

## **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*). 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 contact 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.

**Registration:** As a student at VU Amsterdam (provided you also live in Amsterdam or the surrounding areas, such as Amstelveen/Uilenstede) you can register with the GP at the [University General Practice](#) (located in the VU Medical Center on our campus). Please note you need a valid health insurance to register. If you live outside of Amsterdam/Amstelveen you can register at a GP close to your home.

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 a 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 pharmacy. 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](mailto:info@acta.nl)  
<http://www.acta.nl/en/patient-care/index.asp>

Open on weekdays from 8:30AM to 5PM

Tandartsen Bemiddelingsbureau (Dentists, urgent matters)  
+31 (0)20 3034500

### **Mental health care**

#### *Caring Universities*

As a student, combining your social life, studies, work and exercise can be quite a challenge. Therefore, it is important to be aware of your mental state and to take good care of yourself. VU Amsterdam wants to help you with this.

That's why VU Amsterdam joined [Caring Universities](#), an initiative aimed at improving the psychological wellbeing of students. An anonymous online questionnaire can provide insight into your own mental health by offering personalised feedback about your mood, stress and anxiety based on your answers. Whatever you decide to do next is up to you, but if you experience complaints like stress or low mood, we offer you the chance to work on these in a free online programme, completely anonymously and with a free online coach to guide you through the process.

#### *Mental Health Care and GP*

If you have mental health problems and you are in need of further support or treatment, there are several options for you to get the help you need. It is often a necessary first step to book an appointment with your General Practitioner. Your GP can provide treatment or refer you to other mental health professionals, depending on the nature of your problems and their complexity.

We strongly advise you to register with a GP as soon as you arrive in the Netherlands. Especially if you are familiar with mental health problems, or use psychopharmacological medication. This saves you a lot of struggles and stress, in case you experience a relapse and are in need of additional counselling.

For study-related struggles, such as stress, performance anxiety and procrastination or personal issues such as loneliness, sadness, anxiety or homesickness, you can also book an appointment with one of the [student psychological counsellors](#) employed by the VU.

Mild mental health problems can be treated by a GP, who often collaborates with a general practice mental health worker (*Praktijkondersteuner Huisartsen- Geestelijke Gezondheidszorg*, or *POH-GGZ*) or a student psychological counsellor. Online counselling (e-health) is getting more common both via the GP or the student psychological counsellors.

If your GP and POH-GGZ consider your problems too complex to treat themselves, they may refer you to a [primary mental healthcare provider](#), or directly to [specialized care](#).

#### *Primary Mental Health Care*

Primary mental healthcare providers treat mild to moderate mental health problems. Treatment may consist of:  
counselling from a psychologist, psychotherapist or psychiatrist;  
some form of online mental health support (e-health);  
or a combination of counselling and online support.

#### *Specialized Mental Health Care*

Specialized mental health care is intended for patients with serious and complex psychiatric disorders,

like ADHD, personality disorder or post-traumatic stress disorder (PTSD). Treatment is provided by, for instance, a psychiatrist or clinical psychologist working in a mental health institution, hospital or private practice.

#### *Health Insurance and mental health*

In the Netherlands, health insurance covers parts or all of the costs of primary and specialized mental health care. The exact conditions depend on your insurer and the policy you have, so you should check your policy or contact your insurer for more information. With insurance, a visit to the GP and/or POH-GGZ is free of charge. If you are not insured, you can still visit a GP. You are often required to pay a 'passerby fee', which you pay directly at the desk of the doctors practice. The student psychological counsellors work independently and no health insurance is required to book an appointment.

#### *Emergency*

In case of an emergency, contact your general practitioner or the central doctors' line (Huisartsenposten Amsterdam) 088-003 0600. If you fear that you might hurt yourself, you can call 0800-0113, or visit [www.113.nl/english](http://www.113.nl/english) for help with suicide prevention. You can also contact 113 if you know someone who is (or might be) suicidal.

### **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 4 different types of cover: an EU Health Insurance Card, Aon Student Insurance, 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 be reasonably postponed until return to your home country**

### **Additional coverage**

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 Student Insurance offers the [ICS Start+ package](#) for students with an EHIC who need additional coverage.

### **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. 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 insurance holders](#).

#### **Option 2: Aon Student Insurance**

For non-EU/EEA students or EU students without an EHIC we recommend to opt for the [Aon ICS+ Complete package](#). This is a specific insurance package for international students at VU Amsterdam. This student insurance covers a broad range of health care, including for pre-existing conditions (please find more information through the abovementioned link). *Be aware that this package is not sufficient if you intend to have a part-time job.*

#### **Option 3: Dutch public health insurance**

If you do intend to have a part-time job, you will need to get Dutch public health insurance. (*zorgverzekering*). In this case, 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.

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 4: Private health 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.

*Sources:*

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

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