



# Dutch health care

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# Consistent, high-quality care for all

This brochure is for people who work for or are considering working for an international organisation in the Netherlands. By showing you how to get the healthcare you need, it will help you and your dependents get the most out of your stay. It is important to the Dutch people that you feel at home in the Netherlands.

Dutch healthcare is among the very best in the world, with people having access to the most advanced treatments and preventative care during all stages of their life. Hospitals use the latest equipment and physicians are continually educated on the basis of the latest insights from the scientific community. We invite you and your dependents to avail of these resources.

The Dutch healthcare system is built on the principle of solidarity. Healthcare is funded by all citizens through taxation of income and mandatory health insurance fees. As a result, our healthcare has become an accessible social service that has enriched our society. The Dutch enjoy one of the world's longest average life spans, in part because of the healthcare they receive.

Our healthcare expresses our value of egalitarianism. We believe that everyone should receive the same type and quality of treatment, irrespective of social status, gender and income. Healthcare providers should treat people with the same level of

dignity and respect. The healthcare system is designed so that people receive the best possible treatment.

Dutch healthcare is not only inclusive, it is also effectively organised. Healthcare rules are determined nationally by the Ministry of Health, Welfare and Sport in consultation with patient rights groups, healthcare providers and health insurers. The Healthcare Authority supervises the system and the Health Inspection supervises the healthcare providers. This makes the system efficient, consistent and in line with the needs of society.

We are honoured that you are considering moving to the Netherlands or that you have already moved here. We invite you to become a part of our society and to enjoy the many things we have to offer. As a first step, this brochure can give you an overview of the healthcare system and where to get more specific information.

## More detailed info

[www.minvws.nl/en/themes](http://www.minvws.nl/en/themes)  
[www.rivm.nl/en/healthanddisease](http://www.rivm.nl/en/healthanddisease)  
[www.overheid.nl/english](http://www.overheid.nl/english)  
[www.justlanded.nl/english/Netherlands/Health](http://www.justlanded.nl/english/Netherlands/Health)  
[www.access-nl.org](http://www.access-nl.org)



## Tip

Postbus 51, the government's public information service, is a good place to start when you have questions for the government on anything from taxes and legal issues, to consumer rights, education and healthcare. Call the toll free number 0800-8051 weekdays from 08:00 to 20:00.

# Seeing a doctor

## General practitioner

Virtually all Dutch citizens are registered with a General Practitioner (GP, or in Dutch *huisarts*). The GP is a trusted gatekeeper to the Dutch healthcare system. If you have any medical question or problem, go to your GP first. He will examine you or provide you with a prescription. Alternatively, he can refer you to a medical specialist when needed. Your GP keeps your medical record up to date and confidential. You are free to

choose your own GP: check the phonebook or the expat community for one close to your home.

If you call your GP's office to make an appointment, the GP's assistant (*doktersassistente*), a trained professional, will ask questions to determine the urgency of your situation. Most GPs have walk-in hours in the morning. In line with the principle of egalitarianism, patients are seen on a

first-come, first-serve basis. Home visits are reserved for urgent cases and people incapable of visiting the GP's office. A consult with a GP is generally limited to 10 minutes and tends to take place during regular office hours. Most GPs are part of a network of practices, which provide care during the evening, night or weekend.

Most GPs speak English fairly well, particularly in expat centres like Amsterdam and The Hague. GPs may come across as blunt and direct: directness is a Dutch cultural trait that may take some getting used to. We suggest you prepare for each consult by writing down your questions and concerns.

## Hospitals

If your GP cannot diagnose or treat you, he can refer you to a medical specialist. You may have to wait for an appointment, unless the matter is urgent. Specialists tend to work at one of around 100 hospitals. While most are general hospitals, some, such as the Juliana Children's Hospital in The Hague and the renowned Antonie van Leeuwenhoek cancer hospital in Amsterdam, are specialised. There are eight academic hospitals, which take part in groundbreaking research.

## Dentists

Dentists in the Netherlands have modern surgeries and the latest equipment. You are free to choose your own dentist (*tandarts*). You and your dependents are encouraged to have a check up every six months. The dentist can refer you to a dental hygienist

## Tips

By law, your ability to return to work after sickness is solely determined by your company's doctor (*bedrijfsarts*) and not your GP.

