



## MANDATORY EXCESS

According to the Dutch health care system everybody aged 18 or over has a mandatory excess for health care provided under their general insurance policy. You pay the first €385,00 for the costs of healthcare yourself and costs above this amount will be reimbursed by your health insurer.

### **Mandatory excess**

If you are aged 18 or older, you pay an excess for the first part of healthcare you receive under the general insurance. This is the mandatory excess.

The amount of the mandatory excess (€385,00) is set each year by the Dutch government. The excess applies to one calendar year (1 January to 31 December). You pay this amount in addition to your premium. Once you have paid the full amount of your mandatory excess, any costs subsequently incurred will be reimbursed.

### **Voluntary excess**

Besides the €385,00 mandatory excess, you can opt to add a voluntary excess. This could be a good option if you do not need health care very often, as you can save on the (monthly) premium this way. Do bear in mind, however, that when you do require health care you will be required to pay more of the costs for this out of your own pocket. The voluntary excess can be changed before 1 January. How much you can add to your excess as a voluntary excess could depend on the kind of general insurance policy you have taken out.

### **Discount on your premium**

The higher your excess, the greater your discount on the premium. Do bear in mind, however, that when you do require health care you will be required to pay more of the costs for this out of your own pocket.

### **Does the mandatory excess apply to mental healthcare?**

Yes, you pay the mandatory excess for mental healthcare. All costs above the mandatory excess will be covered by your health insurer.

### **Do I have to pay the excess all at once?**

With most health insurers you can opt to pay the mandatory excess in instalments, so that you don't have to pay the entire €385 in one go. For more information please contact your health insurer.

### **What is the effect of a treatment at The Student Psychiatrist on the mandatory excess?**

We are a specialised mental health care provider. Rates are set by the Dutch government (Nederlandse Zorgautoriteit/Dutch Healthcare Authorities).

In nearly all cases the costs of the intake phase (approximately 2 appointments) will exceed the mandatory excess.