



Changes to health insurance in 2024

On 1 January 2024, various terms and conditions and reimbursements provided by your health insurance will change. We have summarised the key changes for you. For the most recent list of all changes, please visit cz.nl/wijzigingen (in Dutch).

Your compulsory deductible will be €385 in 2024.

General insurance policy



Refund policy to be replaced with combination policy

As of 2024, the 'Zorgkeuzepolis' refund policy will be replaced with the 'Zorgvariatiepolis' combination policy. Under the current refund policy, healthcare provided by non-contracted district nursing or mental healthcare providers is reimbursed for the full 100%. With the new 'Zorgvariatiepolis' combination policy, reimbursement of healthcare provided by these healthcare providers will be capped from 2024 at 85% of the rate charged by healthcare providers that do have a contract. You will need to pay the remainder of the invoice yourself. For all other healthcare, you will still be reimbursed for the full 100%, even if you go to a non-contracted healthcare provider.



Statutory personal contributions and maximum reimbursements

The government is adjusting the personal contributions and maximum reimbursements. To see the new rates, visit cz.nl/en/health-insurance/indexed-rates.



Obstetric care

In some situations, the period of obstetric care can be spread out over a period of six weeks instead of the maximum period of ten days. The number of days of obstetric care and the number of hours a day will be set during the intake and after giving birth. The maximum number of days will continue to be ten (eight and two additional days when there are medical grounds for it).



Combined Lifestyle Intervention

Children up to 18 years old who are overweight or obese can participate in Combined Lifestyle Intervention (GLI) by 2024. In order to be able to use this reimbursement, you need a referral.



Physiotherapy for COPD

From 2024, we will reimburse physiotherapy to treat COPD only if provided by physiotherapists that we have contracted for this kind of physiotherapy and that are affiliated with the national Chronisch ZorgNet network. These therapists have a special focus on treating COPD. If your physiotherapist is not affiliated with Chronisch ZorgNet, then you may not receive full reimbursement. This depends on your health insurance.



Speech and language therapy

For speech and language therapy up to age 18, you will no longer need a referral from 2024 when going to a contracted healthcare provider. If you go to a non-contracted healthcare provider, you will still need a referral.



District nursing

The application process for using district nursing services by a healthcare provider who does not have a contract with CZ is changing. Read more about it at cz.nl/wijkverpleging. Your statement of medical grounds must not be more than three months old at the time of submitting your application.



Upper jaw implants

If you need an implant for your upper jaw, you will need approval from us from 2024 both for contracted and for non-contracted healthcare providers. For a lower jaw implant, approval will be required only for non-contracted healthcare providers.



Fall prevention

From 2024, fall prevention cover will be added to the general insurance policy. Fall prevention consists of an exercise programme supervised by a physiotherapist. You are eligible for fall prevention if you are at a high risk of falling and you have additional physical or psychological problems. You will need a referral to be able to claim this reimbursement.

Additional insurance package



Vaccinations for travel

The reimbursement for vaccinations for travel will be extended. Vaccinations for tuberculosis/meningitis, Japanese or tick-borne encephalitis, rabies and a Mantoux test to screen for possible tuberculosis will now also be covered.



Foot care for severe circulation problems or for rheumatoid arthritis

If you suffer from severe circulation problems or rheumatoid arthritis, with an increased risk of foot ulcers, your treatment will be reimbursed under your general insurance policy from 2024, instead of under the additional insurance package. Like before, we will reimburse you for foot care in relation to diabetes mellitus under the general insurance policy as well. This healthcare is subject to a deductible. General foot care will continue to be reimbursed under the additional insurance package.



Fall prevention

Fall prevention will no longer be reimbursed under any of the additional insurance packages. This reimbursement will be moved to the general insurance policy and will only be provided from age 65 upwards from 2024. This healthcare is subject to a deductible.



Exercise programme for overweight and obese children

Overweight or obese children can take part in an exercise programme. As of 2024, this program will be reimbursed from your basic insurance with the reimbursement for Combined Lifestyle Intervention (GLI).



Carer relief

From 2024, your reimbursement for informal care will be capped at €2250 per year. In 2023, you were reimbursed for a maximum of 14 days, whereby the relief carer had to be deployed for at least four consecutive hours a day. This rule of four consecutive hours a day will be scrapped to give you greater flexibility in using carer relief.



Pregnancy

From 2024, the personal contribution for obstetric care will be reimbursed at 100%.



Annual HealthCheck

From 2024, the 'Jongeren', 'Gezinnen' and '50+' additional insurance packages will cover one annual HealthCheck. In 2023, this was covered as part of the reimbursement for online health programmes (€60 per year). From 2024, you will be able to use this amount of €60 for other online health programmes.

You are entitled to cancel your insurance with effect from 1 January 2024. You can do so up to 31 December 2023. If CZ changes the terms and conditions or premium for your policy during the year, and this is to your disadvantage, you can change or cancel your health insurance within 30 days of us notifying you of the change.

No rights can be derived from the content of this changes card. The terms and conditions of insurance and the health insurance card are available at cz.nl/voorwaarden (in Dutch). Alternatively, you can request them from CZ Customer Services.

Onderlinge Waarborgmaatschappij CZ

Licence number: 12000561

CoC no. 18028752

Groep U.A.

Licence number: 12001009

CoC no. 27093766

CZ Zorgverzekeringen N.V.

Finding a healthcare provider

To find out which healthcare providers we have agreements with for 2024, and whether any restrictions apply, visit cz.nl/zorgvinder (in Dutch).