When arriving in the Netherlands, immediately register with a GP. GPs will be happy to hold a free, introductory meeting with you. You may be asked to submit your medical files, so your GP can learn about your medical history. Private healthcare facilities such as clinics exist, but are not necessarily better than state-sponsored facilities. They can offer shorter waiting times, but are not always covered by your insurance.

In case of a waiting list, contact your health insurer. Some insurers can help you get treated more quickly at particular hospitals.

for simple dental cleaning and hygiene instructions. Your child may be referred to an orthodontist for braces. Check with your insurance company which of these services is covered by them.

## Other healthcare professionals

A range of other paramedical professionals is readily available in the Netherlands, and some can be accessed without referral from a GP. Alternative medicine, such as



acupuncture, homeopathy, and ayurveda, is widely practiced in the Netherlands. To avail of such treatments you do not need a referral from a GP. Check with your health insurance provider to see which treatments are covered.

## FAQs

**There's a medical emergency. What do I do?**

If you experience an acute emergency – severe pain or an accident for example – call your GP, dial the **national emergency number 112** or go to the nearest hospital. Ambulance staff are trained professionals capable of delivering first aid.

**How do I get the same treatment**

**I was getting back home?**

You may talk to your GP about your condition, the treatment you have received for this complaint back home and your current needs.

**What are my rights as a patient?**

Each physician (including GP, pharmacist and dentist) is legally bound to confidentiality. He cannot share information about you with your spouse, dependents or employer without your consent. You have a legal right to see your medical files. Some GPs are not used to being asked for them and may be reluctant to comply, but you should simply insist.

**How soon can the doctor/specialists see me?**

Each GP has his own approach to seeing patients. Some offer walk-in clinic hours, others require you to make an appoint-



ment. Appointments are usually within 72 hours. Medical specialists working in hospitals can have a waiting list of weeks, even months. Appointments are scheduled on the basis of objective criteria, such as medical need and order of application.

**What about nudity at the doctor's office?**

The Dutch are liberal when it comes to nudity. It is possible you will not be offered a screen behind which to change, or a sheet to cover yourself with during an examination. If you are uncomfortable with this, e.g. because your culture or religion dictate modesty, you can tell your doctor your concerns and needs. Women (or men) can always bring a chaperone to a doctor's visit.

**More detailed info**

[www.kiesbeter.nl](http://www.kiesbeter.nl)

[http://ec.europa.eu/information\\_society/activities/112/index\\_en.htm](http://ec.europa.eu/information_society/activities/112/index_en.htm)



# Obtaining medication, medical devices and surgery

The Dutch healthcare system provides people with the latest medicines and treatments. Most medicines require a prescription from your GP after a personal consultation. It is possible you will receive a diagnosis but no medication. Dutch GPs believe it is often best to let an illness run its course without expensive and potentially dangerous tests and medication. This wait-and-see approach keeps healthcare costs down and is medically appropriate for minor illnesses such as a soar throat or a common cold.

Prescriptions are filled at a pharmacy (*apotheek*), which registers your insurance details, provides you with usage instructions and informs you about possible side effects. Pharmacies are open during office hours, and will have a sign saying which pharmacy is on after-hour duty. Over-the-counter drugs like non-prescription cough syrup, vitamins, pain relievers and homeopathic medicines can be obtained at a pharmacy, but may be cheaper at a drug store (*drogist*).

A medical specialist can recommend hospitalisation. Unless it is an emergency, you may need to wait for an appointment. Every hospital has its own way of treating patients, room sizes and number of people sharing a room. Private rooms are rare and reserved for those patients that are seriously ill or fresh out of surgery. Visiting hours vary

between hospitals and are strictly enforced. Hospitals usually offer paid-for services such as telephone and television.

It is possible that you need assistive devices. If you have undergone surgery, your hospital will provide you with, for example, a free-of-charge pacemaker or an IV drip. The hospital can also lend you devices like wheelchairs and nursing beds for the first months of your recovery. If you need devices like crutches or injection materials for more than six months, you need to obtain those through your insurance company.

## FAQs

**How can I get the medication I was on back home?**  
Consult with your GP about your condition and what medication you were on back home. If possible, show your medicine to the GP. If your brand/type of medicine is not available in the Netherlands, your GP can find you an appropriate alternative.

