



voor het leven
Sociale Verzekeringsbank

ZORGVERZEKERINGSLIJN

Tips, training & advies

Studying and health insurance in the Netherlands

Welcome to the Netherlands! Anyone residing in the Netherlands is legally required to take out a Dutch basic health insurance. For international students there are however some exceptions.

Study purposes only

You are not allowed to take out a Dutch health insurance if you are in the Netherlands for study purposes only. You can remain insured with the health insurer in your home country or take out a private international health insurance. If you are from the EU/EEA you may be eligible to receive a European Health Insurance Card (EHIC) which covers your necessary medical costs during your stay. Apply with the health insurer in your home country and check [this information](#).

Received a letter from CAK?

You might receive a letter from the CAK [about your insurance obligation](#). You need to take action within 3 months or you will receive a fine of approximately €380,-. Even if you incorrectly received the letter from the CAK.

1. It is important to contact the Sociale Verzekeringsbank (SVB) to request (free of charge) for [an investigation of your insurance situation under the Wlz scheme](#).
2. Send a copy of the decision from the SVB about your insurance situation to the CAK.

Internship during your studies

You might need to take out a Dutch health insurance if you are planning to do a paid internship. Therefore, it is important to contact the SVB to request (free of charge) for [an investigation of your insurance situation under the Wlz scheme](#).

Working alongside your studies

You are required to have a Dutch health insurance if you have a (part-time) job.

How to take out a Dutch health insurance?

The basic health insurance is mandatory and covers among other things hospital treatment.

1. You must be registered with a municipality before you can take out a health insurance.
2. Choose your health insurance from one of the Dutch health insurers. Fill out the application form and send it to the health insurer.
3. The registration is complete once you have received an insurance policy (in Dutch: *polisblad*) and a health insurance card.
4. You can apply for health care benefit (in Dutch: *zorgtoeslag*) via www.belastingdienst.nl.
5. Cancel your insurance if you are leaving the Netherlands. Don't forget to deregister from your municipality and to forward them your new postal address. In this way, you will avoid incorrect fines.
6. You need to take out a Dutch health insurance if you stay after your studies for the Orientation Year and as soon as you start working during this year.

Please contact Zorgverzekeringslijn for any questions about the Dutch healthcare insurance. You can call toll-free on number 0800 64 64 644 (weekdays 9.00 a.m. – 5.00 p.m.) or visit www.zorgverzekeringslijn.nl.

