

Dutch Health Care information for future and young parents

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Health Insurance

The Netherlands provides high quality health care for all. Some services are free through your primary basic health care insurance, some might require an additional payment or an additional voluntary supplemental insurance.

Basic and Supplemental Health Insurance

“Anyone who resides or works in the Netherlands is required, under the Health Insurance Act (Zorgverzekeringswet), to enroll with a health insurer to cover medical expenses within four months of arrival. The Dutch healthcare system is based on the principle of social solidarity. This means that healthy people contribute to the medical expenses of those who are ill. If you have an income or receive a social security benefit, you are also due to pay an income related premium. Depending on your situation, the percentage varies.

This mandatory basic health insurance covers:

- Basic medical care; including care provided by general practitioners, medical specialists and obstetricians
- Hospital treatment
- Dental care up to the age of 18
- Maternity care
- Limited therapies such as physiotherapy (physical therapy), speech therapy, occupational therapy and dietary advice
- Medical devices and products

The Supplemental Insurance covers for example: dental care for adults, physical therapy, glasses and contact lenses, homeopathic or other alternative medical products”

(Source: <https://www.zorgverzekeringslijn.nl/english/>)

Medical Care and Preventive Care in the Netherlands

In the different countries, health care is arranged differently. Below we will share information about the healthcare system in the Netherlands and how it might apply to you.

[Healthcare for internationals \(H4i\)](#)

The Health Care Organisations which are mentioned below are all member of [H4i](#). This is a non-profit network of organisations that aim to have Dutch Healthcare better meet the needs and expectations of patients with an international background. The network is formed by healthcare providers such as primary healthcare centers, mental health providers and midwives.

GP (Family Doctor): Your first go to

If you have a question about your health or preventive care, you will visit your GP (family doctor) first. The GP is a general practitioner, who has a more predominant role than in some of the other countries you might have visited or lived before. Your GP is the key to the Dutch world of medicine. (S)he treats patients for basic problems and can answer most of your general health questions. In addition, (s)he will perform standard assessments such as gynaecological or pediatric examinations. Your GP will also link you to most other services, such as hospitalization, specialists, home nursing midwife services and physical therapy. Furthermore, your GP can prescribe medications and therapy where (s)he sees fit.

[SGE International](#) has developed health care services and provides primary health insurance tailored to the needs of internationals. Its website provides more information about GP's, how they work and how to get a referral to a medical specialist, as well as what their insurance provides for.

Medication

Most medicines require a prescription from your family doctor after a personal consultation. However, after a consultation it is possible you will receive a diagnosis but no medication. Dutch physicians 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 is medically appropriate for minor illnesses such as a common cold. That being said, we do encourage a shared decision model, where patient and doctor decide on a treatment plan together. If you are in need to get a refill for your previously assigned medication in another country, please bring the empty medicine bottle or container, so your family doctor can write a prescription for the right refill or an appropriate alternative. All prescriptions are filled at a pharmacy; you will need to bring your insurance card and doctor's prescription with you.

Preventative Health Care Programs

The Netherlands has nationwide preventive health care programs. They are available at different stages of an individual's life and are mostly free of charge:

- **Pregnancy Health Screenings** (at midwife or Gynaecologist)

- **Youth Health Care Screenings 0-18 Years Old:** The Youth Health Care Center provides developmental & health check-ups and vaccinations to healthy youth 0-19 years old.
- **Population Screenings** for diseases such as breast, cervical and colon cancer are offered to adults.
- **People at Risk to Certain Diseases** such as cardiovascular, pulmonary or sexually transmitted diseases and other types of cancers, can be screened preventively as well.

You can best ask your family doctor about nationwide preventive health care programs and services to you.

Dutch research does not recommend general health check-ups in healthy people. Most often it can cause more harm than been beneficial. However, if you are concerned and still may wish for a general check-up, please contact your GP to discuss the matter.

Pregnancy and Childbirth

In the Netherlands, pregnancy is considered a natural event. Home deliveries are common; about 30% of first babies and 65% of second babies are born at home. Of course you can also choose to deliver in a hospital, but without a medical need this may lead to additional costs. Check with your healthcare insurer which conditions apply.

