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Guidance

Healthcare for UK nationals living in the Netherlands

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

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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 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 your medical care up to a fixed limit.

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 must register as a resident (<https://www.gov.uk/guidance/living-in-the-netherlands>) if you're living in the Netherlands for more than 3 months.

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

You must get health insurance 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.

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, by registering in the Personal Records Database (Basisregistratie Personen)
- 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.

Emergency care is included in your policy.

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 monthly premium.

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 you have treatment in a hospital not covered by your insurance policy, you usually have to pay 25% of the cost.

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

A posted worker, also known as a 'detached worker', is someone who is employed or self-employed in the UK, but temporarily sent to a European Economic Area (EEA) country.

UK posted workers can access healthcare in the Netherlands using an E.H.I.C., GHIC or S1 form.

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 resident in the Netherlands (<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 started living in the Netherlands 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 with the Dutch insurance provider CZ.

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

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

Check with the insurance provider CZ 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-uk-global-health-insurance-card-ghic/>) to get medically necessary healthcare until the end of your study period.

If you work, intern or volunteer alongside your studies, you need to pay for Dutch health insurance.

Getting treatment in the UK

Some former UK residents do not have to pay for NHS treatment when visiting England. This includes UK nationals who started living in the EU before 1 January 2021.

Read more about healthcare when you no longer live in the UK (<https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk#uk-nationals-who-no-longer-live-in-the-uk>).

If you return to live in 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. 28 January 2021

Updated posted worker section as the Netherlands has confirmed posted workers can continue working and accessing state healthcare in the Netherlands, and added detail to 'getting treatment in the UK' section about healthcare when you no longer live in the UK.

2. 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.

3. 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.

4. 23 September 2019

First published.

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Brexit

Check how the new Brexit rules affect you (<https://www.gov.uk/transition>)

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- Healthcare for UK nationals living in Austria (<https://www.gov.uk/guidance/healthcare-in-austria>)
- Healthcare for UK nationals living in Romania (<https://www.gov.uk/guidance/healthcare-in-romania>)
- Healthcare for UK nationals living in Norway (<https://www.gov.uk/guidance/healthcare-in-norway>)
- Healthcare for UK nationals living in Malta (<https://www.gov.uk/guidance/healthcare-in-malta>)
- Healthcare for UK nationals living in Switzerland (<https://www.gov.uk/guidance/healthcare-in-switzerland>)
- 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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