**Where can I get antibiotics?**  
Compared to their international peers, Dutch doctors are more cautious about prescribing antibiotics because of rising levels of microbiological resistance.

More detailed info  
[www.rivm.nl/pns\\_en](http://www.rivm.nl/pns_en)

Antibiotics are prescribed only when strictly needed, for example if your body cannot handle an illness on its own. It is highly unlikely you will get antibiotics for a common cold or a sore throat.

## What about screening?

The Netherlands has good nation-wide preventive health programs, e.g. breast and cervical cancer screening. Register with your municipality to get invited or obtain a referral from your GP. GPs can perform a general check-up, but will not refer you for elaborate lab tests or a CT scan without medical necessity.

## Where can I get assistive medical devices?

Assistive medical devices are freely available, but may cost you money depending on your medical need and insurance policy. Check with your hospital or insurance company.

## Are assistive medical devices in the Netherlands safe?

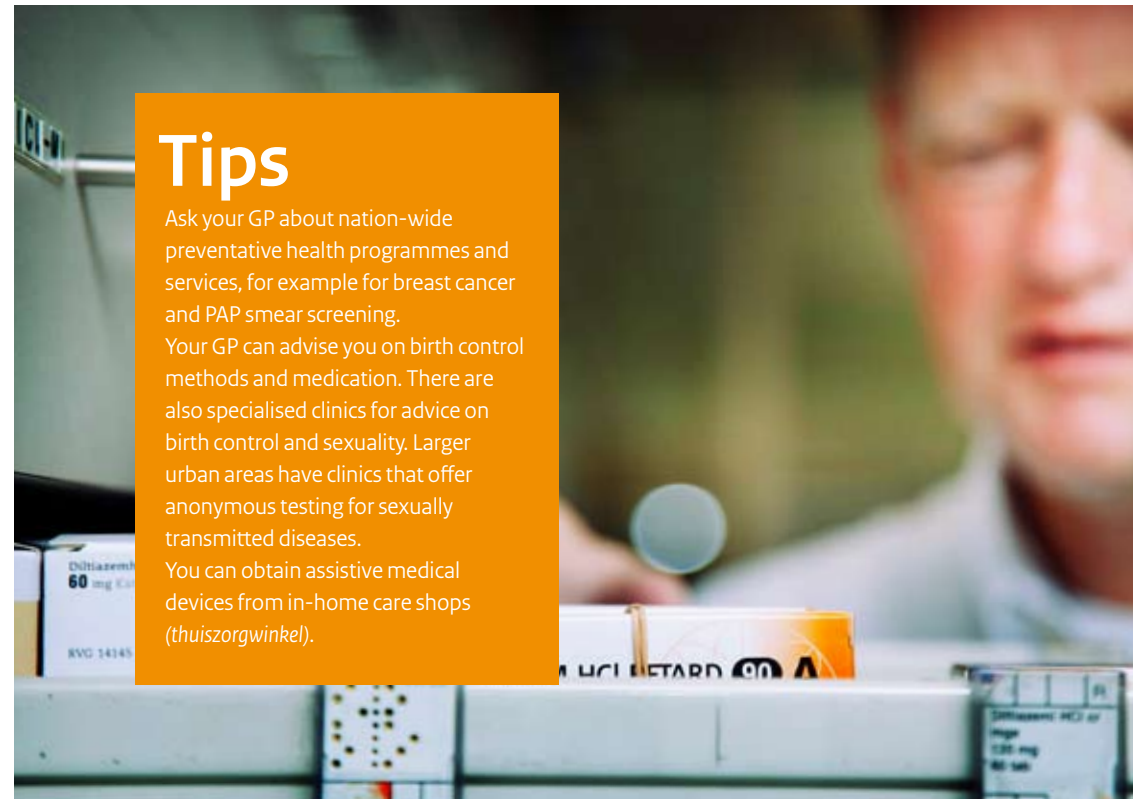
All assistive medical devices sold in the Netherlands have to comply with European product and safety standards called CE. Each device should carry the CE sign.

## Tips

Ask your GP about nation-wide preventative health programmes and services, for example for breast cancer and PAP smear screening.

