

Living abroad and working in the Netherlands



INFORMATION BROCHURE FOR FAMILY-MEMBERS OF EMPLOYED PERSONS/SELF-EMPLOYED PERSONS/BORDER-WORKERS

This brochure contains information about the (health care) rights of your family-members in your country of residence. Read the brochure carefully and keep it in a safe place for further reference!

About the College voor zorgverzekeringen (CVZ, Health Care Insurance Board)

CVZ is a government agency in the field of statutory health care insurance: the Health Care Insurance Act (Zorgverzekeringswet, Zvw) and the General Exceptional Medical Expenses Act (Algemene Wet Bijzondere Ziektekosten, AWBZ). CVZ's tasks include implementing the Health Care Insurance Act for people who live abroad and who obtain rights to medical care in their country of residence on the grounds of an international convention arrangement. CVZ collects the Zvw-contribution that is owed for the family-members of insured Dutch persons living abroad. The insured person him/herself pays the flat-rate contribution to the health care insurer with whom he has taken out a policy.

Introduction

The insurance organisation in your country of residence uses a 106 form to indicate one or more of your family-members who are co-insured with you. The assessment of who is co-insured with you takes place according to the co-insurance stipulations that apply in your country of residence. In general, a wife is regarded as co-insured, as are children up to a certain age, as long as they do not have an independent right to insurance in the country of residence. Some countries (Germany, for example) do not accept as co-insured a partner with whom you are not married.

Rights of the family-members

Your family-members have a right to medical care according to the legislation of your country of residence. This might mean that the rights differ from those of the insurance package in the Netherlands. It may also be the case that you will have to pay personal contributions for certain forms of care in your country of residence. However, the Netherlands is not able to provide a supplement to the package insured in the country of residence, nor a reimbursement of personal contributions. For further information about the procedures and reimbursements that apply in your country of residence, you should apply to the insurance organisation in your country of residence. That organisation can inform you about the possibility of supplementary insurance.

If your family-members need medical care during a stay in the Netherlands, or if they want to undergo medical treatment in the Netherlands, then you must apply for a statement (an MVG 111-statement), in advance, from health care insurer AGIS in Amersfoort:

P.O. Box 1725, NL-3800 BS, Amersfoort, +31 33 445 68 70. AGIS will then settle the costs incurred directly with the doctor or the care institution in the Netherlands. The right to care exists only for care that is included in the Dutch health care insurance package (Health Care Insurance Act and the General Exceptional Medical Expenses Act).

Co-insured family-members can apply to CVZ for a European Health Insurance Card (EHIC) for a holiday in another country in the European Union (EU), the European Economic Area (EEA: Iceland, Lichtenstein and Norway) or Switzerland. Medical care can be obtained during a holiday in these countries by presenting this card. This is limited to medical aid that is necessary during the stay. An application for this card can be sent by letter or e-mail to CVZ (aanvraagEHIC@cvz.nl). Take into account that preparing such a card takes at least five working days.

Zvw-contributions payable

You do not have to pay a contribution for family-members who are younger than 18 years of age. They are co-insured with you free-of-charge.

You owe CVZ a flat-rate contribution for family-members who are co-insured with you if they are 18 years of age or older. The so-called country-of-residence factor applies to this contribution. Each year this factor is determined anew. More information about the country-of-residence factor can be found on the website www.buitenland.cvz.nl. Each year CVZ will send you an invoice for the flat-rate Zvw-contribution you have to pay over the period that family-members aged 18 years and older were insured with you.

Alterations

It is important that you pass on any alterations in good time. Where to send notifications about alterations depends on the nature of the alteration:

1) moving home within your country of residence

If your address alters in your country of residence, then you are obliged to inform your health care insurer in the Netherlands and the insurance organisation in your country of residence.

You must also inform CVZ about the change of address. This is important because of the invoices that need to be sent to you. You can download a form from the website and use it to indicate your change of address. After signing the form you can send it to CVZ.

2) moving to the Netherlands

If you move to the Netherlands then you are obliged to inform CVZ and your health care insurer. Your health care insurer will terminate the registration in your country of residence on the basis of the 106 form. The registration of your family-member who move with you will also be terminated.

3) alteration in the composition of the family

It is important that you pass on alterations in the composition of your family to the insurance organisation in your country of residence. Examples of such an alteration are divorce, a birth or a death in the family.

A family-member who starts working will obtain an independent right to insurance.

The insurance organisation in your country of residence will then have to assess whether

the family-member no longer fulfils the conditions for co-insurance. If that is the case, then the insurance organisation in your country of residence must report it to CVZ. In that case you will no longer have to pay a flat-rate contribution to CVZ for that family-member.

Apart from informing the insurance organisation in your country of residence, it is advisable to inform CVZ as well. At the same time you should indicate whether you have informed the insurance organisation in your country of residence, and if so, on which date.

Which of your data have been recorded

CVZ has to register your personal data in order to implement the above-mentioned European regulation and the Health Care Insurance Act. CVZ records your data and that of your co-insured family-members on the basis of the 106 form. These are: name, address, place of domicile and date of birth, and the period in which you were registered in the country of residence. These data are necessary in order to be able to send an invoice for the Zvw-contribution for co-insured family-members aged 18 years and older.

In addition, CVZ also records the name of your health care insurer and the foreign insurance organisation, along with any registration numbers. CVZ needs these data because the settlement of costs of medical care in your country of residence takes place via CVZ or these costs are reimbursed by CVZ.



June 2007. No rights can be derived from the text of this brochure. This is a publication of the College voor zorgverzekeringen (CVZ, Health Care Insurance Board). CVZ, International Department, P.O. Box 320, 1110 AH Diemen. www.buitenland.cvz.nl.