



2020

Determining eligibility for  
the basic health-care plan



If you want to take out insurance for people who live(d) or work(ed) abroad, we need (additional) information.

As an implementer of the Health Insurance Act, ONVZ is obligated to request this information because it must be determined where health insurance should be taken out: in the Netherlands or in another country.

#### **What information is important to us?**

The following information is important to us:

- the country of employment
- the country of residence. If the applicant is not employed, the country of residence is leading.

#### **In what country should you be insured?**

In what country you should take out insurance depends on the following:

- EU law
- Dutch law
- treaties between the Netherlands and other countries

#### **What information do we need?**

##### 1. Fully completed application form

We prefer to receive the [application](#) form via our website. The completed application form provides us with a clear overview of:

- the personal details of the policyholder and other insured persons
- payment information
- if applicable: medical information related to a supplementary insurance. Incidentally, there may be alternative arrangements that make requesting medical information unnecessary

##### 2. Fully completed statement of the employer or the accountant

We need one of the following:

- in case of paid employment: fully completed [employer's statement](#) for employees
- in case of self-employment or freelance work: fully completed [accountant's statement](#) for self-employed entrepreneurs/freelancers

This provides us with all the necessary information to determine the country of employment.

##### 3. Residence permit

If the applicant does not have a Swiss nationality or a EU-/EEA- nationality, the residence title is important to determine eligibility for Dutch health insurance. The residence title should always be mentioned on the (hard-copy or digital) application form.

#### **What about other situations?**

Other situations may apply. In that case we will request additional information.

### **Why do we request this information?**

We understand that it can be difficult for you to collect all the required information. However, it is in the interest of the insured that we request this information. As a health insurance company, we are obligated to do so.

Correctly requesting and supplying information is important. A basic health-care plan with, for example, an incorrect start date can have financial consequences for the insured. We often have to change the commencement date of the basic health-care plan retroactively. As a result, the insured may not be reimbursed for health-care costs incurred in a certain period.

## **Relevant legislation**

We have listed the relevant legislation below.

### **Regulation (EC) 883/2004**

Regulation (EC) 883/2004 determines within the EU, the EEA and Switzerland which social health insurance system applies if someone works abroad. This regulation states that the health insurance system of the country of employment takes precedence over the health insurance system of country of residence. An exception to this rule is if the person concerned works in more than one country.

If a person does not work, the health insurance system of the country of residence applies.

Note: Regulation (EC) 883/2004 stipulates that a person should take out insurance in the country where they actually carry out the work, not in the country where they pay wage tax.

### **Secondment**

Secondment is excluded from regulation (EC) 883/2004 and the relevant treaties (see below). The social health insurance system of the country from which the employee is seconded applies.

### **Treaties**

The Netherlands has concluded treaties with various countries outside the EU, EEA or Switzerland. These treaties sometimes also determine which health insurance system applies. All treaty countries are listed on the website of the Sociale Verzekeringsbank (SVB).

### **Wlz / Besluit uitbreiding en beperking kring verzekerden volksverzekeringen (BUB)**

If Regulation (EC) 883/2004 does not apply and there is no secondment or treaty-based agreements, we are obligated to adhere to the Long-Term Care Act (Wlz) and the BUB. In some cases, the Wlz/ BUB determines whether someone should take out health insurance in the Netherlands.

### **Still have questions?**

If you require additional information or further clarification regarding this document, please contact our Service Center on 030 639 62 22.



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