

**FAQ**  
**FOR CARIBBEAN NETHERLANDS (CN) STUDENTS**  
**WHO**  
**ARE GOING TO STUDY IN THE NETHERLANDS FOR LESS**  
**THAN 3 YEARS**  
**AND/OR**  
**HAVE CONTRA-INDICATIONS**

**1. Does every CN student receive a Citizen Service Number (BSN) and what does it mean exactly?**

*Effective from this year, all CN students receive a BSN. Your BSN is your own personal number for contact with the government. You will need this number for many important matters, like opening a bank account and registration in the municipality where you are going to live.*

**2. Where can I find my BSN (Citizen Service Number)?**

*The Rijksdienst Identificatie sent you a letter, containing your BSN. If you did not yet receive this letter, you can call DUO to request your BSN, via tel. **00 31 505 997 755**.*

**Make sure to get this number *before leaving the island!***

**3. I am going to the Netherlands during the study year 2024/2025 to further my studies, following my education on Bonaire, St. Eustatius or Saba. My course/study program is *shorter* than 3 years. What kind of health insurance do I need to take out and who is going to pay for this health insurance?**

*If you are going to study in the Netherlands for less than three years and/or there are contra-indications (see question 6 below) then you don't have an insurance obligation (verzekeringplicht). In that case ZJCN arranges and pays for a MasterPlan+ insurance for you via InsureToStudy. In that case you **cannot** close a Dutch basic healthcare insurance (basiszorgverzekering) **unless** you will have a (side) job: **in that case you will have an insurance obligation (verzekeringplicht) and will have a legal obligation to close a basic health insurance (basiszorgverzekering) within 4 months.***

#### **4. What are contra-indications?**

*Contra-indications are circumstances that imply that you are not qualified as a resident.*

*For example:*

- *if the cost of living is paid in full by the country of origin;*
- *the study expenses are paid in full by the country of origin;*
- *there is question of regular returns to the country of origins.*

**Only** *In case of doubts about possible contra-indications, you will need to apply for a Wlz (Long-Term Care Act) assessment with the SVB.*

#### **5. When will I still need to take out a basic care insurance (basiszorgverzekering)?**

*If you are staying in the European Netherlands for **less** than 3 years and you take a side-job, you will still be considered as "verzekeringplichtig". This means that you will have a legal obligation to take out a "basiszorgverzekering".*

#### **6. If I am NOT qualified as "verzekeringplichtig" (under the obligation to open a basic health insurance): What do I need to do to register for the MasterPlan+ insurance?**

*You must make it clear to the Health Insurance Office as soon as possible that you are not "verzekeringplichtig". Are you enrolled in a course or study of less than 3 years and are you **not** working alongside your studies? In that case you should send us a current 2024-2025 school declaration for your Senior Secondary Vocational Education (MBO), Higher Professional Education (HBO) or University Education from which it becomes apparent that you are going to study in the Netherlands for less than three years.*

*Send this as soon as possible by email to*

*[StudentenBES@zorgverzekeringskantoor.nl](mailto:StudentenBES@zorgverzekeringskantoor.nl) mentioning your:*

- *surname, given names, date of birth, place of birth, and sedula number;*
- *your contact details, e.g. your address in the Netherlands, your postcode, your telephone number, and your email address;*
- *your enrolment in a school, Senior Secondary Vocational Education (MBO) or Higher Professional Education (HBO) training or university; and*
- *the date of deregistration from the population register on Bonaire, St. Eustatius or Saba.*

*We will then send you an application form plus authorisation form within five (5) working days. You must complete, date, and sign these forms and return them to the aforementioned email address. We then arrange for you to be insured through the MasterPlan+ insurance from InsureToStudy effective from the first of the current month.*

**7. What does InsureToStudy send to me as a Caribbean Netherlands student if I have a MasterPlan+ insurance?**

*You will then receive the Policy Schedule, the Terms and Conditions, and the Cover Summary by email. If you did not receive an email then we advise you to first check your junk mail folder to make sure the email from InsureToStudy did not end up there as SPAM. If you did not receive an email from InsureToStudy then please contact them by sending an email to [info@insuretostudy.com](mailto:info@insuretostudy.com).*

**8. What kind of insurance is the MasterPlan+ insurance from InsureToStudy?**

*The MasterPlan+ insurance is more than just health insurance, as it is also liability insurance and travel insurance, among other things. See Appendix 1 Cover Flyer MasterPlan+ for a broad overview of what you are now covered for by your insurance.*

*Do note that this is a claims-based insurance policy. This means that you must first pay any and all medical expenses that you incur, with the exception of hospital care, yourself and you can then claim them from InsureToStudy. It is also advisable to read the exact policy terms and conditions carefully in order to avoid any disappointments when it comes to reimbursements*

*For this purpose, we refer to the Terms and Conditions MMP+2022.*

**9. Am I allowed to work alongside my studies with a MasterPlan+ insurance?**

**Yes, you are. But pay attention:** *as soon as you start working in the Netherlands and income tax is deducted for this, you are required to take out Dutch basic health insurance and you can apply for care allowance for this.*

**10. When do I risk a fine?**

*Only if you have insurance obligation (for instance because you work in The European Netherlands) and do **not** have a health insurance then the Dutch Central Administration Office (CAK) will first send you a letter about this. If you do not take out Dutch health insurance within three months of the date of this letter, you are subject to a fine of **€496.74** (in 2024). And if you have not taken out Dutch health insurance within three months of the first fine, you will receive **another fine of €496.76**.*

*For current information about this topic, we refer you to the website <https://www.hetcak.nl/regelingen/regeling-onverzekerden>.*

**11. What do I need to do if I stop studying in the Netherlands?**

*If you stop your studies then you must notify us by sending an email to [StudentenBES@zorgverzekeringskantoor.nl](mailto:StudentenBES@zorgverzekeringskantoor.nl), stating your sedula number and the date on which you stopped your studies. We will then stop your MasterPlan+ insurance effective from that date.*

**12. What are the contact details of InsureToStudy?**

*InsureToStudy B.V.  
PO Box 97640  
2509 GA The Hague (the Netherlands)  
Telephone : 0031-702051860  
Email : [info@insuretostudy.com](mailto:info@insuretostudy.com)  
Website : [www.insuretostudy.com](http://www.insuretostudy.com)*

**13. What are the contact details of the Health Insurance Line (Zorgverzekeringslijn)?**

*Zorgverzekeringslijn  
Het Rond 6D  
3701 HS Zeist  
Postbus 291  
3700 AG Zeist  
Telephone:  
-Calling from the Caribbean Netherlands +31 88 900 6 960  
-Calling from the European Netherlands 0800-6464644  
E-mail: [info@zorgverzekeringslijn.nl](mailto:info@zorgverzekeringslijn.nl)  
Website: <https://www.zorgverzekeringslijn.nl/jouw-situatie/buitenland/je-komt-uit-het-buitenland-en-gaat-studeren-in-nederland/je-komt-uit-bonaire-saba-of-sint-eustatius-en-studeert-in-nederland/>*

**14. Where can I go if I still have questions?**

*<https://www.zorgverzekeringslijn.nl/jouw-situatie/buitenland/je-komt-uit-het-buitenland-en-gaat-studeren-in-nederland/je-komt-uit-bonaire-saba-of-sint-eustatius-en-studeert-in-nederland/>*

*and/or:*

*All Dutch Caribbean students and (foster) parents with questions can email their questions to [StudentenBES@zorgverzekeringskantoor.nl](mailto:StudentenBES@zorgverzekeringskantoor.nl). Efforts will be made to answer the email within five (5) working days.*

## EXPLANATORY GLOSSARY

### **BSN (Citizen Service Number)**

Your BSN is your own personal number for contact with the government. Pay attention: you will need this number for many important matters, like opening a bank account and registration in the municipality where you are going to live.

**CAK (Central Administration Office)** – The organisation responsible for funding the Wlz institutions and, to this end, the CAK checks whether citizens fulfil the statutory obligation as residents to have Dutch basic health insurance.

**DigiD** – A DigiD is a personal digital proof of identity (in the form of a number). In the Netherlands, you need a DigiD to identify yourself online or to arrange something via the internet with the government or for education or healthcare. You can apply for your DigiD at [www.digid.nl](http://www.digid.nl). Note: to apply for a DigiD you need your BSN number (see question 1 above).

**HollandZorg** – The health insurer in the Netherlands offering Dutch basic health insurance to students who are qualified as **residents**. But you are free to register for a basic health insurance at another health insurance provider. For an overview of the possibilities, see [www.zn.nl](http://www.zn.nl).

**InsureToStudy** – The insurer in the Netherlands that offers MasterPlan+ insurance for students who are qualified as **non-residents** based on their Wlz assessment. Also, InsureToStudy is an intermediary for the basic health insurance of HollandZorg.

### **Verzekeringsplicht/Insurance obligation or not?**

If you stay in the Netherlands for less than three years, you will in principle **not** have an insurance obligation.

If you stay in the Netherlands for a period of three years or more to study and/or to live, you are qualified as a resident and you will automatically have an insurance obligation, so you will be legally obliged to close a basic health insurance (basiszorgverzekering).

**Important:** *if you stay in the Netherlands for less than 3 years and work alongside your studies, you **will still have "verzekeringsplicht/insurance obligation!"** In that case you will need to close a basic health insurance (basiszorgverzekering).*

[Please look here for more information](#)

**SVB (Social Insurance Bank)** – The institution in the Netherlands that administers the national insurance schemes, including the Wlz assessment.

**Wlz assessment** – (Wlz stands for “Wet langdurige zorg” or “Long-Term Care Act”) – This is an assessment that a student from the Caribbean Netherlands must undergo only if there are doubts about his/her residency, based on so-called contra-indications that determine whether a CN student will be qualified as a resident or as a non-resident.

**ZJCN (Care and Youth Caribbean Netherlands)** – The office that arranges the health insurance for those insured on the islands of Bonaire, St. Eustatius and Saba and the CN students in the Netherlands who are qualified as non-residents. You can therefore contact ZJCN with all your questions about your student health insurance, via email address [StudentenBES@zorgverzekeringskantoor.nl](mailto:StudentenBES@zorgverzekeringskantoor.nl).

**Zorgverzekeringslijn (Health Insurance Line)**

Here you can find free tips and advice about health insurances in The Netherlands, if you have further questions. You can call the following (free) number: 0800-6464644 or +31 88 900 6 960, or request information via the e-mail address [info@zorgverzekeringslijn.nl](mailto:info@zorgverzekeringslijn.nl).

**CHECKLIST – THINGS THAT I NEED TO DO BEFORE MY DEPARTURE TO THE NETHERLANDS**

1.  
Make sure that you have your BSN (Citizen Service Number). If you did not yet receive this letter, you can call DUO to request your BSN, via tel. **00 31 505 997 755**.  
This is a very important number, so make sure to write it down and always have it with you in The Netherlands.
2.  
Go to the ZVK-office for a proof of your insurance. In case you will need medical care in The Netherlands between August 1 and 31, you must be able to show this proof. So make sure that you take it with you wherever you go.
3.  
Go to the Census office to de-register from the population register of your island.