

Basic Dutch health insurance

Knowledge Centre for International Staff

Compulsory basic Dutch health insurance

- Under the Dutch Health Insurance Act (*Zorgverzekeringswet*), people who reside and/or pay income tax in the Netherlands are obliged to take out Dutch basic health insurance, which guarantees basic cover at a nominal statutory premium.
- Dutch health insurance providers are obliged to accept everyone for the basic package; this can be extended by supplementary insurance (subject to acceptance) to suit your personal situation.
- If you are obliged to take out basic Dutch health insurance, you must do so within four months after starting employment at Maastricht University. If you don't, you risk being fined.
- You are free to sign up with any Dutch health insurer.
- You can change your basic health insurance policy and/or extras once a year by 1 January.
- UM is unable to assist you when making choices with regard to your choice of insurer, medical excess or filling out the application forms.
- More information about the Dutch healthcare system and health insurance (in English and other EU languages) is available via the [Independer](#) and [Euraxess](#).

Coverage

The Dutch basic healthcare insurance covers the cost of basic medical care. Healthcare insurers also offer supplementary packages to cover the cost of additional care. Always check whether your policy provides cover outside the Netherlands.

Public healthcare insurance only covers medical expenses, not personal liability, accidents, repatriation to your home country, home contents or legal assistance, etc. You will need extra cover for extensive dental treatment, physiotherapy or anything else the government considers to be your own responsibility, and it is in these additional areas where companies compete with supplementary packages.

Medical excess

From 1 January 2016 there is a compulsory excess of €385 for care covered under the basic health package. This means that you need to pay the first €385 in medical bills yourself. Bills exceeding this excess will be paid directly via your insurer, depending on your chosen policy. You can choose a higher excess, in which case your monthly premiums will be lower.

Collective Maastricht University insurance

Maastricht University has taken out collective health insurance with CZ as a fringe benefit for its employees. This scheme entitles you to a discount on the basic package premium and the supplementary package.

- The CZ collective number for Maastricht University is: **4351916**

Sign up with [CZ](#) directly

Contact CZ by phone via:

Tel: 0800 024 44 88

If this phone number does not work when calling from abroad, please contact Meeùs at 030 6942844 (Sandra van Breenen) or 030 6942846 (Jolanda Broekhuizen). Meeùs staff will answer your questions and can help you apply.

What happens if you don't take out compulsory insurance?

If you are obliged to take out Dutch basic health insurance but do not do so within four months after your employment commencement date, you risk being fined by the [Dutch National Health Care Institute](#) (*only available in Dutch*):

- € 366,99 if you ignore the first letter informing you of your obligation to take out Dutch health insurance
- another € 366,99 if you ignore its second letter
- If after the second letter, you still refuse to take out health insurance, you are still liable to pay the two fines, and the National Health Care Institute will take out health insurance for you and deduct the increased premium from your salary.

Healthcare allowance

Depending on your income, you may be eligible for a healthcare allowance from the tax authorities to cover the costs of health insurance. For more information, visit the website of the [tax department/benefits](#) or the [benefits](#) page on the [KCIS website](#).