



2025

Care Aids Regulations

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Introduction

The Minister of Health, Welfare and Sport designates which functional disorders and medical indications qualify for reimbursement of the costs of medical and other care aids. This is laid down in the Healthcare Insurance Act (Zorgverzekeringswet), the Healthcare Insurance Decree (Besluit zorgverzekering) and the Healthcare Insurance Regulations (Regeling zorgverzekering). These Regulations supplement the model insurance policies with effect from 1 January 2025. These Regulations have been adopted by the Members' Council of O.W.M. Zorgverzekeraar Zorg en Zekerheid u.a. with effect from January 2025.

The article numbers mentioned in these Regulations refer to the articles in the Healthcare Insurance Regulations as applicable with effect from 1 January 2025, unless otherwise specified. References to the Healthcare Insurance Regulations relating to specific care aids can be found in Article 7 Overview of care aids.

Article 1 Definitions

1. Application: an application is a written or digital request to receive full or partial reimbursement for a care aid.
2. Adequate care aid: an appropriate or suitable care aid given the circumstances of the insured person.
3. Contracted care aids supplier: a supplier with which the healthcare insurer has entered into a care agreement to supply specific care aids.
4. First-time provision: the first time the insured person is provided with, or granted full or partial reimbursement for, a specific care aid by Zorg en Zekerheid for a specific medical indication pursuant to the Regulations.
5. Usage standard: a standard for the maximum number of consumable items to be used within a certain period. Usage in excess of the standard only qualifies for reimbursement if the healthcare insurer has given prior permission for this.
6. Usage period: minimum useful life of a care aid. Care aids are of such quality that replacement within the usage period is not normally necessary.
7. Care aids: care aids are products or software (in accordance with the description of functional requirements) that can be used to support the insured person in their daily life.
8. Care aids supplier: the party supplying the care aid to the insured person.
9. Quality requirements: conditions imposed on the care aids suppliers.
10. Medical indication: a medical indication is evidence issued by a prescriber. The medical indication indicates whether an insured person needs certain care aids.
11. Healthcare Insurance Regulations (Regeling zorgverzekering): the ministerial regulations as referred to in Section 2.9(1) of the Healthcare Insurance Decree (Besluit zorgverzekering).
12. Regulations: 2025 Care Aids Regulations (Reglement Hulpmiddelen 2025). These Regulations have been adopted by Zorg en Zekerheid and contain further conditions for giving effect to entitlements. The Regulations comprise general provisions and a further provision. The further provision sets out the specific conditions for each individual care aid or type of care aid. Appendix 1 contains a diagram which specifies, for each care aid, the prescriber, whether prior permission is required, the usage period of the care aid, and whether the insured person is granted ownership of the care aid or whether it is provided on loan.
13. Current scientific and practical standards: The care aid must be demonstrated and proven to be effective and efficient on the basis of objective scientific research. For some care, information about the 'current scientific standards' is often unavailable. In such cases, the care or service in the relevant field must be regarded as responsible and adequate care: 'the current practical standards'.

14. referrer / BIG-registered referrer: a care provider / BIG-registered care provider that refers the insured person to another care provider.
15. Prescriber: The person authorised to prescribe the care aid (based on the starting point that the insured person is to be prescribed the most appropriate care aid based on their functioning and needs).
16. Healthcare insurer: Onderlinge Waarborgmaatschappij Zorgverzekeraar Zorg en Zekerheid u.a., the healthcare insurance company that has been accredited as such and that provides insurance within the meaning of the Healthcare Insurance Act, hereinafter referred to as Zorg en Zekerheid.

General provisions

Article 2 Rights of the insured person

1. The right of an insured person registered with Zorg en Zekerheid to be provided with or (partially or fully) reimbursed for the costs of care aids is determined by the rules set out in the policy conditions. Care aids may also come under specialist medical care. In that case, there is no entitlement to the care aid under Article 20 of the policy conditions, but the costs will be reimbursed as specialist medical care under the basic insurance.
2. The insured person is only entitled to be provided with a care aid, or receive full or partial reimbursement for the costs of a care aid, if there is a medical ground in accordance with the Healthcare Insurance Regulations.
3. The insured person has no right to the provision, replacement, correction or repair of a care aid if this is unnecessary, unnecessarily costly, unnecessarily complicated or ineffective.
 - a. Zorg en Zekerheid decides whether the insured person is to be granted ownership of a care aid or whether the care aid is to be provided on loan, and sets conditions regarding the care aids supplier and the model, material and costs of the care aid. Article 7 states which care aids are provided on loan, for which care aids the insured person is granted ownership, and whether the excess applies.
 - b. In the case of insured persons with a Zorg Vrij Policy, Zorg en Zekerheid may decide, by way of derogation from Article 1.3 of the policy conditions, that a care aid is to be provided on loan and may also set conditions regarding the quality of the care aids supplier and the care aid in question.
 - c. If an insured person with a Zorg Zeker Policy or a Zorg Gemak Policy rents a care aid designated by Zorg en Zekerheid in Article 7, or obtains it on loan or acquires ownership of it from a non-contracted care aids supplier, the maximum reimbursement under the Zorg Gemak Policy and the Zorg Zeker Policy is 70% and 80% respectively of the costs generally deemed usual in the market for the provision of the type of care aid concerned.
4. In principle, the insured person can claim entitlement to an adequate care aid at all times.
 - a. The entitlement to an adequate care aid as referred to in Article 2.4. includes:
 - i. the delivery of the care aid ready for use, including, on initial purchase, the batteries or charging equipment plus instructions for use;
 - ii. the accessories required to ensure the proper functioning of the care aid;
 - iii. any necessary changes or repairs to, or replacement of, a care aid;
 - iv. the provision, or reimbursement of the costs of, a spare care aid if the insured person reasonably depends on it, to ensure that the insured person has access to an adequate care aid at all times, given the circumstances;
 - v. an application for replacement must be justified by or on behalf of the insured person and accompanied, in the event of damage, by an explanation from the care aids supplier regarding the nature and cause of the damage;

- vi. the insured person cannot claim entitlement to replacement of a care aid if the insured person still has an adequate care aid. In a general sense, this is also the case if the usage period, if applicable, has expired.
- b. In order to qualify for a spare care aid, the insured person must submit all the data necessary for assessing the application, including, as a minimum, the prescriber's prescription as referred to in Article 7, the medical grounds as referred to in Article 3.5 and the necessary product information as referred to in Article 3.6.
- c. The costs of normal use of the care aid are for the insured person's account, unless otherwise stipulated in the Healthcare Insurance Regulations. The costs of normal use are understood to include the costs of energy consumption and batteries, without prejudice to the insured person's right to have the care aid delivered ready for use as referred to in Article 2.4.a.i;
- d. If the insured person rents or purchases a care aid or obtains one on loan themselves, its quality must satisfy the applicable international quality standards or equivalent quality standards of another country. If the insured person purchases a care aid that fails to meet such standards, the costs will not be eligible for reimbursement.

Article 3 Permission

1. The insured person must obtain prior written permission regarding the assessment of the entitlement to the provision, replacement, correction or repair of a care aid as stated in Article 7.
2. In derogation from Article 3.1, permission is always required if:
 - a. the insured person goes to a non-contracted care aids supplier;
 - b. in connection with a stay outside of Europe, the insured person needs additional or more materials than the care aids supplier may provide for the insured person's Dutch home address under the care agreement;
 - c. in connection with a stay outside of Europe, the insured person needs additional materials compared with their regular use;
 - d. in the event of a long stay abroad (exceeding three months), the care aid is to be used for more than six months and the insured person has a chronic medical indication;
 - e. a care aid is not included in Article 7 of these Regulations;
 - f. the insured person, in accordance with the Healthcare Insurance Decree, wishes to purchase from a care aids supplier a care aid that has been provisionally admitted to the Healthcare Insurance Regulations;
 - g. a change in the medical situation gives grounds to deviate from the usage period and quantity;
 - h. parallel provision applies. Parallel provision applies if a second care aid with the same functionality as the first care aid is purchased for the same insured person within the first care aid's usage period.
3. Permission must be applied for in writing by or on behalf of the insured person.
4. The applicant must submit, at Zorg en Zekerheid's request, written permission from the insured person that proves the applicant is authorised to act on behalf of and represent the insured person.
5. The applicant must provide all information that Zorg en Zekerheid reasonably requires in order to assess the application. The application must in any event include:
 - a. a brief description of the requested care aid;
 - b. supporting medical information provided by the prescriber, as specified in Article 7 of these Regulations;
 - c. a quote that includes the relevant Care Aids Generic Product Code (GPH code). This is the claim code that the care aids supplier needs in order to claim reimbursement of the costs of the care aid from Zorg en Zekerheid.

6. Before deciding on the application, Zorg en Zekerheid may request product information and an estimate from the care aids supplier. The effectiveness of the requested care aid may be assessed by contracted care providers. In that case, before the care aid is purchased an application, supported by reasons, must be submitted to Zorg en Zekerheid's Authorisations department, in consultation with the contracted care aids supplier. If you do not want the care aid to be assessed by a contracted care aids supplier, you may apply to Zorg en Zekerheid directly for permission before obtaining the care aid.
7. In order to obtain permission, a diagnosis and prescription are always required. The relevant care aid must have been prescribed by a prescriber specified in Article 7 of these Regulations for the care aid concerned. This must be a BIG-registered prescriber for the care aid in question. The term 'attending physician' can denote any of the following physicians or experts who may prescribe care aids, provided they have been specified as a prescriber in Article 7:
 - a. general practitioner;
 - b. contracted district nurse or nursing specialist under the responsibility of the attending physician;
 - c. rehabilitation specialist;
 - d. medical specialist;
 - e. a nurse or nursing specialist trained at higher professional education (HBO) (in accordance with the statutory arrangement under Section 36A of the BIG Act), under the final responsibility of a medical specialist.

Article 4 Function-oriented description

Function-oriented descriptions of some groups of care aids are included in the Healthcare Insurance Regulations. This means that the indication range, the content and the extent of the care are described in general terms and that there is not an exhaustive list of the possible care aids in Article 7 of these Regulations. The function-oriented description of the care aid also enables the development and innovation of care aids. In principle, it is your healthcare insurer that decides who is to provide the care and where it is to be provided.

If a care aid is one of the care aids with a function-oriented description but is not included in Article 7 of these Regulations, you must submit an application to Zorg en Zekerheid and your application will be assessed. The medical/technical consultant or an expert appointed by Zorg en Zekerheid will then decide whether the requested care aid is covered by the function-oriented description, whether it meets current scientific and practical standards and, if so, whether the insured person can reasonably be deemed to depend on the care aid or whether a different care aid would be more effective.

Article 5 Use

1. The insured person is obliged to take proper care of a provided care aid and to follow the instructions issued by the experts involved regarding its use and maintenance.
2. If the care aid is damaged or lost due to culpable negligence or wilful intent on the part of the insured person, there is no entitlement to any replacement, modification or repair of that care aid within its usage period.
3. Zorg en Zekerheid or the care aids supplier will provide care aids on loan to the extent the care aids reasonably qualify for such provision in view of the requirements of effective care. This means that the care aid concerned remains the property of Zorg en Zekerheid or the care aids supplier, and that you may use it so long as you depend on it. You must inform Zorg en Zekerheid within a month after you stop using the care aid.

Article 6 Care aids suppliers

1. When purchasing a care aid, insured persons who have a Zorg Zeker Policy or Zorg Gemak Policy may choose a care aids supplier from among those with which Zorg en Zekerheid has entered into a care agreement for the care aid in question. A list of contracted care aids suppliers can be found at **www.zorgenzekerheid.nl/zorgzoeker**. If the insured person opts for a care aids supplier that has not entered into a care agreement with Zorg en Zekerheid, the insured party is entitled to a reimbursement up to a specific maximum, in accordance with Article 20 of the policy conditions, except in the situation described in Article 2.4c of these Regulations.
2. An insured person who has a Zorg Vrij Policy may purchase a care aid from any care aids supplier of their choice. The costs will be reimbursed up to a maximum amount that is equal to the prevailing Dutch market rate.

Article 7 Overview of care aids

Prostheses, wigs and hairpieces

Facial prosthesis (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	-
Prescriber	-	Attending physician, physician assistant (PA) or nursing specialist
Ownership or loan	-	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	-	Yes
Mandatory quality requirements for care aids supplier	-	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification of prostheses; • Prosthesis provided by trained orthopaedic instrument maker, orthopaedic technologist or similar;
Reimbursement	-	100% (excluding excess)
Replacement/repair	-	-
Special note	The healthcare insurer has not concluded any care agreements for facial prostheses.	

Prosthetic eye (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist	
Ownership or loan	Ownership	
Usage period	24 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification of prostheses; • Prosthesis provided by trained orthopaedic instrument maker, orthopaedic technologist or similar; 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Voice prosthesis or speech amplifier (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	If voice prostheses and speech amplifiers are covered by specialist medical care, they are not reimbursed as care aids.	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification of prostheses; • Prosthesis provided by trained orthopaedic instrument maker, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Stump sock (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	The insured person is entitled to a maximum of 8 socks per 12 months	
Prescriber	Attending physician	
Ownership or loan	On loan if leg prosthesis Ownership if arm prosthesis	Ownership
Usage period	8 per 12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	ISO, HKZ or SEMH certification, in accordance with accreditation scheme for prostheses	
Reimbursement	100% (excess depends on arm or leg prosthesis)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Hairpiece/wig (Art. 2.6.a; 2.8.a(4))

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	There is no entitlement to: <ul style="list-style-type: none"> • A wig or hairpiece due to natural classic baldness in men; • Maintenance of a wig or hairpiece, such as cleaning and dressing a wig or hairpiece 	
Prescriber	Medical specialist or BIG-registered oncology nurse	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	SEMH and/or ANKO certification.	
Reimbursement	Nationally determined maximum compensation of €482.50 (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	If the purchase costs of care aids for the full or partial replacement of wigs and hairpieces exceed €482.50, the personal contribution is the difference between that amount and the purchase costs.	

