

OHRA Zorgverzekering Package Comparer 2023

This guide shows at a glance what coverage is provided under each of the insurance policies so that you can compare the various healthcare packages. Only insurance policies that can be taken out in 2023 are included. For the cover provided per reimbursement under all of the supplementary insurance policies, see www.ohra.nl/vergoedingenwijzer. If you only want to see what is covered in your own policy, download the OHRA App or log on to Mijn OHRA, where you will find details of what is reimbursed under your insurance policies.

Basic insurance

The government determines the reimbursements under the basic insurance plan. OHRA has made agreements on rates with most healthcare providers. OHRA reimburses in full the bill you receive from these healthcare providers. A sign in the package comparer signifies that this care is insured. If you visit a healthcare provider with whom OHRA does not have an agreement, we also reimburse the bill in full, unless it concerns the costs of GGZ or district nursing of non-contracted care providers. Then we reimburse a maximum of 75%. Very occasionally, however, we receive a bill from a healthcare provider that is unreasonably high. We are prohibited by law from reimbursing such a bill. Fortunately, this almost never happens. In the 'excess' column, you can see whether or not a reimbursement falls under the excess. Only insured persons aged 18 and older pay the excess. The 'personal contribution' column shows whether a personal contribution applies. For the exact amount see www.ohra.nl/vergoedingenwijzer. The personal contribution is fixed by the government and comes on top of your excess.

Supplementary and dental insurance policies

If you want more extensive cover than the basic policy provides, you can take out supplementary and dental insurance. All of the amounts quoted in this guide are maximum amounts per insured person per calendar year, unless otherwise stated. In every case, the healthcare provider and/or institution must be recognized by OHRA.

Supplementary health insurance policies with Physio Carry Over

Have you not used your full physiotherapy allowance for 2023? The OHRA Sterk Fysio Meenemen, OHRA Aanvullend Fysio Meenemen and OHRA Extra Aanvullend Fysio Meenemen supplementary policies allow you to carry over as many as nine physiotherapy treatment sessions to 2024. With OHRA Compact Fysio Meenemen you can carry over up to 6 treatment sessions to 2024. To be able to use this service you must also have an supplementary policie with physiotherapy cover at OHRA in 2023. You can take out these policies with Physio Carry Over only until 1 January 2023. The coverage is the same as that of OHRA Compact, OHRA Sterk, OHRA Aanvullend and OHRA Extra Aanvullend, but is supplemented by the Physio Carry Over Service. For more information, go to www.ohra.nl/fysiomeeneemservice.

This overview presents the overall reimbursements and coverage. The full content and scale of the insurance packages can be found in the policy conditions. No rights may be derived from this overview.

	OHRA Zorgverzekering	Excess	Personal contribution	OHRA Compact	OHRA Sterk	OHRA Aanvullend	OHRA Extra Aanvullend	OHRA Uitgebreid
Alternative healing and remedies								
Total reimbursement for alternative healing and remedies						€ 200	€ 350	€ 500
Alternative healing						€ 40 per day	€ 40 per day	€ 40 per day
Alternative remedies (registered as homoeopathic or anthroposophic medication)						✓	✓	✓
Delivery and maternity care								
Hospital delivery on medical grounds	✓							
Hospital delivery or maternity care without medical grounds	✓		yes					
Use of delivery room	✓							

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Delivery and maternity care (continuation)								
Obstetric care by a midwife, general practitioner or specialist	✓							
Statutory personal contribution for hospital delivery								✓
Maternity care								
Tip: request maternity care at the latest 5 months before the expected delivery date through Mijn OHRA Zorgverzekering								
Maternity care in maternity centre or hospital without medical grounds	✓		yes					
Maternity care at home. You must apply by the 4th month of pregnancy	maximum of 10 days		yes					
Maternity package	service							
Personal contribution for maternity care								✓
Incubator after-care								15 hours
Breastfeeding advice								€ 200
Maternity care after hospitalization								15 hours
Additional maternity care (only on medical grounds). Prior consent required.								5 x 3 hours
Maternity care for adopted child younger than 6 months. Prior consent required.								3 x 3 hours
Fertility treatments								
IVF/ICSI and the associated hormonal preparations at a government approved (institution for women up to the age of 43)	attempts 1, 2 and 3	yes						
Other fertility treatments	✓	yes						
Prenatal screening on medical grounds: NIPT	✓							
Other								
Monitoring equipment to prevent cot death. Prior consent required.								✓
Childbirth course (per pregnancy)								€ 200
BirthTENS (pain management). Prior consent required.								✓
Glasses/contact lenses/eye laser treatment								
Spectacles/contact lenses/eye laser treatment, per 2 calendar years								€ 75
Abroad								
Area of coverage				world	world	world	world	world
Non-emergency assistance abroad. Prior consent required for hospitalization.	100% in accordance with regular Dutch rate	yes						