Your GP can advise you on birth control methods and medication. There are also specialised clinics for advice on birth control and sexuality. Larger urban areas have clinics that offer anonymous testing for sexually transmitted diseases.

You can obtain assistive medical devices from in-home care shops (*thuiszorgwinkel*).



## Tips

Contact your insurance company to find out what type of coverage you have for home maternity care. Be sure to register for kraamzorg as soon as possible, preferably at the beginning of your pregnancy.

Your midwife or your municipality can suggest suitable pre and post-natal exercise classes.

If you register your baby at the municipality you will receive a call to participate in the nation-wide vaccination programme.

Inquire with your own embassy or consulate on how to register the birth of your newborn.

**More detailed info**  
[www.rivm.nl/pns\\_en](http://www.rivm.nl/pns_en)

## Enjoying comfortable and safe maternity care

In the Netherlands, pregnancy is considered a natural event. Home deliveries are common and encouraged, with some 30% of first babies and 65% of second babies born at home. You can deliver in a hospital if you want to, but without a medical need this may lead to additional costs. Check with your healthcare insurer which conditions apply. Ante and neonatal care is of high quality in the Netherlands.

### During your pregnancy

If you are pregnant, the first thing to do is to consult your GP or midwife. Either can refer you for blood tests or an ultrasound. You are free to choose your own midwife, who will meet with you regularly throughout your pregnancy and monitor your health. The midwife will assist you during childbirth, in the hospital or at home. A gynaecologist or obstetrician usually becomes involved only if there are complications with the pregnancy, in case of multiple births, or if the mother is older than 35. You can be referred to a gynaecologist or obstetrician by your GP or you can go directly to a nearby hospital if there are immediate causes for concern.

### Pain medication

Unlike in many other countries, pain medication (e.g. by means of an epidural) is not a standard part of child birth in the Netherlands. Physicians, however, will respect your right to ask for pain relief, so make sure you communicate your needs to

your midwife or physician. Note that midwives are not allowed to administer pain relief medication, so having it may make a hospital birth necessary.

### After birth

In the first week after birth, you are eligible for care at home (*kraamzorg*) from a postnatal welfare practitioner (*kraamverzorgster*). You will have to apply for this in advance. For several hours a day she will help with feeding, changing, child minding, cooking, cleaning, etc. Four to seven days after a baby is born, the community nurse from the nearest Baby Health Clinic (*Consultatiebureau*) will visit you. A hearing test and heel jab are also performed during this first visit.

### FAQs

#### What tests can I have performed during my pregnancy?

Four tests are available after referral by a physician or midwife: A Triple Test that looks at foetal abnormalities, a selective ultrasound, Chorionic Vili Sampling and Amniocentesis. Ask your physician whether you need these.

#### Where can I register my child after birth?

Your baby must be registered at your local town hall within three days after birth. Your child will not get the Dutch nationality, but it will get a Dutch birth certificate, or, upon request, an international birth certificate.

# Caring for children aged 0 - 19

Children are cherished and protected in the Netherlands. We have invested in a comprehensive range of services that give your child the best social and medical care in all stages of his or her youth.

## Juvenile healthcare

Free-of-charge juvenile healthcare for children from 0 to 19 years of age is provided by baby health clinics and/or by juvenile healthcare centres, which are part of the public health department (*GGD*). You will be invited to a consult by youth healthcare professionals. They monitor the physical, social, and cognitive development of your child – e.g. speech and hearing development - and can offer advice on issues like diet and parenting. Most appointments take place between the ages of 0 and 4 years. At the ages of 5, 10 and 14, your child will be examined in school by a

youth physician working for the juvenile health centre. In order to get invited, you will first have to register yourself and your child with the municipality in which you reside.

## Vaccination

A free-of-charge, government-run vaccination programme targets all children in the Netherlands. It provides protection against such diseases as measles, polio, tetanus, diphtheria and, if you arrive from a country where it is endemic, Hepatitis B. Inoculations are given to children at regular intervals between 6 weeks and nine years of age, but your child must be registered with the municipality. There are vaccinations available outside of this programme, for example for rotavirus and Hepatitis A, so check with your GP if you need them and how you can obtain them. Take your child's vaccination certificate when visiting a juvenile healthcare centre.

