

**FAQ**  
**FOR CARIBBEAN NETHERLANDS (CN) STUDENTS**  
**WHO**  
**ARE GOING TO STUDY THE NETHERLANDS FOR THREE**  
**YEARS OR MORE**  
**FOR STUDY AND/OR WORK**

**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. To register for the Dutch basic health insurance (basiszorgverzekering) you need a BSN but you will also need this number to open a bank account, to register at the municipality etc.*

**2. When must I take out a Dutch "basiszorgverzekering" (basic health insurance)?**

*If you stay in the Netherlands for a period of three years or more to study and/or to work, then you will have "verzekeringsplicht". This means that you must take out a Dutch basiszorgverzekering within 4 months. Please [look here](#) for more information and the conditions.*

**3. As a CN student, am I insured for medical expenses when I go to the Netherlands? Even if I have not yet had a chance or opportunity to take out health insurance in the Netherlands?**

*All CN students for the 2024-2025 study year, who go to the Netherlands for further education after their education on Bonaire, St. Eustatius or Saba, will remain insured through the ZJCN health insurance **until 30 September 2024**.*

**4. In case I need to see a doctor or go to a hospital on arrival in The Netherlands: How will that be paid for?**

*Up and including September 30 you will be covered by your ZJCN insurance. In The Netherlands they don't know this insurance. This means that up and including September 30 2024, you yourself will have to pay for 'smaller' expenditures like a visit to a General Practitioner or prescribed medicines and declare them at ZJCN. You can download the declaration form "Studenten ZVK" via:*

<https://www.rijksdienstcn.com/documenten/formulieren/gezondheid-zorg/declaratie/declaratie-student/declaratie-student> or request it via [info@zorgverzekeringskantoor.nl](mailto:info@zorgverzekeringskantoor.nl).

*In the case of 'large' expenditures like the costs for a hospital, the health care provider in The Netherlands must contact ZJCN via the contact information on your healthcare card/certificate, after which the health care provider and ZJCN will handle further handle the payment. So make sure to always walk with your ZJCN insurance certificate or card.*

**5. If, following my education on Bonaire, St. Eustatius or Saba, I go to the Netherlands for the 2024/2025 study year as a CN student for my further education, which will take at least three years or more, what kind of health insurance do I need to take out and who is going to pay for this health insurance?**

*If, after completion of your education on Bonaire, St. Eustatius or Saba, you come to the Netherlands as a CN student for three years or more for further education and/or living then you are qualified as a Dutch resident and are **required** to take out Dutch basic health insurance. You will have to take out this basic health insurance **yourself**. You will also have to pay for this basic health insurance yourself. However, you will be eligible for a **care allowance** (zorgtoeslag), which you will also have to arrange yourself.*

**6. What do I need to do to qualify for Dutch basic health insurance?**

*Only students who will be guided by TuranGoeloe upon arrival in The Netherlands, will take the following steps, marked with \* together with their guides from TuranGoeloe.*

*If you are going on your own, you yourself will have to take care of everything.*

- *Call DUO **yourself via** tel. number 00 31 505 997 755 to obtain your BSN number for non-residents. Je will also receive it via a letter from the Rijksdienst Identiteitsgegevens. Make sure to write your BSN-number down and keep it with you because this is a very important number. (See question 1 above). **Make sure to do this before leaving your island!***
- *Before departure to the Netherlands, deregister from the population register of your island.*
- *\*Within five days after arrival in the Netherlands, register in the population register of the municipality where you are going to live as a student.*
- *\*The population register of the municipality where you live must convert the BSN for non-residents into a BSN for residents.*
- *\*You can open a bank account with your BSN for residents.*

- *\*As a CN student, you can take out basic health insurance with a Dutch health insurer with your BSN and your bank account.*

## **7. Where can I take out a basiszorgverzekering (basic health insurance)?**

*You can do that with every Dutch insurance agency. [Look here for more information.](#)*

*The basic healthcare insurance from HollandZorg through InsureToStudy is a natura insurance especially for students. This means that you can purchase medical care without having to pay for it directly and, in addition, it is arranged that you do not have a deductible nor do you have to pay a co-payment if you get prescription medication from the pharmacy. We recommend that you read your policy terms and conditions carefully. The contribution for the basic health insurance from HollandZorg in 2024 is €154.20 per month. The supplementary insurance from HollandZorg in 2024 is €13.75 per month. This amount is added to the basic contribution. The total is then €167.95 per month.*