	OHRA Zorgverzekering	Excess	Personal contribution	OHRA Compact	OHRA Sterk	OHRA Aanvullend	OHRA Extra Aanvullend	OHRA Uitgebreid
Abroad <i>(continuation)</i>								
Emergency assistance abroad	100% in accordance with regular Dutch rate	yes		✓	✓	✓	✓	✓
Helpline:								
• Travel by doctor				service	service	service	service	service
• Repatriation of patients/ injured persons				service	service	service	service	service
• Repatriation of deceased				service	service	service	service	service
• Sending medicines				service	service	service	service	service
• Telecommunication costs						€ 350	€ 350	€ 350
Emergency dental treatment from the age of 18				€ 250	€ 250	€ 250	€ 250	€ 250
Vaccinations for travel abroad						€ 250	€ 250	€ 250
Pharmaceutical care								
Diet preparations <i>(for certain medical conditions)</i>	✓	yes						
Drugs such as antibiotics	in accordance with drug reimbursement system	yes	possible <i>(you will find the maximum reimbursement and special personal contribution in the drug reimbursement system)</i>					
Contraceptives up to the age of 21 <i>(pill/coil/pessary)</i>	in accordance with drug reimbursement system	yes	possible <i>(you will find the maximum reimbursement and special personal contribution in the drug reimbursement system)</i>					
Contraceptives from the age of 21 <i>(pill/coil/pessary)</i>						€ 200	€ 200	€ 200
Compensation of statutory personal contribution drug reimbursement system						€ 25	€ 50	€ 150
Compensation of statutory personal contribution for contraception up to the age of 21						✓	✓	✓
Informal care <i>Recipient of informal care is insured with OHRA</i>								
Replacement informal care						14 days a year	14 days a year	14 days a year
Course in informal care						one-off € 150	one-off € 150	one-off € 150
Informal care broker <i>(once during the term of the policy)</i>						7 hours	7 hours	7 hours
Recovery, accommodation and after-care								
Accommodation allowance <i>(€ 77,50 per night) for continuous treatment without admission (instead of reimbursement patient transport)</i>	✓	yes						

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Recovery, accommodation and after-care (continuation)								
Nursing and personal care (community nursing) (Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with)	✓							
Convalescent homes. Prior consent required.						€ 250	€ 500	€ 1.000
Therapeutic (holiday) camp for children (for certain indications)								€ 200
Childcare during hospitalisation								€ 200
Accommodation costs at the guest house rate (for example, Ronald McDonald House)								€ 200
Assistance with recovery	service							
Nursing and care as a result of medical care for children up to 18 years	✓							
Hospice								
Personal contribution hospice							€ 500	€ 1,000
Skin therapy (prescribed by a physician)								
Acne treatment						€ 50	€ 100	€ 150
Camouflage therapy (once during the term of the policy)						€ 50	€ 100	€ 150
Depilation or laser treatment (facial/neck hair removal) for female insured persons. (The laser treatment must be performed under the responsibility of a dermatologist or skin therapist).						€ 100	€ 150	€ 200
UV-B light therapy equipment (purchase or rental costs). Prior consent required.	✓	yes						
General practitioner								
Care provided by general practitioner	✓							
Preventive foot care for diabetic patients	✓							
Combined lifestyle intervention (from the age of 18)	✓							
Medical care aids								
Medical aids (such as wigs, hearing aids)	see OHRA's Medical Aids Regulations	yes, except when on loan	possible (you will find the maximum reimbursement and special personal contribution for each medical aid in the Medical Aids Regulations)					
Personal contribution medical aids basic insurance							€ 250	€ 500
Head covering other than a wig							€ 75	€ 75
Personal alarms								€ 150
Epilepsy alarms							✓	✓
Bed-wetting alarms (cost of purchase or rental for up to 4 months)							✓	✓