Maternity and neonatal care is of the highest quality in the Netherlands. There is a unique system of midwives and gynaecologists. Midwives guide the healthy pregnancies and regular births. A gynaecologist is a specialist in maternal care who steps in when complications arise. A midwife is a general practitioner and primarily a medical expert with a 4 year bachelor degree. (S)he will help deliver the baby and provide prenatal, birth and postnatal maternal and baby screenings and medical care. In addition, (s)he is a coach and a confidant during the whole pregnancy period.

If you are pregnant, the first thing to do is to consult your GP or midwife. Your GP is there to provide general medical advice and your midwife will start with the regular maternity care.

You are free to choose your own midwife, who will meet with you regularly throughout your pregnancy and monitor your health and the wellbeing of your baby.

SGE International has its own midwife. For more information in English look at www.midwiferypractice-eindhoven.nl. This website provides clear information about what to take care of during pregnancy, delivery at home or in the hospital and things to take care of during the first period after delivery.

Maternity Care (Kraamzorg)

If the midwife assists you with your healthy homebirth, (s)he will have an maternity care assistant on hand called a kraamverzorgster, who finished a 3 year specialized training program. This type of maternity care is unique to the Netherlands and is called Kraamzorg.

The maternity care assistant will visit daily to provide professional help at home for at least a week after a birth whether the child is born at home or the newborn and

mother just came home from the hospital after delivery. The maternity care assistant will provide the following services in the Netherlands: home health care for the mother and her newborn and support with any siblings, light household duties, breastfeeding support and baby care.

Most of the costs of maternity care at home are covered by your insurance, you have to pay a contribution of € 4,40 per hour (2019). Usually you get about 40 hours of maternity care in the Netherlands.

Organisation which provides maternity care in Eindhoven and surroundings are:

[VDA Kraamzorg](#) (information about maternity care in English).

[Kraamzorg Homecare](#) (information about maternity care in English).

[Zin Kraamzorg](#)

[Zorgmed Kraamzorg](#)

Youth Health Care

Youth Health Care (Jeugdgezondheidszorg, JGZ) is a national service intended for all children (0-18 yrs) and their parents. It is free of charge. In Eindhoven and surroundings, [ZuidZorg](#) provides youth healthcare to all children aged 0-4 years and the [GGD Brabant Zuidoost](#) provides it to 4-18 year olds.

The First Two Weeks after Birth

During the first 14 days after delivery, a youth health care professional will visit you twice at home:

- After 4 to 7 days, your child will undergo the neonatal heel prick test (a screening test in which some blood from your child's heel is taken) and a hearing test ([see this brochure for more information](#))
- After 10 to 14 days, you will be visited by a Youth Health Care Nurse. (S)he discusses your pregnancy, the birth, your home situation and you and your child's general condition and your questions.

The Youth Health Care Centre ZuidZorg

For the first four years of your child's life, ZuidZorg will invite you and your baby or toddler at one of the 26 youth health care centres. The youth health care centre is a general preventive practice operated by a youth health care team, which includes youth doctors, youth nurses and assistants. They'll discuss your child's general development with you:

- overall health, growth and development;
- speech, hearing, sight and movement;
- nutrition;
- child rearing practices and the home situation.

During these meetings you can ask questions and share your concerns, e.g., about (breast) feeding, care, sleep patterns and crying, colic, toilet training, temper, tantrums and parenthood.

Vaccinations

At the youth health care centre, your child will also receive his/her vaccinations to protect against diseases. More information in English: National RIVM website:

https://www.rivm.nl/en/Topics/N/National_Immunisation_Programme with a link to the Vaccination overview pdf.

GGD Brabant Zuidoost - Preventive Care for 4 - 18 Year Olds

When your child turns 4, the GGD Brabant Zuidoost will provide youth health care and vaccinations through individual appointments and group preventive care through schools. <https://www.ggdbzo.nl/ouders/ggd/Paginas/Default.aspx> (Dutch only).

Reliable online information

www.opvoeden.nl provides information and tips on all kinds of topics related to pregnancy, upbringing and growing up. This website is created by the Opvoeden.nl Foundation which aim is to give reliable information for parents, educators and young people from an independent position (Dutch only).