

The basic principle of our healthcare system is that healthy people contribute to the medical expense of those who are ill. Healthy people pay as much premium as the chronically ill or the elderly, while in comparison their doctor's visits are less frequent. This is how we all stay well insured against medical expenses.

### **National health insurance**

Under the Health Insurance Act (Zorgverzekeringswet), all residents of the Netherlands are obliged to take out health insurance. This health insurance covers standard medical expenses, such as General Practitioner (GP), hospital costs or medicines. Each year the government determines what is covered by the national healthcare.

Even the insurance companies have a duty. They are obliged to accept everybody who applies for the national health care insurance regardless of their age or their state of health.

### **Supplementary insurance**

A supplementary insurance can be taken out for costs that are not included in the national health insurance. For example: medical costs for alternative remedies, physiotherapy or dental care. Indemnities and premium varies. Requirements can be made by the insurer and a person can be refused access for these insurance packages, if there is a medical selection. In that case you have to answer a few questions.

### **Healthcare premium**

In the Netherlands the insured pays the insurer a nominal premium rate, except for children up to 18. This premium amount is determined by the insurers. The Health Insurance Act (Zorgverzekeringswet, Zvw) also provides for an income-related contribution.

### **Mandatory deductible excess**

Healthcare remains expensive in spite of the premium and income-related contribution. For this reason the national health insurance has a deductible excess. The government determined that the excess for 2015 amounts to € 375. In 2016 and 2017 the excess amounts to € 385.

### **Extra deductible excess**

You can choose for an extra deductible excess of € 100, € 200, € 300, € 400 or € 500. If you do so, you will pay less for your premium.