

WHAT YOU NEED TO KNOW ABOUT YOUR STUDENT HEALTHCARE INSURANCE IN THE NETHERLANDS

Students in Bonaire, St Eustatius or Saba who travel to the Netherlands to complete a further education programme have two options with regard to student healthcare insurance:

- *the Masterplan+ policy, provided by the firm InsureToStudy*
or;
- *the European Netherlands basic healthcare policy, provided by the firm HollandZorg.*

Students from Bonaire, St Eustatius or Saba who go to the Netherlands for their studies are eligible for the Masterplan+ policy offered by the insurance firm InsureToStudy. The cost of this policy will be covered by ZJCN (Care and Youth Caribbean Netherlands).

It is vital that you register for the Masterplan+ policy *before your departure to the Netherlands*: see question 1 below for information on how to do this.

Should I take out a basic healthcare insurance policy or the Masterplan+ policy?

Please note: students from the Caribbean Netherlands who go to study in the Netherlands must always be clear about their status in the Netherlands. This is because if you are deemed to be a *resident*, it is mandatory that you take out a *Dutch basic healthcare insurance policy*. However, if you are deemed to be a *non-resident*, then you are not eligible to take out a Dutch basic healthcare insurance policy.

Do the WLZ test immediately after registering in the Netherlands!

For this reason, we recommend that immediately after you complete your registration in the population register, you submit a request to the Social Insurance Bank (SVB) for a Long Term Care Act (WLZ) assessment, also known as the SVB residency test. If this test determines you to be a resident, then you must convert your Masterplan+ policy into a HollandZorg policy.

This policy will also be paid for by ZJCN.

TWELVE GENERAL QUESTIONS

1. What do I need to do to register for the Masterplan+ policy?

On the day that you deregister from the population register of Bonaire, St Eustatius or Saba, you must send an e-mail to StudentenBES@zorgverzekeringskantoor.nl with the following information:

- *surname, first names, date of birth, place of birth and Sedula number;*
- *contact details such as your address in the Netherlands, your postcode, your telephone number and your e-mail address;*
- *application of enrolment at your school, MBO/HBO institution or university;*
- *the date of your deregistration from the population register of Bonaire, St Eustatius or Saba.*

Please note: once you receive your proof of enrolment on your MBO, HBO or university programme, you must send it to the e-mail address above and clearly state your Sedula number in the e-mail.

2. I am a student from the Caribbean Netherlands. What will InsureToStudy send me if I take out a Masterplan+ healthcare insurance policy?

Via e-mail, you will receive the policy schedule, the terms and conditions and the summary of cover. If you have not received an e-mail from InsureToStudy, we advise you to first check whether it has been sent to your spam folder. If the e-mail from InsureToStudy is not in your spam folder, then contact them by sending an e-mail to info@insuretostudy.com.

3. What type of insurance policy is InsureToStudy's Masterplan+ policy?

The Masterplan+ policy is more than just healthcare insurance, as it also includes liability insurance and travel insurance. See Appendix 1: Masterplan+ Coverage Flyer for a rough overview of what this policy covers.

Make sure it is a declaration-based policy, i.e. that all medical costs you incur, with the exception of hospital care, are to be paid by you first and then claimed back from InsureToStudy. We also advise that you carefully read through the exact policy terms and conditions to avoid disappointment when claiming back medical expenses. For this information, we refer you to the document Terms and Conditions MMP+2022.

4. Where can I request a Long Term Care Act (WLZ) assessment?

This assessment, which is also known as the SVB Residency Test, must be requested via the Social Insurance Bank (SVB). The SVB will then examine your precise insurance position in accordance with the WLZ. Do this via the following steps:

- *visit the following page on the SVB website: www.svb.nl/en/the-wlz-scheme;*
- *Click the link in the option furthest to the right: **Request an assessment of your WLZ insurance position**;*
- *then click on the option: **+Submitting an application for yourself**;*
- *select the option 'log in to My SVB' and click 'Login' in the top-right of the page, and;*
- *enter your DigiD number.*

***Bear in mind that it can take several weeks** before you receive the results of your WLZ test. It is thus important for you to apply in good time!*

5. What must I do upon receiving the results of the WLZ test from the SVB?

- *If you are deemed to be a **non-resident**, then your Masterplan+ policy will remain valid and you don't need to do anything.*
- *However, if you are deemed to be a **resident**, then you must send the results of the WLZ test via e-mail to StudentenBES@zorgverzekeringskantoor.nl as soon as possible, clearly stating your Sedula number in the email. We will then send you a registration form and an authorisation form within five (5) working days. You must complete, date and sign these forms and send them to the e-mail address above together with your proof of enrolment. We will then make sure you are insured via the HollandZorg basic health insurance policy as of the first day of the current month.*

Please note: this will mean that the Masterplan+ policy will be terminated. As a result, your policy will no longer include liability insurance and travel insurance.

