

Dear Chairman and members of the Committee on Public Health, Welfare and Sport,

For the sake of the readability of this letter, I will first quote two texts. On 7 December 2019 I will present you with some points, including this one:

Dutch Caribbean students who continue their studies in the European Netherlands after finishing secondary school will be placed with a special insurance (OOM, NNAM) through ZVK, whereby these students first have to pay for their visit to a (dental) doctor themselves and can then submit this declaration to OOM. When these, generally less wealthy ("special" not to say "second-class") Dutch citizens have to make ends meet from their study financing, this two-stage procedure is by no means ideal.

On 6 July 2020, State Secretary Blokhuis will respond as follows:

It is true that students have to pay the bills and then claim them. We cannot conclude contracts from Bonaire with all health care providers in the Netherlands and control the medical necessity of declared costs. The alternative could be that a student enrolls in the Netherlands and takes out a local health insurance, pays the monthly premium himself, if applicable also the excess, and applies for a care allowance. However, this student will then face higher costs than when using the Dutch Caribbean insurance. The insurance from the Dutch Caribbean can then be seen as a privileged position compared to fellow students from the European Netherlands. In spite of the fact that the situation between the Dutch Caribbean and the Netherlands differs, I am of the opinion that students from the Dutch Caribbean will be facilitated as much as possible.

I would be able to understand this reaction, were it not for the fact that it is just different from what the State Secretary outlines. Indeed, no contracts are concluded from Bonaire with all health care providers in the European Netherlands. Via the website of the Rijksdienst Caribisch Nederland you will find the page "[Zorgverzekering voor studenten](#)" quite naturally. What is stated there is reasonably in line with what the letter of State Secretary Blokhuis states.

Then the student reports to the e-mail address mentioned there (info@zorgverzekeringskantoor.nl). In the response received, reference is made to the website <http://www.ziektkostenbes.nl/>. On this website it says a.o. "The BES Care Office, takes care of the insurances of all students of Bonaire, St. Eustatius and Saba who are studying in the Netherlands. The BES Care Office offers a good care, basic and supplementary insurance package for students". This care office does not work from Bonaire at all, but from Groningen, according to the same website. The website reports under "About us" the existence of NNAM and under "insurers" OOM Verzekeringen and Avéro Achmea are introduced as parties behind the scenes. *Students from the Dutch Caribbean are thus insured with OOM Insurances and receive a Global Health insurance, for which the premium is paid by the Health Insurance Office.*

It could be that the care providers that appear on the "List of care providers OOM" do act as 'normal' care providers in the Netherlands but in Zeeland (where people study) there is a shortage of general practitioners so with a bit of luck you can register with a general practitioner (because fortunately your zip code meets the conditions set by the general practitioner's office) but he or she is not on the OOM list. And so it happens that you do get an insurance card, but the care provider (doctor, dentist, pharmacy, optician, etc.) sees you as 'elsewhere' insured and you get an invoice and you have to claim it yourself. For students this is not a very pleasant situation.

OOM Verzekeringen itself states - see <https://www.oomverzekeringen.nl/zorgverleners-nederland> - *"OOM Global Care N.V. is an international health insurer that occupies a special position in the market. We are not a health insurer in the sense of the Health Insurance Act (Zvw): we do not operate the basic insurance. Nor are we an implementer of the Exceptional Medical Expenses Act (AWBZ). We only have private health insurance for cross-border traffic, in other words for Dutch nationals abroad or for foreigners in the Netherlands"*. This further makes that the CAK, in its periodic survey of uninsured Dutch citizens, urges the Dutch Caribbean students to take out an insurance for the legal basic package of the Healthcare Insurance Act.

The OOM insurance is therefore intended for *Dutch nationals abroad or for foreigners in the Netherlands*, whereas this is simply about (Caribbean) Dutch nationals in the (European) Netherlands. From this point of view, the reaction of State Secretary Blokhuis also raises a question. After all, he states that 'the alternative could be that a student registers in the Netherlands and takes out a local health insurance, pays the monthly premium himself, if applicable also the excess, and applies for a health care allowance'. *This student registers in the Netherlands! That is not an alternative, that is just how it goes.*

Note: *If I elaborate on the 'alternative' mentioned by the State Secretary, then the student enrolls at the educational institution in the Netherlands (this has to be done via <https://www.studielink.nl> in order to also connect to the study financing by DUO) and if this student can claim the premium, due for the basic package (possibly supplemented with a dental insurance), at the 'ZVK', then we - for the target group Caribbean Dutch students, in possession of a Dutch passport and studying in the European Netherlands - really make a step forward!*

Where in the corridors there is talk of the Dutch Caribbean as being three "special municipalities in the Netherlands", I believe I can establish on the basis of the above mentioned argument that in this respect (i.e. that of the health insurance) Dutch Caribbean citizens are rather seen as foreigners and at the most as second-class Dutch citizens.

Note: *I could make the same argument when it comes to the granting of a citizen service number for residents of the Dutch Caribbean who have not previously lived in the European Netherlands, but then this letter becomes, in my opinion, too complex.*

I conclude. In the letter of State Secretary Blokhuis he states *"The insurance from the Dutch Caribbean can then be seen as a privileged position with regard to fellow students from the European*

Netherlands. Despite the fact that the situation between the Dutch Caribbean and the Netherlands differs, I am of the opinion that students from the Dutch Caribbean will be facilitated as much as possible". I believe I have substantiated with my argument that this is by no means a privileged situation but an unnecessarily complicated situation. If the Dutch Caribbean really are part of the country "the Netherlands" then in my opinion this complicated situation would not occur at all. It certainly cannot happen overnight, but the situation around the 'ZVK' must then be phased out in favor of the European Dutch situation as it applies after the introduction of the Health Insurance Act in 2006 (in which also the Health Insurance Fund came to an end). Of course special situations apply here with flight connections to healthcare providers, but in my opinion this does not justify the differences between the healthcare systems in the Caribbean and in the European Netherlands that - as described above - are artificially maintained in case Caribbean Dutch students go to study in the European Netherlands.

I would like to see it lead to the elimination of unnecessary differences between the Dutch Caribbean and the European Netherlands (as now described in the domain of health insurance) so that - in general - Dutch Caribbean citizens are not (anymore) seen and treated as second-class Dutch citizens.

For the target group Caribbean Dutch students, in possession of a Dutch passport and studying in the European Netherlands, a way could be found - in anticipation of a broad, structural solution - by having the students take out their own health insurance and declare the premium for the basic insurance (and possibly for the dental supplement) to the ZVK (which, in my opinion, falls entirely under the state budget for the VWS department anyway).

May I ask you to support my wish and take the resulting actions?

Kind regards,

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Cc: Chairman and members of the Kingdom Relations Committee