Arm prosthesis (including accessories and attachments) (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Entitlement to a powered prosthesis only exists if the insured person can only function at a basic level suitable for his or her age with a powered version of the prosthesis. This requires an assessment by a rehabilitation specialist that demonstrates the added value of a powered prosthesis for the insured person's functioning compared with a standard version.	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	72 months (powered) 36 months (not powered)	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No, if: <ul style="list-style-type: none"> repeat supply within the same product group and outside the usage period repeat supply within the same product group and outside the usage period, or within the usage period if early repeat supply is due to the insured person's growth. 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO, HKZ or SEMH certification, in accordance with accreditation scheme for prostheses; Prosthesis provided by trained orthopaedic instrument maker, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Leg prosthesis (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Entitlement to a powered prosthesis only exists if the insured person can only function at a basic level suitable for his or her age with a powered version of the prosthesis. This requires an assessment by a rehabilitation specialist that demonstrates the added value of a powered prosthesis for the insured person's functioning compared with a standard version.	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership (under age of 18) On loan (aged 18 and over)	Ownership
Usage period	Not applicable (aged 18 and over) 36 months (under age of 18)	36 months
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No, if: <ul style="list-style-type: none"> repeat supply within the same product group and outside the usage period; or repeat supply within the same product group and outside the usage period, or within the usage period if early repeat supply is due to the insured person's growth. 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO and SEMH certification, in accordance with OIM accreditation scheme; prostheses provided by trained orthopaedic instrument maker, orthopaedic technologist or similar; 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	<p>The following terms and conditions of use apply to the following components of prostheses and/or orthoses per extremity if they are owned by the policy holder and early repeat supply is not due to growth:</p> <ul style="list-style-type: none"> Liners: maximum of 1 per 6 months Sleeves: maximum of 1 per 6 months Prosthetic sheaths: maximum of 1 per 12 months 	

Breast prosthesis (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	The adhesive strips and bra used to affix the prosthesis qualify as the costs of normal use and are for the insured person's account.	
Prescriber	Medical specialist or breast care nurse	
Ownership or loan	Ownership	
Usage period	Ready-made: 24 months Customised: 48 months Swimming prosthesis: 12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • SEMH accreditation according to MMC; • Prostheses provided by trained orthopaedic instrument maker, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	In the event of replacement within the usage period of ready-made care aids owing to a change in body size, no prior authorisation from the healthcare insurer is required.	

Care aids for breathing problems

Oxygen apparatus with accessories (Art. 2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Oxygen equipment is used for functional disorders of the respiratory system. This concerns oxygen and substances certified as medical aids within the meaning of the Medical Devices Act (Wet op de medische hulpmiddelen).</p> <p>The care does not cover equipment for chronic ventilation support nor equipment used solely for the purpose of reducing snoring.</p>	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	If the insured person becomes the owner of the care aid, his or her excess applies. The excess also applies to consumable items related to the care aid provided on loan, and to the costs of use (such as electricity costs).	
Special note	The maximum reimbursement for electricity costs is €2.88 per day (€0.1206 per hour). This only applies if oxygen is used at home. There is no reimbursement of electricity costs for insured persons staying in a nursing home or hospice.	Electricity costs are only reimbursed for devices that are also reimbursed by us.

Sleep position trainer (SPT) (Art. 2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	-
Prescriber	Lung specialist, ENT specialist or neurologist	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse with knowledge and experience in the field of OSA or OSA coach under the responsibility of a BIG-registered nurse (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Continuous positive airway pressure (CPAP) equipment (Art.2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>In the case of a mild form of obstructive sleep apnoea (OSA) (up to 15 Apnoea Hypopnoea Index (AHI)), you must obtain prior permission from Zorg en Zekerheid for obtaining CPAP equipment. You can apply for this through a contracted care aids provider.</p> <p>Reimbursement for the costs of trial placement of CPAP equipment comes under specialist medical care in hospital.</p> <p>If an MRA or SPT is supplied to the insured person, the entitlement to CPAP equipment lapses and the reimbursement of the costs of CPAP equipment will end on the day the MRA or SPT is supplied to the insured person. The costs of CPAP equipment are not reimbursed if the equipment is combined with an MRA.</p>	
Prescriber	Lung specialist, ENT specialist or neurologist	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse with knowledge and experience in the field of OSA or OSA coach under the responsibility of a BIG-registered nurse (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	<p>Zorg en Zekerheid has made arrangements with your care aids supplier for the annual maintenance of the equipment. In addition to maintenance, the care comprises a new tube and mask every year. Since Zorg en Zekerheid has made these arrangements on your behalf, the annual maintenance will not affect your excess.</p>	
Special note	-	-

Nebuliser with accessories (Art.2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Mucus extractor device (Art.2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Tracheal canula and accessories (Art. 2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Mandibular repositioning appliance (MRA) (Art. 2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>To qualify for reimbursement, the insured person must have a diagnosis of obstructive sleep apnoea (OSA).</p> <p>The costs of an MRA made by a centre for special dentistry (CBT) are reimbursed upon submission of a CBT indication.</p> <p>If the insured person already uses an SPT or CPAP equipment, there is no entitlement to an MRA. If the insured person switches to an MRA, the reimbursement of the costs of SPT or CPAP equipment ends one day before the MRA is supplied.</p>	
Prescriber	Lung specialist, ENT specialist, neurologist or physician assistant (PA) under the responsibility of a ENT specialist	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG registered nurse with knowledge and experience in the field of OSA or OSA coach under the responsibility of a BIG registered nurse (employee); • The MRA must be made a dentist, or orthodontist or dental surgeon, who has been accredited by the NVTs (Dutch Association of Dental Sleep Medicine) or the EADSM (European Academy of Dental Sleep Medicine). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Spacer device (Art.2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Positive exhalation pressure (PEP) equipment (Art. 2.6.b; 2.9)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	PEP-related care includes accessories, such as a flutter, shaker or mask, as well as the positive expiratory pressure equipment.	
Prescriber	Medical specialist	
Ownership or loan	Ownership	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification; • BIG-registered nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for hearing problems

Hearing aid and tinnitus masker (Art. 2.6.c; 2.10)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Entitlement to reimbursement of the costs of hearing aids or a tinnitus masker exists if:</p> <ul style="list-style-type: none"> the hearing aid serves to correct hearing function impairments; and rehabilitation of the ear is possible in the case of hearing loss of at least 35dB or serious tinnitus. <p>In that case, the care aids supplier adheres to the applicable hearing protocol. Reimbursement of the costs of a hearing aid not included in the established categories is only possible in the case of a special care need and provided that the healthcare insurer has granted permission before the hearing aid is supplied.</p> <p>It is not possible for insured persons to personally cover the excess cost of a hearing aid from a category higher than the one indicated or for a hearing aid not included in the national hearing aid database.</p> <p>Measurement of a hearing aid at the insured person's home is only possible if the care aids supplier applies for this in advance via machtigingen@zorgenzekerheid.nl. The application must reflect the medical necessity for measuring the hearing aid at the insured person's home.</p>	
Prescriber	<p>No prescription required for a visit to an audiologist. The audiologist will assess the need for referral to an ENT specialist or audiological centre.</p> <p>The opinion of a chief audiologist is required for reimbursement of the costs of a hearing aid in a higher category than the one indicated.</p>	Attending physician
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No, if the hearing aid is in the applicable hearing aids database	Yes
Mandatory quality requirements for care aids supplier	<p>The hearing aid must be provided by a StAr or CvC-certified audiologist. In addition, the hearing aid must:</p> <ul style="list-style-type: none"> have been measured in accordance with the applicable hearing aid protocol; and be included in the national hearing aids database. <p>Hearing aids not included in the national hearing aids database do not qualify for reimbursement unless there is an established medical necessity and the healthcare insurer has granted permission before the hearing aid is supplied.</p>	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	The personal contribution for a hearing aid or a tinnitus masker for an insured person aged 18 or older is 25% of the purchase costs.	

