

How does the Dutch national healthcare system work?

The basic principle of our healthcare system is that healthy people contribute to the medical costs 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 costs.

National healthcare insurance

Under the Health Insurance Act (Zorgverzekeringswet), all residents of the Netherlands have to take out healthcare insurance. This healthcare insurance covers standard medical costs such as general practitioners (GPs), hospitals, pharmaceutical costs or urgent medical necessary care abroad (up to the maximum Dutch rate). Read more in the [insurance terms and conditions \(pdf\)](#) which is a link on this website: <https://www.zilverenkruis.nl/consumenten/national-healthcare-system>

Each year the government determines what is covered by the national healthcare scheme.

Even the insurance companies have a duty: the so-called open enrolment. They have to accept everybody, who applies for national healthcare insurance regardless of their age or their state of health.

Supplementary insurance

Supplementary insurance can be taken out for costs that are not included in the national healthcare insurance (or basic insurance). For example; medical costs such as physiotherapy, dental care or an additional reimbursement for urgent necessary medical care abroad. Read more in [the insurance terms and conditions \(pdf\)](#), link is on the above mentioned website.

Reimbursements and premium vary per insurer. Requirements can be made by the insurer and a person can be refused access for these insurance packages. The government does not interfere in these matters.

Healthcare premium

In the Netherlands, the insured person pays the insurer a nominal premium rate. The premium amount is determined by the insurers. The Health Insurance Act (Zvw) also provides an income-related contribution to be paid by the insured person. The more someone earns, the higher the contribution. Those under the age of 18 have to have insurance by law but are insured free of charge. Parents are responsible for that. Paying premium is applicable from the age of 18.

Mandatory excess

Health care remains expensive despite the premium and income-related contribution. For that reason the national healthcare insurance has an [excess](#), this is also a link on the above mentioned website. The government determined that the excess for 2024 will remain the same as before. An amount of € 385 per calendar year.

Source: [Zilveren Kruis](#)