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Medical care aids <i>(continuation)</i>								
Cranial helmets <i>(for certain indications)</i>						✓	✓	✓
Support soles							€ 100	€ 150
Therapeutic sport braces						€ 150	€ 150	€ 150
Modified lingerie after a mastectomy <i>(once during the term of the policy)</i>						€ 90	€ 90	€ 90
Specialist medical healthcare								
Admission	✓	yes						
Thrombosis service	✓	yes						
Correction of the position of the ears <i>(prescribed by a physician)</i>								✓
Sterilisation for men								€ 400
Sterilisation for women								€ 1250
Second opinion from a doctor	✓	yes						
Rehabilitation	✓	yes						
Transplants <i>(organ/tissue)</i>	✓	yes						
Sensory impairment care	✓	yes						
Accommodation costs	✓	yes						
Personal contribution for hospice care	✓	yes						
Surgical treatment against snoring								✓
Genetic testing and advice	✓	yes						
Audiology care	✓	yes						
Mechanical ventilation	✓	yes						
Help with children's cancer treatment	✓	yes						
Specialist geriatric medicine	✓	yes						
Mentally disabled doctor	✓	yes						
Dental care								
Dental accident cover				€ 20.000,-	€ 20.000,-	€ 20.000,-	€ 20.000,-	€ 20.000,-
Dental care up to the age of 18								
Check-up <i>(several times a year with an indication from the dentist)</i>	1x per year							
Fluoride treatment	2x per year							
Other dental care. With the exception of crowns, bridges, implants, bleaching of teeth and orthodontics.	✓							
Replacement of incisors or eyeteeth <i>(up to the age of 22, if permanent incisors or eyeteeth have not appeared or if they are missing due to an accident before the age of 18)</i>	✓	yes						
Crowns and bridges						€ 500	€ 500	€ 500
Dental care from the age of 18								
Complete dentures <i>(upper and/or lower)</i>	75%, 1 x per 5 years	yes	25%					
Repairs and rebasing <i>(filling)</i> complete dentures <i>(upper and/or lower)</i>	✓	yes	10% of the total costs					

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Dental care from the age of 18 (continuation)								
Reimbursement of personal contribution for complete dentures (upper and/or lower)								€ 200
Dental care in exceptional cases								
For certain indications/disability. Prior consent required.	✓	yes						
Orthodontics								
Orthodontics up to the age of 18 (once during the term of the policy)							75% / € 1,000	75% / € 2,000
Orthodontics from the age of 18 (once during the term of the policy)							€ 250	€ 250
Orthodontics in exceptional cases. Prior consent required.	✓	yes						
Implants (for certain indications). Prior consent required.)								
Reimbursement dentist and oral surgeon	✓	yes						
Additional outpatient clinic and clinic costs (hospital)	✓	yes						
Lower denture on implant	✓	yes	10% of the entire implant					
Upper denture on implant	✓	yes	8% of the entire implant					
Therapies								
Physiotherapy up to the age of 18								
Physiotherapy and Cesar/Mensendieck exercise therapy, per indication. Prior consent required if you are seeing a health-care provider with whom OHRA has not made an agreement.	max. 9 (if result is inadequate, max. 9 more) treatments							
Physiotherapy for indications that appear on the list of disorders adopted by the government. See www.ohra.nl . Prior consent required.	✓							
From the 21st treatment for indications that appear on the list of disorders adopted by the government. See www.ohra.nl . Prior consent required.	✓	yes						
Physiotherapy for osteoarthritis in the hip and knee	12 treatments	yes						
Physiotherapy for stage 2 intermittent claudication (Supervised Walking Therapy, SWT) up to the 38th treatment	37 treatments	yes						
Pelvic therapy for urinary incontinence	9 treatments	yes						

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Therapies (continuation)								
Physiotherapy up to the age of 18								
Exercise therapy for COPD stage II or higher (number of treatments depends on GOLD classification):								
• Class A 1st treatment year	5 treatments	yes						
• Class B1 1st treatment year	27 treatments	yes						
• Class B1 from 2nd treatment year	3 treatments	yes						
• Class B2, C and D 1st treatment year	70 treatments	yes						
• Class B2, C and D from 2nd treatment year	52 treatments	yes						
Physiotherapy for all ages								
Physiotherapy and Cesar/Mensendieck exercise therapy				6 treatments	9 treatments	9 treatments	9 treatments	18 treatments
Screening physiotherapy				✓	✓	✓	✓	✓
Ergotherapy								
Ergotherapy	10 hours	yes						
Ergotherapy up to the age of 18, in addition to the basic insurance coverage						2 hours	2 hours	2 hours
Instruction and guidance for carers of the insured persons receiving ergotherapy						2 hours	2 hours	2 hours
Other								
Speech and stutter therapy	✓	yes						
Sensory care for disabled persons	✓	yes						
Light therapy (rental/purchase of light box)						€ 100	€ 150	€ 250
Foot treatment and advice in the event of medical indication of rheumatoid arthritis or severe vascular problems in the legs. <i>Prior consent is required.</i>						€ 50	€ 100	€ 150
Foot treatment in other situations (by chiropodist or podiatrist)						€ 50	€ 100	€ 150
Dietetics	3 hours	yes					€ 100	€ 150
Dietary advice						€ 100	€ 150	€ 200
Preventive care								
Stop smoking programme	✓							
Programmes dealing with symptoms of depression and alcohol abuse	✓	yes						
Flu shot, 1 x per year						✓	✓	✓
Psychological care								
Basic mental health care								
Basic mental health care from the age of 18 (including Internet-based treatment programme) (Prior permission required if you go to a health-care provider which OHRA has not made any agreements with)	✓	yes						