Special note	If the care aids supplier repairs the care aid outside its usage period in order to extend its useful life, the insured person does not pay any excess or personal contribution for that repair.	-
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Solo equipment (Art. 2.6.c; 2.10)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	ENT specialist or authorised prescriber affiliated with an audiological centre	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	<ul style="list-style-type: none"> First-time provision: Yes, unless package 1 Repeat: Yes, unless package 1 or same package as first supply 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> StAR certification or SEMH certification of audiology establishments In the case of measurement of a hearing aid at the insured person's home: SEMH certification of home visit audiologists Healthcare provider works in accordance with national auditory care protocol. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Wake-up and warning system (Art. 2.6.c; 2.10)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Eligibility for reimbursement is conditional upon the availability of a recent audiogram and speech audiogram (not older than 6 months).	
Prescriber	ENT specialist or authorised prescriber affiliated with an audiological centre. A referral by a triage audiologist is sufficient if the insured person's hearing loss in one or both ears exceeds 60 dB or in the case of 100% loss of hearing.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO, HKZ or SEMH certification; WDTM process chain quality mark for personal alarm services. 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Induction loop, infrared equipment or FM equipment (sound transmission system)
(Art. 2.6.c; 2.10)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	No prescription required for a visit to an audiologist. The audiologist will assess the need for referral to an ENT specialist or audiological centre.	Attending physician
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> StAR certification or SEMH certification, in accordance with accreditation scheme for audiology establishments; Healthcare provider works in accordance with national auditory care protocol. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Signal dog (Art. 2.6.c; 2.10)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The costs of care for the dog prior to its delivery cannot be claimed under the healthcare insurance. The costs of care incurred after delivery of the dog cannot be claimed under the healthcare insurance if the cause was known or foreseeable before the dog's delivery.</p> <p>As regards dogs, an allowance is available to cover reasonable costs of use. The allowance for the costs of use has been reasonably set at</p> <ul style="list-style-type: none"> • €275 per quarter per insured person. If the costs of use exceed the maximum without Zorg en Zekerheid's permission, then the costs are for the insured person's account. 	
Prescriber	ENT specialist or authorised prescriber affiliated with an audiological centre	
Ownership or loan	Loan	Ownership
Usage period	72 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	The care provider is a member of Assistance Dogs Europe (ADEu), Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF)	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for urination and defecation problems

Absorbent incontinence materials (Art. 2.6.d; 2.11; 2.17)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The 'Continence Aids Module' applies in the case of both contracted and non-contracted care aids suppliers. The care aids supplier must assign the required profile based on the insured person's 24-hour rhythm. The scope of care for each insured person is determined by the profile. Incontinence materials may be obtained from only one care aids supplier each quarter.</p> <p>The care does not include:</p> <ul style="list-style-type: none"> garments, with the exception of net pants; urinary buzzers in the treatment of nocturnal enuresis (bed-wetting); protective bed mats, except in the case of a special individual care need. <p>If the protective bed mat is used as incontinence material, this care aid comes under Article 2.11 of the Healthcare Insurance Regulations and it is supplied by the contracted care aids supplier as part of the incontinence profile.</p> <p>You are entitled to separate provision of protective bed mats funded from your healthcare insurance in the following situation:</p> <ul style="list-style-type: none"> an insured person who is terminally ill and does not tolerate absorbent incontinence material on the skin; and where care procedures must be performed on the bed (such as a digital rectal examination, anal douche, enema); and regular protective materials for the bed will not suffice. 	
Prescriber	Attending physician or BIG-registered incontinence nurse under the responsibility of a medical specialist	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO, HKZ or SEMH: I supply incontinence absorbing aids; BIG-registered continence nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Stoma materials (Art. 2.6.d; 2.11)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions (1)	<p>Stoma materials include the necessary skin-protection materials, adhesive bandages and catheters for a continent reservoir, and gauze cleaning pads.</p> <p>Insured persons must purchase the materials needed to clean and care for the skin around the stoma themselves.</p> <p>A care aids supplier may supply care aids up to four weeks in advance. Insured persons may obtain their stoma materials from only one care aids supplier every quarter.</p> <p>The care does not include cleaning products and odour control products for daily personal hygiene and care. Examples of such products include soap, cleansing lotions and skin creams.</p>	
Conditions and exclusions (2)	-	For non-contracted care aids suppliers, the usage standards are the stoma materials set out next to 'Special note' applicable to the maximum number of stoma materials to be provided.
Prescriber	Attending physician or BIG-registered stoma nurse	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification for stoma care; • BIG-registered stoma nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	When supplying care aids, contracted care aids suppliers follow the usage standards under 'non-contracted' set out next to 'Special note'. If the usage standard is exceeded, the care aids supplier must assesses the effectiveness of the consumable items used to excess, and the excess usage is recorded in the insured person's care dossier.	<p>Usage standards for stoma materials:</p> <ul style="list-style-type: none"> • Colostomy - Two-piece system: maximum of 4 wafers per week / maximum of 4 bags per day • Colostomy - One-piece system: maximum 4 of bags per day • Irrigation - Maximum of 2 irrigation sets in the first year, and maximum of 1 rinsing set in each subsequent year • Irrigation - Usage period of irrigation pump: 3 years, maximum of 1 irrigation sleeve per day, after each irrigation a maximum of 2 stoma plasters or colostomy bags may be used • Stoma caps - Two-piece system: maximum of 1 wafer and 4 caps per day • Stoma caps - One-piece system: maximum of 4 caps per day

		<ul style="list-style-type: none"> • Ileostomy - Two-piece system: maximum of 4 wafers per week / maximum of 2 bags per day • Ileostomy - One-piece system: maximum of 2 bags per day • Urostomy - Two-piece system: maximum of 4 wafers per week / maximum of 2 bags per day • Urostomy - One-piece system: maximum of 2 bags per day • Continent reservoir - 2-6 adhesive plasters and catheters per day, depending on prescription <p>Non-contracted care aids suppliers must apply to Zorg en Zekerheid for permission for any excess usage prior to supplying</p> <p>This description also includes urine collection bags and catheters.</p>
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Catheter with accessories (Art. 2.6.d; 2.11)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Incontinence materials may be obtained from only one care aids supplier each quarter.	
Prescriber	Attending physician or BIG-registered incontinence nurse	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH certification: I supply Incontinence drainage aids; • BIG-registered continence nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for movement problems

Corset (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Reimbursement of the costs of orthoses (to correct or relieve a joint, such as orthoses for sitting and lying, or a corset or splint, or redressing devices) is only available in cases of severe conditions. The insured person must depend on the care aid not only for sport, but permanently. In the case of entitlement to reimbursement of the costs of care aids for walking impairments, the reimbursement applies to care aids provided on loan temporarily as well as to those provided for permanent use	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	Ready-made: 12 months Customised: 24 months	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No, if: <ul style="list-style-type: none"> • repeat supply within the same product group and outside the usage period; or • repeat supply within the same product group and outside the usage period, or within the usage period if early repeat supply is due to the growth of the insured person under the age of 18. 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO, HKZ or SEMH: I supply corsets; • Corset provided by trained orthopaedic instrument maker, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	If the care aids supplier repairs the care aid outside its usage period in order to extend its useful life, the insured person does not pay any excess for that repair.	-

Shoulder orthosis (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Reimbursement of the costs of orthoses (to correct or relieve a joint, such as orthoses for sitting and lying, or a corset or splint, or redressing devices) is only available in cases of severe conditions. The insured person must depend on the care aid not only for sport, but permanently. In the case of entitlement to reimbursement of the costs of care aids for walking impairments, the reimbursement applies to care aids provided on loan temporarily as well as to care aids for permanent use.	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	Ready-made: 12 months Customised: 24 months	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No, if: <ul style="list-style-type: none"> • repeat supply within the same product group and outside the usage period; or • repeat supply within the same product group and outside the usage period, or within the usage period if early repeat supply is due to the growth of the insured person under the age of 18. 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for orthoses; • Orthoses provided by a trained orthopaedic instrument maker, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	If the care aids supplier repairs the care aid outside its usage period in order to extend its useful life, the insured person does not pay any excess for that repair.	-

Leg and foot orthosis (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Reimbursement of the costs of orthoses (to correct or relieve a joint, such as orthoses for sitting and lying, or a corset or splint, or redressing devices) is only available in cases of severe conditions. The insured person must depend on the care aid not only for sport, but permanently. In the case of entitlement to reimbursement of the costs of care aids for walking impairments, the reimbursement applies to care aids provided on loan temporarily as well as to those provided for permanent use	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	Ready-made: 12 months Customised: 24 months	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No, if: <ul style="list-style-type: none"> repeat supply within the same product group and outside the usage period; or repeat supply within the same product group and outside the usage period, or within the usage period if early repeat supply is due to the growth of the insured person under the age of 18. 	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO and SEMH certification for orthoses; Orthotics provided by a trained orthopaedic shoe technician, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	If the care aids supplier repairs the care aid outside its usage period in order to extend its useful life, the insured person does not pay any excess or personal contribution for that repair.	

Hernia support belt (Art. 2.6.e; 2.11)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	A stoma hernia support belt is reimbursed only in the event of a parastomal hernia (of the scar tissue around a stoma in the abdominal wall). The reimbursement for temporary use comes under the reimbursement for specialist medical care.	
Prescriber	Attending physician or BIG-registered stoma nurse	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	ISO and SEMH certification, in accordance with accreditation scheme for orthoses	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Mobility chair (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	-
Prescriber	For permanent use: Attending physician For short-term use: no prescription required	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes, if not for short-term use	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Home automation equipment (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	-
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Orthopaedic (or semi-orthopaedic) shoes or slippers (OSB(+), OSA) (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The insured person is entitled to two pairs of adequate shoes. The second pair (extra pair) must not be supplied until three months after the first pair, at the earliest. The minimum usage period for each pair is 18 months. To ensure the effective use of funds, we believe it is appropriate to first provide orthopaedic or semi-orthopaedic shoes (such as OSB+) as a suitable solution. If they do not prove to be sufficient, specially manufactured shoes may be ordered.</p> <p>Insured persons up to the age of 16 For insured persons under 16, the usage period for orthopaedic (or semi-orthopaedic) shoes, anti-varus shoes and allergen-free shoes is six months.</p> <p>Insured persons aged 16 or older are entitled to one extra pair three months after the first pair of orthopaedic or semi-orthopaedic shoes is supplied. If necessary, they can then replace the extra pair every 18 months.</p> <p>Shoes may be obtained from only one care aids supplier within the 18-month usage period. If you go to a different care aids supplier, you must first ask Zorg en Zekerheid for permission. Insured persons are entitled to a maximum of two pairs of adequate shoes, with due regard for the minimum usage period. Shoes can be replaced within the usage period only if the medical indication has changed or if the shoes (or one of the shoes) no longer fit or are worn beyond repair.</p> <p>Adaptations to orthopaedic (or semi-orthopaedic) shoes and/or provisional orthopaedic shoes (VLOS) that are necessary only for the insured person's work, and not for their daily life, do not qualify for reimbursement.</p>	
Prescriber	<p>OSB(+) and OSA low: Attending physician, physician assistant (PA) or nursing specialist OSA high: Medical specialist or nursing specialist</p>	
Ownership or loan	Ownership	Ownership
Usage period	<p>18 months (from the age of 16) 6 months (up to the age of 16)</p>	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification: I supply orthopaedic footwear; • Orthopaedic (or semi-orthopaedic) shoes provided by trained orthopaedic shoe technician, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	<p>The personal contribution for orthopaedic and allergen-free shoes is:</p> <ul style="list-style-type: none"> • €134 per pair if the insured person is aged 16 or older; • €67 per pair if the insured person is under the age of 16. 	

Orthopaedic adjustment to ready-made shoes in standard size (OVAC) (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The insured person is entitled to two pairs of adequate shoes. The second pair (extra pair) must not be supplied until three months after the first pair, at the earliest. The minimum usage period is 12 months for each pair.</p> <p>Orthopaedic adjustments to ready-made shoes in a standard size (OVAC) that are necessary only for the insured person's work, and not for their daily life, do not qualify for reimbursement.</p>	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification: I supply orthopaedic footwear; • Orthopaedic adjustment to ready-made shoes (OVAC) provided by trained orthopaedic shoe technician, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Provisional orthopaedic shoes (VLOS) (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>An insured person is entitled on a once-only basis to a provisional orthopaedic shoe for each foot (left or right) without having to apply for permission from the healthcare insurer. If another shoe is subsequently supplied for the same foot (left or right), however, prior permission must be obtained from the healthcare insurer.</p>	
Prescriber	Medical specialist or nursing specialist	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: No Repeat for foot on same side: Yes	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification, in accordance with OSB or OIM accreditation scheme; • Orthosis supplied by trained orthopaedic shoe technician, orthopaedic technologist or similar. 	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Adapted table (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Balance bicycle (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	84 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Wheeled walker or complex walking aids / Customised rollator (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	The category of wheeled walkers or complex walking aids includes Parkinson's rollators. Standard or simple rollators do not qualify for reimbursement.	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	84 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair		-
Special note	-	-

Adapted chair (AFA) (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair		-
Special note	-	-

