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Healthcare and **Health Insurance**

Healthcare and Health Insurance



Everyone living or working in the Netherlands is entitled to high-quality care through the basic package. The Dutch healthcare system is based on solidarity, where everyone, regardless of income, age, or health status, has access to the same care. This is financed through premiums and taxes and everyone in the Netherlands contributes to it.

The Netherlands has one of the best healthcare systems in the world. Together with Norway and

Australia, the Netherlands is among the best-performing countries in healthcare. It scores extremely well in areas such as patient rights and prevention.

Healthcare is highly accessible and available, with 160 hospitals and treatment centers performing operations 24/7. In addition, there is always an (outpatient) clinic or hospital nearby. Despite the high quality of care, costs are kept relatively low.

◦ GP care

Although it is not compulsory to register with a GP (general practitioner), it is recommended. This ensures you always have access to care when you need it. Your health insurer can help you find a GP in your area. You have the freedom to choose a GP. However, keep in mind that there may be a waiting list. It is also possible that a GP may refuse you as a patient, for instance if you live too far from the practice.

If you choose not to take a GP, you cannot be refused by a GP in case of emergency or urgency. This is determined by a doctor or assistant. In other cases, a GP may refuse you.

If you have an emergency and the care cannot wait until your GP's next consultation hour, you can call the GP post in the evening, at night and on weekends. It is important that you call first and then appropriate care can be coordinated. The number of the GP out-of-hours service is: 078 20 200 20

◦ Health insurance

Health insurance is almost always compulsory in the Netherlands for everyone living or working in the country. This is regulated through basic insurance.





Basic insurance: As soon as you register with your municipality, you must take out basic insurance. This insurance covers care from the basic package, including GP visits, hospital care, psychiatric care, and medicines. The government determines the content of the basic package, as well as reimbursements and co-payments. Children up to the age of 18 are co-insured free of charge.

Supplementary insurance: Besides the basic insurance, you can choose supplementary insurance. This allows you to cover additional costs not covered by the basic insurance, such as dental care. However, taking out supplementary insurance is not compulsory.

'Eigen risico' (own risk) in health care: When you incur healthcare costs, you have to pay a deductible. The excess in 2023 is 385 euros and this amount varies per year. Excess

means that you pay the first 385 euros in healthcare costs yourself before your health insurer reimburses the costs. You are usually obliged to take out Dutch basic health insurance. Check via the Health Insurance Line whether you need to take out health insurance:

<https://www.zorgverzekeringslijn.nl>

If you are required to take out basic health insurance in the Netherlands, you should do so within 4 months of arrival, even if you still have foreign health insurance. Not taking out Dutch health insurance on time can lead to fines and you will then have to pay for your healthcare costs yourself. You can take out basic insurance with a Dutch health insurer. There are several health insurers within the Netherlands. On the website below, you can compare health insurers to choose the most appropriate and economical health insurance:

<https://www.independer.nl>



It is advised to compare health insurers. On Independer's site, you can enter what you want to be insured for and choose which health insurance suits you best. Dental cover is not included in the basic package, and you can take out supplementary insurance for that. If you visit the dentist twice a year, it is advisable to take out this insurance. It is also recommended that you sign up for a GP, then you can always visit your GP for care.

Subject	Task	Completed
Health insurance	Check whether to take out Dutch health insurance	
	Take out basic health insurance and any supplementary health insurance through a comparison site	
GP	GP Register with a GP near your new home address	

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