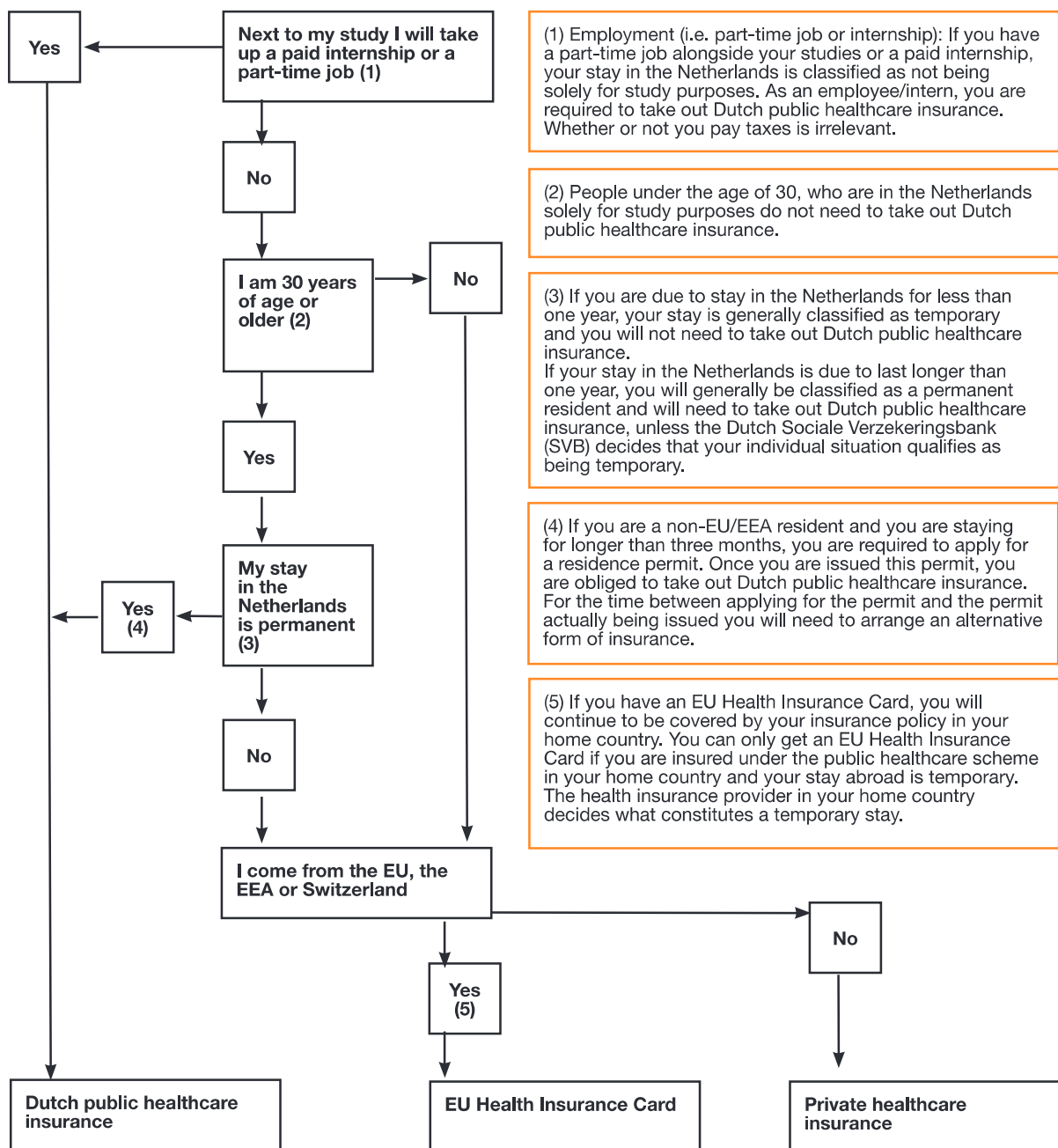


# Healthcare insurance for international students in the Netherlands

This factsheet explains what international students in the Netherlands must do to be properly insured. For some students, this means that they are obliged to take out a public healthcare insurance policy (in Dutch: *Basisverzekering*). For the others, there are alternative, less expensive options.



## Students under the age of 30

Students under the age of 30 years who are in the Netherlands solely for study purposes (and are not in a part-time job or paid internship) are exempt from the general requirement to take out Dutch public healthcare insurance. They will have to make alternative arrangements for healthcare insurance.

Perhaps you are covered under a public healthcare insurance plan at home. If this is the case make sure this provides adequate coverage during your stay in the Netherlands. If you are from an EU country, your insurance company can provide you with an EU Health Insurance Card.

Otherwise you will have to make other arrangements, for example by taking out a private insurance policy. There are private packages on the market especially for international students. Private healthcare insurance companies offering insurance products especially designed for international students include AON and Lippmann.

## Students aged 30 years or older

If you are 30 years of age or older, the following two criteria determine if you need to take out Dutch public healthcare insurance:

- If you are employed you will need to take out Dutch public healthcare insurance.
- If your stay is classified as a permanent stay, you will need to take out Dutch public healthcare insurance.

## Permanent stay

Your stay is classified as a permanent stay if your social, economic and legal basis is in the Netherlands. This is generally considered to be the case if your stay lasts longer than one year. Stays of less than one year are generally considered to be temporary. However, to assess whether your stay is permanent or temporary, the SVB takes a range of factors into consideration. Circumstances that may lead to your stay in the Netherlands being classified as temporary include regular return visits to your home country (including holidays), having a partner in your home country and maintaining a residence in your home country. In other words, your particular situation will always be taken into account.

## SVB insurance position investigation

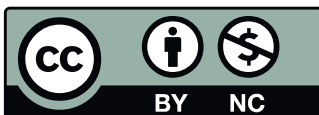
If you want to be sure where you stand, you can always submit your case to the SVB. You can do this by going to 'Investigation into AWBZ insurance' on the English pages of [www.svb.nl](http://www.svb.nl).

## Penalty from the CVZ

Even if you do not fall under the requirement to take out Dutch public healthcare insurance, you might still receive a letter from the College van Zorgverzekeringen (CVZ, the Dutch Healthcare Insurance Board) notifying you to arrange Dutch public healthcare insurance or risk a fine.

It is important to contact the SVB right away to request an investigation of your insurance situation. You can find more information about this on [www.studyinholland.nl/cvz](http://www.studyinholland.nl/cvz).

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### Nuffic, July 2013

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Administering international mobility programmes (scholarships) and institutional cooperation programmes.

#### Information Services

Providing information about higher education systems in the Netherlands and in other countries; providing credential evaluation services; providing information in the Netherlands about studying abroad, and in other countries about studying in Holland; promoting Dutch higher education in other countries; encouraging international mobility.

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