Wheelchair (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Based on the medical indication, the insured person may be eligible for short-term use of a wheelchair. In the case of short-term use, the usage period is limited to 26 weeks. The entitlement does not apply if the wheelchair is used permanently under the Social Support Act (WMO) or Long-Term Care Act (Wlz).	
Prescriber	-	Attending physician
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Daily activities service dog (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	The costs of care for the dog prior to its delivery cannot be claimed under the healthcare insurance. The costs of care incurred after delivery of the dog cannot be claimed under the healthcare insurance if the cause was known or foreseeable before the dog's delivery. As regards dogs, an allowance is available to cover reasonable costs of use. The allowance for the costs of use has been reasonably set at <ul style="list-style-type: none"> • €275 per quarter per insured person. If the costs of use exceed the maximum without Zorg en Zekerheid's permission, then the costs are for the insured person's account. 	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	72 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	The care provider is a member of Assistance Dogs Europe (ADEu), Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF)	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Lying, standing and sitting orthoses (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Insured person aged 18 and over: Medical specialist Insured person up to the age of 18: Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Robotic arm (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	First-time provision: attending physician Repeat: -	Attending physician
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Pressure relief mattress (art. 2.6.j; 2.17.b)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	-	Attending physician or BIG-registered nurse
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Pressure relief cushion (art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Based on the medical indication, an insured person may be eligible for any of the care aids mentioned for short-term or long-term use. In the case of short-term use on loan, the usage period is limited to 26 weeks.</p> <p>The claim does not apply if the cushion is used permanently in a wheelchair provided under the Social Support Act (WMO) or Long-Term Care Act (Wlz).</p> <p>If applicable, the care aids supplier provides guidance to the insured person during the transfer to the WMO or Wlz.</p>	
Prescriber	-	Attending physician or BIG-registered nurse
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Eating aid (Art. 2.6.e; 2.12)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	First-time provision: Attending physician Repeat: -	Attending physician
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Adaptable bed (or adaptable transfer bed) or carrier, special model (Art. 2.6.j; 2.17.a)

(including the related mattress, guard rail, bed trapeze and overhead transfer bar, bed shortener and bed extender)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	-
Prescriber	-	Attending physician or BIG-registered nurse
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Bed accessories such as: blanket cradle, blanket support, bed trapeze (Art. 2.6.j; 2.17.c)

Bed accessories (blanket cradle, blanket support, bed trapeze, back support, overbed table (for reading, etc.))

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Based on the medical indication, an insured person may be eligible for any of the care aids mentioned for short-term or long-term use. In the case of short-term use on loan, the usage period is limited to 26 weeks.</p> <p>If care aids associated with personal care, such as shower and bath supports or a patient lift, are used on a long-term basis, there is no entitlement to reimbursement under the Healthcare Insurance Act (Zvw). Reimbursement of costs for long-term use might be covered under the Social Support Act (WMO) or Long-Term Care Act (WLZ). If applicable, the care aids supplier provides guidance to the insured person during the transfer to the WMO or WLZ.</p>	
Prescriber	-	Attending physician or BIG-registered nurse
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Transfer aids, such as shower chairs and commode chairs (Art. 2.6.e; 2.12)

Shower chair and commode chair, separate toilet seat raiser, bed pan, slide sheets, other care aids for use when bathing and toileting.

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Based on the medical indication, an insured person may be eligible for any of the care aids mentioned for short-term or long-term use. In the case of short-term use on loan, the usage period is limited to 26 weeks.</p> <p>If care aids associated with personal care, such as shower and bath supports or a patient lift, are used on a long-term basis, there is no entitlement to reimbursement under the Healthcare Insurance Act (Zvw). Reimbursement of costs for long-term use might be covered under the Social Support Act (WMO) or Long-Term Care Act (WLZ). If applicable, the care aids supplier provides guidance to the insured person during the transfer to the WMO or WLZ.</p>	
Prescriber	-	Attending physician or BIG-registered nurse
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none">• ISO certification;• BIG-registered nurse or physiotherapist, or occupational therapist, movement technologist or similar (employee).	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Vision care aids

Spectacle lenses on medical grounds up to the age of 18 (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Under the healthcare insurance, you are not entitled to reimbursement of the costs of (Art. 2.13(2) of the Healthcare Insurance Regulations):</p> <ul style="list-style-type: none"> • spectacle lenses or filter lenses if there is no medical necessity; extra coatings or wishes regarding lenses are not covered by the medical indication and are for the insured person's own account; • spectacle frames for spectacle lenses or filter lenses; • simple care aids to assist with reading and writing. <p>By way of derogation from the second paragraph, letter a, of Article 2.13 of the Healthcare Insurance Regulations, the care covers spectacle lenses and filter lenses for insured persons up to the age of 18 if (Art. 2.13(4)):</p> <ul style="list-style-type: none"> • there is a medical indication for contact lenses as referred to above, but contact lenses are not the preferred option; or • the insured person has had eye surgery on one eye or both eyes due to an eye lens defect; or • the insured person has pure accommodative esotropia. <p>If the consumable items used exceeds the amount reasonably indicated, the case will be assessed by a consulting medical expert. If Zorg en Zekerheid has not granted permission, the costs may be for the insured person's account.</p>	
Prescriber	Ophthalmologist	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • Optician or similar training with experience (employee); • Special optical care aids: NUVO membership and trained optometrist (employee). 	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	The personal contribution is €64 per spectacle lens, up to a maximum of €128 per calendar year.	

Moisture chamber glasses and ptosis glasses (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100% (excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	A personal contribution of €64 per lens per calendar year applies for prescription moisture chamber glasses and prescription ptosis glasses.	

Bandage contact lens (Art. 2.6.k; 2.18)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>A bandage contact lens with vision correction used as a short-term aid as part of a specialist medical treatment qualifies as 'specialist medical care' and is not reimbursed as a care aid.</p> <p>The establishment of a visual impairment must take place in accordance with the diagnostics and guidelines of the Dutch Association for Ophthalmology (NOG).</p>	
Prescriber	Ophthalmologist	
Ownership or loan	Ownership	
Usage period	1 month	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	A personal contribution of €61 per lens per calendar year applies for a prescription bandage contact lens.	

Contact lenses on medical grounds (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>In the case of contact lenses, the following criteria must be satisfied in order to qualify for reimbursement (Art. 2.13, paragraph 3 of the Healthcare Insurance Regulations):</p> <ul style="list-style-type: none"> the disorder must be the result of a medical condition or a trauma, and the contact lenses must result in a greater improvement in acuity of vision or vision quality than glasses; or in the case of insured persons under the age of 18, they must have been diagnosed with pathological myopia with a refractive error of at least -6 dioptries. 	
Prescriber	Ophthalmologist	
Ownership or loan	Ownership	
Usage period	Depending on type of contact lens	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO certification; optician or similar training with experience (employee); special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	<p>The personal contribution for contact lenses amounts to:</p> <ul style="list-style-type: none"> €64 per lens for contact lenses with a usage period of more than one year; €128 per calendar year for contact lenses with a usage period of less than one year. If only one eye needs to be corrected, the personal contribution is €64 per calendar year. 	

