

Information for international students

Health Insurance Guide for Students in the Netherlands

For study purposes only, you cannot take out Dutch public health insurance. If you don't have a job, a student insurance through AON will suffice.

Ensure you have sufficient coverage from your home country or opt for private health insurance.

Work and study

A Dutch public health insurance is mandatory by Dutch law if you have a (part-time) job. Self-employed (ZZP-er) individuals must contact the SVB for a Wlz assessment.

How to Get Dutch Public Health Insurance:

1. Register with a municipality; if you have a registered address, you are already registered.
2. Make sure you have a Dutch BSN number.
3. Choose a health insurance plan from Dutch insurers. You can compare them on:
<https://www.zorgwijzer.nl/zorgvergelijker/eng-lish#/search?origin=ENvlag> or <https://www.independer.nl/zorgverzekering/intro.aspx>
4. Fill out the application form and send it to the selected health insurer.
5. Complete registration upon receiving an insurance policy.
6. Cancel when leaving the Netherlands or stopping work; don't forget to deregister from the municipality.

How to Get Dutch Health Allowance:

Dutch Health Allowance, known as "Zorgtoeslag" in Dutch, is a government subsidy designed to assist individuals with lower incomes in covering their health insurance costs. It is aimed at making healthcare more accessible and affordable for everyone. To qualify for Zorgtoeslag, certain eligibility criteria must be met, including income thresholds.

1. Ensure you meet the eligibility criteria, including income and age requirements. Generally, individuals with a lower income are eligible for Zorgtoeslag.
<https://www.belastingdienst.nl/wps/wcm/connect/en/individuals/individuals>

2. Obtain a Dutch Public Health Insurance; You must have a Dutch public health insurance to qualify for Zorgtoeslag. If you don't have one, choose a suitable health insurance plan from a Dutch insurer and complete the registration process.
3. Get DigiD (Digital Identification). Obtain a DigiD, a digital identification system in the Netherlands. This will be crucial for accessing and submitting your Zorgtoeslag application online.
4. Go to the Belastingdienst website (www.belastingdienst.nl) and log in using your DigiD. Navigate to the "Zorgtoeslag" section on the website. This is where you will find information and the application form.
5. Fill out the Zorgtoeslag application form with accurate and up-to-date information. Include details about your income, health insurance, and other relevant information.
6. If your application is approved, you will start receiving Zorgtoeslag payments into your designated bank account. The frequency and amount of payments depend on your personal situation and income.

Internship

If your paid internship meets the Dutch minimum wage, you're subject to compulsory insurance under the Wlz scheme. Verify this against the minimum wage guidelines.

Important CAK Fine Notice: Act Now to Avoid Penalties

Received a Letter from CAK? You may have received a letter from CAK regarding your insurance obligation. It's crucial to take action within 3 months to prevent a fine of €402.24, even if you think the letter is incorrect.

Immediate Steps to Take:

1. **Contact SVB for Wlz Assessment:**
 - Visit the SVB website to request a (free) investigation of your insurance position under the Wlz scheme.
 - Tel. +31 20 656 48 48
2. **Wlz Assessment Outcome:**
 - It may take 6-8 weeks to receive the assessment outcome. Act promptly after receiving the CAK letter.
3. **Submit Decision to CAK:**
 - If the SVB determines you are not to be insured, send a copy of the decision to CAK.
 - Use the CAK contact form and select option 'regeling onverzekerden.'

Contact information CAK:

- <https://www.hetcak.nl/en/>
- Tel. +31 800 50 28 (option 2 - regeling onverzekerden)

Other insurances

For additional insurances; for example: liability -, repatriation – and/or household insurance, please visit <https://www.belastingdienst.nl/wps/wcm/connect/en/individuals/individuals>

Wage tax reduction

"Loonheffingskorting" is a Dutch term that translates to "wage tax credit" in English. It is a tax credit in the Netherlands designed to reduce the amount of income tax and national insurance contributions (loonheffing) that is withheld from an employee's salary. In other words, it is a tax advantage that can result in a higher net income for employees.

If you have multiple jobs, you should apply the tax credit to the job with the main source of income. If EURflex is your only employer, we advise you to apply for the reduction.

Useful sites

- <https://www.studyinnl.org/plan-your-stay/insurance>
This site provides detailed information about health insurance for international students in the Netherlands. Understanding Dutch health insurance is crucial, and this resource offers insights into the types of insurance available and how to make informed decisions regarding coverage during your stay.
- <https://www.svb.nl/en/the-wlz-scheme/>
The Sociale Verzekeringsbank (SVB) website explains the Wlz scheme, which is the Long-Term Care Act in the Netherlands. For international students, understanding the implications of this scheme is essential, especially if involved in internships or work that may subject them to compulsory insurance. This resource provides insights into the Wlz scheme and how it may apply to different situations.
- <https://www.zorgverzekeringslijn.nl/english/>
Zorgverzekeringslijn offers independent advice and practical tips about health insurance issues in the Netherlands. For international students navigating the Dutch health insurance system, this resource provides valuable information in English, assisting with understanding the requirements, coverage, and potential challenges associated with health insurance during their stay.