HollandZorg

Flexpolis

This summary provides a shortened overview of the main changes to the health insurance policy as of 1 January 2027. No rights can be derived from this summary. Only the policy terms and conditions are legally binding. You can find them at: hollandzorg.com/conditions.



Changes to the public health insurance

Partial exclusion of the compulsory excess for preferred medicines

For preferred medicines, 50% of the costs are subject to the compulsory excess. The remaining 50% of the costs of preferred medicines remain excluded from the compulsory excess.

Integrated care and support for children who are overweight or have obesity

The range of healthcare professionals who may provide this care has been expanded. The comprehensive medical history assessment, as well as the guidance and coordination provided by the primary care provider, may also be provided by a children's lifestyle coach, a youth and family professional, or an educational consultant. A combined lifestyle intervention (GLI) for children may also be provided by a dietitian, a youth and family professional, a pediatric nurse, a pediatric physical therapist, or a pediatric exercise therapist.

Signature requirement for district nursing care removed

For contracted healthcare providers, a signature is no longer required on the initial district nursing care plan.

Prior authorisation for geriatric rehabilitation care after six months removed

Prior authorisation is no longer required for geriatric rehabilitation care lasting longer than six months.

Prior authorisation for highly specialized mental health care removed

Prior authorisation is no longer required for care provided in a highly specialized mental health care setting by a non-contracted care provider.

Indexation of statutory personal contributions and kilometer allowance

The statutory personal contributions for maternity care, obstetric care without a medical indication, patient transport, overnight stays, medical devices and the kilometer allowance for medical transportation will be indexed. The statutory personal contribution is set by the government. You can find the applicable amount in the reimbursement overview for each type of care and in the policy terms and conditions.

Changes to maximum rates for Zvw personal budgets

The maximum rates for a personal budget under the Dutch Health Insurance Act (Zvw) have been adjusted. You can find the rates in the Zvw Personal Budget Regulations. Costs arising from duties as an employer or contracting party are not reimbursed through the personal budget.

More healthcare professionals may issue referrals

- An occupational physician may refer patients for a combined lifestyle intervention (GLI).
- An elderly care physician or a physician for people with intellectual disabilities may refer patients for medical care for specific patient groups (GZSP).
- A paediatrician or youth healthcare nurse may refer children for a GLI.
- A hospital physician may refer patients for specialist medical care (MSZ).
- An elderly care physician, clinical geriatrician, physician assistant or nurse specialist may refer people at high risk of falling for fall prevention.

More healthcare professionals may prescribe medical devices

The authorised prescribers in the Medical Devices Regulations (Reglement Hulpmiddelen) have been standardised, so that all health insurers allow the same prescribers.

Changes to No Risk Expat

New name, same coverage

Effective January 1, 2027, the No Risk I and II supplemental group insurance schemes have been renamed No Risk Expat. The No Risk III is renamed No Risk Top. The coverage remains the same as you are accustomed to.

Compulsory excess increased to €400

The government has set the compulsory excess for 2027 at €400. Previously, it was €385. No Risk Expat covers this amount, so you do not have to pay any compulsory excess yourself.

Changes in general

Obstacle (hinderpaal in Dutch) and non-contracted care

Is the reimbursement for non-contracted care an obstacle for you? If so, you can submit a request for a higher reimbursement. We will process this request within ten business days (previously five business days).

A new app for all your healthcare matters

Good news: from now on, you can sort out your healthcare matters even faster, straight from your phone. With the new My HollandZorg app, you'll have everything to do with your health insurance clearly organised in one place. If you have already created a new account after 22 September, you can log in directly using your email address and password. If you have not yet created a new account, click 'Create an account' and create an account using your email address, citizen service number (BSN), relation number and date of birth.

You can download the new app from Google Play (for Android) or the App Store (for Apple). Search for 'My HollandZorg'. Or scan the QR code: