

This overview is an abbreviated version of the most important changes to your health insurance with effect from 1 January 2024. You cannot derive any rights from this overview. This is only possible under our policy conditions. You can find these at hollandzorg.com/conditions.

Changes to the public healthcare insurance

20-week ultrasound

Coverage for the 20-week ultrasound will stop. From now on, reimbursement will be made from the regional ultrasound centres via the national budget. If you are pregnant, you can still have a free 20-week ultrasound. The difference is that you will be reimbursed from another fund.

Auto transplantation in children

If your child under the age of 18 needs auto transplantation of teeth and/or molars - during which they will be surgically moved to a place in the mouth where a tooth or molar is missing - you must ask us for written authorisation in advance.

First-line in-patient stay

You no longer have to ask us for written authorisation for a first-line in-patient stay of more than 3 months. This concerns a (short-term) stay in a care institution when you are temporarily unable to live independently at home for medical reasons.

Esketamine nasal spray

If you are prescribed esketamine nasal spray, you no longer have to ask us for authorisation.

Combined Lifestyle Intervention (CLI)

Coverage for CLI only applies to insured persons aged 18 and older. Children under the age of 18 are from now on covered by the Chain Approach care and support for overweight and obese minors (see below).

Assistance dog

The allowance you receive for the care of service dogs (signal, ADL and guide dogs) will increase to a maximum of € 1,200 per year.

Chain Approach care and support for overweight and obese minors

A new type of coverage is that for the care and support for overweight and obese minors. This reimbursement includes the Combined Lifestyle Intervention (CLI) for children. This is a tailor-made care programme, focused on a healthy diet, more exercise and, if necessary, psychological help. Read more about it in our policy conditions. This reimbursement falls under the excess.

Maternity care

In 2024, you can enjoy maternity care for up to 6 weeks after giving birth. This used to be up to 10 days after giving birth. This allows your maternity care hours to be used more flexibly.

Dentures

In most cases, you no longer have to ask us for written authorisation for full dentures. Authorisation is only required if your dentures are replaced within five years of being fitted. You no longer have to ask us for written authorisation to fill or repair your dentures either.

Post-COVID-19 care

People who have had severe COVID-19 and have not yet fully recovered can enjoy additional paramedical care under certain conditions. This concerns, for example, physiotherapy, occupational therapy or dietary advice. This care will be reimbursed from the public healthcare insurance until 1 January 2025.

Preventive foot care

In addition to pedicures or podotherapists, registered podiatrists are now also permitted to provide preventive foot care.

Rates for non-contracted care

The maximum amounts can be found in our rate lists at hollandzorg.com/rates. They change every year.

Fall preventive exercise intervention

If, based on a fall risk assessment, you have a high risk of falling, you are now entitled to a training programme to prevent falls. You will be reimbursed for a maximum of one training programme per 12 months. An appropriately certified physiotherapist or remedial therapist may provide this type of training.

Statutory personal contributions

The statutory personal contributions are indexed annually. This means that the statutory personal contribution amount you have to pay is adjusted to inflation. This usually applies to maternity care, obstetric care, patient transport (including maximum reimbursement per overnight stay) and for some medical aids. The amount of the statutory personal contribution is given in the policy conditions.

Sensory disability care

If your child under the age of 18 receives sensory disability care and has a new requirement for treatment as a result of a predictable treatment need

because your child is growing up, a second or subsequent referral is not necessary. One example of a predictable treatment need is learning to deal with a new school situation.

Changes in general

Processing payments

We have clarified how we process your payments. More information about this can be found in Article 2.6 of the policy conditions. You can find them at hollandzorg.com/conditions.

National quality standards and guidelines

We have clarified that your care must meet national standards for providing that care, if any. Deviations from this are permitted if this is medically necessary and has been substantiated by your care provider.

Changes to the supplementary insurance

Repatriation

New in 2024. The reimbursement for repatriation in the No Risk II supplementary package has been expanded. We arrange transport to the home country of the insured person, if this is medically necessary or in the

event of death, and from now on also if the home country is outside of Europe. The invoice for this will be fully reimbursed, up to a maximum of €15,000 in the event of death.