



Published on the websites [The Hague OnLine](#), July 2005

The Health Care System in the Netherlands, Part 1

10 July 2005

The health care system in the Netherlands may raise questions among foreigners and expats. Therefore, as a real Florence Nightingale, I hope to bring some light to the darkness. (cont.)

In the Netherlands one can have Ziekenfonds insurance (the Dutch state insurance) or private health insurance. The difference is determined by your yearly income. When earning less than €33,000 gross per year you can be insured through Ziekenfonds. Above that ceiling, you are required to get your own private insurance at one of the insurance companies (for example: Zilveren Kruis, Azivo, OHRA and Zorg en Zekerheid). The premiums paid differ a lot, so shopping is recommended.

Once you're insured, you will have to get yourself a huisarts, or general practitioner. GPs can be found in the phone book or the Yellow Pages; look for the term 'huisartsen'. However, GPs are not eager to register new patients because they often have reached the maximum of patients they can support. Especially in the city this is a problem, so perseverance may be required to find a GP. When you are related to a registered patient, things are a bit easier—his or her GP will usually accept you as a patient, too. Living in The Hague you should look for a GP in The Hague as well, otherwise he won't come to visit you when you are lying ill with fever at home. So, as you can see, there are many rules to comply with.

An advantage of the Dutch GPs is that they usually speak sufficient English to communicate well with you, since a part of their education is being taught in English. If you are a non-Dutch speaking expatriate, it is helpful to at least speak English.

A consult at the GP should be paid for; the price and the way of invoicing differ per GP. When you are insured through Ziekenfonds, your GP will usually send the invoice directly to the Ziekenfonds. There are exceptions, however: some GPs will hand you the invoice for you to send it to the Ziekenfonds yourself. When you're insured privately, you'll get the bill from your doctor, you'll have to pay it and then charge your health insurance company. Some GPs will send the invoice to your home address whereas others will ask you to pay cash at the spot. In that case, always ask for a receipt because you'll need to send it to your insurance company.

When you wish to visit a specialist, like a gynaecologist, a laryngologist or a heart surgeon, you first have to get a doctor's referral letter from your GP. You cannot just step inside.

On January 1, 2006, a new national health system will be introduced in the Netherlands. The Ziekenfonds will be replaced by a system in which everyone, regardless of income, will be insured for 'basic treatments'. Additional treatments, like dental work when you're over 18, can be insured at the existing private insurance companies.

I will tell you more about the new Dutch health care system next month. Stay healthy!

Patrice Postuma
3P International