

Roadmap

for choosing health insurance

Step 1: Review your healthcare use

Think about how much healthcare you and your family received last year. Which treatments were non-recurring and which ones are more frequent? Also think about the healthcare you expect you will need next year.

Step 2: How much freedom do you want in your choice of healthcare?

Some insurance policies leave you free to choose where you receive treatment; others require you to go to certain health care providers. If you visit a health care provider not covered by your insurance, you will pay some of the costs yourself. Choose what best suits your interests and what you can afford.

Step 3: What are you willing to pay when you need healthcare?

Everyone has a mandatory deductible of €385. You can choose to increase this amount and thereby pay a lower premium. In that case, if you need care, you have to pay more yourself, up to €885. This is the maximum deductible.

Step 4: Do you need additional insurance?

The basic insurance covers the standard costs. If you are in an occupation with specific health risks or if you already know you will need certain healthcare, additional insurance may be useful. Look carefully at what you really need.

Step 5: What service do you desire from your insurer?

Do you want your insurer to always be there for you through personal contact, or are you fine with having everything taken care of online? Choose the option you are most comfortable with.

Step 6: Make your choice

Choose the health insurance that you and your family feel most comfortable with. You will find the health insurance policies that we would recommend on [onze-collectiviteit.nl](https://www.onze-collectiviteit.nl)