

These are the most important changes to your health insurance in 2023.

The following is an overview of the most important changes to the basic, supplemental and dental policies for you.

Mandatory excess

In 2023, the mandatory excess will remain €385. For more information about the mandatory excess and the option to pay in instalments, visit [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico).

Statutory personal contribution and maximum reimbursements

You are required to pay a statutory personal contribution towards the cost of certain care covered by your basic insurance, or a maximum reimbursement may apply. A few examples are maternity care, patient transportation, or a wig. The government determines which care is subject to a personal contribution and sets the amount. For more information, visit [zk.nl/eigenbijdrage](https://www.zk.nl/eigenbijdrage). In 2023, the statutory personal contribution or maximum reimbursement for certain types of care is changing. Visit [zk.nl/vergoedingen](https://www.zk.nl/vergoedingen) and check your reimbursement ahead of time to make sure you know where you stand.



Changes to the basic insurance

We are committed to keeping healthcare affordable, so we will only reimburse medication with the **best price** from 1 January 2023. This **preference policy** determines which medicines we agree on with which manufacturers and at what price. You will be reimbursed for these medicines. To learn more about the preference policy and what it means for you, visit [zk.nl/geneesmiddelenbeleid](https://www.zk.nl/geneesmiddelenbeleid). The list of preferred medicines can also be found here.

If you opt for a **voluntary excess** in 2023, visit [zk.nl/eigenrisico](https://www.zk.nl/eigenrisico) after 12 November to find out what discount you will receive in 2023.

The **discount on the premium of the basic insurance** will lapse. This has been established by the government and applies to all health insurers in the Netherlands.

Reimbursement for the **combined prenatal test (blood test and nuchal fold measurement on an unborn child)** has been discontinued. Instead, you can opt for the Non-Invasive Prenatal Test (NIPT) if you have a medical indication. The excess will no longer apply to the NIPT from 1 January 2023.

If you have a **personal care allowance (Zvw-pgb)**, you will be informed separately of the changes to the Personal Care Allowance Regulations. These changes will also be published on [zk.nl](https://www.zk.nl) by 12 November 2022.

If you send us **invoices for care you received**, you now need to keep the original invoices for two years instead of one. The same applies to the proof of payment, including if you paid in cash.

We believe it is important that the **nurse and/or carer** who visits you at home to care for you is sufficiently trained to provide quality care at all times. As such, the caregiver must have completed at least level 3 training.

New in 2023: the reimbursement for **foot care** is no longer limited to people with diabetes with an increased risk of foot ulcers (deep inflammation of the foot). We now also reimburse foot care required for other conditions or medical treatment with an increased risk of a foot ulcer.

New in 2023: in the event of a **positive or abnormal heel prick** on a baby, the RIVM can refer you directly to a paediatrician in the hospital.

New in 2023: If you live in a nursing home and are not registered with a general practitioner, the doctor at the nursing home may refer you directly to a specialist at a hospital. You do not need to obtain a referral letter from a GP.

New in 2023: If you have an **allergic reaction after dental treatment**, your dentist can immediately refer you to the Dermatology Department. You do not need to obtain a referral letter from your GP.

If you wish to have a **comprehensive sleep study (a polysomnography)** performed at a non-contracted hospital, independent treatment centre or private clinic, you must obtain authorisation from us first. The care provider can request authorisation on your behalf. Authorisation is not required for a respiratory polygraphy.

In addition to **seated patient transportation, recumbent patient transportation** will also be reimbursed under the basic insurance from 1 July 2022. You can request permission for recumbent patient transport using the Zilveren Kruis app.

Seated patient transportation for a **temporary visual impairment**, such as after cataract surgery, is no longer reimbursed from 2023. You are still entitled to seated patient transportation if you have a permanent visual impairment.

A referral from a medical specialist from the gender team is required for **plastic surgery for transgender people**.

If your child under 18 needs **more than average dental care**, you will need our prior approval for some treatments. The dentist can request authorisation on your behalf. This applies to the following treatments:

- sealing the baby teeth;
 - sealing more than 8 teeth and/or molars per person per year;
 - more than 1 hour of preventive education per person per year;
 - more than 30 minutes of dental cleaning per person per day;
 - more than 1.5 hours of dental cleaning per person per year;
 - more than 6 fillings per person per day;
 - more than 10 fillings per person per year.
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The reimbursement for **post-COVID-19 paramedical restorative care** has been extended to 1 August 2023. Paramedical care includes physical therapy, exercise therapy, occupational therapy and dietetics.

Vitamin D supplements will no longer be reimbursed, even if prescribed by your doctor. The medicine reimbursement system (GVS) states which medicines are reimbursed under basic insurance and lists the maximum reimbursement. During the course of the year, a medicine may become or no longer be eligible for reimbursement under basic insurance.

From 1 January 2023, you will pay a flat fee for using a **medicine roll**, regardless of how much medicine is in it. If your doctor prescribes fewer or more medicines, the amount for the roll will remain the same. You can see the cost of the medicine roll on your claims overview.



Changes to supplemental insurance

Dow Excellent

New in 2023: we will no longer only reimburse the cost of **acne treatments, camouflage training and electric or IPL epilation** provided by a beautician affiliated with the ANBOS. Your beautician can now also be affiliated with De Huidprofessional or the SKIN registry.

New in 2023: insured persons with **Sjögren's syndrome** will be reimbursed for the costs of Dentaïd Xeros gel.

From 2023, the cost of **informal care replacement, an informal care agent, informal care instructions, informal care coaching and/or informal care courses and temporary domestic help for informal care support** will only be reimbursed for the informal caregiver and no longer for the person receiving the informal care.

From 2023, **Margarine, Bexsero and Prevenar 13** will no longer be reimbursed under your supplemental insurance. Bexsero and Prevenar are sometimes still reimbursed under basic insurance. Consult your doctor or medical specialist about this.

In 2023, you will only be reimbursed for **melatonin** if you order it online from De Nationale Apotheek. If you order your melatonin from eFarma or another supplier or pharmacy, we will not reimburse the costs.

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Only the main changes are listed and described in brief. All changes apply from 1 January 2023. Always refer to your policy conditions and the relevant regulations to find the reimbursement to which you are entitled. These can be downloaded at zk.nl/voorwaarden or obtained from us by calling +31 71 751 00 51.

To download documents regarding your health insurance, visit zk.nl/informatiedocument. If you have any questions, call +31 71 751 00 51.

The health insurance policies offered by Zilveren Kruis are insured by Zilveren Kruis Zorgverzekeringen N.V., which has its registered office in Utrecht (Chamber of Commerce no. 06088185, AFM no. 12000646). Supplemental health insurance policies offered by Zilveren Kruis are insured by Achmea Zorgverzekeringen N.V., which has its registered office in Zeist (Chamber of Commerce 28080300, AFM 12000647).