

**This overview is an abbreviated version of the most important changes to the health insurance with effect from 1 January 2025. You cannot derive any rights from this overview. This is only possible under our policy conditions. You can find them at [hollandzorg.com/conditions](https://hollandzorg.com/conditions).**

## Changes to the public healthcare insurance

### Exploratory mental health consultation for psychological complaints

In the case of psychological complaints, you will be reimbursed for an exploratory mental health consultation under the public healthcare insurance. During such a consultation, a mental healthcare practitioner, a professional from the social domain and possibly a hands-on expert will discuss with you, as a client, what help is necessary and appropriate. At HollandZorg, an exploratory consultation is not covered by the compulsory excess.

### Indexation of statutory personal contribution

The statutory personal contribution for maternity care, obstetric care, patient transport, overnight stays and aids is indexed. The statutory personal contribution is determined by the government. The reimbursement overview tells you the amount of this contribution per type of care.

### Indication conditions for district nursing

A district nurse or a nursing specialist must determine the indication for district nursing. The condition is that this person must demonstrably be professionally competent in the indication process.

### Adjustment of maximum rates for Zvw-pgb

The maximum rates for a personal budget ("pgb") under the Zvw have been adjusted. The rates are set out in the Healthcare Insurance Personal Budget Regulations. There is no right to reimbursement via the personal budget for costs of tasks as an employer or client.

### Reimbursement for physiotherapy and remedial therapy for severe rheumatoid arthritis

Patients aged 18 years or older with severe rheumatoid arthritis (chronic rheumatoid arthritis) are entitled to remedial therapy from the first treatment. There is no maximum for the number of treatments.

### Supervised physiotherapy or remedial therapy for COPD

We no longer apply a maximum for the number of supervised remedial therapy treatments for patients aged 18 years or older with COPD in stage II or higher of the GOLD Classification for spirometry.

### No referral required for care by a non-contracted dietician, occupational therapist or speech therapist

If you choose care from a non-contracted dietician, occupational therapist or speech therapist in 2025, you will no longer need a referral.

### Allow referring dental hygienist

Are you, as the insured person, suspected of having pathology of the mucous membranes in your mouth? In that case, from 2025, you may also be referred to a dental surgeon by a dental hygienist.

### Counselling for prenatal screening under public healthcare insurance

In 2025, counselling will no longer be included in prenatal screening. There is no difference for you as the insured person. Counselling is still available, but is no longer covered by public healthcare insurance. The government has decided to pay for counselling from a different budget from now on.

## **Geriatric rehabilitation care**

When vulnerable elderly people recover from an illness or medical procedure, they can make use of geriatric rehabilitation care. The conditions for this type of care are becoming less strict, making it easier for people who need it to access this care.

## **Dental surgeon may assist with orthodontics in special cases**

From 1 January 2025, dental surgeons will also be allowed to diagnose and treat patients with very serious developmental or growth disorders of their teeth, jaw or mouth.

## **Preventive foot care by a registered podiatrist**

As of 2025, a maximum rate will apply for non-contracted preventive foot care provided by a registered podiatrist. You will find the rates for non-contracted preventive foot care on our web page [www.hollandzorg.com/rates](http://www.hollandzorg.com/rates) under Preventative foot care.

## **Changes to the supplementary insurance**

### **Repatriation in case of death fully reimbursed**

If an insured person dies in a country other than his country of residence, HollandZorg will now fully reimburse the costs of repatriation to the country of residence under No Risk II. Previously, this reimbursement had a maximum of €15,000.

## **Changes in general**

### **Submitting expense claims in a foreign language**

Expense claims for healthcare received from 1 January 2025 may be drawn up in a foreign language, as long as it is in the Latin alphabet (Western script).