## **8. Where do I apply for my care allowance (zorgtoeslag) as a CN student?**

*CN students can apply for care allowance after acceptance by a health insurer of their basic health insurance. You can apply for your care allowance online at the Benefits Agency (Dienst Toeslagen):*

*<https://www.belastingdienst.nl/wps/wcm/connect/nl/zorgtoeslag/content/hoer-moet-ik-zorgtoeslag-aanvragen>*

*To do this, you need a DigiD. See the glossary below for a description of the DigiD and the zorgtoeslag.*

## **9. If I can receive a care allowance (zorgtoeslag); how much is this in 2024?**

*It depends on your income. Up to an assessment income of €26,500 per year you can receive a care allowance of €123.00 per month.*

## **10. Am I allowed to work alongside my studies with a basic health insurance?**

*Yes.*

## **11. When do I risk a fine?**

*If you are a resident and do not have 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>.

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

*That depends on your personal situation. Please contact the Zorgverzekeringslijn (see the next question).*

**13. What are the contact details of InsureToStudy and the Zorgverzekeringslijn?**

<b>InsureToStudy B.V.</b> PO Box 97640 2509 GA The Hague (Netherlands) Telephone: 0031-702051860 Email: <a href="mailto:info@insuretostudy.com">info@insuretostudy.com</a> Website: <a href="http://www.insuretostudy.com">www.insuretostudy.com</a>	<b>Zorgverzekeringslijn (Dutch Health Insurance Line)</b> 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: <a href="mailto:info@zorgverzekeringslijn.nl">info@zorgverzekeringslijn.nl</a> Website: <a href="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/">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/</a>
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**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.

Please continue reading on page 5.

## EXPLANATORY GLOSSARY

### **Basic health insurance (basiszorgverzekering)**

As a student who will remain in The Netherlands for 3 years or longer, you will automatically have "verzekeringsplicht" (insurance obligation). This means that it is **mandatory** for you to take out a Dutch basiszorgverzekering (basic health insurance) within four months. You need to arrange this yourself and will also need to pay for it yourself. But you are eligible for the zorgtoeslag (care allowance) which you will also have to arrange yourself.

### **BSN**

Your BSN is your own personal number for contact with the government. To register for the Dutch basic health insurance (basiszorgverzekering) you need a BSN but you will also need this number to open a bank account, to register at the municipality etc.

**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. 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.

### **Resident of non-resident**

If you stay in the Netherlands for a period of three years or more to study and/or to work, then you are qualified as a **resident**. If you stay in the Netherlands for less than three years then you may be qualified as a **non-resident**. **Please note:** as a resident of The European Netherlands you have an insurance obligation, so you have a **legal obligation** to take out a Dutch basiszorgverzekering (basic health insurance) within four months.

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

**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).

### **Zorgtoeslag or care allowance**

This is an amount that can be deducted from the monthly insurance premium that you pay for your basic health insurance (basiszorgverzekering). See question 8 for how to apply for this.

### **Zorgverzekeringslijn**

Here, as a student, you can get free tips and advice about your health insurance in the European Netherlands if you still have questions. For instance concerning the “verzekeringsplicht” (insurance obligation). When in Holland you can contact them free of charge, via tel. 0800- 646 4644. Outside The European Netherlands via +31 88 900 6 960.

Or you can send an e-mail to [info@zorgverzekeringslijn.nl](mailto:info@zorgverzekeringslijn.nl).

## CHECKLIST – WHAT TO ARRANGE **BEFORE** LEAVING THE ISLAND

1.  
Make sure that you got your BSN (Citizen Service Number). See question 6 for how to obtain this. If you did not yet receive your BSN number by letter, you will need to call DUO to request it, via *tel. number 00 31 505 997 755*. Don't forget to write your BSN-number down and keep it with you because this is a very important number. (See question 1 above).
2.  
Go to the ZVK office for your certificate of insurance. In case you will need medical care on arrival in The Netherlands, you must be able to show this proof of insurance. So make sure to take this with you wherever you go in The Netherlands!
3.  
Go to the Census office to de-register from the population register.