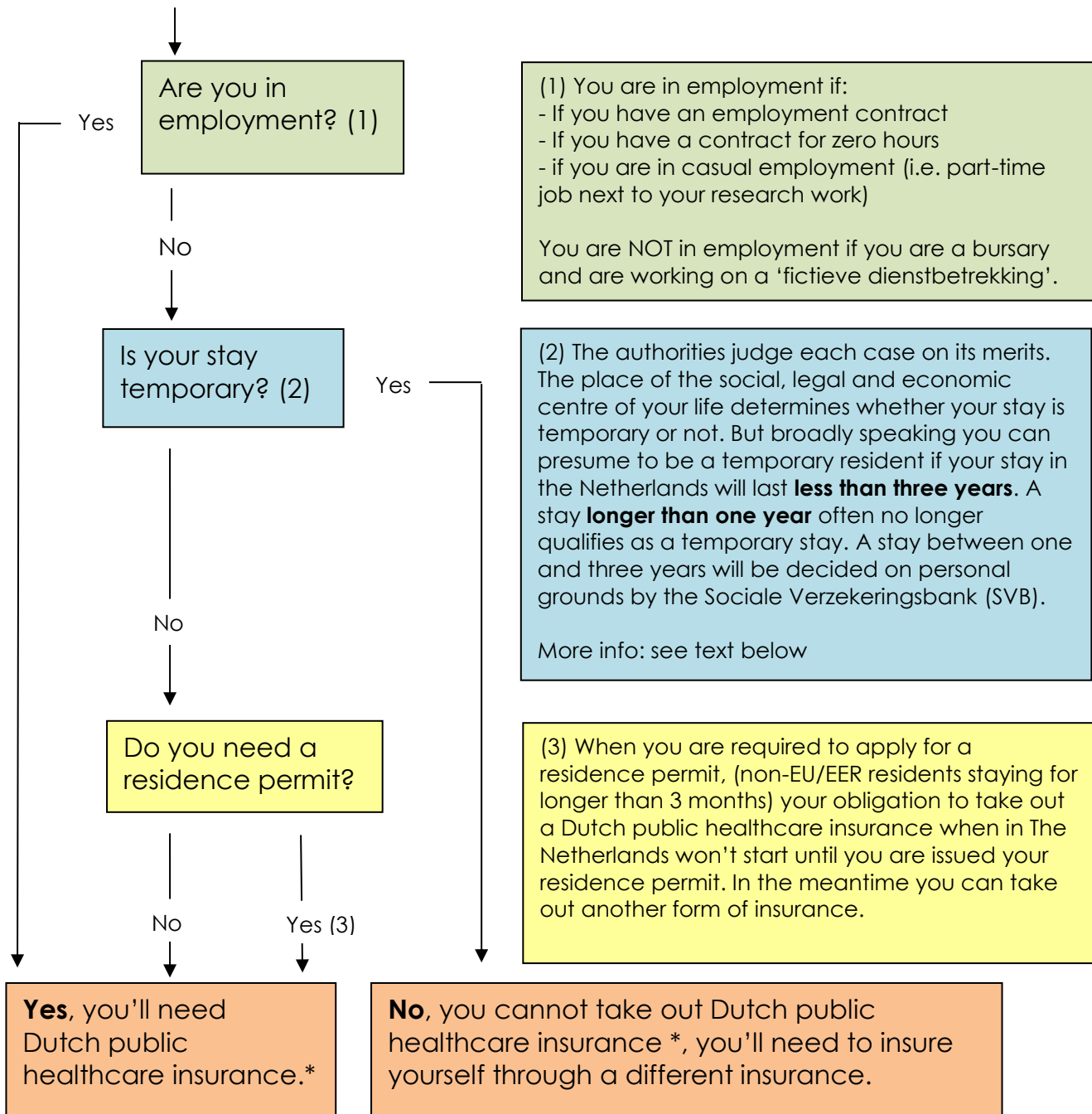


Which healthcare insurance applies to me? A flowchart for international researchers

June 2017



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

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

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.

The place of the social, legal and economic 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).

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 [their form](#), which will look into whether you are participants in the social security scheme Long-term Care Act (Wlz). When you qualify for the Wlz, 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.