

## 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 5PM

Tandartsenbemiddelingsbureau (Dentists, urgent matters)  
+31 (0)20 3034500

## **Mental health care**

### *Mental Health Care and GP*

If you have mental health problems you can either get support online, or from your General Practitioner. They 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.

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*). Your GP can often also offer you online counselling (e-health).

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 secondary 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.

### *Secondary Mental Health Care*

Secondary 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.

### *Insurance*

In the Netherlands, health insurance covers part or all of the costs of primary and secondary 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.

### *Emergency*

In case of an emergency, contact your general practitioner or the central doctors' line (Amsterdamse huisartsenposten) 088-003 0600. If you fear that you might hurt yourself, you can call 0900-0113, 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 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 applied 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**

Not all healthcare services are covered by EHIC. You can opt to take out additional insurance to cover, for example, physiotherapy or dental care.

### **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: Dutch healthcare insurance**

### **Aon Insurance ICS+ Complete package**

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. 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.

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.*

### **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 3: Additional 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 and Amstelhome**

General practice Zwaansvliet will provide a practitioner at Ravel Residence every Wednesday from 13.30 to 15.00 o'clock. Every resident of Student Experience is welcome at Ravel Residence. You can make an appointment for this consultation hour, but it's also possible to walk in without an appointment. It's also possible to make an appointment outside of these office hours at Zwaansvliet.

For more information or if you want to subscribe check the website of [general practitioner Zwaansvliet](#).

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

### **De Boelelaan/Groningenstraat**

*Huisartsenpraktijk Kastelenbuurt*

<https://huisartsenkastelenbuurt.nl/>

A consult has to be paid in advance (€29,31,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

Their website and phone tape are both in Dutch and English.

### **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.

A consult has to be paid in advance (€29,31,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

### **Uilenstede**

*Huisarts Kronenburg*

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

*Huisartsenpraktijk Randwijck*

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

**(Only for postal area 1183)**

You can call them for an appointment between 08:00-12:00 on working days or make an appointment via their website (24/7). To become a patient, first fill in their (online) form and give it to the assistant at the desk (bring your ID + insurance card).

*Huisartsenpraktijk Kastelenbuurt*

<https://huisartsenkastelenbuurt.nl/>

A consult has to be paid in advance (€29,31,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund. Their website and phone tape are both in Dutch and English.

**Pierre Lallementstraat + Eerste Ringdijkstraat (Oost)**

*Huisartsenpraktijk Amsteldorp*

<https://huisartsenpraktijkamsteldorp.huisarts.info/pagina/welkom>

Registration for new patients is done via their online form.

A consult has to be paid in advance (€29,31,-). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

You can call them for an appointment between 08:00-11:00 and 13:45-15:15 on working days.

**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.

**Please note that each doctor can only accept 10 new patients in a month.**

### **Cornelis Lelylaan**

*Huisartsenpraktijk P. Olie*

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

**Only for postal areas 1062 and 1065.**

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.

To become a patient, first fill in their (online) form and give it to the assistant at the counter (bring your ID + insurance card).

*Huisartsenpraktijk F.A.H. Erven*

<https://huisartservern.praktijkinfo.nl/pagina/50/english/>

**Only for postal area 1065**

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.

To become a patient, please visit their location (bring your ID + insurance card with you) and sign their form.

*Huisartspraktijk Umans-Mohan*

<https://huisartspraktijkumansmohan.uwartsonline.nl/> (website is in Dutch)

**Only for postal area 1068**

To become a patient, please visit their location (bring your ID + insurance card with you) and sign their form.

You can call them between 08:00 – 11:00 to make an appointment and subsequently get a consult the same day.

A consult has to be paid in advance (€30,- in cash, not by card). After the consult, you can send the invoice to your insurance company (or Zilveren Kruis when you have an EHIC) to get a refund.

### **Hotel Jansen (Zuid)**

*Dr. Mulder; Huisartsen Heemstedestraat*



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

The website is available in English. You can call 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.

A consult has to be paid in advance (€30,- in exact (!) cash only). 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 3. Option 1 is the emergency line.

*Huisarts van Berckel Smit*

<https://huisartsamsterdamzuid.nl/>

The website is in Dutch, but you can make an appointment online by clicking on 'maak afspraak', or by calling on workdays between 08:00 -13:00 or 14:00 - 17:00. When calling, you can press 9 for English. Option 1 is for emergencies.

You can register with the practice by calling, visiting in person or by sending an email. You can also use their email to ask (non-urgent) questions. All consultations have to be scheduled beforehand, walk-ins are not possible.

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

### **Student Hotel West + The Fizz**

*Praktijk Hoofdweg*

<https://hoofdweg366.nl/>

The website is in Dutch, but you can make an appointment online by clicking on 'maak een afspraak'. You can also call (during office hours) or email for an appointment. You can use their email to ask any (non-urgent) questions you may have as well. Walk-ins are not possible.

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.

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 City Centre**

*Cambridge Medical Centre/ Central Doctors*

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

The Expat Medical Centre has a doctor's service, as well as physiotherapy and psychotherapy services. You can register and make an appointment online using their contact form. When making an appointment, don't forget to add a message stating at what date and time you would like to be seen.

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

The website is available in English and Spanish. To make an appointment you can either call (during office hours), email, or use their online form.

At these practices, 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/>

The website has clear information on how to register, how to book an appointment, health insurance etc., so please visit the website to learn more.

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.

### **Campus Diemen Zuid**

*Gezondheidscentrum Diemen Zuid*

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

It's advised to register at their practice before any medical issues arise! Otherwise you risk having to wait longer for an appointment with the doctor. You'll have to visit the practice to fill in the English registration form.

The website is in Dutch (they have a small section in English on the front page) but you can call them for an appointment between 08:00-17:00 on working days. The online appointment tool doesn't work properly, so it's advised not to use it.

A consult has to be paid in advance (€29,-; pin or cash). 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 3. Option 1 is the emergency line.

**Xior Naritaweg**

*Huisartsenpraktijk van Heerde*

<https://huisartsenpraktijksloermeer.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.

**Xior Karspeldreef**

*Huisartsenpraktijk S. Mahesh*

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

You can call for an appointment between 08:00-15:00 on working days. Walk-ins are possible between 08:00 – 09:00.

Please note that the phone tape is in Dutch. To talk to the assistant or make an appointment, press 3. Option 1 is for emergencies.

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