Healthcare insurance for international students in the Netherlands

This factsheet explains what international students in Holland 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.

1. **Employment (i.e. part-time job or internship):** If you have a part-time job alongside your studies or a paid internship, your stay in the Netherlands is classified as not being solely for study purposes. As an employee/intern, you are required to take out Dutch public healthcare insurance. Whether or not you pay taxes is irrelevant.

2. **If you have an EU Health Insurance Card,** you will continue to be covered by your insurance policy in your home country. You can only get an EU Health Insurance Card if you are insured under the public healthcare scheme in your home country and your stay abroad is temporary. The health insurance provider in your home country decides what constitutes a temporary stay.

**Students**

Students who are in Holland 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 Holland. 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. Ask at the international office of your higher education institution which insurance package they recommend.
SVB insurance position investigation
If you have doubts about your specific situation and you want to be sure where you stand, you can always submit your case to the SVB. You can do this by going to ‘Request for investigation into Wlz insurance position’ on the English pages of www.svb.nl.

Penalty from the National Health Care Institute
Even if you do not fall under the requirement to take out Dutch public healthcare insurance, you might still receive a letter from the National Health Care Institute (Zorginstituut Nederland) 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/healthcare-letter.

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