



## Which healthcare insurance applies to me? A flowchart for international researchers June 2017 Are you in (1) You are in employment if: - If you have an employment contract employment? (1) Yes - If you have a contract for zero hours - if you are in casual employment (i.e. part-time job next to your research work) No You are NOT in employment if you are a bursary and are working on a 'fictieve dienstbetrekking'. (2) The authorities judge each case on its merits. Is your stay The place of the social, legal and economic Yes temporary? (2) centre of your life determines whether your stay is temporary or not. But broadly speaking you can presume to be a temporary resident if your stay in the Netherlands will last less than three years. A stay longer than one year often no longer qualifies as a temporary stay. A stay between one and three years will be decided on personal grounds by the Sociale Verzekeringsbank (SVB). No More info: see text below Do you need a (3) When you are required to apply for a residence permit, (non-EU/EER residents staying for residence permit? longer than 3 months) your obligation to take out a Dutch public healthcare insurance when in The Netherlands won't start until you are issued your residence permit. In the meantime you can take out another form of insurance.

Please note that the right = the obligation to take out a public healthcare insurance.

No

healthcare insurance.\*

Yes, you'll need

Dutch public

Yes (3)

\* Dutch public healthcare insurance in Dutch is referred to as Zorgverzekering or Basisverzekering.

No, you cannot take out Dutch public

yourself through a different insurance.

healthcare insurance \*, you'll need to insure





## More information about temporary stay

If are not employed, you will participate in the Dutch social security schemes if you are regarded a permanent resident by the designated authority, SVB (Sociale Verzekeringsbank). They have to judge each case on its merits.

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Affairs that are will be considered when looking at your case:

- Intention: Do you have the intention to go back to your home country after your temporary stay in the Netherlands or are you planning on staying in the Netherlands for a longer time?
- Housing: Did you sell your house in your home country? Did you buy a house in the Netherlands?
- Family: Do you have a family and if so, where do they live?
- Return to home country: Do you regularly visit to your home country or does your whole life take place in the Netherlands?

## SVB-form for ambiguous cases

When it is not clear if someone participates in the Dutch social security system and thus needs to take out a Dutch public healthcare insurance, it is possible to receive a decisive answer from the SVB. To get a decisive answer, please fill in <a href="https://doi.org/10.2016/j.com/">https://doi.org/10.2016/j.com/</a>, which will look into whether you are participants in the social security scheme Long-term Care Act (WIz). When you qualify for the WIz, you

It will decide if you qualify for the. If you qualify, then you will need Dutch public healthcare insurance.

## **Exceptions**

The SVB decided that non-employed bursaries are not considered a permanent resident if they have one of the following grants:

- NFP:
- Grants from the Thai government;
- Grants from the Vietnamese government.

This letter (in Dutch) explains the reasoning/grounds of the SVB.