



## Access and costs

Everyone who lives in the Netherlands must pay for health care costs through a health insurance. If you are **unable** to obtain health insurance because you lack a valid residence permit, you have to pay

cash for the care you receive.

Always inform the health professional that you do not have a valid residence permit and explain your financial situation. If you are **unable** to pay cash, other possibilities – such as paying in installments – will have to be discussed.

**Even when you are unable to pay, a doctor may not refuse to provide you necessary medical care.**

If you do not pay your bills, the hospital will send you reminders. Do not ignore these. Return the bills or call the financial administration and explain your financial situation.

Most health professionals can reclaim at least a portion of your costs from the Healthcare Insurance Board (CAK), an organization which carries out a financial regulation for the government. Certain hospitals and pharmacies have contracts with the CAK. Ask your GP which hospital or pharmacy you should visit or go to **[www.doktersvandewereld.org/need-help](http://www.doktersvandewereld.org/need-help)**.

Note: only when you are **unable** to pay for treatment can the care provider reclaim at least a portion of your costs.

- If access to medical care is a problem
- If you can't obtain health insurance
- If you can't pay for medical care
- If you have questions or complaints
- If you are afraid to ask for medical care

**Please contact us!**

# EVERYONE HAS A RIGHT TO MEDICAL CARE



## Dokters van de Wereld

T 020 408 34 24

(please leave your name and telephone number).

✉ [zorgrecht@doktersvandewereld.org](mailto:zorgrecht@doktersvandewereld.org).

You can leave a voicemail message or you can send an email. You will be called back within three working days, between 10:00 and 17:00 hours.

For more information regarding basic rights in the area of medical care, family, children, education, social care, legal assistance, housing and employment, please see [www.basicrights.nl](http://www.basicrights.nl).

For the addresses of pharmacies and hospitals, or to find out about the information consultations offered by Dokters van de Wereld, please see [www.doktersvandewereld.org/need-help](http://www.doktersvandewereld.org/need-help).



→ Are you undocumented and in need of medical care?  
→ Don't wait!  
**Visit a doctor!**



Ruimte voor notities



## Tips and recommendations

- The phone numbers and addresses of health professionals can be found in the telephone book and on the internet.
- Some GP clinics may be too full to take any new patients. If this is the case, try another clinic. Always look for one in your postcode.
- If necessary, take along someone who speaks Dutch or English well so that you will be able to understand the doctor properly.
- Always be on time for your appointment!
- Never use someone else's insurance card. This is dangerous to both your health and that of the other individual.

## You have the right to visit a doctor!

If you are living in the Netherlands without a valid residence permit and without health insurance, you have the right by Dutch law to all necessary medical care, even if you are unable to pay. Necessary medical care includes research, treatment and routine care that is deemed necessary on medical grounds. A doctor decides whether your care is medically necessary.

## Don't hesitate!

Health professionals are required by their professional standards to maintain secrecy regarding their patients. They are not allowed to cooperate with the police or the IND.

### Emergency care

- Only in case of accidents or life-threatening situations.
- Every hospital has an emergency department you can visit.
- It is accessible 24 hours a day.
- No referral is necessary.
- Dial 112 (free number) if you require an ambulance.
- For care that is **not** life threatening, call the GP (or 'huisartsenpost' in evenings and weekends)



### Infectious diseases

- If you want to test yourself for infectious diseases, such as TB, STDs or HIV, you can go to the municipal health services (GGD).
- The GGD has a location in every large city.
- Tests and possible treatments are free of charge.
- Inquire at the GGD about your options.



### Dentist

- For patients up to the age of 18, the dentist can reclaim at least a portion of your costs from the Healthcare Insurance Board (CAK) (see back of leaflet).
- Patients aged 18 and older must pay for their costs personally, dental work can be expensive.
- No referral is necessary for visiting a dentist.



## General practitioner

- The first person to consult in case of illness is a general practitioner, or GP (Dutch: 'huisarts').
- This doctor will talk with you and/or examine you to determine the cause of illness.
- Look for a general practitioner in your own postcode.
- You need to call or visit the clinic to make an appointment.
- If it is urgent, please mention this during the telephone call.
- It is best to stay with the same GP so that he/she is familiar with your situation.
- In most clinics it is possible to receive treatment from a female doctor.
- If the GP cannot solve the medical problem, he/she will refer you to a specialist at a hospital.



## Midwife

- It is important to have regular check-ups during your pregnancy.
- Make an appointment with a midwife (Dutch: 'verloskundige') in your area, preferably before the third month of pregnancy.
- No referral is necessary.



## The hospital

- In every region, there is one (CAK) contracted hospital, where undocumented patients can be attended.
- Ask your GP which contracted hospital is near to where you live.
- You may only visit a hospital with a referral from your GP.
- For more information on hospital admission and costs, see the backside of this leaflet.



## Pharmacy and drugstore

- Medication from a pharmacy is only available with a prescription from a doctor.
- In each municipality, there is at least one (CAK) contracted pharmacy where undocumented patients can go.
- Some basic drugs like paracetamol are available without a prescription at drugstores (e.g. Etos, Kruidvat, DA, Trekpleister).



## Mental health care

- If you have psychological problems, such as anxiety or depression, you can receive treatment from a psychologist or psychiatrist.
- This is only possible with a referral from your GP.



## Care for children!

- Register your child with the municipality shortly after it is born.
- Every child (ages 0-19) receives vaccinations, nutritional advice and regular monitoring of growth & development by a doctor and nurse from Public Health Services (GGD), free of charge.
- For every child (ages 4-19) there are free check-ups by the school doctor and school nurse.
- It is important to have a regular GP.
- From 4-18 years, your child can attend school.