Scleral contact lens (Art. 2.6.a; 2.8)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Ophthalmologist	
Ownership or loan	Ownership	
Usage period	12 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	A personal contribution of €61 per lens per calendar year applies to for a prescription scleral contact lens.	

Refreshable Braille display (Art. 2.6.f)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

DAISY player (Art. 2.6.t; 2.26.g)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Entitlement to reimbursement of the costs of a DAISY player may exist for insured persons with a visual impairment and/or motor disability or who have been treated unsuccessfully dyslexia (i.e. for whom treatment of dyslexia is no longer useful).</p> <p>Whether treatment of dyslexia is no longer useful is determined on the basis of the criteria mentioned in the Dyslexia Diagnosis and Treatment Protocol (L. Blomert 2006). In addition, a declaration that treatment is no longer useful must be issued by a:</p> <ul style="list-style-type: none"> healthcare psychologist affiliated with a healthcare institution or with Onderwijszorg Nederland (ONL); or registered NIP/child and youth psychologist. 	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO certification; optician or similar training with experience (employee); special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Memo voice recorder (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	This concerns memo voice recorders that are specially made for blind and visually impaired persons and can be operated manually and with voice guidance. There is no entitlement to memo recorders that are widely available for standard use.	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> ISO certification; optician or similar training with experience (employee); special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Eye ointment and eye drops (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>In exceptional cases, reimbursement is available for Vita-pos eye cream and Hylo-Parin or Hylo-Comod eye drops if the insured person has a functional vision disorder quality standards applying in the pharmacy sector or a functional disorder of an eye-related structure. The disorder must be chronic in order to qualify for reimbursement.</p> <p>Functional disorders due to external factors (unfavourable circumstances/environment), such as working at a computer screen (leading to reduced eye-blinking), dry air and contact lenses, do not qualify as dry eyes due to a functional disorder of an eye-related structure and do not qualify for reimbursement.</p>	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	First-time provision: Yes Repeat: No	Yes
Mandatory quality requirements for care aids supplier	Quality standards applying in the pharmacy sector	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Screen reading software (with magnification option) (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Magnification software (with speech function) (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Telescopic spectacles and magnifying spectacles (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Screen magnifier with or without screen reader (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	

Magnifiers: Digital or manual magnifier, magnifier lamp, illuminated magnifier, table-mounted magnifier (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated to an institute for the blind and visually impaired, or attending physician.	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Tactile reading device (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

White cane (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Ownership	
Usage period	36 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Guide dog (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The costs of care for the dog prior to its delivery cannot be claimed under the healthcare insurance. The costs of care incurred after delivery of the dog cannot be claimed under the healthcare insurance if the cause was known or foreseeable before the dog's delivery.</p> <p>As regards dogs, an allowance is available to cover reasonable costs of use. The allowance for the costs of use has been reasonably set at</p> <ul style="list-style-type: none"> • €275 per quarter per insured person. If the costs of use exceed the maximum without Zorg en Zekerheid's permission, then the costs are for the insured person's account. 	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Loan	Ownership
Usage period	72 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	The care aids supplier is a member of Assistance Dogs Europe (ADEu), Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF)	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Text-to-speech reader (Art. 2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Loan	Ownership
Usage period	72 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Text-to-speech scanner (Art.2.6.f; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Authorised prescriber affiliated with an institute for the blind and visually impaired, or attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • optician or similar training with experience (employee); • special optical care aids: NUVO membership and qualified optometrist (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Diabetes

Blood glucose monitoring device (Art. 2.6.o)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist or BIG-registered diabetes nurse	
Ownership or loan	Ownership	
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No, although prior written permission from Zorg en Zekerheid is required for special blood glucose monitoring devices for insured persons with a vision impairment.	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for diabetes care; • BIG-registered diabetes nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Insulin pump and accessories (Art. 2.6.o)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist or BIG-registered diabetes nurse	
Ownership or loan	Ownership	
Usage period	48 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for diabetes care; • BIG-registered diabetes nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Test strips (Art. 2.6.o)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The following usage standards apply to test strips:</p> <ul style="list-style-type: none"> • Diabetics taking oral blood sugar suppressants, for whom treatment is practically no longer useful and who are being considered for treatment with insulin: a maximum of 100 test strips once only • Diabetics with a fixed dosage schedule for 1-2 insulin injections per day. This also applies in the case of gestational diabetes: up to 400 test strips per 12 months • Diabetics who inject insulin 3 or more times a day or use an insulin pump, based on blood sugar levels. This also applies in the case of gestational diabetes: up to 1600 test strips per 12 months • If Flash Glucose Monitoring (FGM) is used: a maximum of 200 test strips per 12 months • If Continuous Glucose Monitoring (CGM) is used: A maximum of 800 test strips per 12 months <p>Deviation from the usage standards described above is possible if this is reasonably required. Any such deviation must be applied for in writing and will be assessed by Zorg en Zekerheid.</p>	
Prescriber	Medical specialist or BIG-registered diabetes nurse	
Ownership or loan	Ownership	
Usage period	-	-
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for diabetes care; • BIG-registered diabetes nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	In order to ensure the effective distribution of care aids, the insured person may obtain diabetes materials from only one care aids supplier every quarter.	

Injection materials for administering insulin (Art. 2.6.o)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	The insured person is entitled to a maximum of one insulin pen plus one spare pen every three years. The excess for an insulin pen does not apply if the insured person switches to or starts a preferred medicine of the healthcare insurer.	
Prescriber	Medical specialist or BIG-registered diabetes nurse	
Ownership or loan	Ownership	
Usage period	36 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for diabetes care; • BIG-registered diabetes nurse (employee). 	
Reimbursement	100% (excluding excess) The excess for an insulin pen does not apply if the insured person switches to or starts a preferred medicine of the healthcare insurer.	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Glucose monitor (FGM or rt-CGM) (Art. 2.6.o)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	In the case of an FGM or CGM device, a fully completed FGM or CGM application form of Zorgverzekeraars Nederland (ZN) is required in order to demonstrate entitlement to the care aid.	
Prescriber	Medical specialist or BIG-registered diabetes nurse	
Ownership or loan	Ownership	
Usage period	The usage period is determined by the useful life of the sensor as specified by the manufacturer. This is usually between 7 and 14 days.	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for diabetes care; • BIG-registered diabetes nurse (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Nutrition

Enteral power pump with accessories (Art. 2.6.r; 2.24.b)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	Entitlement to drip-feeding pumps (with accessories) exists if their use is medically necessary.	
Prescriber	Medical specialist or dietician	
Ownership or loan	<ul style="list-style-type: none"> Feeding pump consumable items: ownership Feeding pump: on loan 	Ownership
Usage period	-	<ul style="list-style-type: none"> Feeding pump consumable items: - Feeding pump: 60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	yes
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% The accessories and consumable items are owned by the insured person and come under the excess.	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Wearable enteral infusion pump with accessories (Art 2.6.p; 2.22)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician or BIG-registered nurse	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Skin

