

# Healthcare System

Dutch Healthcare System & Insurance in the Netherlands

## Dutch Healthcare System

Everyone who lives or works in the Netherlands is legally obliged to have standard health insurance. Expats must take out Dutch health insurance within 4 months of receiving your residence permit (or registering at the City Hall for EU/EEA nationals), even if you already have one from abroad. If you fail to do so, you risk being fined (€528 in 2025). Additionally, if you become sick and you have no (Dutch or foreign) health insurance to cover treatment in the Netherlands, you will be obligated to cover the medical costs yourself.

The best course of action is to arrange it as soon as possible since you will have to pay your insurance premium from the moment of registration (or starting your job in the Netherlands). Children up to 18 years old are covered by the insurer of their parents.

## Types of Health Insurance

There are several types of Health Insurance:

**BASIC INSURANCE** (*basisverzekering*): The basic health insurance package in the Netherlands is mandatory and offers uniform coverage across all insurers, as it is established by the government.

What does it cover?

- Appointments with your general doctor (huisarts)
- Stays at the hospital, surgery, and emergency treatment (ziekenhuis)
- Ambulance services and patient transport (ambulancevervoer)
- Medicine prescriptions (medicijnen)
- Blood tests (bloedonderzoek)
- Dental care for children under 18 years (standaards)
- Mental health care (geestelijke gezondheidszorg)
- Pregnancy, birth care and midwifery services (zwangerschaps- en geboortezorg)
- Maternity care (kraamzorg)
- Handicapped care (gehandicaptenzorg)
- Aged care (ouderenzorg)
- Physiotherapy (fysiotherapie) for chronic disorders, covered from the 21st treatment onwards.

**ADDITIONAL INSURANCE** (*aanvullende verzekering*): this is supplementary coverage for additional medical treatments that are suited to your specific health requirements and lifestyle. Some of them include:

- Dental care for adults
- Alternative medical treatments such as acupuncture, homeopathy, etc. (alternatieve geneeswijzen)
- Vaccinations (vaccinaties)
- Contraception (anticonceptie)
- Glasses and contact lenses (brillen en lenzen)
- Hearing aids (gehoorapparaten)
- Plastic surgery (plastische chirurgie)

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## What is the cost?

There are two elements: monthly premium and own risk (eigen risico).

The monthly premium is a fixed amount of money deducted from your bank account each month, depending on the package you choose.

Own risk (eigen risico) is an annual amount that must be paid out of your pocket for some treatments or medicine before your insurance covers it. In 2025, the minimum eigen risico is 385 euros.

What does it mean? Let's say you undergo a treatment that costs 1000 euros. You will need to pay your own risk, and the rest (625 euros) will be covered by your insurer. Of course, if you don't incur any health costs, you won't have to pay it.

## How to open the Health Insurance?

You are free to choose from any of the health insurance providers (zorgverzekeraars). They all offer the same basic package (basisverzekering), but the additional insurances (aanvullende verzekeringen) may differ, for which you will have to pay extra (such as dental, physiotherapy, etc.).

You can compare all the offers and read reviews on the following websites: [www.zorgverzekeringslijn.nl](http://www.zorgverzekeringslijn.nl), [www.independer.nl/zorgverzekering](http://www.independer.nl/zorgverzekering), or [www.zorgwijzer.nl](http://www.zorgwijzer.nl).

Dutch Health Insurance checklist: <https://www.zorgverzekeringslijn.nl/hulpverleners/handige-tools/voorbeeldbrieven-en-checklists/checklist-dutch-health-insurance/>

## GP, Pharmacy & Urgent Care

General Practitioner (huisarts): this is your first point of contact in case you have any health problems. They will help you or direct you to a specialist for further investigation. It is useful to choose one close to your house. You can find the nearest one here: <https://www.zorgkaartnederland.nl>

Pharmacy (apotheek): find your nearest pharmacist here: <https://www.apotheek.nl>

Emergency: call 112 for an ambulance (English is spoken)

Urgent care: visit your nearest Emergency Room, however, keep in mind that you may need to pay for the visit if your situation could have been better treated with a standard doctor's appointment.

Out-of-hours care: look up your closest huisartsenpost, a clinic operating out of regular hours.