

COVID-19 Coronavirus Health Care Information

International students

Are you an international student in the Netherlands and do you wonder what happens when you need health care due to the coronavirus? Check out the text below.

Dutch basic health insurance If you are working, you are allowed to have a Dutch basic health insurance. You are not allowed to have a Dutch basic health insurance if you are not working.

The Dutch basic health insurance covers your health costs in case of the coronavirus. If you take leave and go back to your home country keeping your work contract, the health care costs will be covered in your home country as well.

Keep in mind though that the costs will be reimbursed till the maximum tariff in the Netherlands. Do you have additional health care (aanvullende zorgverzekering) or a travel insurance, they might cover any extra costs.

No BSN or registration yet Did you make an appointment with the municipality for registration and a BSN but has the appointment been postponed, due to the coronavirus? The Dutch health insurer has to insure you with a copy of your most recent pay slip or contract and proof of the appointment you made with municipality before the municipality closed.

Are you not registered at the municipality, but do you work? The health insurer must insure you with a copy of your most recent pay slip or contract. The health insurer might ask you to prove that you must be insured with a Dutch basic health insurance. You can prove this with the outcome of a wlz assessment done by the svb, see below.

Other health insurances If you do not work here, you are not allowed to take out a Dutch basic health insurance. Maybe you have a health insurance from your home country. If so, check with your health insurance company what is covered. Are you from a country in Europe that has a treaty with the Netherlands ([see list](#)) you can show your EHIC when you need health care in an emergency.

EHIC International students with a valid (check the validity!) EHIC will have no extra costs in case of falling ill with the coronavirus. Contact your local GP (huisarts) only by phone and they will direct you where you should go. Follow their instructions carefully.

Not valid EHIC	Is your EHIC no longer valid, try to get a valid one by contacting your own health insurance company in your home country. You can take out an international health insurance if this is not possible.
International Health insurance	When you take out an international health insurance (search on google for the insurers available) check the conditions of their products. Some might exclude pre-existing conditions and might even exclude treatment costs of the coronavirus.
No health insurance at all	Are you not insured at all and do you suspect you have the coronavirus, contact a GP (huisarts) and if necessary they will refer you. The costs will be sorted out in a later stadium. Primarily you are personally responsible for the costs but if you are to be hospitalized, the hospital might decide to use a government subsidiary for the costs. Of course, the hospital will check first whether you are insured or not.
Are you visiting the Netherlands	Then you and for instance family are here as a tourist. It is not possible to take out a Dutch basic health insurance. This is also the case for people with the Dutch nationality who do not live in the Netherlands.

If you have any questions after reading this information, please contact Zorgverzekeringslijn by chat (www.zvl.tips) or email (info@zorgverzekeringslijn.nl)

Useful Contact Information

SVB	The SVB (Sociale Verzekeringsbank) is the organisation that implements national insurance schemes in the Netherlands. www.svb.nl/wlz , tel. 020-656 4848
CAK	A government organisation responsible for the uninsured regulation. Sends the letters, issues fines and takes further action to get you insured. https://www.hetcak.nl/regelingen/regeling-onverzekerden , 0800-5028 option 2 (regeling onverzekerden)
Nuffic	Want to know more? Go to our Study in Holland website or find us on Facebook , Instagram and Twitter .
Zorgverzekeringslijn	Hotline for independent advice and practical tips about how to solve health insurance issues. www.zvl.tips , 0800 64 64 644/+31 88 900 6960