## Children's hospitals

There are children's wards in all hospitals and also several special children's hospitals. These provide facilities to keep children entertained or to help them keep up with school during their stay in hospital. Some children's hospitals and children's wards enable parents to stay with their child overnight. The Ronald McDonald Children's Foundation provides such facilities in several cities. CliniClowns organizes shows

### More detailed info

[www.jeugdengazin.nl](http://www.jeugdengazin.nl)  
[www.cjg.nl](http://www.cjg.nl)  
[www.rivm.nl/en/preventionandcare/vaccinations](http://www.rivm.nl/en/preventionandcare/vaccinations)

and events for sick and disabled children in more than 110 hospitals and care institutions.

## FAQ

### How do I find a *consultatiebureau* or *GGD*?

To find a juvenile health centre (*consultatiebureau*) or Public Health Department, go to your neighbourhood's Centre for Youth and Family or contact your municipality or GP.

## Tip

Regularly visit a juvenile healthcare centre (*consultatiebureau*) or public health department so that trained professionals can keep track of your child's development. This is also a source of valuable parenting information. If necessary, youth physicians can refer your child to a medical specialist for further diagnosis and treatment.





# Managing your mental health

Moving to a foreign country is demanding for all members of your family. The stress of moving and adjusting to life in a strange environment can lead to anxiety and loneliness. It may also bring on or intensify depression, eating disorders and addictions. Dutch healthcare professionals take these matters seriously and are trained to help you cope with them.

As always, check with your GP first if you have any questions. The GP helps you assess

the type and urgency of your need. He may suggest treatment with medicines such as anti-depressants, but may also suggest you consult with a psychologist or psychiatrist. He can also refer you to the public mental healthcare (GGZ) centres, a child psychiatry clinic, or addiction treatment centres. These deal with both long-standing and acute cases.

Some mental healthcare providers, such as PsyQ in The Hague, have a dedicated expat

clinic. They provide specialised care for expat adults and children with mental health issues.

## FAQs

**I have been treated for mental health problems in the past. Can I get the same treatment in the Netherlands?**

Yes, mental health treatment in the Netherlands is among the best in the world. Almost all psychiatric medications used elsewhere can be prescribed here. Some providers offer help in languages other than Dutch. PsyQ employs therapists who speak English, French and Spanish.

**How can I make sure my employer doesn't find out I am being treated for a mental health problem?**

Healthcare professionals are sworn to confidentiality. Some organisations, such as PsyQ offer extra measures to protect your privacy. Please ask them for details if you are concerned.

More detailed info

[www.psyq.nl/programma/expats](http://www.psyq.nl/programma/expats)

## Tip

If you, your partner or your children suffer from anxiety, sleeping problems, addiction, emotional instability or other symptoms you can call +31 6 52568382 or mail [info-expat@psyq.nl](mailto:info-expat@psyq.nl) to get an appointment with an expert.



# Getting health insurance

Healthcare is a social right for people who reside in the Netherlands. A public health insurance scheme was introduced as far back as 1941. Today, all citizens – including the elderly, the chronically ill and the disabled - have access to world-class healthcare. This comprehensive system is one of the pillars of Dutch society.

Key to the healthcare system is the Basic Health Insurance, a mandatory population-wide scheme. The coverage of this standard package (*basisverzekering*) is determined by the government and includes medical care by specialists, GPs and midwives, hospital care, medication, rehabilitation, dental help for persons younger than 22, mental healthcare and necessary medical help during a holiday or business trip abroad. Health insurance companies have an obligation to accept everyone for this Basic Health Insurance, irrespective of gender, age and health.

Health insurance companies also offer additional premium plans. These may cover things such as physiotherapy, spectacles, dental care for persons 22 years and older, and alternative medicine. There are two types of insurance policies: an in-kind policy, with care providers billing directly to the insurance company, and a restitution policy, which allows you to choose your

