



Health insurance in the Netherlands: when do I have to take out a policy?



Register at the municipality where you will be living. Then you will get a BSN, which you will need in order to take out Dutch health insurance.

In the Netherlands, it is **obligatory** to have health insurance if you have a contract with a Dutch employer.

Do you have a contract with a Dutch employer?*



Yes, I am working in the Netherlands for a Dutch employer.

Who arranges your health insurance?

No, I do not have a contract with a Dutch employer.

You remain insured in your country of origin. If you start working for a Dutch employer, then you must take out Dutch health insurance immediately.



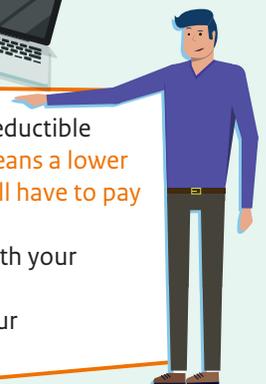
My employer arranges my health insurance.

- ✓ The employer chooses the amount of deductible excess.
- ✓ The employer deducts the premium from your wage.



I arrange my own health insurance.

- ✓ Choose the amount of your deductible excess. **NB.** a higher excess means a lower monthly premium, but you will have to pay more if you become ill.
- ✓ Provide your health insurer with your contact details.
- ✓ Pay a monthly premium to your health insurer.



*If you are not sure whether your employer is based in the Netherlands or another country, check it in your contract!