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Specialist mental health care								
Psychiatric help with admission <i>(Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with)</i>	3 years	yes						
Psychiatric help without admission <i>(Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with)</i>	✓	yes						
Psychotherapy <i>(for certain disorders)</i> <i>(Prior permission required if you go to a healthcare provider which OHRA has not made any agreements with)</i>	✓	yes						
Other								
Consultation on menopause, PMS <i>(menstrual complaints)</i> or cancer <i>(e.g. breast cancer)</i>								€ 200
Transport								
Transport for organ donor	✓							
Ambulance transport service <i>(one way)</i>	maximum 200 kilometres	yes						
Patient transport <i>(one way)</i> in the following situations:	maximum 200 kilometres		yes					
• Personal car. Prior consent required.	€ 0.32 per km	yes						
• Public transport. Prior consent required.	✓	yes						
• Taxi. Prior consent required.	✓	yes						
Patient transport is only reimbursed in the following cases:								
<ul style="list-style-type: none"> • For renal dialysis treatments • For radiotherapy or chemotherapy treatments • If you are blind or visually impaired • For oncological treatments with immunotherapy • If you are wheelchair-bound • Geriatric rehabilitation • In the case of long-term illness or a disorder, if you have a statement from your physician that you rely on transport • In the case of intensive child healthcare, to and from a nursing day care centre if medically necessary • If you, as an elderly person, cannot travel independently due to multiple problems • If you have a progressive degenerative neurological condition such as Parkinson's disease, Huntington's disease and MS 								

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Transport (continuation)								
<ul style="list-style-type: none"> If you have a congenital brain injury If you have an intellectual disability and are eighteen years of age or older 								
Personal contribution for transport of the patient							✓	✓
Travel expenses of parents (personal car or public transport 2nd class) Prior consent required								€ 200 € 0.19 per km
Transport of patient by car on top of the reimbursement from your basic insurance							€ 0.19 per km	€ 0.19 per km
Transport of patient by taxi. Prior consent required. 100% for contracted healthcare, maximum rate per kilometre for non-contracted healthcare							✓	✓
Transport of patient by car or public transport (2nd class) (in connection with medical specialist care) if you are not entitled to reimbursement under the basic insurance							€ 0.19 per km ✓ public transport	€ 0.19 per km ✓ public transport
Mediation								
Waiting list mediation	service							
Dental care for insured persons aged 18 or older								
				Tand Sterk	TandenGaaf 250	TandenGaaf 500		
Dental treatments by a dentist or oral hygienist to preserve the teeth:								
• consultations								
• fillings								
• cleaning								
• extractions								
• X-ray								
• root canal treatment								
• anaesthetics								
Crowns, bridges, implants, dentures and inlays				(This reimbursement is not included in the Tand Sterk)				
Dental accident cover				€ 20.000	€ 20.000	€ 20.000		
OHRA Zorgverzekerd op Reis								
		Excess	Personal contribution					
Area of coverage								world
Emergency assistance abroad		100% in accordance with regular Dutch rate						✓
Helpline:								
• Travel by doctor								service
• Repatriation of patients/injured persons								service
• Repatriation of deceased								service
• Sending medicines								service
• Telecommunication costs								€ 350
Emergency dental treatment from the age of 18								€ 250
Dental accident cover								€ 20.000

OHRA Gezond <i>(only collectively)</i>	Excess	Personal contribution
Health courses and exercise programs		€ 150
Preventive examination		€ 150
Sports medical advice		€ 150
Online mindfulness		€ 60
Informal care broker <i>(once during the term of the policy)</i>		7 hours
Online vitality program		Use of the Welly app
Money plans – finances in balance		Use Nibud online money plans

These overviews show the key reimbursements and coverage. For the full content and scope of the insurance packages, please consult your policy conditions. No rights may be derived from this overview.

For more information, visit
www.ohra.nl/vergoedingenwijzer

