



# English translation

CAK  
Verzekering Burgers  
Team Onverzekerden

Datum  
xx month 2019

Re You do not yet have Dutch health insurance

12345678

Dear Mrs. *Geraldine MyMaastricht*,

You are registered as a resident of the Netherlands, but you do not have health insurance. Every resident of the Netherlands is legally required to have basic health insurance under the Dutch Health Insurance Act (Zvw). It is very important, therefore, that you take action as soon as possible. If you do not do so, you will receive a fine.

## What you have to do

You need to take out statutory basic health insurance in the Netherlands within 3 months. You are required to do so under the Health Insurance Act. You must have this insurance before 22 May 2019. You are free to select the health insurance company you prefer. You will find a list of health insurance companies on our website, [www.hetcak.nl/onverzekerden](http://www.hetcak.nl/onverzekerden).

## If you already have health insurance

Perhaps you believe that you do not need Dutch health insurance. For example, because:

- You are insured in your own country or have an international (student) insurance.
- You have been posted to the Netherlands by your employer.
- You have (private) health insurance in the Netherlands.
- You live, work or study outside the Netherlands.

If one of these situations applies to you, you need to ask the Sociale Verzekeringsbank (SVB) to assess whether you are subject to compulsory insurance under the Long-term Care Act (Wlz). The Wlz is the basis for compulsory health insurance in the Netherlands. You can apply for an assessment via the website of the SVB, [www.svb.nl/wlz](http://www.svb.nl/wlz).

## NB:

If your situation is not listed, check our website to find out what you need to do or call us on 0800-5028.

## What happens if you do not take any action?

- If you are not insured in 3 months, you will receive a fine of € 402,24.
- If you do not have Dutch health insurance after that, you will receive a second fine.
- If you still do not have Dutch health insurance after the 2 fines, we will register you with a health insurance company.

You can find the assessment of Wlz insurance position attached to this post:

Please fill out the form and send it to:

SVB  
Postbus 18607  
3501 CR Utrecht

**What is the CAK?**

We are a Dutch government agency that traces uninsured persons. We do this by comparing databases. If you are registered with a Dutch municipality, you must also be registered in the insured persons database (Referentiebestand Verzekerden Zorgverzekeringswet, RBVZ).

**If you have any questions,**

You can find more information about the arrangement for uninsured persons on our website, [www.hetcak.nl](http://www.hetcak.nl). If you cannot find what you are looking for, you can send us an email using the contact form on our website. You can also phone us on 0800-5028 on weekdays between 8:30 a.m. and 5 p.m.

Yours sincerely,

*Manager Backoffice*

*This letter is unsigned because it has been automatically generated.*

**CAK**  
Verzekering Burgers  
Team Onverzekerden

**Datum**  
22 februari 2019

**Onze referentie**  
1201710820