



Changes to health insurance in 2022

On 1 January 2022, various terms and conditions and reimbursements provided by your health insurance will change. The following will give you a rundown of the main changes. For the most recent list of all changes, please visit www.cz.nl/wijzigingen (in Dutch).

Your compulsory deductible will be €385 in 2022.

General insurance policy



Approval

- If you use esketamine nasal spray (Spravato, for example) and get it from a supplier with whom we do not have a contract, please request approval from us for reimbursement of this nasal spray.
- If you use artificial tears (Hylo Parin eye drops, for example), please request approval from us to get them reimbursed.
- If you receive mental healthcare without being admitted to a facility, from a healthcare provider with whom we do not have a contract, please make sure you request approval from us beforehand.



Approval for healthcare outside your country of residence

If you go to a country other than your country of residence to receive treatment and this involves admission (inpatient treatment), you will need our prior approval for this treatment to be eligible for reimbursement. This also goes for healthcare that does not involve admission (outpatient treatment) if the treatment is on the list of treatments outside your country of residence for which authorisation is required. You can find this list and further information at www.cz.nl/en/reimbursements/planned-healthcare-abroad.



Ventilation equipment

If you use mechanical ventilation equipment at home, you will be reimbursed for the electricity the equipment consumes.



Mental healthcare

From 2022, mental healthcare facilities will send health insurers separate invoices for each treatment (instead of a total invoice for all treatments relating to a diagnosis). This will make the costs easier for you to understand and verify. It may also mean you may end up paying the deductible earlier on in the year.



Accommodation costs

If you are receiving CAR T-cell therapy and you live over 60 minutes from the hospital, it is important that you temporarily stay near the hospital. The accommodation costs you incur as a result will be reimbursed up to a maximum of €76.50 per night and with a maximum of two weeks.



Oral care up to the age of 18

- The intake at the dentist will be reimbursed for insured persons up to the age of 18.
- The extraction of a tooth from one position and replantation in a different position (autotransplantation) will be reimbursed for insured persons up to the age of 18.



Refund of the deductible when using e-Health

If you have a 'Zorgbewustpolis' and receive mental healthcare online, such as through e-Health, the compulsory deductible will no longer be refunded.



Statutory personal contributions and maximum reimbursements

The government is adjusting the personal contributions and maximum reimbursements. To see the new rates, please visit www.cz.nl/eigenbijdrage (in Dutch).



Tests during pregnancy

The combined test will no longer be reimbursed. If there are medical grounds for a non-invasive prenatal test (NIPT), it will still be reimbursed.

Additional insurance package



Skin therapy

Skin therapy will no longer be reimbursed under the 'Basis Collectief' additional insurance package.



Accommodation costs

The condition that the guest staying overnight must be a family member of the patient no longer applies for the 'Start', 'Basis Collectief', 'Comfort', 'Plus Collectief', 'Top Collectief', 'Jongeren', 'Gezinnen', '50+', 'Supertop' and 'Excellent' additional insurance packages. The patient claims the accommodation costs for the guest.



Informal care

- The condition that carer relief must last at least 3 consecutive days no longer applies for the 'Basis Collectief', 'Comfort', 'Plus Collectief', 'Top Collectief', 'Jongeren', 'Gezinnen', '50+', 'Supertop' and 'Excellent' additional insurance packages. Carer relief can be claimed on a day-by-day basis. Carer relief will be reimbursed for the carer.
 - The carer will be reimbursed for a maximum of 7 hours for an external informal care broker. This is a one-off reimbursement.
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Dentist

- The intake at the dentist will be reimbursed as other oral care under the 'Tandarts Collectief', 'Uitgebreide Tandarts Collectief' and 'Jongeren' additional insurance packages.
 - Reimbursement for crowns, bridges and implants in the additional insurance packages the 'Tandarts Collectief' and 'Uitgebreide Tandarts Collectief' is being increased from 75% to 80%. Reimbursement for other oral care is being reduced from 100% to 80%. The check-up will continue to be reimbursed for the full 100%.
 - Total reimbursement in the additional package 'Tandarts Collectief' for all oral care combined is being increased from €450 to €500.
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Pregnancy courses

From 2022, pregnancy courses will be reimbursed on an annual basis under the 'Basis Collectief', 'Comfort', 'Plus Collectief', 'Top Collectief', 'Gezinnen', 'Supertop' and 'Excellent' additional insurance packages, instead of per pregnancy.



Vitalmindz

The Vitalmindz programmes offered under the 'Basis Collectief', 'Comfort', 'Plus Collectief' and 'Top Collectief' additional insurance packages are being replaced by 5 new programmes provided by Gezondeboel.



Online health programmes

The reimbursement for online health programmes is being extended. You can now also use your allowance under the 'Jongeren', 'Gezinnen', and '50+' additional insurance packages for the online self-help programmes 'Piekeren' (worrying) and 'StressLes' (stress lessons) once per year.

No rights can be derived from the content of this leaflet. You can request the terms and conditions of insurance and the health insurance card for your insurance policy and/or package from CZ Customer Services. They are also available at www.cz.nl/voorwaarden (in Dutch).

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Finding a healthcare provider

To find out which healthcare providers we have agreements with for 2022, and whether any restrictions apply, visit www.cz.nl/zorgvinder (in Dutch).