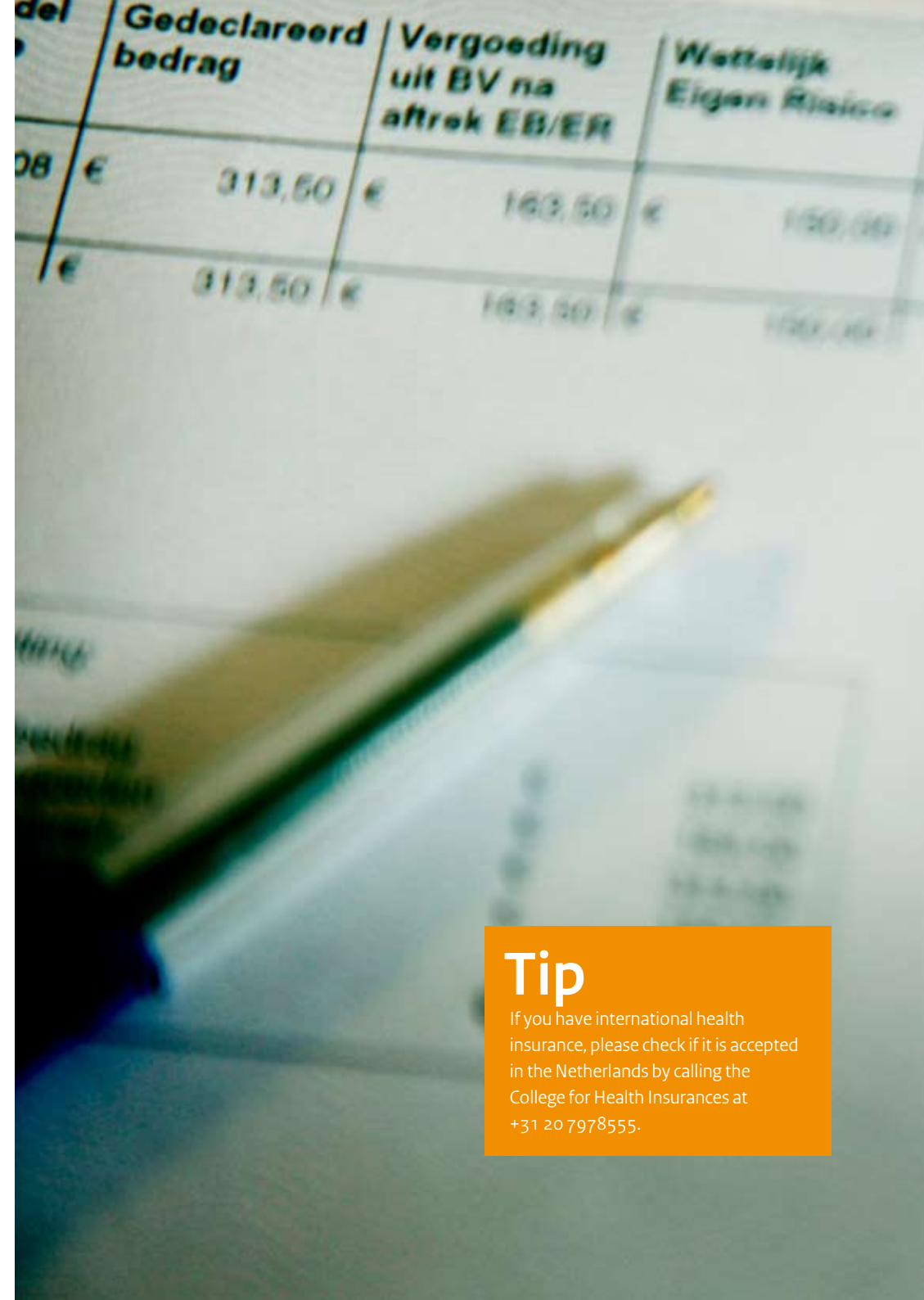
own healthcare supplier, who will bill you directly, with the insurer reimbursing you afterwards.

If you work and pay income tax in the Netherlands, you are obliged to take out health insurance, even if you are already insured back home. To register, you need a social security number (*burgerservicenummer* or *BSN*), which your employer provides. In some cases, however, your employer – such as your government or a supra-national organisation – will organise and offer corporate healthcare insurance. Check with your employer which of these two scenarios applies to you.

## FAQ

### Where can I obtain health insurance for me and my dependents?

Check whether your employer offers corporate health insurance. If your employer doesn't, you may check websites like [www.independ.nl](http://www.independ.nl) for a list of all insurance companies and their services.



## Tip

If you have international health insurance, please check if it is accepted in the Netherlands by calling the College for Health Insurances at +31 20 7978555.