and keeps your medical file.

When needed your GP will prescribe medication or refer you to a diagnostic center, hospital or other medical specialist. He or she serves as your link to most other services, such as mid-wifery and physiotherapy. Prescriptions are filled at a pharmacy ('Apotheek').

It is not possible to see a medical specialist without a referral from a GP.

It is strongly recommended to **register with a GP** in your area as soon as you are settled, even when not directly in need of a doctor. It will make it much easier to get in touch if you need one later on.

**Check [www.h4i.nl/gp](http://www.h4i.nl/gp) on how to find a suitable GP.**

### Medical emergencies

**In case of a life-threatening emergency always call 112.** This will give you access to all emergency services. In other urgent situations call your GP. If your doctor's office is closed and you have medical complaints that can't wait until the next day or after the weekend, call the central doctor's office ('Huisartsenpost'). Your GP's website or answering machine will provide you with the phone number.

# Health insurance in the Netherlands

If you live or work in the Netherlands you have to take out a Dutch basic health insurance policy ('Basisverzekering'). There are some exceptions.

## Health insurance in the Netherlands is mandatory

The basic Dutch health insurance policy offers a universal package for everyone over the age of 18 years. Children under 18 years are insured via their parents at no extra cost. There are a few notable **exceptions** to this general rule, such as temporary visitors from the EU and students. If you don't take out insurance while you are required to do so, you risk a fine.

**Check here if you are obliged to have a basic Dutch health insurance policy:**  
[www.h4i.nl/insurance](http://www.h4i.nl/insurance)

## Direct acceptance

An insurer is obliged to accept anyone who applies for its Basisverzekering and must charge all policyholders the same premium, regardless of their age or state of health. In some cases companies will offer **corporate healthcare insurance**. Check with your employer if this applies to you.

**If not, you may look here to find a suitable health insurance provider:** [www.h4i.nl/insurer](http://www.h4i.nl/insurer)

## Cost of healthcare and insurance

Health insurance providers charge you a **monthly premium** that is dependent on the level of annual excess ('eigen risico') that you have opted for.

**Learn about premiums and annual excess options:** [www.h4i.nl/premiums](http://www.h4i.nl/premiums)

In addition your employer will also contribute a **percentage of your income** to cover the costs of healthcare. If you are self-employed you will have to pay this contribution directly to the tax authorities.

Consultations by your GP are fully covered. Costs of diagnostics, medication, medical specialists and hospital care are also covered, but payable by you **to the maximum of your annual excess**. For some products and services, you will have to make a **personal contribution**.

The government may extend a benefit to help to cover the costs of healthcare for those with lower incomes.

**To learn more about health insurance, type of policies, finding a provider, costs and benefits look here:** [www.h4i.nl/insurance](http://www.h4i.nl/insurance)

## Giving birth

There is a unique combination of midwives and gynaecologists for the support of an expectant mother.

A midwife ('verloskundige') guides the healthy pregnancies and regular births. She will assist you during childbirth. A gynaecologist steps in when complications arise, for example in case of high bloodpressure or diabetes. In the Netherlands, having a baby is considered a natural event. You have the option to deliver at home or in a hospital and receive pain relief.

A midwife (who has a 4 year bachelor degree) is primarily a medical expert. She performs prenatal tests and ultrasound examinations. At the same time, she is also a coach and a confidant during the whole pregnancy period.

After delivery, a maternity assistant will provide professional help at home. This type of maternity care is unique to the Netherlands and is called 'Kraamzorg'. For at least a week after the birth, professional help is provided ranging from (medical) care for the new mother and infant, guidance on breast feeding and baby care to light household activities and looking after other family members (such as other children).

After birth, Dutch youth healthcare will provide services until your child turns 18, providing advice, health checks and an immunisation program. During the first 4 years youth healthcare is delivered by the Baby Health Clinic ('Consultatiebureau').

