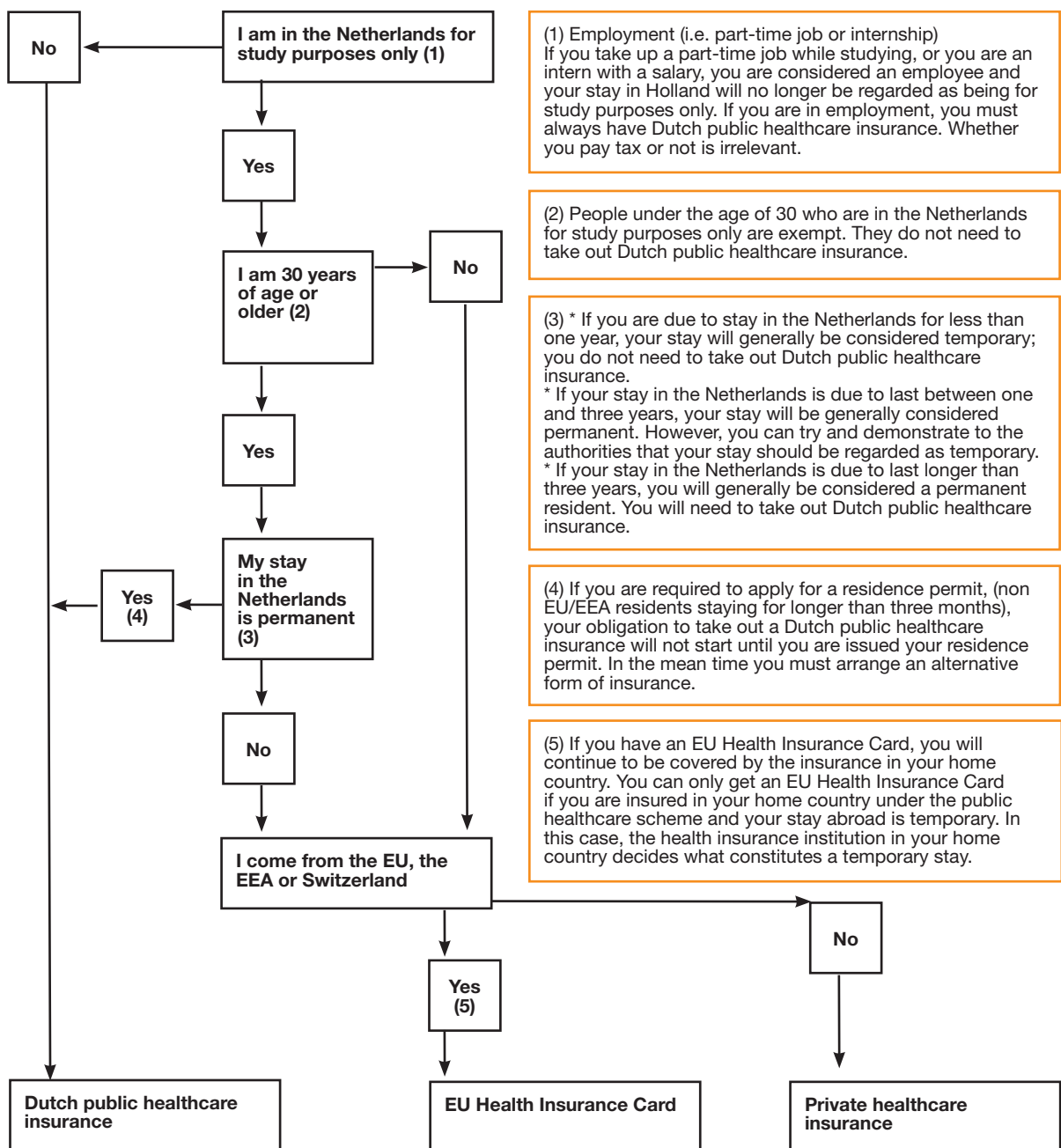




# Healthcare insurance for international students in the Netherlands

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, it is slightly more complicated to determine whether you are required to take out public healthcare insurance. If you are employed you always need to take out a Dutch public healthcare insurance. If not, you need to find out if you are in the Netherlands temporarily or on a more permanent basis.

What exactly is the difference between a temporary stay and a permanent stay? Unfortunately, this seemingly simple question has a rather complicated answer. Generally speaking, your stay is considered temporary if the social and economic centre of your life is in another country. Circumstances which may lead to your stay in the Netherlands being considered temporary include regular return visits to your home country (including holidays), having a partner who remains in your home country, and keeping a place to live in your home country.

The following points are useful rules of thumb:

- Staying less than one year: Your stay will generally be considered temporary and you will be exempt from the requirement to take out a public healthcare insurance.
- Staying 1-3 years: Your stay will generally be considered permanent. However, you can try to demonstrate to the authorities that your stay should be regarded as temporary if you wish. The outcome will determine if you must take out a public healthcare insurance or not.
- Staying longer than 3 years: You will generally be considered a permanent resident and you are required to take out public healthcare insurance from the moment you receive your residence permit. Until then you will have to make other arrangements.

Important note: your own particular circumstances will always be taken into account.

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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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