Bandaging materials (Art. 2.6.k; 2.18)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Care aids as referred to in Article 2.6, letter k, of the Healthcare Insurance Regulations include care aids for the treatment of skin disorders, other than care aids intended to change and maintain posture and pressure relief beds, mattresses and covers that come under the care aids described in Articles 2.12 and 2.17 of the Healthcare Insurance Regulations.</p> <p>In the case of care aids for the treatment of skin disorders as referred to above, the disorder must involve:</p> <ul style="list-style-type: none"> • a complex wound or a high risk of developing such a wound; or • serious scars; or • a chronic skin condition. <p>The entitlement does not cover bandaging materials for short-term use.</p> <p>For each supply of bandaging materials, the entitlement covers no more than a quantity that is sufficient for two weeks' use. If the treatment is coordinated by a BIG-registered nurse specialising in wound care and if the condition is chronic, the entitlement covers a supply for up to four weeks.</p> <p>To apply for bandaging materials, the bandaging materials aid form (zorgenzekerheid.nl/zorgprofessionals/beroepsgroep/hulpmiddelen) must be filled in by a contracted nurse specialising in wound care or an attending physician.</p> <p>If the general practitioner is the attending physician, a prescription identifying:</p> <ul style="list-style-type: none"> • the type of band aid; • the usage period for the bandaging materials; • the indication code (see also www.lhv.nl). <p>A repeat prescription for bandaging materials may be written by a district nurse contracted within the Policy Rule for the Coordinating Role in Complex Wound Care. The application must be accompanied by the prescription stated above.</p> <p>Insured persons can obtain their bandaging materials from only one care aids supplier every quarter. For bandage suits and bodysuits, you must obtain prior permission from the healthcare insurer.</p> <p>No separate reimbursement applies for the following:</p> <ul style="list-style-type: none"> • the coordinating role for complex wound care; • the prescription of bandaging materials by a nurse employed by a supplier of bandaging materials. 	
Prescriber	Attending physician or BIG-registered wound care nurse or wound consultant of contracted care provider with coordinating role for complex wound care (see conditions and exclusions)	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO and SEMH certification for wound care; • BIG-registered wound nurse (employee). 	

Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Allergen-free shoe (Art. 2.6.k; 2.18)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	In the case of allergen-free shoes, this concerns shoes tailored entirely to the insured person's individual needs, to the extent these needs cannot reasonably be met with ready-made shoes.	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist For complex wounds: BIG-registered wound care nurse from a contracted home care organisation.	
Ownership or loan	Ownership	
Usage period	18 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	ISO and SEMH certification: I supply allergen-free shoes	
Reimbursement	100% (excluding excess and excluding statutory personal contributions)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	The personal contribution for allergen-free shoes is: <ul style="list-style-type: none"> • €134 per pair if the insured person is aged 16 or older; • €67 per pair if the insured person is under the age of 16. 	

Bandage shoes (Art. 2.6.k; 2.28)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist For complex wounds: BIG-registered wound care nurse from contracted home care organisation	
Ownership or loan	Ownership	
Usage period	18 months	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	ISO and SEMH certification: I supply bandage shoes	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Therapeutic elastic stockings and other care aids for vascular problems

Therapeutic elastic stockings (Art. 2.6.m)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	No reimbursement is available for stockings that are used for short-term support within the context of specialist medical treatment and that therefore do not qualify as insured care aids. This concerns conditions where a medical specialist provided the indication for therapeutic elastic stockings which - following discharge from outpatient check-ups - are no longer necessary or in due course will no longer be worn.	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	Two pairs or two items per 12 months, unless the medical indication changes before the end of that period.	
Prior permission from healthcare insurer / quote from care aids supplier required	No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • SEMH certification, in accordance with accreditation scheme for therapeutic elastic stockings; • trained care expert (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Dressing and undressing aids (Art. 2.6.m)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician or paramedic	
Ownership or loan	Ownership	
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Manual: No Electric: Yes	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • SEMH certification, in accordance with accreditation scheme for therapeutic elastic stockings; • Trained care expert (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Cuffs and accessories for compression therapy (Art. 2.6.m)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist	
Ownership or loan	Ownership	
Usage period	24 months	
Prior permission from healthcare insurer / quote from care aids supplier required	First supply: Yes Repeat: No	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • trained care expert (employee). 	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Lympha Press equipment (Art. 2.6.m)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	Yes
Mandatory quality requirements for care aids supplier	<ul style="list-style-type: none"> • ISO certification; • trained care expert (employee). 	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Contraceptives

Diaphragms (Art. 2.6.i; 2.16.a)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Intrauterine device (IUD, e.g. copper IUD) (Art. 2.6.i; 2.16.a)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Syringes and injection pens for administering medicines (with the exception of insulin)

Syringes and injection pens (other than for diabetes medicines) (Art. 2.6.I; 2.19)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for speech problems

Speech devices, speech replacement care aids (Art. 2.6.s)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>The entitlement relates to care aids that have specific functionalities that provide a solution for the insured person's established speech disorder.</p> <p>Care aids intended to correct stuttering are not covered by the entitlement pursuant to Article 2.6.s of the Healthcare Insurance Regulations.</p> <p>Generally available facilities, such as computer functions and internet functions (e.g. email, online chat facilities and text messaging functions) are excluded from reimbursement.</p>	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Speech software for mobile telephony (Art. 2.6.c; 2.13)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	No	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for communication, provision of information and alarm signalling

Communication equipment (Art. 2.6.f, 2.6.e, 2.6.s)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	60 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Personal alarm (Art. 2.6.t, 2.26.j.2)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	-	60 months
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Care aids for chronic pain management

Transcutaneous electrical nerve stimulation (TENS) (Art. 2.6.y)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Medical specialist or TENS nurse	
Ownership or loan	Ownership	
Usage period	Permanent device: 60 months Accessories: -	
Prior permission from healthcare insurer / quote from care aids supplier required	No	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Other

Page turning device (Art. 2.6.e)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician	
Ownership or loan	Loan	Ownership
Usage period	72 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Industry-specific ISO certificate and SEMH certificate.	
Reimbursement	100%	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-

Dialysis in the home situation (Art. 2.6.hh, 2.29.a) and dialysis at home (Art. 2.6.hh, 2.29.b)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	<p>Reasonable costs directly related to dialysis at home, insofar as no provision is made for those costs in any other statutory regulation</p> <p>Reasonable alterations made in and to the home in connection with dialysis at home, and reasonable alterations made to restore the home to its original condition, insofar as no provision is made for such alterations in any other statutory regulation</p>	
Prescriber	Medical specialist	
Ownership or loan	Ownership	
Usage period	-	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	Registered contractor	
Reimbursement	100% (excluding excess)	
Replacement/repair	-	-
Special note	The healthcare insurer has not concluded any care agreements for changes to the home.	

Skull protection helmets (Art. 2.6.g)

	Contracted care aids supplier	Non-contracted care aids supplier
Conditions and exclusions	-	
Prescriber	Attending physician, physician assistant (PA) or nursing specialist	
Ownership or loan	Ownership	
Usage period	18 months	
Prior permission from healthcare insurer / quote from care aids supplier required	Yes	
Mandatory quality requirements for care aids supplier	ISO and SEMH certification: I supply other orthoses	
Reimbursement	100% (excluding excess)	Depends on policy (see policy conditions)
Replacement/repair	-	-
Special note	-	-



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