6. What will students from the Caribbean Netherlands receive from InsureToStudy if the Masterplan+ healthcare insurance policy is terminated and converted into a HollandZorg basic health insurance policy?

You will receive a confirmation e-mail from InsureToStudy stating that you are now covered by the HollandZorg basic healthcare insurance policy. You will also receive a HollandZorg client number. Using this client number, you will be able to log in to the HollandZorg website, where you can find all of the information you need about your basic healthcare insurance policy, including the policy schedule and your insurance pass.

7. What type of insurance policy is HollandZorg's basic health insurance policy?

Unlike the Masterplan+ policy, HollandZorg's basic healthcare insurance policy is a contracted care policy. This means that you can receive medical care without having to pay for it up front. In addition, you will not have to pay any policy excess or personal contribution if you need to obtain prescription medicines from a pharmacy. We recommend that you carefully read through the policy terms and conditions.

8. Can I take a side job alongside my studies if I have a Masterplan+ policy or basic health insurance policy?

If you are working in the Netherlands and income tax is being deducted at source, it is mandatory that you take out a Dutch basic healthcare insurance policy. For this reason, if you have a Masterplan+ policy and you wish to get a job, then we recommend that you immediately request a WLZ test. You must then e-mail us the results of your residency test as soon as possible (via StudentenBES@zorgverzekeringskantoor.nl) so we can convert your Masterplan+ policy to a HollandZorg basic healthcare insurance policy.

If you already have a HollandZorg basic health insurance policy, then you can work in the Netherlands without any problems.

9. Under what conditions could I receive a fine?

If you are a resident and do not have healthcare insurance, then the CAK will first send you a warning letter. If you have not taken out a health insurance policy within 3 months of the date of this letter, then you will be fined €437.25 (amount correct in 2022). If you have not taken out a Dutch healthcare insurance policy within 3 months of the first fine, then you will receive a second fine of €472.25.

For up-to-date information regarding this issue, we refer you to the website <https://www.hetcak.nl/regelingen/regeling-onverzekerden>.

10. What must I do if I terminate my studies in the Netherlands?

If you terminate your studies, then you must notify us of this by sending an e-mail to StudentenBES@zorgverzekeringskantoor.nl, clearly stating your Sedula number and the date on which you terminated your studies. We will then terminate your Masterplan+ policy or your HollandZorg basic healthcare insurance policy as of this date.

11. What are InsureToStudy's contact details?

InsureToStudy B.V.

P.O. Box 97640
2509 GA The Hague (Netherlands)
Telephone : 0031-702051860
E-mail : info@insuretostudy.com
Website : www.insuretostudy.com

12. Who can I ask if I have any questions?

All students from the Caribbean Netherlands and their parents/foster parents can e-mail any questions they may have to StudentenBES@zorgverzekeringskantoor.nl. We will strive to answer these questions within five (5) working days.

EXPLANATION OF TERMS

CAK – this organisation is responsible for funding WLZ-related institutions, and for this purpose, the CAK assesses compliance with the legal obligation to take out a Dutch healthcare insurance policy, which applies to all residents.

HollandZorg – the Netherlands-based insurance firm that provides a *Dutch basic healthcare insurance policy* on the instructions of the ZJCN to students who are deemed to be **residents** based on their WLZ test.

InsureToStudy – the Netherlands-based insurance firm that provides the *Masterplan+ policy* to students who are deemed to be **non-residents** based on their WLZ test. InsureToStudy also serves as an intermediary with regard to the HollandZorg basic health insurance policy.

Social Insurance Bank (SVB) – the Netherlands-based institution that provides national insurance schemes and performs the WLZ test, among other responsibilities.

WLZ test – (WLZ stands for *Wet-langdurige-zorg* or Long Term Care Act) – this test must be completed by *every* student from the Caribbean Netherlands to determine whether you will be considered a resident or a non-resident.

Care and Youth Caribbean Netherlands (ZJCN) – the office that arranges healthcare insurance for policyholders on the islands of Bonaire, St Eustatius and Saba as well as students from the Caribbean Netherlands who are studying in the Netherlands. If you have any questions about your student health insurance, you can contact the ZJCN via StudentenBES@zorgverzekeringskantoor.nl.

About this document

25-09-2023

This information was compiled by the ZJCN in collaboration with the Ministry of Education, Culture and Science.

If you have any questions about health insurance, then feel free to contact the ZJCN via StudentenBES@zorgverzekeringskantoor.nl.