**Read more at [www.h4i.nl/pregnancy](http://www.h4i.nl/pregnancy)**

## Mental healthcare

Moving to a new country for a challenge, a change of scene, and perhaps a new job, is exciting! However, adjusting to a foreign language and a different culture takes longer, and is more wearing, than some anticipate. This can leave you feeling isolated, sad, and lonely. It can lead to anxiety and depression. It may also bring on, or intensify eating disorders and addictions.

If you are having trouble sorting out your problems on your own, or you don't know exactly what is wrong with you, you can go to your GP.

Mild mental health problems can be treated by a GP, often working together with a Mental Health Nurse Practitioner. Your GP sometimes can also offer you online counselling (e-health).

The GP may also suggest treatment with medication such as anti-depressants or refer you to a psychologist or psychiatrist for more specialised mental health treatment.

Treatment by your GP or mental health nurse is fully covered by your basic health insurance. Cost of more specialised treatment is also covered, but **payable by you** to the maximum of your annual excess.

**Read more at [www.h4i.nl/mental](http://www.h4i.nl/mental)**



## Preventive healthcare

The Netherlands has good nation-wide preventive health programs. These programs are available at different stages in an individual's development and most are free of charge.

### Programs for people at risk

There are screening options available for people at risk for certain diseases such as cardiovascular, pulmonary or sexually transmitted diseases.

The flu vaccination is offered free of charge to people having a higher risk of becoming seriously ill if they get flu. This is done by the GP.

### During pregnancy and after delivery

There are screening programs during pregnancy and several after a child is born such as developmental check-ups and a preventative vaccination program. These are administered by Youth Healthcare ('Jeugd gezondheidszorg') at the Baby Health Clinic ('Consultatie Bureau').

### Population screening

There are also population screening programs later in life for diseases such as breast, cervical and colon cancer. You'll be invited for these and they are executed at your GP's office or at a Public Health facility. With the invitation you will receive information about the purpose and process of the screening. Ask your GP what screenings apply to you.

Participation is on a voluntary basis. If you do not wish to participate, you can return the invitation to the laboratory indicating you do not wish the screening.

### Travel services and vaccinations

If you travel to countries in Africa, South and Central America, Asia and the former Eastern Bloc nations you can contact your GP or Public Health Services ('GGD') for advice and preventive vaccination.

**Read more about Preventive Healthcare: [www.h4i.nl/prevention](http://www.h4i.nl/prevention)**



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for internationals**

*Closing the gap*

## What to do after arrival

There are many things you need to arrange before or after you arrive in the Netherlands. Arranging for healthcare is just one of them, but obviously very important, especially if you are bringing small children or have a medical condition yourself.

### **To arrange access to the Dutch healthcare you need to take the following steps:**

1. Register at the local municipality. They will issue you and your family members a BSN (Citizen Service Number, in Dutch 'Burger Service Nummer' -BSN). Sometimes you will need a residence permit first to obtain a BSN. If there is an 'expat center' in your region, they will help you in this process.
2. You may need to undergo a screening for TBC (Tuberculosis) to get a residence permit. You will get more information about this when contacting the municipality. Many nationalities are exempted from this obligation.
3. Arrange health insurance for you and your family members. In most cases you are obliged to take out Dutch health insurance, although there are exceptions. For this you will need a BSN.
4. Register with a GP in your area, even when not directly in need of a doctor. The GP ('huisarts') is the key to Dutch healthcare. For most of your medical needs he/she will be your first point of contact. To register with a GP you will need a valid health insurance and BSN.
5. Acquaint yourself with the Dutch healthcare system. It ranks among the best in the world, but some things, however, may be arranged in a way that is different than you are used to.

Even if you have not yet been able to complete the abovementioned steps, Dutch healthcare will, of course, be available to you and your family in case of life-threatening emergencies.

**About Healthcare for internationals: H4i is a non-profit organisation that helps internationals navigate Dutch healthcare. It also helps Dutch healthcare providers to better meet the needs of internationals. Information provided by H4i is reviewed by both professionals and an international panel.**

Check out [www.h4i.nl](http://www.h4i.nl) for comprehensive information about Dutch healthcare.