

# Coverage by your home insurance

The Netherlands have signed social security treaties with several countries, and these sometimes cover healthcare insurance. This means that in certain situations you don't need to take out insurance in the Netherlands if you are already insured under your home country's national healthcare insurance scheme. Please note that private healthcare insurance is not covered by any treaty.

## Treaties

**EU/EEA** - Between the European Union member states EU legislation lays down social security regulations including health care provisions. This legislation is extended to EEA and Switzerland as well. The following countries are covered:

Austria	Greece	Norway
Belgium	Hungary	Poland
Cyprus	Iceland	Portugal
Czech Republic	Ireland	Slovakia
Denmark	Italy	Slovenia
Estonia	Latvia	Spain
Finland	Lichtenstein	Sweden
France	Lithuania	Switzerland
Germany	Luxembourg	
Great Britain	Malta	

Note: As well as the arrangements made at EU level, treaties have also been signed with the individual Member States. This means that if you don't meet the criteria for the EU arrangements, you may be covered by the bilateral treaty.

## **Other Treaty countries**

Bilateral social security treaties *with a relevant healthcare provision* are signed between the Netherlands and the following countries:

Australia	Macedonia
Bosnia	Serbia and Montenegro
Cape Verde Islands	Tunisia
Croatia	Turkey

Also bilateral social security treaties have been signed with the following countries, however these *do not include a relevant healthcare provision*:

Canada	Morocco
Chili	New-Zealand
Israel	South-Korea
	United States of America

## **Posted**

If you are posted to the Netherlands by the employer in your home country, your home country's national healthcare insurance scheme might cover your basic medical care and sometimes even allows you to take out supplementary insurance in the Netherlands. The cover provided depends on what has been agreed in the treaty. You will have to find out exactly what applies to your situation. (contact your local healthcare insurer or a Dutch insurer for more details).

When you are a posted EU/EEA citizen you will be able to register with a Dutch healthcare insurance with an E-106 form, which you can obtain from your local authorities. (see EU-Forms)

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## **ERA-MORE** The Netherlands



The overall aim of ERA-MORE the Netherlands is to facilitate the mobility of researchers to the Netherlands by providing information and assistance on a whole array of 'mobility issues'.

ERA-MORE the Netherlands provides information and assistance to two groups. Firstly to mobile researchers and their families intending to come to the Netherlands. Secondly to staff working at organizations hosting foreign researchers. These host organizations can be universities, research institutes or commercial enterprises.

Information is presented at the website, [www.era-careers.nl](http://www.era-careers.nl). Furthermore a helpdesk is available for personalized assistance.

## **Working for a Dutch employer**

If you are working for a Dutch employer, you are obliged to take out a public healthcare insurance policy.

## **When you work in both your home country and in the Netherlands**

If you are an EU citizen and you work in your country of residence and in the Netherlands, you are likely to be covered by the national health insurance scheme of the country you live in. This is provided for in Regulation 1408/71. However, if you do not meet the criteria specified in the regulation, you should refer to a bilateral treaty.

We advise you to contact the relevant authority in your country or the Dutch SVB (Social Insurance Bank) to find out whether or not you fall under EU Regulation 1408/71, and what the consequences are. ([www.svb.nl](http://www.svb.nl), 020-656.56.56)

## **EU-Forms**

- **Form E 106**: for people staying permanently in another EU country, for frontier workers and for employees posted to another country. This form will allow you to take out supplementary insurance. You can register with any Dutch healthcare insurer.
- **EU health card**: for temporary stays in another EU country. Only necessary healthcare is covered and you do not have the option of taking out supplementary health insurance. Agis Zorgverzekeringen will handle your claims for reimbursement.

## **Private healthcare insurance**

If you have private healthcare insurance in your home country, you might want to find out whether your policy also covers your medical bills in the Netherlands. If not, you will need to take out another insurance.