



Leaflet outlining changes

Your healthcare insurance in 2024

An overview of the changes

This leaflet was created to inform you of the various health insurance aspects that will be changing and what this means for you. This information is also available on zorgenzekerheid.nl/changes2024.

Your healthcare insurance

Better care thanks to local collaboration

We are committed to providing you with the best care in your area. We do this in collaboration with local authorities and care providers, making agreements on the affordability, quality and availability of care. There is an urgent need for that. After all, the costs of care are rising as people are getting older and prices and wages in the healthcare sector are increasing. Among other things, we offer more opportunities for prevention and digital care, so that you will receive the care you need, where and when you need it.

Sustainable & socially responsible enterprise

Zorg en Zekerheid has been investing in regions for 200 years. With care providers and local authorities, we make sure that everybody has access to care, whatever your financial situation. Socially responsible enterprise is in our DNA. We are committed not only to care and health, but also contribute actively to the fight against poverty and climate change. For more information about this, go to zorgenzekerheid.nl/mvo.

No profit motive

As a healthcare insurer, we have no profit motive. If we do make any money, we invest it in the care we provide or use it to limit the premium increase. For several years now, the premium we charge has been lower than the costs per insured person. We pay the deficit from our reserves.

From care to health

Your health is our highest priority. This is why we offer very practical self-care modules and reimbursement options. For example, to help you sleep better or adopt a healthier diet. Go to zorgenzekerheid.nl/gezondleven and find out what small steps you can take to achieve real results.

Care allowance

A care allowance is a contribution towards the costs of your healthcare insurance. Go to the website of the Tax and Customs Administration (Belastingdienst) to find out if you qualify for care allowance.

Compulsory excess unchanged at € 385

Your compulsory excess for 2024 will remain unchanged at € 385. If you receive healthcare covered by the basic health insurance policy, you pay part of the costs out of your own pocket. This is called the excess. For more information about this, go to zorgenzekerheid.nl/eigenrisico.



Changes to your basic health insurance from 2024

The government decides what types of healthcare are reimbursed under the basic health insurance policy. This basic insurance is amended each year; for example, to include new treatments and types of medication. For information about the reimbursement amounts and eligibility, please consult our Vergoedingenzoeker ('Reimbursement Finder') at zorgenzekerheid.nl/vergoedingenzoeker.

These changes apply to the Zorg Zeker Polis, Zorg Vrij Polis and Zorg Gemak Polis

Reimbursement for exercise interventions to prevent falls

With effect from 2024, exercise interventions to prevent the risk of falling will be reimbursed under your basic insurance. The reimbursement covers a 12-month period and is available if you run a high risk of experiencing a falling incident and have underlying or additional physical or psychological issues.

Chain approach for overweight or obese children

In 2024, care for overweight or obese children will be reimbursed under your basic insurance.

This care comprises guidance and coordination by a central care provider, with an action plan based on a Combined Lifestyle Intervention. This is known as a chain approach. Reimbursement under the basic health insurance is only possible if your local authorities meet certain conditions. The chain approach is only expected to be available in a small number of municipalities in 2024.

Maternity care

Maternity care now available over a longer period

Up until now, maternity care was always provided within the first 10 days after delivery. From 2024, you will have more flexibility in using your entitlement to maternity care. In consultation with the maternity care organisation, you can obtain maternity care over a period of 6 weeks after delivery.

Applying for care directly from the maternity care organisation

From 2024, all you need to do is call the maternity care organisation to apply for maternity care. If the organisation is unable to find a maternity care provider for you, you can call Zorg en Zekerheid.



Reimbursement for 20-week ultrasound covered by population screening

The 20-week ultrasound will no longer be funded by basic health insurance, but via the government programme for population screening. This means that the 20-week ultrasound will continue to be available to you.

Maternity care information and instructions in digital form

From 2024, you will be able to schedule more video call appointments with your maternity care provider. In those cases, the video call will replace a home visit by the care provider. The reimbursement applies to a maximum of 6 hours. In 2023, the maximum was 1 hour.

No excess for IUD implantation by midwife

You will no longer have to pay your excess if your IUD is implanted by a midwife.

Change to non-contracted Mental Healthcare

If you receive an invoice for non-contracted Mental Healthcare in 2024, and if we granted advance permission for that treatment, we will reimburse 80% of our average contracted rate instead of 80% of the maximum rate set by the Dutch Healthcare

Authority (NZA). In most cases, this means that you will be required to pay more yourself when you use non-contracted Mental Healthcare services. If you go to a contracted care provider, you qualify for 100% reimbursement of the costs. For a list of contracted care providers, consult the Care Finder (zorgzoeker) via zorgenzekerheid.nl/zorgzoeker.

