



Studying and health insurance in the Netherlands

Welcome to the Netherlands. Anyone residing in the Netherlands is legally required to take out a Dutch basic health insurance. For international students there are however some exceptions. Check your personal situation below to find out whether you have to comply with this obligation.

Study purposes only

You do not have to take out a Dutch health insurance if you are in the Netherlands for study purposes only. You can remain insured with the health insurer in your home country or take out an international health insurance.

Are you planning to study in the Netherlands for more than one year? You might receive a letter from the CAK about your insurance obligation.

Received a letter from CAK?

You need to take action within 3 months or you will receive a fine of approximately € 380,-. Even if you incorrectly received the letter from the CAK.

1. It is important to contact the Sociale Verzekeringsbank (SVB) to request for [an investigation of your insurance situation under the Wlz scheme](#)
2. Send a copy of the decision from the SVB about your insurance situation to the CAK.

Part-time job / internship

Are you planning to do an internship (paid or unpaid)?

1. You might need to take out a Dutch health insurance. Therefore, it is important to contact the Sociale Verzekeringsbank (SVB) to request for [an investigation of your insurance situation under the Wlz scheme](#)

You are required to have a Dutch health insurance if you have a **part-time job** next to your study.

How to take out a Dutch health insurance?

The basic health insurance is mandatory. Supplementary insurances are optional.

1. You must be registered with a municipality before you can take out a health insurance.
2. Choose your health insurance from one of the forty Dutch health insurers. Fill out the application form and send it to the health insurer.
3. The registration is complete once you have received an insurance policy (*polisblad*) and a health insurance card.
4. You can apply for health care benefit or allowance (*zorgtoeslag*) via www.toeslagen.nl.
5. Cancel your insurance if you are leaving the Netherlands. Don't forget to deregister from your municipality. In this way you will avoid incorrect fines.

Please contact Zorgverzekeringslijn for any questions about the Dutch healthcare insurance. You can call toll-free on number 0800 64 64 644 (weekdays 9.00 a.m. – 5.00 p.m.) or visit www.zorgverzekeringslijn.nl for more information. Contacting us from abroad? Call us on +31 88 900 6960.

