

FACTSHEET CAK LETTER

All international students in the Netherlands can expect to receive a health insurance letter from CAK¹ about their health insurance obligation. If you receive this letter you need to take action within 3 months or you will receive a fine of approximately € 400. Even if you incorrectly received the letter from CAK.

Why did you receive a letter from CAK?

You have received a letter because the records of CAK show that you do not have Dutch health insurance. In most cases the obligation to take out Dutch health insurance does not apply to international students in the Netherlands. However, even if you are not required to take out Dutch health insurance, **you must take action!** Please note that a student insurance, with for example AON, is not a Dutch basic health insurance. It is a private insurance.

What should you do when you receive a letter from CAK?

1. It is important to contact the Sociale Verzekeringsbank (SVB) to request (free of charge) an investigation of your insurance position under the Dutch Long-term Care Act (Wlz scheme). You can do so by filling out [this form](#).
2. Keep in mind that it may take 6-8 weeks before you receive the outcome of the Wlz assessment. Therefore, you should contact the SVB immediately after receiving the letter from the CAK.
3. CAK will close your file if the outcome of the Wlz assessment states that you are not obliged to have a Dutch health insurance. The SVB will communicate the results of the Wlz assessment directly to CAK.

When do I need Dutch health insurance?

In general you are required to have a Dutch public health insurance if you have a (part-time) job in the Netherlands and sometimes when you are doing a paid internship. For more information about health insurance and your rights and obligations please check the following [link](#).

¹ CAK is a government organisation that locates people who are not insured. They do this by comparing files. Are you registered with a Dutch municipality? Then your Dutch health insurer must also register you with the Insured Persons Health Insurance Act Database (in Dutch: Referentiebestand Verzekerden Zorgverzekeringswet or RBVZ).