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Guidance

Healthcare for UK nationals living in the Netherlands

How to get state healthcare if you live, work or study in the Netherlands.

Published 23 September 2019

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From:

Department of Health and Social Care (<https://www.gov.uk/government/organisations/department-of-health-and-social-care>), Foreign & Commonwealth Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-office>), and Foreign, Commonwealth & Development Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>)

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Stay up to date

This guidance will be updated if anything changes to how you get state healthcare in the Netherlands.

Sign up for email alerts. (<https://www.gov.uk/email-signup/?topic=/world/living-in-netherlands>)

This information is about living in the Netherlands. There's different guidance about visiting the Netherlands. (<https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare>)

You must have health insurance cover to live in the Netherlands.

You have to pay for medical care in the Netherlands. Your health insurance will pay you back for some of it.

UK nationals usually access the Dutch healthcare system in one of these ways:

- taking out insurance with a Dutch health insurance provider
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with the health insurance fund called 'CZ'

Healthcare if you live and work in the Netherlands

You need to find a health insurance scheme to join (<https://www.zorgverzekering.org/eng/>).

You need to get this within 4 months of arriving. If you do not do this, you could be fined more than 400 euros.

There are around 60 health insurance providers that you can take out insurance with. You pay a premium each month to join.

If you're employed in the Netherlands, your employer may offer you a discount with its chosen health insurance. You can add your dependants to your insurance plan.

You may be entitled to a Dutch EHIC for travel, including visits to the UK.

You may also have the right to apply for a UK S1 if you start drawing a UK State Pension.

How to register

First, register as a resident (<https://www.gov.uk/guidance/living-in-the-netherlands#visas-and-residency>).

Then contact your chosen insurance provider directly.

You'll need:

- your citizen service number (burgerservicenummer)
- proof of your address
- proof that you have a Dutch bank account

Once you've registered with an insurance provider you can register with a GP.

You'll be given a health insurance card. Show this card and your ID when you register with a doctor.

You'll also be entitled to a Dutch EHIC. Request this from your chosen insurance provider.

How much you'll pay

You'll pay around 100 euros a month for your insurance premium.

Some medical care is free, for example GP appointments and maternity care.

You'll need to pay for other medical care, but you will not have to pay more than your insurance excess that year, which is usually around 400 euros.

The excess is set by the government each year. You can increase your excess and pay a lower premium each month.

There's no fixed cost for prescription medicines. It depends on the medicine and where you buy it.

You can take out extra insurance on top of the basic level insurance to cover things that are not usually covered, such as dentistry and physiotherapy.

If your UK employer has sent you to the Netherlands temporarily ('posted workers')

A posted worker (<https://www.gov.uk/working-abroad/posted-workers>) is an employee of a UK company temporarily sent to another European Economic Area (EEA) country.

UK posted workers can access healthcare in the Netherlands using a UK-issued EHIC or an S1 form if the Netherlands opts in to posted worker arrangements as a part of the agreement with the EU. The Netherlands needs to confirm this by the end of January 2021.

If the Netherlands does not opt in to posted worker arrangements, you may need to do one or more of the following:

- join a local healthcare scheme
- cover the cost of your healthcare with private health insurance

HMRC has a helpline for National Insurance enquiries from non-UK residents (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>). This can answer questions about posted worker status and explain which documents you will need to get healthcare while posted.

UK-funded healthcare: using an S1 form in the Netherlands

There's different guidance if you have an S1 as a posted worker.

You may be entitled to state healthcare paid for by the UK if you're a Dutch resident (<https://www.gov.uk/guidance/living-in-the-netherlands>) and receive a UK State Pension.

You may also be entitled to an S1 form if you're a frontier worker (someone who works in one state and lives in another). You must contact HMRC National Insurance enquiries (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>) to find out if you're eligible.

If you've been living in the Netherlands since before 1 January 2021, you may also be entitled to an S1 if you receive some other 'exportable benefits'.

Not all UK benefits that can be claimed while abroad entitle you to UK-funded healthcare. Read more about claiming benefits if you move abroad (<https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits>) or contact Jobcentre Plus (<https://www.gov.uk/contact-jobcentre-plus>) to ask about a benefit.

Once you have an S1 form, you must register it on the Dutch system.

This shows that you and your dependants will be entitled to healthcare in the Netherlands on the same basis as a Dutch citizen.

You'll also get:

- a UK-issued EHIC (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) for travel
- planned treatments (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/>) in other EU countries

If you moved to the EU before 1 January 2021, you'll have access to the NHS in England when you're visiting.

Dependants and family members may be classified differently in the Netherlands than the UK.

Check with the local authorities when you register your S1 form.

How to get an S1 form

If you have a UK State Pension, you must request an application form by phone from NHS Overseas Healthcare Services.

NHS Overseas Healthcare Services

Telephone: +44 (0)191 218 1999

Monday to Friday, 8am to 6pm

Saturday, 9am to 3pm

How to use an S1 form in the Netherlands

You must register your S1 form with the insurance provider CZ (<https://www.cz.nl/en/health-insurance>). This is the only insurance provider that deals with S1 forms.

Once registered, you will be issued with a CZ insurance card. This will mean you're entitled to healthcare in the Netherlands on the same basis as a Dutch citizen.

Studying in the Netherlands

You can use an EHIC or GHIC (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) to get medically necessary healthcare until the end of your study period.

If you work or volunteer alongside your studies, you need to take out Dutch health insurance.

Moving back to the UK

If you return to the UK you'll be able to use the NHS like any other UK resident.

Read more about using the NHS when you return to live in the UK (<https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk>).

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1. 31 December 2020

Updated sections on living and working in the Netherlands, using an S1 form in the Netherlands, posted workers and studying in the Netherlands. Changes reflect healthcare arrangements for people moving to the Netherlands under the new rules of the UK's deal with the EU.

2. 9 November 2020

Updated 2 sections: 'Healthcare if you're using an S1 form in the Netherlands' and 'Healthcare if you're studying in the Netherlands'. Students and people with a registered S1 in the Netherlands can now apply for a new UK European Health Insurance Card (EHIC) that will remain valid from 1 January 2021.

3. 23 September 2019

First published.

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- Healthcare for UK nationals living in Malta (<https://www.gov.uk/guidance/healthcare-in-malta>)
- Netherlands travel advice (<https://www.gov.uk/foreign-travel-advice/netherlands>)

Detailed guidance

- Living in the Netherlands (<https://www.gov.uk/guidance/living-in-the-netherlands>)

Collection

- Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland (<https://www.gov.uk/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland>)

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