

1. Health care in the Netherlands

Finding and visiting a doctor

In case you need medical care in the Netherlands, you will need to register with a doctor (General Practitioner (GP)/ in Dutch: *Huisarts*) close to your home. Please see the Appendix at the end of this document to find a GP in your residential area. Many practices have male and female doctors and allow you to specify any preferences when you make an appointment.

The GP should be the first point of call for all medical problems with the exception of real emergencies. If suffering from flu, a twisted ankle, abdominal pain, psychological problems, chronic illness or even gynecological problems, contact the GP first.

You can make an appointment over the phone, and in some cases by email. Most doctors have set surgery hours and some even give advice over the phone. If the problem is serious, the doctor may make a house call, but this is not normal practice.

When visiting the doctor for the first time, take any medical records with you, as this enables the doctor to assess medical history and may help communication. Please also bring a valid ID and valid proof of insurance with you. This initial meeting will normally be charged as a consultation.

Once a diagnosis is made, the doctor decides on the method of treatment. He or she can treat the problem themselves, perhaps with prescription drugs available from a chemist. Alternatively, the doctor may refer the patient to a specialist in a hospital. A referral is always necessary to see a specialist except for physiotherapists or midwives.

Dentist

All students of VU Amsterdam who stay in the Netherlands for more than one year can register with ACTA for dental care. Students who stay for less than one year can contact the *Tandartsenbemiddelingsbureau*. They will assist you in finding a dentist who can help you at short notice.

Please note that basic Dutch health insurance and the EHIC do not cover dental care. Additional coverage may therefore be necessary. See Chapter 2: *Health insurance Information* for an explanation of the different types of coverage.

ACTA Amsterdam (Dentist)
Gustav Mahler Laan 3004
1081 LA Amsterdam
+31 (0)20-5980380
info@acta.nl

<http://www.acta.nl/en/patient-care/index.asp>

Open on weekdays from 8:30AM to 12:30PM, and from 1:30PM to 5PM

Tandartsbemiddelingsbureau (Dentists, urgent matters)

+31 (0)20 3034500

Health insurance coverage and the doctor

Health insurance covers the cost of a consultation. Under a contracted care policy (*naturapolis*), the doctor sends his bill directly to the insurer. Under a non-contracted care policy (*restitutiepolis*), the doctor bills the patient and the patient declares the costs with the insurer. Please note that it is advisable, under contracted care policies, to check with an insurer which doctors are on its list. This expedites the doctor's payment and spares the patient administration. For more information on health insurance coverage, please see Chapter 2: *Health insurance Information*.

Treatment outside office hours

If you urgently need a doctor in the evening, at night or during the weekend, and **you live in Amsterdam**, telephone the Doctors Service Foundation of Amsterdam (SHDA, *Stichting Huisartsen Dienstenposten Amsterdam*) at **088 003 0600**. Students who **live in Amstelveen (Uilenstede)** and need urgent medical care outside of office hours can call the After Hours Medical Clinic Amstelland at **020 456200**. [Click here](#) for more information on what to do in case of a medical emergency.

If you require medication, several after-hours pharmacies operate in the city, including [Amsterdam Central Pharmacy](#) located inside Amsterdam Central Station. Pharmacists are available seven days a week until late in the evening, and over-the-counter medicines can be purchased 24 hours a day.

2. Health insurance information

Everyone living in the Netherlands is obliged to have basic health insurance, otherwise they risk a fine. International students can usually keep their insurance from home, if it covers them being abroad, or use the European Health Insurance Card (for EU, EEA and Swiss citizens). But it's important to note that if you have a job next to your studies, or are doing an internship where you earn more than €150 a month or €1500 a year, you need to take out a Dutch health insurance, even if you're covered elsewhere.

There are 3 different types of cover: an EU Health Insurance Card, Dutch public health insurance or private health insurance.

Option 1: European Health Insurance Card (EHIC)

You may be eligible to receive a European Health Insurance Card (EHIC) which covers your medical costs during your stay in the Netherlands if:

- You are an EU/EEA or Swiss national studying in the Netherlands, and
- you are not working or doing an internship here, and

- you are insured for your medical care through a national health system in your home country.