Improved application process for patient transport

From 2024, you can apply for patient transport using the form on our website, service.zorgenzekerheid.nl/vergoedingenzoeker/reiskosten-ziekenvervoer.

In the case of an emergency or if you are unable to fill in the web form, you can call Zorg en Zekerheid. This change will help us process your application more quickly and give you a quicker answer as to whether you are eligible for patient transport.

Permission from Zorg en Zekerheid required for Geriatric Rehabilitation (GRZ)

If you receive Geriatric Rehabilitation care and, due to a change in your indication, a new Diagnosis-Treatment Package (DTP) is opened, you will need permission from Zorg en Zekerheid.



Changes to your supplementary insurance from 2024

Below is an overview of what type of supplementary insurance is affected by which change. Your current level of insurance cover is specified on your policy schedule and in **MijnZZ** or the app. For more information about different types of reimbursement and eligibility, please consult our Vergoedingenzoeker ('Reimbursement Finder') at zorgenzekerheid.nl/vergoedingenzoeker.

These changes apply to all supplementary insurance policies

Reimbursement for physiotherapy in the case of hip or knee joint arthrosis under supplementary insurance

If you do not qualify for reimbursement for care to relieve hip or knee joint arthrosis under basic insurance, from 2024 you will receive this reimbursement under your supplementary insurance.

Clarification of policy conditions on accident cover

The conditions on accident cover now clearly exclude reimbursement of oral care required as a consequence of eating food.

This change applies to AV-Basis, AV-Sure, AV-Standaard, AV-GeZZin Compact, AV-Top, AV-GeZZin, AV-Plus and AV-Totaal

Internet discount cancelled

From 2024, the 2% Internet discount on the supplementary insurance premium will be cancelled. Up to and including 2023, insured persons are granted discounts on some supplementary insurance policies if they pay their premiums by direct debit and agree to receive information about their insurance in digital form.

This change applies to AV-Basis, AV-Sure, AV-Standaard, AV-Top, AV-GeZZin, AV-Plus and AV-Totaal

Reimbursement for skin therapy only for care by SKIN-registered providers

In 2024, the costs of skin therapy will only qualify for reimbursement if the care is provided by a skin therapist or beautician listed in the SKIN register, to safeguard the quality of the care.

This change applies to AV-Basis, AV-Standaard, AV-Top, AV-GeZZin, AV-Plus and AV-Totaal

Broader reimbursement for aids that support self-reliance

We will increase the number of aids in support of self-reliance in 2024. This change is intended to make it easier for people to keep living at home for longer. Starting in 2024, you are entitled to an annual reimbursement for the costs of aids that promote self-reliance. Previously this reimbursement was granted only once. In addition, we will raise the reimbursement under AV Plus and AV Totaal from €40 to €75. For an overview of reimbursements for such aids, visit zorgenzekerheid.nl/vergoedingenzoeker.

This change applies to AV-Top, AV-GeZZin, AV-Plus and AV-Totaal

Clarification of policy conditions on substitute informal care

Our policy conditions now clearly state that only informal carers who are insured with Zorg en Zekerheid are entitled to reimbursement for substitute informal care. Previously this was also the case, but our policy conditions did not clearly reflect that.

Your insurance in 2024

Payment assistance

Now that everything is becoming more and more expensive, for many people paying their health insurance premiums is becoming a real challenge. We understand that and are more than willing to help you. Can't pay the invoice in one go? Are you struggling with payment arrears? We offer more options with regard to payment than you may be aware of. You are free to choose the option best suited to your situation. Check our various payment arrangement options at zorgzekerheid.nl/hulpbijbetalen.

Arranging your insurance online

You can do so easily and safely using [MijnZZ](#) or via our Zorg en Zekerheid app.



Any questions?

You can find the answers to your questions online

How your premium is determined
zorgzekerheid.nl/premie

Find a reimbursement
zorgzekerheid.nl/vergoedingenzoeker

Find a contracted healthcare provider in your neighbourhood
zorgzekerheid.nl/zorgzoeker

Policy conditions
zorgzekerheid.nl/policyconditions

Information about payment arrangements
zorgzekerheid.nl/hulpbijbetalen

For other topics, please visit
zorgzekerheid.nl/customerservice

Do you have any questions regarding your healthcare insurance or would you like personalised advice?

You may find the answer to your question at zorgzekerheid.nl/service. Can't find the answer to your question? Then get in touch with us using the contact form, zorgzekerheid.nl/service-and-contact/ask-a-question or call +31 (0) 71-582 58 25. We'll be happy to help!