

Medical care costs for uninsured patients

Everyone living or working in the Netherlands is required by law to be insured by a Dutch health insurer. If you are not insured by a Dutch health insurer you are considered an uninsured patient. Uninsured patients are required to pay the full costs of treatment themselves. Below we explain how this works.

Proof of identity requirement

If you require medical care, you must identify yourself. You can do so by presenting a valid passport, driver's license, ID card or residence permit. Children must also have valid identification. For newborns, if necessary, you can ask the municipality for an extract from the Personal Records Database (BRP) with the Citizen Service Number (BSN), as a temporary replacement for an identity document. Your identity details should also include your address, telephone number, and email address.

Emergency care

If you require acute medical care, you are always entitled to emergency care. Acute medical care means that you require medical care within a few minutes or hours to prevent death or serious permanent disability.

If you come to Erasmus MC in such a situation, you will need to make an advance payment at the reception desk. The final costs of your treatment in the Emergency Department will be invoiced afterwards.

Planned medical treatment

What if you do not require acute medical care, but wish to make an appointment at Erasmus MC? This is called planned medical treatment.

Before we can make an appointment for you, you will first need to make an advance payment.

Difference between your advance payment and your final bill

The final bill may be higher or lower than your advance payment. If the final bill is higher than your advance payment, you will be required to pay the difference. If the final bill is lower than your advance payment, Erasmus MC will refund you the difference.

Expected medical care costs

Erasmus MC is obliged to invoice the medical care costs in accordance with the Legislation & Regulations of the Dutch Healthcare Authority (NZA).

The medical care costs are charged based on DBC healthcare products. DBC stands for Diagnose Behandel Combinatie (in English Diagnosis Treatment Combination). A DBC states the diagnosis associated with your treatment path and the treatment(s) you have had. You may receive several bills for your entire treatment.



You can find additional information on the medical care costs on the website of the Dutch Healthcare Authority: <https://www.nza.nl/documenten/vragen-en-antwoorden/de-ziekenhuisrekening> or the zorgwijzer <https://www.zorgwijzer.nl/faq/zorgnota>.

Amounts charged for medical care costs

Each DBC has its own fixed price. The price list of all DBC's is published on Erasmus MC's website and is revised annually. You can find the price list at <https://www.erasmusmc.nl/nl-nl/patientenzorg/passantenprijslijst>.

If you wish to know what your medical care costs will be prior to your treatment or follow-up treatment, you can inquire at Erasmus MC about the DBC that will be invoiced. You can then check the corresponding price in the price list. You are free to inquire at other hospitals about their costs for the same DBC, so that you can compare and make an informed decision about the hospital you wish to choose for your treatment.

Your own responsibilities

As a patient you are responsible for monitoring the costs of your treatment so that you will not be faced with unexpected costs. Changes in your treatment requirements, the expected treatment, or the duration of the treatment or new care needs at another department can all result in a higher bill.

Taking out insurance now?

You can of course decide to insure yourself or your child with a Dutch health insurer just before your treatment.

Please note: if your insurance coverage starts **after** your first appointment or examination, you will need to pay for the first part of your treatment yourself.

Do you have any questions?

If you are covered by foreign health insurance or think that you qualify for a scheme, please contact the Frontservice, see the heading 'contacting us'.

Additional information?

For additional information and advice, please contact the Dutch health insurance helpline:

- Website: <https://www.zorgverzekeringslijn.nl/>
- Telephone number: 0800 – 64 64 644

Contacting us

If you have any questions, you can contact us by phone or email:

- Frontservice, Tel: +31 10 703 13 14 or frontservicepatient@erasmusmc.nl



