



Leaflet outlining changes

Changes to health insurance in 2025

This leaflet outlines the changes to health insurance in 2025 for you. This information is also available at zorgenzekerheid.nl/changes2025.



**Zorg en
Zekerheid**

Beter in jouw buurt

About Zorg en Zekerheid

Zorg en Zekerheid has been investing in regions for 200 years. We are there for you when you need care and motivate you to become the healthiest version of yourself. In addition to care, health and prevention, we actively offer help with money worries. We do this by offering flexible payment options, providing assistance to policyholders who are in arrears and working with partners such as Geldfit. Read more about what we do to help people and society at zorgenzekerheid.nl/mvo.



200 years of Zorg en Zekerheid

For 200 years, we have been committed to providing you with the best care in your area. We do this together with care providers, municipalities and welfare organisations. We make agreements about the accessibility of care. This is desperately needed, as costs and waiting lists in the health care system are continuing to rise. Among other things, we focus on prevention and digital care. This is to ensure that you are able to receive the right care in the right place and at the right time. For more information, go to zorgenzekerheid.nl/buurt.

No profit motive

In 2025, we will again do everything we can to keep the premium as low as possible. As a health insurer, we have no profit motive. If we do make any money, we invest it in the health care system 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 shortfall 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. Among other things, these modules can help you sleep better or adopt a healthier diet. Go to zorgenzekerheid.nl/gezondleven to find out what small steps you can take to achieve real results.

Excess and care allowance

Compulsory excess unchanged at €385

Your compulsory excess for 2025 will remain unchanged at €385. If you receive care covered by the basic health insurance policy, you must pay part of the costs out of your own pocket. This is called the excess. For more information about this, go to zorgenzekerheid.nl/excess.

Care allowance goes up

The care allowance will rise in 2025. This is a contribution from the government towards the costs of your health insurance. Go to the website of the Tax and Customs Administration (Belastingdienst) to find out if you qualify for a care allowance.

Changes to basic health insurance in 2025

The government decides what types of care are reimbursed under the basic health insurance policy. This basic insurance is amended each year, for instance to include new treatments and types of medication. For more information on the different types of reimbursement and eligibility, consult our Vergoedingenzoeker ('reimbursement finder') at zorgenzekerheid.nl/vergoedingenzoeker.

The following changes apply to the Zorg Zeker Policy and Zorg Vrij Policy

Exercise therapy for people with severe rheumatoid arthritis reimbursed

If you are limited in daily life by severe rheumatoid arthritis, exercise therapy will be reimbursed under the basic health insurance policy from 2025 onwards. This is because research has shown that the therapy works well. Only people with a severe functional disability qualify for reimbursement. This care is paid out of the excess.

Exercise therapy for COPD reimbursed, with no maximum number of treatments

From 2025 onwards, there will no longer be a maximum to the number of exercise therapy treatments that are reimbursed for insured persons with COPD (stage II or beyond). This will allow more suitable care to be provided in a better way. This care is paid out of the excess.

Convalescent care following COVID-19 no longer reimbursed

Paramedical convalescent care following COVID-19 will no longer be reimbursed under the basic health insurance policy. Studies have shown that the therapies have no proven positive effect on patients. Insured persons who are currently undergoing a course of treatment that started before 1 July 2024 will still receive a reimbursement to complete the treatment until 1 January 2025 at the latest.

New: reimbursement for mental health care intake interview

From 2025 onwards, people who are struggling with their mental health or related problems, such as debt or loneliness, will be reimbursed for an 'intake interview'. If there is any doubt about the right approach to take concerning the mental health issues, the GP can use the outcome of the intake interview to call on the help of mental health care experts, social domain experts and experiential experts at an early stage. The aim is to help insured persons get the right kind of help earlier and to reduce waiting lists in mental health care. This interview is not paid out of the excess.



Change to conditions for the reimbursement of rehabilitation care for the elderly

From 2025 onwards, rehabilitation care for the elderly (geriatric rehabilitation) will be reimbursed more frequently under the basic health insurance policy. For example, the condition that you must have been hospitalised first will no longer apply. You will also be able to start rehabilitating at home from 2025 onwards. A geriatric care specialist will assess whether geriatric rehabilitation is the most appropriate care for you.

Change to conditions for orthodontic treatment in the case of a severe developmental or growth disorder

If you need to visit an orthodontist for treatment of a severe developmental or growth disorder in the tooth, jaw and mouth system, you may visit a dental surgeon instead from 2025 onwards.

Support during prenatal screening reimbursed from the national budget

Pregnant women may continue to avail themselves of support during prenatal screening, but from 2025 onwards this will be reimbursed from the national budget instead.

Consent needed for dental treatment with a T or G code for patients aged up to 18

If you need to take your child to the dentist for treatment with a T or G code (severe periodontitis and jaw defects), you will need our prior consent from 2025 onwards. Your dentist can apply to us for this consent.

Reimbursement for fall prevention as part of a group

From 2025 onwards, insured persons with an increased risk of experiencing a fall who qualify for a fall prevention movement intervention may use OTAGO and In Balans interventions as part of a group.



Changes to supplementary insurance in 2025

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

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

Change to camouflage therapy reimbursement

From 2025 onwards, camouflage therapy reimbursement will be subject to the following changes:

- From now on, the total reimbursement will apply to instructive lessons as well as the associated products to camouflage the skin. This means that laser treatment will no longer be reimbursed.
- From now on, camouflage therapy will be reimbursed once only instead of annually, because only the instructive lessons are covered by the reimbursement.
- The amount of the reimbursement will be changed.
 - For AV-Basis, AV-Sure and AV-Standaard, 75% of the treatment will be reimbursed, up to a maximum of €115. Until 2024, this was 50% up to a maximum of €115.
 - For AV-Top, AV-Plus and AV-GeZZin, this means an increase to 75% up to a maximum of €150. Until 2024, this was 75% up to a maximum of €115.
 - The reimbursement for AV-Totaal will remain at 100% in 2025, up to a maximum of €150.

The following change applies to AV-Basis, AV-Standaard, AV-Top, AV-GeZZin and AV-Totaal

Sustainable maternity package

In 2025, we will switch to a sustainable maternity package. This means that the contents and packaging of the package will consist of sustainable materials.



Your health insurance in 2025

Payment assistance

Now that everything is becoming more and more expensive, many people are struggling to pay their health insurance premium. We understand that and are more than willing to help you. Are you unable to pay the invoice in one go? Are you struggling with payment arrears? We offer more payment options than you may be aware of. You are free to choose the option best suited to your situation. See our various payment scheme options at zorgenzekerheid.nl/hulpbijbetalen.

Tip: did you know that with our direct debit payment system, you can decide for yourself when you pay your premium and excess? You can change your preferred day in the app or on MijnZZ.

Arranging your insurance online

You can do so easily and quickly in the app or on MijnZZ at zorgenzekerheid.nl/mijnzz.

Any questions?

Find the answer to your question online

Find a reimbursement

zorgenzekerheid.nl/vergoedingenzoeker

Find a contracted care provider in your area

zorgenzekerheid.nl/zorgzoeker

How your premium is determined

zorgenzekerheid.nl/premie

Information about payment schemes

zorgenzekerheid.nl/hulpbijbetalen

Policy conditions

zorgenzekerheid.nl/policyconditions

For other topics, go to

zorgenzekerheid.nl/customerservice

If you are unable to find the answer to your question, contact us at zorgenzekerheid.nl/email or call 071 - 582 58 25. We will be happy to help!