

Healthcare for Undocumented Migrants in the Netherlands

Everyone in the Netherlands has the right to receive medically necessary care, regardless of their residence status. This means that undocumented migrants (people without a valid residence permit) can access essential healthcare services, even if they do not have health insurance.

Dutch law ensures that no one is denied medical treatment because of their status or financial situation.

What type of care can you receive

Undocumented migrants have the right to **medically necessary care**. This includes all healthcare needed to protect your health and safety, not only in life-threatening situations.

Examples include:

- Emergency care and hospital treatment
- General practitioner (GP) consultations
- Maternity and childbirth care
- Mental health support
- Preventive care, such as vaccinations
- Medication prescribed by a doctor
- Dental emergency treatment

Doctors and healthcare institutions are legally required to provide this care when it is necessary for your health.

Costs and payment (Regeling Onverzekerden)

Since undocumented migrants cannot take out Dutch health insurance, the **Centraal Administratie Kantoor (CAK)** reimburses healthcare providers for the costs of medically necessary care through the **Regeling Onverzekerden (Uninsured Persons Scheme)**.

This means:

- You will not be refused care if you cannot pay.
- Your doctor, hospital, or midwife can submit the bill directly to the CAK.
- You might be asked to contribute a small amount if possible, but care will continue even if you cannot.

The CAK covers costs for:

- General practitioners (huisarts)
- Hospitals and emergency rooms
- Midwives and maternity care
- Mental health care
- Pharmacies (with a prescription)

 **Tip:** Always inform your doctor or clinic that you do not have insurance. They will register your visit under the “CAK uninsured” scheme.

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- Dutch education system
- Schools in the Brainport region
- Educational concepts
- NKO (newcomer education)
- Public denominated and international schools

Healthcare

- Dutch healthcare system
- Healthcare providers in the Brainport region
- Health insurance in the Netherlands
- Costs and reimbursements
- Healthcare for Highly Skilled Migrants

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