



Ministry of Health, Welfare and Sport

Accessing health care in Germany from the Netherlands

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Quick Recap: The regulatory framework

- Regulation 883/2004 on social security
 - Unplanned health care in case of temporary stay in which cases EHIC can be used.
 - Planned health care: always with permission
- Patient directive is transposed in the Netherlands in the health care insurance act
- Different background (freedom of services), different requirements (permission not always needed) and different levels of reimbursement
- Important, in the Netherlands:
- The insured has a choice in choosing a personal health care plan. Either a health care plan based on
 - a. benefits in kind (the insurance company will choose contracted parties, against a lower premium), or
 - b. restitution plan (free choice of treatment – including not contracted parties, against a higher premium).



Planned care and permission

- Quick scan of websites of health care insurers
- Overall “picture” is that health care insurers ask permission **from the insured** if permission is needed in the Netherlands for the same type of care or if it requires an overnight stay in a hospital. But there are differences between insurers.
- Most health care insurers advice customers to ask permission, also to get certainty on the level of reimbursement.
- Most insurers rely on reimbursement according to Dutch levels, not via S2 form according to conditions of the country of treatment.



Casus

Example:
treatment of
artrose





More information:

- www.cbhc.nl (national contactpoint)
- <https://grenzinfo.eu/nl> Info-points for cross border health care: working, living and studying in Belgium, Germany and the Netherlands
- www.skgz.nl (also in German and English)
- [BBZ & BDZ home | BBZ-BDZ | SVB](#) (also in German and English)
- [SOLVIT – EU rights problem solving when working, living or doing business in another EU country - European Commission](#) (also in German and English)

The screenshot shows the website for CAK (Nationaal Contactpunt voor grensoverschrijdende zorg). The header includes the CAK logo and the text 'Nationaal Contactpunt voor grensoverschrijdende zorg'. Navigation links include 'Over het NCP', 'Veelgestelde vragen', 'Contact', and 'AVG'. There are also links for 'English' and 'Zoeken' (Search). The main content area features a background image of various European flags. Two prominent cards are visible: one for 'Behandeling in Nederland' (Treatment in the Netherlands) and another for 'Behandeling in een ander EU-land' (Treatment in another EU country). Each card contains introductory text and a pink button with a right-pointing arrow.

CAK Nationaal Contactpunt voor grensoverschrijdende zorg

Over het NCP Veelgestelde vragen Contact AVG English Zoeken

Behandeling in Nederland

U wilt voor een behandeling naar Nederland komen en u bent verzekerd in een ander EU-land. Maar hoe is de gezondheidszorg in Nederland georganiseerd? In welk ziekenhuis of bij welke arts kunt u terecht? Wat moet u doen om de kosten vergoed te krijgen? Hoe zit het met de kwaliteit en de veiligheid van de zorg?

[Meer over behandeling in Nederland >](#)

Behandeling in een ander EU-land

U bent in Nederland verzekerd en u wilt voor een behandeling naar een ander EU-land gaan. Waar moet u allemaal aan denken? Aan welke voorwaarden moet u voldoen om de kosten van die behandeling vergoed te krijgen? Hoe komt u aan informatie over de zorg in het land van uw keuze?

[Meer over behandeling in een EU-land >](#)