# Patients not covered by basic Dutch health insurance or treatments not covered by the basic health insurance

Are you scheduled for a treatment at the Beatrix Hospital or the Linge outpatient clinic and do you not have basic Dutch health insurance? Or are you scheduled for a treatment not covered by the basic health insurance? This folder provides you with information on our policy with respect to "uninsured patients" and what this means for you.

Every person living or working in the Netherlands is required by law to take out health insurance (basic health insurance). Health insurers cover a large part of the cost of hospital care. However, you always have to pay a compulsory deductible.

If you need care that is not covered by the basic health insurance, then you have to pay the charges yourself. It depends on any additional insurance coverage you may have whether you will be able to claim (some of) these costs retroactively.

You may also have to pay part of the costs yourself if your insurance provider does not have a contract with the Beatrix Hospital; this also applies to the Linge outpatient clinic. At our website www.beatrixziekenhuis.nl you can find out which health insurance providers have contracts with the Beatrix Hospital.

# No health insurance

If you do not have Dutch health insurance, you will have to pay beforehand for the cost of the care provided. The Beatrix Hospital makes an estimate of the cost of your treatment. The Accounts Receivable Department prepares a provisional invoice for that purpose. The definitive invoice may differ from the amount already paid. In that case, you will receive an additional settlement invoice at a later date for the remaining amount that you either need to pay or that you will be reimbursed.

# Costs of care not covered by the basic health insurance

You must pay all the costs of care not covered by the basic health insurance beforehand. The Beatrix Hospital makes an estimate of the cost of your treatment beforehand. The Accounts Receivable Department prepares a provisional invoice for that purpose. Only after you have paid the provisional invoice will an appointment be scheduled for your treatment. The definitive invoice may differ from the amount already paid. In that case, you will receive an additional settlement invoice at a later date for the remaining amount that you either need to pay or that you will be reimbursed.



#### European Health Insurance Card (EHIC)

If you have a foreign health insurance policy (within Europe), you must have a valid EHIC/E-111 form or card in order to be reimbursed for the care provided in the Beatrix Hospital. The EHIC entitles you to the necessary medical care during a temporary stay. The financial administrative details are taken care of by us directly. If you have any questions about the EHIC, please contact the Accounts Receivable Department via the telephone number listed below or by email to factuurvragen@rivas.nl.

#### International students or travel insurance (for example OOM/AON)

If you have an international student or travel insurance, then you must inform your insurance provider beforehand that you are scheduled for a treatment at the Beatrix Hospital.

You must also make an advance payment to the Beatrix Hospital. The final amount to be paid may differ from the advance payment. In that case, you will receive an additional settlement invoice at the completion of the treatment for the remaining amount that you either need to pay or that you will be reimbursed. This care invoice can be submitted to your own insurance provider via a claim form.

#### No valid ID

If you cannot provide a valid ID when visiting the Beatrix Hospital, you will have to pay the care costs beforehand. This also applies if you do have health insurance coverage. You will be reimbursed for your advance payment as soon you can provide a valid ID.

Babies receive an emergency pass for their first visit. As the parent, you will then have three months to arrange for a valid ID for your child. After that, the rules described above will apply.

#### **Conscientious objectors**

The regulations for conscientious objectors are intended for those persons who do not wish to be insured for health costs due to their beliefs. In that case, you must register yourself as a conscientious objector with the Social Insurance Bank (SVB). Based on this registration, you will then receive a declaration of exemption from the SVB. If you cannot provide a declaration of exemption when visiting the Beatrix Hospital, you will have to pay the care costs beforehand.

#### Follow-up treatment

In case of a follow-up appointment or admission to the Beatrix Hospital, a new assessment will be made as to whether you have made sufficient payment or whether an additional payment is required. Any such payment must be completed during the admission or before the follow-up appointment.

The final amount to be paid may differ from the advance payment. In that case, you will receive an additional settlement invoice at a later date for the remaining amount that you either need to pay or that you will be reimbursed.



Rivas Zorglijn 0900-8440 www.rivas.nl

#### Unable to pay the care invoice

If you are not able to pay the care invoice at one go beforehand, you may be eligible for a payment plan. Any arrangements in this regard are made with the Accounts Receivable Department.

#### **Emergency Room**

If you require emergency care and are not able to pay for the care beforehand, the care invoice will be prepared afterwards and you will have to pay for the costs after the fact. This may occur if you have already been admitted to the Beatrix Hospital or if you present yourself for emergency care.

If your need for care is not of an emergency nature, then you must pay for the estimated costs of care beforehand in accordance with the information presented above.

# Amount of the provisional invoice

Treatment and/or care covered by supplemental health insurance is invoiced on the basis of our visitors' rates: for more information, visit our website at www.beatrixziekenhuis.nl. For the other charges listed on the provisional invoice, refer to the appendix.

# **Contact details**

Beatrix Hospital (0183) 64 44 44 Accounts Receivable Department (0183) 64 35 86 Email address: factuurvragen@rivas.nl For more information about the care invoice, please go to www.dezorgnota.nl

# Appendix on uninsured patient or patient with a foreign insurance policy or treatments not covered by the basic health insurance

# Prices and provisional invoices 2018 and 2019

- Starting rate at the ER is €500
- Advance payment for cardio or neurological treatment at the ER is €1000
- The advance payment for the first visit to the outpatient clinic is €350 After that, an estimate of the costs is made on the basis of our visitors' rates: see our website at www.beatrixziekenhuis.nl
- Starting rate for hospital admission is €1000 After that, an estimate of the costs it is made on the basis of our visitors' rates: see our website at www.beatrixziekenhuis.nl
- Treatment and/or care covered by supplemental health insurance is invoiced on the basis of our visitors' rates: for more information, visit our website at www.beatrixziekenhuis.nl.
- The compulsory deductible for your health insurance in 2018 and 2019 is € 385.