Apply for the EHIC in your home country. General information on the EHIC is available on the [website of the European Commission](#).

Medical costs that are generally covered by EHIC:

- **Doctor's visit** (General Practitioner, GP)
- **Visit to medical specialist.** For this you will need a referral from a GP or dentist (unless it involves acute emergencies).
- **Hospital stay**
- **Patient transport**
- **Medication.** The costs of flu vaccines and medical check-ups are not reimbursed. This also applies to the costs involved in writing a prescription.
- **Mental health services (GGZ).** Including treatment by a psychiatrist and primary psychological care provider.
- **Pregnancy costs and obstetric consultations.** Fully covered: a home birth (at a Dutch address), and a hospital birth on the basis of a medical referral. If you voluntarily decide to give birth at a hospital without having obtained a referral, the resulting costs will be at your own expense. Maternity care is subject to an individual contribution.

Medical costs that are NOT covered by EHIC:

- **Physiotherapy**
- **Dental care**
- **Treatments that can reasonable be postponed until return to your home country**

Not all healthcare services are covered by EHIC. You can opt to take out additional insurance to cover, for example, physiotherapy or dental care. **Aon Insurance** offers the [ICS start+ package](#) as an **additional insurance package** for international students. If you are attending the VU Arrival Days in August, you can talk to an Aon representative in person to discuss your options. Additional insurance is not obligatory and insurance companies are not obliged to accept everyone who applies for additional insurance.

How to pay your medical bills with an EHIC

The Dutch health care provider [Zilveren Kruis](#) is responsible for EHIC reimbursements.

Zilveren Kruis often reimburses your health care bill directly to your caregiver. In this case, you don't have to take any action. Your own health insurer pays these costs back to Zilveren Kruis.

Please note however that in some cases you have to pay the health care bill in advance. For example, when only part of your treatment is reimbursed. If you received a health care bill, you can send it to

Zilveren Kruis. Send the original bill, along with a copy of your international insurance certificate and the claim form (available on their website) to:

Zilveren Kruis
Groep Buitenlands Recht
Postbus 650
7300 AR APELDOORN

If you have any questions about the EHIC, or if you are having trouble getting a refund for your medical costs, please contact the [Zilveren Kruis information line for foreign insurees](#).

Option 2: Dutch public healthcare insurance

If you are a non-EU/EEA student obliged to take out Dutch public healthcare insurance (*zorgverzekering*), you are free to buy insurance from any Dutch insurance company. The standard insurance package includes visits to GPs, some medications, nutritional/dietary care, medical aids, mental health services and more. The package does not cover things like aspirin purchased over the counter, certain cosmetic surgery procedures, physiotherapy, dental care and other things for which no supplemental insurance has been chosen.

For non-EU/EEA students we recommend to opt for the [Aon ICS+ Complete package](#). This student insurance covers a broad range of health care, including for pre-existing conditions (please find more information through the abovementioned link). An Aon representative will also be present at the VU Arrival Days in August and they are happy to help you arrange your health insurance for your stay in the Netherlands.

If you take out Dutch public health insurance, you may be eligible for compensation for your insurance premium. This compensation is called healthcare benefit or [healthcare allowance](#) (*zorgtoeslag*).

Option 3: Private healthcare insurance

If you already are privately insured in your home country, you need to check with your insurance company which health care services they cover during your studies. If coverage is not sufficient, you need to take out a new or special insurance policy for your stay in the Netherlands. Please [contact Aon](#) for advise on additional coverage. If you are attending the VU Arrival Days in August, you can talk to an Aon representative in person to discuss your options.

Sources:

<http://www.iamsterdam.com/en/local/live/medical-care-and-insurance>

<https://www.studyinholland.nl/practical-matters/insurance/healthcare-insurance>

Appendix: GP's for international VU students per campus

Ravel Residence

General Practice Soetendaal

<https://studentexperience.nl/en/faq/medical-facilities>

This practice provides GP's at the Ravel Residence on Tuesdays and Thursdays with walk-in consultation hours. On other days, students can make an appointment at the General Practice Soetendaal's own location.

Spinoza Campus (Zuid-Oost)

Huisartsenpraktijk Daalwijk

<http://huisartsenpraktijkdaalwijk.nl/contact/>

IMPORTANT: the language used on their telephone tape is Dutch. Please note that for making an appointment and to talk to the assistant, you need to press 2. Option 1 is the emergency line.

Uilenstede

Huisarts Kronenburg

<https://huisartskronenburg.nl/foreign-students/>

Huisartsenpraktijk Randwijk

<https://huisartsenpraktijkrandwijck.praktijkinfo.nl/pagina/44/english-information/>

Jos Smits

<http://www.jossmits.nl/>

This doctor has walk-in consultations from 08:00-09:00 and from 13:00-14:00. From 10:00-11:00 you can call for a phone consult.

Medisch Centrum Gelderlandplein

<http://www.huisartsmcg.nl/pagina/welkom>

Only for students living in the postal area of 1082, 1083 and at Uilenstede.

A consult has to be paid in advance (€25,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

IMPORTANT: the language used on their telephone tape is Dutch. Please note that for making an appointment and to talk to the assistant, you need to press 2. Option 1 is the emergency line.

Pierre Lallementstraat + Eerste Ringdijkstraat (Oost)

Huisartsenpraktijk Frankendael

<https://www.huisartsenpraktijkfrankendael.nl/>

A consult has to be paid in advance (€27,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

Krelis Louwenstraat (West)

Huisartsenpraktijk Bos en Lommer

<https://hpbl.praktijkinfo.nl/pagina/34/english/>

Only for postal areas 1055 and 1056.

A consult has to be paid in advance (€30,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

Cornelis Lelylaan

Huisartsenpraktijk P. Olie

<https://huisartsolie.praktijkinfo.nl/>

A consult has to be paid in advance (€25,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

The website is in Dutch but you can call them for an appointment between 08:00-16:00 on working days.

Huisartsenpraktijk F.A.H. Erven

<https://huisartservern.praktijkinfo.nl/>

A consult has to be paid in advance (€29,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

The website is in Dutch but you can call them for an appointment between 08:00-17:00 on working days.

Huisartsen Bontenbal en Nof

<https://bontenbal-nof.praktijkinfo.nl/>

The website is in Dutch but you can call them for an appointment between 08:00-17:00 on working days.

IMPORTANT: the language used on their telephone tape is Dutch. Please note that for making an appointment and to talk to the assistant, you need to press 3. Option 1 is the emergency line.

Hotel Jansen (Zuid)

Dr. Mulder; Huisartsen Heemstedestraat

<http://www.huisartsenheemstedestraat.nl/>

The website is in Dutch but you can call them for an appointment between 08:00-12:00 on working days. They are also reachable from 14:00-17:00 for issues that cannot be postponed to the next day.

IMPORTANT: the language used on their telephone tape is Dutch. Please note that for making an appointment and to talk to the assistant, you need to press 3. Option 1 is the emergency line.

Dr. Evenhuis; Huisartsenpraktijk Schinkelkade

<http://www.huisartsenpraktijkschinkelkade.nl/indexUK.htm>

Huisarts van Berckel Smit

<http://www.docvadis.nl/hygiea/index.html>

At this practice, the invoice of your consult will be directly sent to your insurance company so you do not need to pay for the consult in advance.

Student Hotel West + Laan van Spartaan

Praktijk Hoofdweg

<http://www.docvadis.nl/praktijkhoofdweg366/index.html>

A consult has to be paid in advance (€29,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

Only for postal areas 1055 and 1062.

IMPORTANT: the language used on their telephone tape is Dutch. Please note that for making an appointment and to talk to the assistant, you need to wait for the tape to finish and you will be automatically connected to their assistant. Option 0 is the emergency line.

Amsterdam Centre (Student Hotel City)

Cambridge Medical Centre/ Central Doctors

<http://www.expatmc.net/index.php/contact>

<http://www.centraldoctors.nl/Contact>

At this practice, the invoice of your consult will be directly sent to your insurance company so you do not need to pay for the consult in advance.

Huisartsenpraktijk Oude Turfmarkt

<https://www.huisartsenamsterdam.nl/english/>

At this practice, the invoice of your consult will be directly sent to your insurance company so you do not need to pay for the consult in advance.